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## **Socio-Economic Profile of the Respondents in Retail Sector (A Case Study of Selected Retail Establishments in Visakhapatnam City)**

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### **ABSTRACT:**

*The retail industry is one of the biggest employers in the world. In India, it is second largest employment provider after agriculture. The retail sector has been growing very fast with several national and international associations. Even the large scale business enterprises have also been entering into retailing activity. An attempt has been made in this paper to study about socio-economic profile of the respondents in selected retail establishments in Visakhapatnam city. The results show that majority of the respondents belonging to the age group of 20-29 years and belonging to Hindu religion. The size of the family is small with one or two children. About 45.6 per cent of the total sample respondents are migrants and they migrated in search of livelihood. The household income and expenditure of general business respondents is high followed by electronics and electrical and textiles. As far as the financial position is concerned most of them are at comfortable level because they are residing in small rented houses without any comforts. The permanent settled families are having more assets than temporary migrants. Due to low wages and weak financial position of the respondents made them to borrow money to meet their requirements.*

**Key words:** retail industry, establishments, general business, electronics and electrical, textiles, jewellery.

### **PRELUDE:**

In recent years, there has been a sea change in the employment scenario all over the globe. The retail industry is one of the biggest employers in the world. In India, it is second largest employment provider after agriculture. The retail sector has been growing very fast with several national and international associations. Even the large scale business enterprises have also been entering into retailing activity. They have provided employment to millions and it is expected that these enterprises will generate more number of jobs in the future.

India's retail sector is wearing new clothes and with a three-year compounded annual growth rate of 46.64 per cent, retail is the fastest growing sector in the Indian economy. Traditional markets are making way for new formats such as departmental stores, hypermarkets, supermarkets and specialty stores. Western-style malls have begun appearing in metros and second-rung cities alike, introducing the Indian consumer to an unparalleled shopping experience.

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## **OBJECTIVE OF THE STUDY:**

To study about the socio economic dimensions of the employees in the retail establishments in Visakhapatnam city.

## **HYPOTHESIS:**

1. There is no significant association between gender and working category of the respondents.
2. Migration status has no significant impact due to working category of the respondents

## **RESEARCH METHODOLOGY:**

The study is designed as a descriptive case study based on primary and secondary data. The presents study has been undertaken in selected retail establishments in Visakhapatnam city. Questionnaire method has been used.

## **SELECTION OF SAMPLE:**

The study has taken into consideration employees in the broad line of commercial activity, namely shops in general business, textiles, jewellery and electronics and electrical. The employees working in these establishments are designated as sales girls and salesmen. The sample is drawn from the shops which are spread over in all eight circles (Suryabagh, Kurupam market, Dwaraka Nagar, Gajuwaka, Anakapalli, Steel Plant, China Waltair, Dabagardens) as notified by the commercial tax office of Visakhapatnam city. In total 180 shop which include 103 general business shops, 15 textile shops, 15 jewellery shops and 47 electronics and electrical shops have been chosen by using proportionate stratified random sampling technique. Keeping in view of the objectives of the study the shops which have been employing both male and female employees are brought under the preview of the study.

## **STATISTICAL TOOLS USED:**

The primary data have been interpreted with the help of simple statistical tools such as Simple percentages, ranking method; Chi-square test of significance is administered to know the association between different variables in the questionnaire with different categories of shops.

At the outset an attempt is made in this paper to discuss the socio economic profile of the selected respondents in Visakhapatnam city. It mostly covered, age of the respondents, gender wise classification of the respondents, social status, marital status, educational status, household composition, size of the family, family structure, migration, purpose of migration, families' financial position, expenditure, assets, indebtedness and sources of liability of the respondents.

## **DATA ANALYSIS AND INTERPRETATION:**

### **A. Personal Data:**

#### **1. Age of the respondents:**

Productivity is said to be a function of age. During youth, achievement level of productivity at workplace is naturally high. In other words as age advances, normally, productivity per person decreases and vice-versa.

*Table 1 Age of the respondents*

Category	Age (in years)					Total
	Below 20	20-29	30-39	40-49	Above 50	
<b>General</b>	13 (4.2)	216 (69.7)	40 (12.9)	38 (12.3)	3 (1.0)	310 (100.0)
<b>Textiles</b>	2 (4.4)	21 (46.7)	11 (24.4)	6 (13.3)	5 (11.1)	45 (100.0)
<b>Jewellery</b>	0 (0.0)	6 (13.3)	18 (40.0)	19 (42.2)	2 (4.4)	45 (100.0)
<b>Electronics &amp; Electricals</b>	3 (2.1)	66 (47.1)	38 (27.1)	29 (20.7)	4 (2.9)	140 (100.0)
<b>Total</b>	18 (3.3)	309 (57.2)	107 (19.8)	92 (17.0)	14 (2.6)	540 (100.0)

Table 1 reveals the age of the respondents who are working in the general, textiles, jewellery, electronics and electrical retail establishments in the study area. It is clear from the table that, on the whole as many as 309 respondents (57.2%) out of the total sample of 540 are found to be in between the age group of 20-29 years. This is the effective age to concentrate and participate more in production process of goods and services. This is, perhaps, the reason for many employers to take into service of more workers from this age group.

It is to be noted that a majority of the respondents 69.7% in general, 46.7% textiles and 47.1% electronics and electrical are in the age group of 20-29 years. But a majority of 42.2% of Jewellery respondents are in the age group of 40-49 years because experience is needed in goldsmith work. It is clear from the table that majority of the respondents are belonging to the age group of 20-29 years. In fact demand for young and dynamic workers is needed to these businesses because they have to attract and explain the customers regarding the product.

## 2. Gender wise classification of the respondents:

Gender is one of the influencing production factors of goods and services. Demand for labour by gender arises basing on the nature of the activity

*Table no: 2 Distribution of respondents by gender*

Category	Gender		
	Male	Female	Total
<b>General</b>	220 (71.0)	90 (29.0)	310 (100.0)
<b>Textiles</b>	30 (66.7)	15 (33.3)	45 (100.0)
<b>Jewellery</b>	27 (60.0)	18 (40.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	115 (82.1)	25 (17.9)	140 (100.0)
<b>Total</b>	392 (72.6)	148 (27.4)	540 (100.0)
<b>Chi-square value: 11.210, P-value: 0.011</b>			

It is seen from the table 2 that a majority of the respondents are males recorded by 72.6 per cent to the total sample respondents. The percentage of female in the general business, textiles, jewellery and electronic and electrical business are recorded by 29 per cent, 33.3 per cent, 40 per cent and 17.9 per cent respectively.

It can be observed from the table that women participation in the four business categories is lower than the male. In India, it is the fact that women participation rate in the total workforce is less compared to male. It is because women are treated as secondary and unskilled in Indian traditional society. Moreover, they have to confine to house hold duties and as a house wife she has to perform multiple roles at home. Thus, women participation in different jobs is less as observed in the study area.

The above Chi-square value (11.21) and its corresponding significance value (0.011) describes that there is a significant association between category of business and their gender. Hence the hypothesis is rejected. (i.e., both the variables are dependent).

### 3. Religious status of the Respondents:

*Table no: 3 Religious status of the respondents*

Category	Religion			
	Hindu	Muslim	Christian	Total
<b>General</b>	251 (81.0)	19 (6.1)	40 (12.9)	310 (100.0)
<b>Textiles</b>	34 (75.6)	5 (11.1)	6 (13.3)	45 (100.0)
<b>Jewellery</b>	39 (86.7)	4 (8.9)	2 (4.4)	45 (100.0)
<b>Electronics &amp; Electricals</b>	127 (90.7)	12 (8.6)	1 (0.7)	140 (100.0)
<b>Total</b>	451 (83.5)	40 (7.4)	49 (9.1)	540 (100.0)

It is to be noted from the table 3 that a majority of 83.5 per cent of the total sample respondents are belonging to Hindu religion, followed by Christians by 9.1 per cent and 7.4 per cent by Muslims. The table concludes that the predominant Hindu population in this state has been reflected in all the business categories of the employees

**4. Caste of the Respondents:** Caste system is the most important and utmost universal basis of social stratification of Hindu Society. Though its binding force is diminishing in social communication and outward behavior, still it is a potent factor in influencing social values, custom, marriage relations, etc. The economic and cultural life of people has roots in their caste and social background<sup>1</sup>.

*Table no: 4 Distribution of respondents by caste*

Category	Caste				
	S.C	S.T	B.C	O.C	Total
<b>General</b>	68 (21.9)	20 (6.5)	80 (25.8)	142 (45.8)	310 (100.0)

<b>Textiles</b>	27 (60.0)	0 (0.0)	7 (15.6)	11 (24.4)	45 (100.0)
<b>Jewellery</b>	11 (24.4)	0 (0.0)	28 (62.2)	6 (13.3)	45 (100.0)
<b>Electronics &amp; Electricals</b>	28 (20.0)	0 (0.0)	42 (30.0)	70 (50.0)	140 (100.0)
<b>Total</b>	134 (24.8)	20 (3.7)	157 (29.1)	229 (42.4)	540 (100.0)

Employment on the basis of caste reflects on employers' preferences for various castes, interests of the employees, their inhibitory nature, exposure, etc. The distribution of respondents by caste is shown in table 4. Out of the total sample respondents, about 42.4 per cent of them belonging to OC community, 29.1 per cent are BCs and 24.8 per cent are SCs. Only 3.7 per cent of the respondents are belonging to ST community in the selected business categories. The same proportion of distribution of respondents is also identified in the general and electronics and electrical business categories. In general and electronics and electrical businesses, a majority of the workers are OCs followed by BCs, SCs and STs. In textile business about 60 per cent of the respondents are belonging to SC community. It is surprising to note that no ST respondents are recorded in textile, jewellery and electronics and electrical business categories.

It can be concluded that the percentage of SC and ST respondents are lower than the other castes. In Indian caste based society, these two communities have less opportunity because the upper castes are not allowing them especially in the white collar jobs and they have to be confined to hard works and non-privileged works like helpers, cleaners and arrange the goods etc.. Generally jewellery business is carried by gold smith workers who belong to B.C community. As per the study in jewellery business a vast majority of gold smith respondents are belonging to BC community (62.2%) and dominating the other castes. It is proved in our study.

### 5. Marital Status:

Marriage is very important event in life of women and men. Marriage is treated as an important social institution in India<sup>2</sup>.

*Table no: 5 Respondent's marital status*

Category	Marital status				
	Unmarried	Married	Divorced	Widow	Total
<b>General</b>	143 (46.1)	155 (50.0)	8 (2.6)	4 (1.3)	310 (100.0)
<b>Textiles</b>	22 (48.9)	23 (51.1)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Jewellery</b>	6 (13.3)	39 (86.7)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	41 (29.3)	99 (70.7)	0 (0.0)	0 (0.0)	140 (100.0)
<b>Total</b>	212 (39.3)	316 (58.5)	8 (1.5)	4 (0.7)	540 (100.0)

Table 5 gives the picture of marital status of the selected respondents. Married respondents accounted for the highest proportion 58.5 per cent and 39.3 per cent are unmarried. Among the four business categories, the married respondents are varied from 86.7 per cent in jewellery, 50 per cent in general business category. The percentage of unmarried is higher in textiles 48.9 per cent, general 46.1 per cent, electronics and electrical 29.3 per cent and jewellery 13.3 per cent.

It is clear from the table that a majority of the respondents are married in all the business categories. The employers are giving preference to the married people because of their work experience and patience. At the same time, they may have some commitments and thus, they can concentrate more in discharging duties. It may be concluded from the above table that jewellery business must be carried out by the experienced workers. As such a whopping majority of (86.7%) of the jewellery respondents are married and possessing experience in the profession. It is interesting to note that divorced and widow respondents are negligible by 1.5 per cent and 0.7 per cent respectively.

## 6. Educational Background:

Educations place an important role in determining one's socio-economic status in entire society<sup>3</sup>.

*Table no: 6 Educational background of the respondents*

Category	Educational background						Total
	Pre-matric	Matric	Intermediate	Degree	P.G	Technical	
<b>General</b>	14 (4.5)	74 (23.9)	80 (25.8)	122 (39.4)	3 (1.0)	17 (5.5)	310 (100.0)
<b>Textiles</b>	1 (2.2)	24 (53.3)	9 (20.0)	11 (24.4)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Jewellery</b>	3 (6.7)	21 (46.7)	18 (40.0)	3 (6.7)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	11 (7.9)	56 (40.0)	36 (25.7)	32 (22.9)	0 (0.0)	5 (3.6)	140 (100.0)
<b>Total</b>	29 (5.4)	175 (32.4)	143 (26.5)	168 (31.1)	3 (0.6)	22 (4.1)	540 (100.0)

This distribution of the respondents by different education levels is presented in table 6. About 32.4% out of 540 total sample respondents have matriculation, qualification, 31.1% degree holders, 26.5% intermediate, 5.4% prematric, 4.1% technical and 0.6% PG holders.

As per the data presented in the above table, it may be concluded that the majority of the respondents are having education in matriculation, intermediate and graduation. It may be noted that the selected businesses are related to non-technical and service motive. Thus, minimum qualification like read and write is enough to discharge these duties efficiently and effectively.

## B. HOUSEHOLD COMPOSITION

### 7. Number of children



Size of the family determines the life style of the family. Optimum size of the family reduce stress and pressure on the breadwinner and it is possible to provide nutrition food, better education to their family members, comforts, etc.

*Table no: 7 Number of children*

Category	Number of children					Total
	One	Two	Three	Four & above	Nil	
<b>General</b>	111 (35.8)	43 (13.9)	1 (0.3)	0 (0.0)	155 (50.0)	310 (100.0)
<b>Textiles</b>	14 (31.1)	8 (17.8)	1 (2.2)	0 (0.0)	22 (48.9)	45 (100.0)
<b>Jewellery</b>	0 (0.0)	35 (77.8)	4 (8.9)	0 (0.0)	6 (13.3)	45 (100.0)
<b>Electronics &amp; Electricals</b>	65 (46.4)	33 (23.6)	1 (0.7)	0 (0.0)	41 (29.3)	140 (100.0)
<b>Total</b>	190 (35.2)	119 (22.0)	7 (1.3)	0 (0.0)	224 (41.5)	540 (100.0)

Table 7 deals with the number of children of the selected respondents. The table reveals that about 35.2 per cent of the total sample respondent's families are having only one child and families having two children are recorded at 22 per cent. A negligible 1.3 per cent of the families are having three children. Interestingly, 41.5 per cent of the respondents are not having children.

The table concludes that a majority of 41.5 per cent of the total sample respondents are not having any children. Probably they are unmarried and newly married couples. Moreover most of the respondents are having one or two children. This shows that the respondents are shedding traditional and superstitious beliefs and adopting modern ways like family planning and other medical techniques to have concise families.

## 8. Size of the family

*Table no: 8 Size of the family*

Category	Size of family				Total
	1-3	4-6	7-9	10 & above	
<b>General</b>	77 (24.8)	233 (75.2)	0 (0.0)	0 (0.0)	310 (100.0)
<b>Textiles</b>	13 (28.9)	32 (71.1)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Jewellery</b>	0 (0.0)	45 (100.0)	0 (0.0)	0 (0.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	36 (25.7)	104 (74.3)	0 (0.0)	0 (0.0)	140 (100.0)
<b>Total</b>	126 (23.3)	414 (76.7)	0 (0.0)	0 (0.0)	540 (100.0)

Size of the family of the respondents is depicted in table 8. It is noticed that 76.7 per cent of the total sample families are having 4-6 members, and 23.3 per cent of the families possessing 1-3 members. About 71-100 per cent of families of all the business categories had medium family size by 4-6 persons.

It is found from the research observations that the majority of the respondents are aware of the effects of large size family and its impact on the life style. Large numbers of new couples are following one or two children norms because of their poor economic conditions. However, interestingly, some of the lower caste families that is SCs and STs are willing to have more children especially with low education because they are treating their children as future asset to them. Thus, it is suggested that there should be a need of conducting awareness classes by the concerned government in the rural and urban mass in this regard.

### 9. Number of dependents

It is noticed that generally, non-working group of old, young, very young, mentally and physically handicapped, women who are confined to house are treated as dependent population. It is the fact that more number of dependents lead to reduce the standard of living, education and other conditions of the family.

*Table no: 9 Number of dependents*

Category	Number of dependents				
	1-3	4-6	7-9	Nil	Total
<b>General</b>	258 (83.2)	9 (2.9)	0 (0.0)	43 (13.9)	310 (100.0)
<b>Textiles</b>	31 (68.9)	8 (17.8)	0 (0.0)	6 (13.3)	45 (100.0)
<b>Jewellery</b>	34 (75.6)	5 (11.1)	0 (0.0)	6 (13.3)	45 (100.0)
<b>Electronics &amp; Electricals</b>	95 (67.9)	20 (14.3)	0 (0.0)	25 (17.9)	140 (100.0)
<b>Total</b>	418 (77.4)	42 (7.8)	0 (0.0)	80 (14.8)	540 (100.0)

Table 9 reveals the number of the dependent members of the respondent's families. It is found from the study that out of the total sample respondents, about 77.4 per cent families are having 1-3 dependents and 7.8 per cent households encompass 4-6 members. On the other hand, 14.8 per cent families are not having dependent population.

It is clear from the table that the size of the dependents is smaller. It may be due to the small size families with one or two children seen in the selected sample respondents.

### 10. Family structure -

Small family is better family. It is observed that the modern couple are following the slogan "We two and we have two" everybody is seeking for bright future for their children.

*Table no: 10 Respondent's family structure*

Category	Family structure		
	Nuclear	Joint	Total
<b>General</b>	135 (43.2)	175 (56.5)	310 (100.0)
<b>Textiles</b>	21 (46.7)	24 (53.3)	45 (100.0)
<b>Jewellery</b>	11	34	45



	(24.4)	(75.6)	(100.0)
<b>Electronics &amp; Electricals</b>	73 (52.1)	67 (47.9)	140 (100.0)
<b>Total</b>	240 (44.4)	300 (55.6)	540 (100.0)

Table 10 explains about the family structure of the respondents'. It is found that 55.6 per cent of the total sample families are relating to joint family and remaining to nuclear family. It is interesting to note that 75.6 per cent of the jewellery respondent's families are living in the joint family system because gold smith profession is passed from one generation to the other generation. The table concludes that predominance of joint family system is observed in the present study.

### C. MIGRATORY CHARACTER

#### 11. Migration

*Table no: 11 Distribution of sample population by migratory status*

Category	Migration		
	YES	NO	Total
<b>General</b>	131 (42.3)	179 (57.7)	310 (100.0)
<b>Textiles</b>	21 (46.7)	24 (53.3)	45 (100.0)
<b>Jewellery</b>	6 (13.3)	39 (86.7)	45 (100.0)
<b>Electronics &amp; Electricals</b>	88 (62.9)	52 (37.1)	140 (100.0)
<b>Total</b>	246 (45.6)	294 (54.4)	540 (100.0)
<b>Chi-square value: 37.116, P-value: 0.000</b>			

Table 11 shows the migratory status of general, textiles, jewellery, electronics and electrical respondents. The total number of migrants is 246, 45.6 per cent and non-migrants are 294, 54.4 per cent.

The category wise analysis also shows that a large proportion of migrants are held in electronics and electrical' respondents by 62.9 per cent, textiles 46.7 per cent, general business 42.3 per cent and jewellery 13.3 per cent hailed to Visakhapatnam city.

In the recent, it is the fact that the growth and development of the informal sector in India and elsewhere clearly indicates that it acts as a buffer to the young, able, educated and unemployed people to migrate from the rural areas. It is also evident from the censuses reports that the trend in migration to Visakhapatnam city is on increase. The unemployed seek immediate employment in informal sector in urban areas.

The calculated chi-square test value 37. 116 and corresponding P. value (0.000) for the migratory status of the respondents is found to be significant at 5% level of significance. Hence the hypothesis is rejected and both the variables are dependent to each other. It also depicts that as the category of the respondents changes their migration status is changed.

Further majority of the respondents from electronics and electrical category are migrated followed by textiles respondents.

## 12. Migration by origin of place

*Table no: 12 Distribution of migrants by origin of place*

Category	Origin of place			
	Within AP	Outside AP	Within Visakhapatnam district	Total
<b>General</b>	50 (38.2)	53 (40.5)	28 (21.4)	131 (100.0)
<b>Textiles</b>	10 (47.6)	8 (38.1)	3 (14.3)	21 (100.0)
<b>Jewellery</b>	2 (33.3)	4 (66.7)	0 (0.0)	6 (100.0)
<b>Electronics &amp; Electricals</b>	42 (47.6)	34 (38.7)	12 (13.7)	88 (100.0)
<b>Total</b>	104 (42.3)	99 (40.2)	43 (17.5)	246 (100.0)

From the table 12, it is observed that 42.3 per cent of the total sample respondents are migrated from within Andhra Pradesh, 40.2 per cent were from outside Andhra Pradesh and 17.5 per cent of them migrated from within Visakhapatnam district. Among the category respondents 66.7 per cent of jewellery respondents are belonging to out of the state.

It is concluded from the study that, around 60.0 per cent of the respondents are migrated to Visakhapatnam city within A.P. Interestingly, a little more than 40 per cent of the respondents are migrated from outside Andhra Pradesh. It is due to more employment facilities available in the city when compared to their respective areas. At same time the young people who are migrated are willing to settle at city for better living conditions, to give education to their children and to get better social treatment etc.

## 13. Nature of migration

*Table no: 13 Nature of migration*

Category	Nature of migration		
	Single	Family	Total
<b>General</b>	32 (24.4)	99 (75.6)	131 (100.0)
<b>Textiles</b>	11 (52.4)	10 (47.6)	21 (100.0)
<b>Jewellery</b>	4 (66.7)	2 (33.3)	6 (100.0)
<b>Electronics &amp; Electricals</b>	53 (60.2)	35 (39.8)	88 (100.0)
<b>Total</b>	100 (40.7)	146 (59.3)	246 (100.0)

It is further found from the table 13 that about 59.3 per cent of the total sample respondents migrated with family and single by 40.7 per cent of the respondents. Among the category

wise single migrants were higher 66.7 per cent in jewellery respondents, next by electronics and electrical respondents 60.2 per cent. Least per cent of 24.4 is recorded in general business migrants. Regarding family migration a vast majority of 75.6 per cent of general business respondents migrated with family.

It is concluded that many respondents have migrated with their family members in search of employment to both wife and husband. Some other causes like better nursing of the children, due to some personal quarrels between the family members, lack of job opportunities at rural place made respondents migrated with family. It is clearly shown in table 14.

#### 14. Purpose of migration

*Table no: 14 Purpose of migration*

Purpose / Rank	1	2	3	4	5	6	7	8	Weight Rank
<b>In search of livelihood</b>	246 (1968)	-	-	-	-	-	-	-	1 (1968)
<b>Shifting of parents</b>	-	20 (140)	-	-	20 (80)	40 (120)	102 (204)	64 (64)	7 (608)
<b>Shifting of own family</b>	-	-	-	-	22 (88)	124 (372)	100 (200)	-	6 (660)
<b>Social problems at native place</b>	-	62 (434)	62 (372)	82 (410)	40 (160)	-	-	-	3 (1376)
<b>Lucrative salary</b>	-	164 (1148)	42 (252)	20 (100)	20 (80)	-	-	-	2 (1580)
<b>City attractions</b>	-	-	40 (240)	22 (110)	80 (320)	40 (120)	22 (44)	42 (42)	5 (876)
<b>For Children education</b>	-	-	-	20 (100)	42 (168)	22 (66)	22 (44)	140 (140)	8 (518)
<b>Lack of job opportunities in native place</b>	-	-	102 (612)	102 (510)	22 (88)	20 (60)	-	-	4 (1270)

People may be migrated to different areas for a variety of reasons. The purpose of migration is classified into eight categories and ranks were given to each purpose and illustrated in table 14. It is clear from the table that a majority of the sample respondents were migrated in search of livelihood which attained first rank and lucrative wage rates second rank. However, due to some social problems at native place migration also happened which recorded the 3<sup>rd</sup> rank followed by next ranks by lack of job opportunities in native place 4<sup>th</sup> rank, attraction of city 5<sup>th</sup> rank, family shifting 6<sup>th</sup> rank, shifting of parents 7<sup>th</sup> rank and for children education 8<sup>th</sup> rank. It is further observed that many families migrated to Visakhapatnam city for more than one cause. It is concluded that in search of livelihood and lucrative wages are playing dominant role in migration of the respondents. It is true that due to destructions in the agriculture and unwillingness of youth to do work in this sector and low wage rates had also forced them to migrate. Unfortunately, social problems like untouchability, ill-treatment etc at native place also caused for shifting of the families to other areas. In this context, it is suggested that effective and strengthen efforts of the government should be needed and implemented to abolish these social evils.

### 15. Periodicity visit to the native place

Migration could be either temporary or permanent in nature. Therefore, an attempt is also made to point out whether the migrants keep their contact with their native places; if so, how frequently they visit the place of origin.

*Table no: 15 Periodicity visit to the native place*

Category	Periodicity of visit							Total
	Weekly	Fortnightly	Monthly	Quarterly	Half yearly	Annually	infrequently	
<b>General</b>	0 (0.0)	22 (16.8)	51 (38.9)	58 (44.3)	0 (0.0)	0 (0.0)	0 (0.0)	131 (100.0)
<b>Textiles</b>	0 (0.0)	-	11 (52.4)	10 (47.6)	0 (0.0)	0 (0.0)	0 (0.0)	21 (100.0)
<b>Jewellery</b>	0 (0.0)	6 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	6 (100.0)
<b>Electronics &amp; Electricals</b>	0 (0.0)	14 (15.9)	60 (68.2)	14 (15.9)	0 (0.0)	0 (0.0)	0 (0.0)	88 (100.0)
<b>Total</b>	0 (0.0)	42 (17.1)	122 (49.6)	82 (33.3)	0 (0.0)	0 (0.0)	0 (0.0)	246 (100.0)

It is evident from the table 15 that about 49.6 per cent of the migrants visited their places monthly followed by 33.3 per cent of them who visited quarterly and 17.1 per cent visited by fortnightly. It is surprising to note that cent per cent of jewellery migrant respondents visited their native place by fortnightly. More number of general category respondents visited quarterly and next by monthly. Number of respondents that is 68.2 per cent electronics and electrical visited monthly.

It is observed from the study that the respondents revealed that no one is willing to migrate from rural to urban areas if it provides sufficient employment opportunities. Thus, attraction on the native places has always an inseparable issue of the migrants otherwise they would of opt for permanent settlement in the cities. It is evident from the analysis that a majority of the respondents are visiting to their native places monthly which figure is near to the single migrants.

### D. HOUSEHOLD INCOME AND EXPENDITURE

#### 16. Average household income per annum

*Table no: 16 Respondent's average household income per annum*

Household Income	General	Textiles	Jewellery	Electronics & Electrical
<b>Your Salary</b> [543]	75012.4 (23454.126)	92195.1 (17565.78)	89000.04 (13562.28)	91865.7 (26241.7)
<b>Your income from other sources</b> [20]	17500 (NA)	NA	NA	NA
<b>Husbands/Wife's income</b> [105]	75735.2941 (15140.63)	48214.2857 (12371.79)	NA	55978.26 (15139.55)
<b>Other family members</b>	71759.2593	71590.91	NA	77500

<b>income</b>	<b>[102]</b>	(26189.14)	(19284.73)		(22912.878)
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*Note:* NA = Not applicable,

( ) = Standard Deviation

[ ] = Number of Respondents

The above table depicts the average household income of the respondents per annum and the corresponding standard deviation. The average annual income by salary of the respondents belonging to general category is `75012.4/- and its standard deviation is 23454.126, similar for textiles is `92195.1/- and its standard deviation is 17565.78. In case of jewellery `89000.04/- and its standard deviation is 13562.28 and Electronics and Electrical `91865.7/- and its standard deviation is 26241.7. It is surprising to note that only general business respondents are getting income from other sources of `17,500/-per annum. Regarding husbands/wife's income is more in general category `75735/- and other members income is high in electronics and Electricals with `77500/-.

It may be concluded that the household income of general business respondents is high followed by electronics and Electricals and textiles. Unfortunately jewellery is not receiving any other income except salary income.

### 17. Families' financial position

Financial position of the respondents depends on the nature of employment, earning members in the family and other sources of non-wage income etc

*Table no: 17 Respondent's opinion on family financial position*

Category	Family financial position			
	Adequate	Comfortable	Inadequate	Total
<b>General</b>	45 (14.5)	221 (71.3)	44 (14.2)	310 (100.0)
<b>Textiles</b>	9 (20.0)	8 (17.8)	28 (62.2)	45 (100.0)
<b>Jewellery</b>	0 (0.0)	45 (100.0)	0 (0.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	10 (7.1)	82 (58.6)	48 (34.3)	140 (100.0)
<b>Total</b>	64 (11.9)	356 (65.9)	120 (22.2)	540 (100.0)

The distribution of the respondent's opinion on family financial position is furnished in table 17. According to the table, 11.9 per cent of the total sample respondents' financial position is adequate. A majority of 65.9 per cent of the respondents felt that their financial position is comfortable (moderate) level and 22.2 per cent of them expressed inadequate position. Among the jewellery respondents cent per cent of them revealed that their financial position is comfortable. A vast majority of 71.3 per cent of the general business respondent's income position is comfortable, 14.5 per cent said adequate and 14.2 per cent felt inadequate position.

According to the study it is concluded that the financial position of majority of the respondents is at comfortable level because many families are residing in small rented houses without any comforts, far away from the city with cheap rents. Due to the adjustments with the present wages, they feel that their wages are comfortable.

## 18. Plans to make up the deficit

*Table no: 18 Plans to make-up the deficit*

Category	Family financial position				
	Part-time work	Tuitions	LIC agent	Auto	Total
<b>General</b>	25 (56.8)	19 (43.2)	0 (0.0)	0 (0.0)	44 (100.0)
<b>Textiles</b>	25 (89.3)	3 (10.7)	0 (0.0)	0 (0.0)	28 (100.0)
<b>Jewellery</b>	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<b>Electronics &amp; Electricals</b>	41 (85.4)	7 (14.6)	0 (0.0)	0 (0.0)	48 (100.0)
<b>Total</b>	91 (75.8)	29 (24.2)	0 (0.0)	0 (0.0)	120 (100.0)

Table 18 reveals about the respondents plans to make up the deficit. Out of 120 persons who are suffering from financial deficit about 75.8 per cent of the respondents are planning to make up the deficit by doing part time work and the remaining 24.2 per cent of the respondents are confined to tuitions. Out of 44 respondents in general respondents, about 56.8 per cent of the respondents are doing part-time work and tuitions by 43.2 per cent. Around 89 per cent of the textiles and 85.4 per cent of the electronics and electricals respondents are doing part-time work and remaining respondents of the concerned business categories are confined to tuitions.

## 19. Average household expenditure of the respondents

*Table no:19 Average household expenditure of the respondents*

S.No	Items (Per Month)	General	Textiles	Jewellery	Electrical
1	<b>Food</b>	2680.65 (963.67)	2366.67 (1257.86)	2833.33 (699.21)	2057.14 (1064.17)
2	<b>Clothing</b>	629.03 (335.236)	500	500	500
3	<b>Shelter</b>	1389.45 (547.116)	1200 (458.26)	1277.78 (415.74)	1244.9 (435.92)
4	<b>Medical &amp; Health</b>	500	500	500	500
5	<b>Self &amp; Children education</b>	790.32 (453.91)	891.3 (488.04)	500	588.49 (284.014)
6	<b>Entertainment</b>	500	500	500	500
7	<b>Religious &amp; Social functions</b>	500	500	500	500
8	<b>Others</b>	990.32 (499.91)	833.3 (471.4)	500	800 (458.26)

Table 19 shows the average house hold expenditure of the respondents. It is to be noted that in all categories the respondents are spending more money on food consumption. Next to shelter and clothing these three variables are considered as bear necessities like rooti, kapada, aur makan.



It may be concluded that general business respondents are earning more income and spending more money on household expenditure, next followed by textiles and electronics and Electricals and jewellery.

## E. ASSETS AND LIABILITIES

The respondents' financial position is also examined taking into account their assets acquisition and liabilities. Ambition and aspiration to accumulate wealth may make an individual to acquire properties, movable or immovable either through savings or by short-term borrowings or by any other legitimate means.

### 20. Nature of residential accommodation

*Table no: 20 Nature of residential accommodation*

Category	Nature of residential accommodation				Total
	Own independent house	Own flat	Rented house	Residence cum shop	
General	107 (34.5)	12 (3.9)	187 (60.3)	4 (1.3)	310 (100.0)
Textiles	14 (31.1)	5 (11.1)	25 (55.6)	1 (2.2)	45 (100.0)
Jewellery	18 (40.0)	0 (0.0)	27 (60.0)	0 (0.0)	45 (100.0)
Electronics & Electricals	42 (30.0)	3 (2.1)	95 (67.9)	0 (0.0)	140 (100.0)
Total	181 (33.5)	20 (3.7)	334 (61.9)	5 (0.9)	540 (100.0)

Nature of residential accommodation of the respondents is elicited in table 20. The table gives the information that around 62 per cent of the total sample respondents accommodated in rented houses, followed by own independent house 33.5 per cent, own flat 3.7 per cent and residence cum shop 0.9 per cent.

It is concluded that the families who are residing in rented houses due to low wages are living far away from the city and in very small houses without any comforts.

### 21. Properties owned

*Table no: 21 Properties owned by the respondents*

S.No	Properties	No. of respondents	Percentage
1	Lands	66	12.2
2	Buildings	206	38.6
3	House sites	0	0.00
4	Household assets	333	61.7
5	Jewellery	397	73.5
6	Money advanced	0	0.0
7	Cash in Bank/In Possession	328	60.7
8	Investments	128	23.7

Properties owned by the respondents are presented in table 21. It is identified from the study that about 74 per cent of the total sample respondents are having jewellery followed by house

hold assets by 61.7 per cent, cash in bank 60.7 per cent, own building 38.6 per cent, investments 23.7 per cent and 12.2 per cent of the respondents possessed land property respectively.

It is observed from the field survey that the permanent settled families are having more assets than the temporary migrants. Due to low wages the respondents are unable to acquire more assets as such their financial position is weak.

## 22. Indebtedness

*Table no: 22 Indebtedness of the respondents*

Category	Indebtness		
	YES	NO	Total
<b>General</b>	310 (100.0)	0 (0.0)	310 (100.0)
<b>Textiles</b>	45 (100.0)	0 (0.0)	45 (100.0)
<b>Jewellery</b>	45 (100.0)	0 (0.0)	45 (100.0)
<b>Electronics &amp; Electricals</b>	140 (100.0)	0 (0.0)	140 (100.0)
<b>Total</b>	540 (100.0)	0 (0.0)	540 (100.0)

Indebtedness of the respondents is shown in table 22. The table revealed that all the 540 selected respondents have taken loans from different sources to meet their day-to-day necessities.

The table concludes that because of the low wages and weak financial position of the respondents made them to borrow money to meet their requirements.

## 23. Sources of liabilities

*Table no: 23 Sources of liabilities*

Source	1	2	3	4	5	Weight Rank
<b>Employer</b>	86 (430)	21 (84)	20 (60)	-	-	3 (574)
<b>Colleagues</b>	20 (100)	336 (1344)	-	-	-	1 (1444)
<b>Friends/relatives</b>	-	-	328 (984)	-	-	2 (984)
<b>Banks/Financial Institutions</b>	-	-	-	85 (170)	-	4 (170)

As per the study the different sources of liabilities are employer, colleagues, friends/relatives and banks/financial institutions. The respondents are asked to rank as per their priority. 1<sup>st</sup> rank is given to colleagues because most of the colleagues are friendly with them and they also have more liberty to ask money from them. 2<sup>nd</sup> rank is given to friends and relatives followed by employer 3<sup>rd</sup> rank and last rank to banks/financial institutions (Table 23).

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