

CHAPTER IV

INCOME AND EXPENDITURE PATTERN

SOURCES OF HOUSEHOLD INCOME

The income of a person can be in the form of cash or income in kind. Residents in Tuan Mee Division and Caledonian Division not only receive daily wages but also enjoy facilities like accommodation, electricity, water supply and medical care. These facilities influence the real income of the worker. Therefore, values on these facilities have to be computed and added to the cash income figures.

The gross household income of these estate workers are made up of five elements:

- A Income from household head
- B Income from part time job
- C Income from other working members
- D Income from members working elsewhere
- E Income in kind

The amount contributed by each of the above varies from household to household as we shall see in this chapter. This uncertainty indirectly affects the gross income of households.

A. Income From Household Head

The major part of the income of household head comes from performing various jobs in the estate. While most of the head of households in Tuan Mee Division are general workers followed by oil palm harvesters, the household heads in Caledonian Division are mostly oil palm harvesters. There are certain factors that determine the incomes of these households. In the course of this study, we will be able to see how these factors have caused variation in the income among the different group of workers and also the income of individual workers each month.

Three sources of estate income derived from estate work are:

1. Basic Income
2. Variable Income
3. Supplementary Income

1. Basic Income

Basic income or wage is a daily minimum amount that is paid to each worker for each day that he/she is offered work and as long as he/she completes his/her duties. Basic income is also paid on rainy days when work cannot be carried out in the estates. Their amount varies from job to job as shown in Table 4.1

TABLE 4.1

RATE OF PAY FOR VARIOUS WORKERS IN
TUAN MEE AND CALEDONIAN DIVISION

Types of Jobs	Basic Wage Per Day (\$)
Mandore	13.65
Driver	13.65
Loader	12.00
Harvester	10.00
General Worker	10.00

Source : Estate management

2. Variable Income

Variable income concerns only the harvester, loaders and drivers. The variable income is made up of the amount of collection of fermented fruit bunches and loose fruits. For every fruit bunch turned in, an amount of 6 cent is paid.

However this amount is subjected to various factors. Among the factors are:

a) Job Attendances

Job attendance is an important determinant in obtaining the total of basic wage, which is equivalent to the number of working days multiplied by basic wage. Job attendance also plays an important part in influencing the amount to be obtained from collection of fruit bunches and loose fruits.

An example is given below:

Worker : A
No. of working days : 26
Job description : Driver
Basic Wage : \$13.65
Total Amount of Load : 15 metric tonne
Total Wage :

Basic Wage : \$13.65 x 26 days	=	\$354.90
Amount of Load : \$2/metric tonne	=	\$ 30.00

Total Wage :		\$384.90
		=====

The average number of working days is found to vary from month to month. The highest average recorded is for 26 days and the lowest is 22 days.

The reasons causing this variation are weather and season. During a heavy rain, work cannot be carried out in the estates since most of the jobs are carried out in the field. An important aspect of the rainfall is its distribution between morning and afternoon. Whilst a light fall in the very early morning may delay work. A heavy downpour which continues during the day stops the work completely. If rain falls during the afternoon, most jobs are not affected because by 2.30p.m., most harvesting and loading would have been completed.

The loss in working days is usually compensated by double harvesting. This is especially true during high yielding period. Double harvesting for compensation purpose is not encouraged during the low yielding months. This together with stoppage of harvesting on Sundays and double compensating for public holidays has caused a sharp contrast in the number of harvesting days between high yielding months and the low yielding months. So, income of workers fluctuate considerably from month to month. For example, high and low yielding period.

Job attendance is also found to vary among workers. The factors causing this are mainly personal factors like health, initiative and family obligations that the workers have. Working mothers, for instance, often have to absent themselves to attend to any household problems that may arise.

It is possible for a worker to do more than one task a day. The workload in an extra task maybe shared by husband and wife, or by children who are neither schooling nor employed. Usually the children help to collect loose fruits. Sometimes, during week ends and school holidays all school children will turn up to help. This will help increase the household income.

b) Age of tree

The age of tree and condition of the trees in the estate are important determinants in the amount of yield obtained. After a certain age and after a certain period of harvesting, yield is bound to drop. The yield of a tree slows down with an increase in age.

The trend is, the yield increases as the trees advance in age but exceeding to a certain age, yield will start to decrease. When the yield is high, the income of the workers would also be relatively higher, and when the yield drops, income will also drop.

c) Season

The total production vary over the months, each month being subjected to the influence of different factors and by varying degree. For example, all the months maybe affected by rainfall. However, the severity may differ as discussed earlier. Rainy seasons from October to December may effect the yield. Therefore income during this period will be relatively lower. Meanwhile between May to August the yield will be higher therefore income would be relatively higher. Thus, the wages of workers will vary from month to month.

d) Task Size

The size of each task varies due to several factors.

Landscape plays an important part in determining the size of each task. Task size in an area planted on contoured terrace are smaller than that planted on flat undulating areas. This is because it is harder for the tractor to go there therefore loaders have to carry the fruits to a suitable spot where the tractors can reach them. Harvesters, too, find it difficult because of uneven land therefore they might slip and fall while balancing the pole used to harvest the fruits. As for the general workers, especially those who manure, it is very tiring to carry bags of manure on these terraced land. Therefore work is considerably slowed down compared to those who work on even land. Due to this they cannot collect fruit bunch as much as others on even land, therefore their income would be lower.

Task size is also affected by the age of tree. As the tree increases in age, the height will also increase. It is harder to harvest tall trees. A longer pole has to be used. This will decrease the task size since it takes longer to harvest the taller trees. Therefore those who are assigned to work in these parts will not harvest as much as those who are assigned to younger trees. Hence, their income will also be relatively lower.

Anyway there is no precise relationship between task size and yield. This is due to the influence of many variables.

e) Skill of exploitation

Skill is acquired with experience. Therefore the more experienced worker may be able to perform his/her job faster and efficiently than the newcomers.

A skilfull worker will also maximise his/her yield through skilfull harvesting or loading. An unskilfull worker may fall short of maximum yield.

f) Clonal performance

In the early days of oil palm planting in the country, seeds from healthy well grown trees, especially from which areas by the standard of that period were giving a high yield , were used for planting purposes.

Right from the beginning, the industry had initiated much research work to improve the yield. PORIM was set up to carry out extensive research into all aspects of palm oil cultivation. To date it has made remarkable advances in producing a variety of better yielding clones, and also in various other technical aspects of palm oil cultivation. Each of the clonal material has its own advantages and disadvantages in terms of factors like: growth, habit, disease, susceptibility, yield and so forth.

The clonal material used in Tuan Mee and Caledonian Division are CHEMARA, UPB, H & C and AAR (Applied Agriculture Research). Yields are higher when clonal material are used. Therefore the income of the workers are also improved.

3. Supplementary Income

As stated by NUPW-MAPA agreement, estate workers are entitled to a certain allowances each month.

The main element that make up the allowances of the workers are as follows:

a) Special Relief Allowances

A worker is paid an extra \$0.50 per working day. This amount depends on the job attendance. The purpose of this allowance is to decrease the burden of workers due to the high cost of living nowadays. This allowances are paid to all estate workers.

b) Incentive Payment

There are no incentive payments for general workers and loaders.

Meanwhile for harvesters, incentive payment is awarded depending on their job attendance. If a harvester does not absent himself/herself from work he/she is awarded \$50 a month. If he/she is absent for a day, they are only given an incentive payment of \$40. If the harvester absents himself/herself for two days or more, no incentive payment is awarded.

For drivers, those who are able to deliver more than fifteen tonne are awarded on extra \$1 for every extra tonne delivered.

c) Public Holidays

The workers are entitled to thirteen days public holidays per year. They are paid according to their average daily earnings for the month immediately before the month which such holidays are taken. If they work on a public holiday it is considered two task size and they are paid accordingly.

d) Paid Annual Leave

A worker is allowed to take leave with pay for sixteen days. This is provided he/she does not absent himself/herself without the permission of the employer or on a reasonable excuse for more than 10% of working days in a year.

The rate of pay is the average daily earnings for the calendar year in which the leave is granted.

e) Sick Pay

An employee who is certified sick by the hospital attendant in the estate is entitled to paid leave not exceeding twenty one days per annum if no hospitalization is needed. If hospitalization is needed then the employee is entitled to paid leave for ninety days. The amount of wage is according to an average daily rate.

f) Maternity Allowances

A mother is entitled to paid leave for sixty days. This leave can be taken before or after delivery. Usually the mother takes 30 days off before delivery and another 30 days off after delivery. The amount of wage is according to an average daily rate.

As the amount of allowances received varies, the level of income of the workers will also be influenced.

B. Income From Part Time Occupation

This is a very important aspect that has to be taken into account. Though not every household head holds a part time job, for those who do, part time income makes a considerable contribution to their total income.

Most workers in both Caledonian and Tuan Mee Division complete their work at about 2.30p.m. This leaves them with ample of time to pursue other activities, may it be, economic, social or otherwise. Usually the activities carried out by the workers in their leisure hours are very varied.

The table next page shows the various economic activities that are carried out by the household head or other members.

TABLE 4.2

PART TIME OCCUPATION OF THE HOUSEHOLD HEAD
IN TUAN MEE AND CALEDONIAN DIVISION

Occupation	Number of Household	Percent of total household
Raising chickens and/or ducks	9	15.0
Vegetable Gardening	6	10.0
Raising chicken and Vegetable gardening	9	15.0
Gardening	6	10.0
Water pump attendant	1	1.7
No economic activities	29	48.3
Total	60	100.0

Raising chickens or ducks and vegetable gardening are more common. Usually these activities are more of a household affair where each member is assigned to perform a chore. Vegetables like brinjal, spinach, bitter gourd and so forth are usually planted on the small piece of land provided by the estate management. Meanwhile, chickens and ducks are reared behind the labour lines. Anyway, there is an exception where a respondent had a small poultry farm on his own land, a few kilometres from the estate, rearing chickens and ducks.

These activities affect the real incomes of households so it is pertinent to compute a monetary value on them. Values on proceed from the gardening is estimated by multiplying the market price with the approximate quantity of the yield. However, for the chicken or duck, the value is estimated by multiplying the number of chickens or ducks consumed or sold in a year with the market price and then dividing it by twelve to obtain the monthly value.

The table below shows the average monthly income derived from such part time occupations.

TABLE 4.3
 INCOME FROM PART TIME OCCUPATION
 PER HOUSEHOLD IN TUAN MEE AND CALEDONIAN DIVISION

Income (\$)	No. of Households	Percent of total Household (%)
0	29	48.3
< 50	9	15.0
50-90	12	20.0
100-149	9	15.0
>150	1	1.7
Total	60	100.0

Six respondents garden in neighbouring villages or in the manager's or assistant manager's bungalow. Their income depends on the number of hours they weed and the size of garden they tend. Their income is between \$100 to \$200 per month.

Almost half, that is 48.3% of the household interviewed do not engage in any form of economic activity. There are many reasons as to why economic activities are not common. One of which is, there are not many lucrative part time job available within the estate or at a short distance from the estate. Most household heads feel it is too tiring to complete their job at the estate and then travel to other places to perform part time jobs. They prefer to stay at home and rest.

Another two important reasons are the lack of time and attractions outside the estate.

Most housewives do not engage in economic activities because of their dual role as working wife and mother. They work half the day in the estate and spend the other half at home performing household activities. Due to their busy routine, most of them are too tired and discouraged to pursue other economically remunerative activities or hobbies.

The other reason for economic activity not being common are outside attractions . Purchases of motorbikes and better improved public transportation has increased the mobility of the workers. Most of them spend their afternoon in nearby towns like Batang Berjuntai and Ijok for shopping, visiting with their friends or some other social activities. The younger group of people are more likely to visit Kuala Lumpur for a movie or shopping.

Some of the respondents also complained that the plot for gardening is too small to be worked on for a profitable basis. So, they prefer not to do any work at all.

C. Income From Other Working Members

This refers to members who are working in either Tuan Mee Division or Caledonian Division or in factories nearby but residing in either one of the estates. Most households have more than one working member as indicated by Table 4.4.

TABLE 4.4

NUMBER OF WORKING MEMBERS PER HOUSEHOLD
IN TUAN MEE AND CALEDONIAN DIVISION

Number of working members including household heads	Number of household	Percent of total household (%)
1	8	13.3
2	29	48.3
3	14	23.3
> 3	9	15.0
Total	60	100.0

Majority of households have one other working member. This is usually the spouse of the household. If there are more than two working members in the household it usually indicates an extended household or households with grown up children.

These working members can be divided into two groups. The first, those who work in either Caledonian or Tuan Mee Division itself and the second those who work elsewhere.

Members who work in either estates are usually harvesters, loaders or general workers. Their wage is calculated in the same manner as that of the household head. This has already been discussed earlier.

For those who work outside the estate, they are mostly factory workers. their wages are usually between \$100 to \$200 per month. Many work at the Sungei Buloh Glass factory or other small factories located nearby.

These members contribute a significant amount as indicated by the following table.

TABLE 4.5

INCOME FROM OTHER HOUSEHOLD MEMBERS
IN TUAN MEE AND CALEDONIAN DIVISION

Amount Received per household (\$)	No. of household
1-99	12
100-199	14
200-299	17
300-399	4
400-499	2
500-599	3

The importance of this contribution in the total household income increases with the increase in the number of working members for each household.

D. Income From Members Working and Residing Elsewhere

Households also receive money from family members who are staying elsewhere. This is known as transfer income. Transfer income refers to money income received for which no productive activity is involved.

This income is not permanent and the amount varies from time to time. For example one respondent said that "some months my son gives me \$50, other times he gives \$100 and sometimes he doesn't give me a single cent".

The amount of transfer income received depends on the size and number of household members working elsewhere. The following table provides the number of members working and residing away from Tuan Mee and Caledonian Division.

TABLE 4.6

NUMBER OF MEMBERS PER HOUSEHOLD
WORKING AND RESIDING ELSEWHERE

Number of members working and residing elsewhere	Number of households who receive transfer income
1	7
2	9
3	5
4	2
Total	23

These members, usually a male, contribute a token amount each month. This is a common practice in eastern countries where a son or a young male member is expected to support his parents or their elders.

This income was found to be significant in our study. This amount varied from household to household as indicated by the following table.

TABLE 4.7

TRANSFER INCOME RECEIVED MONTHLY BY
HOUSEHOLDS IN TUAN MEE AND CALEDONIAN DIVISION

Amount Received (\$)	Number of Household	Percent of total Household (%)
1-99	9	15.00
100-199	4	6.67
200-299	6	10.00
300-399	2	3.33
400-499	2	3.33
Number of households with transfer income	23	38.33
Number of households without transfer income	37	61.67
Total	60	100.00

The types of jobs that they hold are very varied. Some of them are clerks, hospital attendants, lorry drivers, labourers and so forth. These members usually stay around Kuala Lumpur, Petaling Jaya, Sungei Buloh and Kuala Selangor. However, there is one from Johor Baru. Most of them are working in cities and towns where job opportunities are greater.

The amount contributed by these members is further determined by their marital status, size of their own family, amount of their income and so forth.

Though their contribution varies from month to month, it forms a significant portion of the total income of the household concerned.

E. Income in Kind

In most estates, amenities are provided by the management. The amenities provided in both Caledonian and Tuan Mee Division have been discussed in the previous chapter. Here, we will discuss how these amenities influence the household income of the workers. Therefore, it is important that value on these facilities be computed and added to the cash income figure.

1. Accommodation

Both Tuan Mee and Caledonian Division provide accommodation. Therefore the workers need not pay any form of rent. This affects the income of the household. A value of \$30 is computed and added to the income of the household head. This is the equivalent rental that is needed.

If accommodation could not be provided, an allowance of \$30 per month is given. Anyway this is not encouraged by the management. Usually some accommodation will be arranged by the estate management.

2. Electricity and Water Supply

Electricity is supplied by Tenaga Nasional for Caledonian Division. Each household pays about \$20 to \$25 per month. On the other hand, households in Tuan Mee obtain their supply from the estate management free of charge. Therefore, it is necessary to compute this value into their real income. Hence, an approximate value of \$10 is computed since electricity supply is for limited hours. Furthermore these households have less electrical appliances.

Water is supplied free by the management to both Tuan Mee and Caledonian Division. The value of these is computed according to regulation laid down by the MAPA - NUPW agreement.

3. Estate School

A Tamil primary school is available for the children in Tuan Mee Division. It also caters to the needs of children from Caledonian Division. This school is financed by the Government.

Income is affected due to savings made from transport fares. A value of \$20, being the amount paid for transport fare to the nearest school, multiplied by the number of children studying in the estate school is computed to the real income.

4. Gardening Plot

Every household is given a gardening plot. Crops are usually cultivated for home consumption. There are some household who utilise their plots intensively and have quite a good harvest which they sell to their neighbours.

Meanwhile there is a plot given at the back of the house for rearing chicken or duck.

Though the income from these activities is small, it affects the income of the household. Therefore, a monetary value of the turnover obtained is computed. This value is added to the income from part-time occupation.

5. Medical Facilities

It is undeniable that this facility has considerable effects on household income, yet it is difficult to compute a value on these facility. Only an estimate can be done. To obtain a value for each household, the total management cost is divided by the number of workers. Therefore a value of \$10 is obtained. This is the value that will be computed in the income of the household.

LEVEL OF HOUSEHOLD INCOME

The level of household income is affected by several factors. The three main factors discussed here are as following:

- A Number of working members
- B Occupational Status of Members
- C Transfer Income Received

A. Number of Working Members

The number of working members varies from household to household. The three main determinants are

- 1. Household Size
- 2. Age Structure
- 3. Job Opportunities

1. Household Size

A household can either be a nuclear household or an extended household. Out of the sixty sample, 23 are nuclear households and the rest are extended households. The actual number of members per household ranges from 3 to 12 persons.

The smaller households are usually recently married couples or young families. Smaller households can be the result of job obligation, financial expediency, too small a house or in-law problems. Smaller households can also exist when members have left home. In most cases, the sons leave because of job obligation while the daughters leave after getting married.

Extended households usually consist of a larger number of members staying together. It is important to take into consideration that it is customary in Asian societies for married couples to stay with the man's parents. This custom is still widely practised by the Indians.

From the sample, we have obtained a mean of six persons per household in Tuan Mee Division and a mean of seven persons per household in Caledonian Division or an average mean of 6.5 persons.

The number of working members per household tends to increase with an increase in household size. The following table shows the relation between household size and the actual number of working members:

TABLE 4.8
 PERCENTAGE OF ACTUAL WORKING MEMBERS PER HOUSEHOLD
 IN TUAN MEE AND CALEDONIAN DIVISION

Household	Ratio * (%)
19	100.00
1	83.3
2	80.00
4	66.67
2	60.00
6	57.15
1	50.00
6	40.00
7	33.00
2	25.00

* Note: Ratio = actual working number
 ----- X 100
 available working member

From table 4.8, we can conclude that there are nineteen households who have all members who are at working age, employed. Thirty five households or 58.3% of the sample have more than 50% members who are employed.

2. Age Structures

Household size alone does not determine the actual number of working members in the household. Another important factor that has to be taken into consideration is the age structure. A small household with matured adults may have a higher percentage of working members compared to a large household with many small or young children.

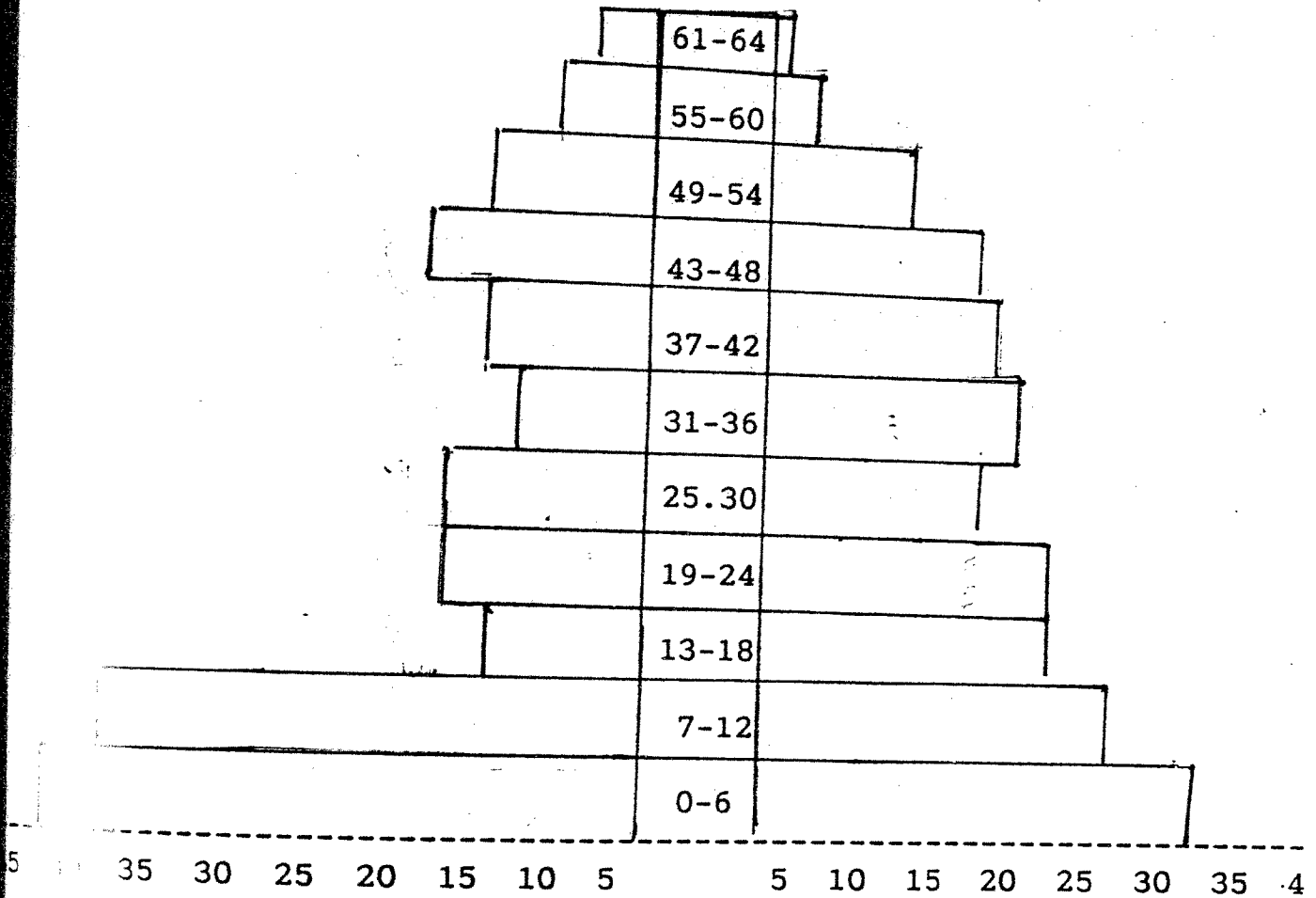
Table 4.9 and Diagram 4.1 gives us the age structure of all members in the 60 household interviewed.

TABLE 4.9

AGE STRUCTURE OF THE RESPONDENTS AND HOUSEHOLD MEMBERS
IN TUAN MEE AND CALEDONIAN DIVISION

Age Group (years)	No. of female	No. of male	Total	Percentage (%)
0-6	43	32	75	18.5
7-12	37	26	63	15.5
13-18	14	23	37	9.1
19-24	16	23	39	9.6
25-30	16	19	35	8.6
31-36	11	22	33	8.1
37-42	13	21	34	8.4
43-48	18	19	37	9.1
49-54	15	14	29	7.1
55-60	8	5	13	3.2
61-64	5	3	8	1.9
> 65	1	2	3	0.7
Total	197	209	406	100.00

FIGURE 4.1
 POPULATION PYRAMID OF TUAN MEE
 AND CALEDONIAN DIVISION



It is obvious from the diagram that the estate population in Tuan Mee and Caledonian Division is a young one. Therefore there is no definite relation between household size and number of working members.

3. Job Opportunities

The number of persons available for work in Tuan Mee and Caledonian Division is 167 but the actual number working is only 129. This means 22.7% of the sample is unemployed. The unemployment level is considerably higher compared to the national figure of 6% unemployment rate for the year 1990'.¹ This is mainly because most of these people have just finished schooling and are looking for jobs despite the fact that the job opportunities outside are low for the unskilled and lowly educated. Many stop schooling after lower secondary.

In general, the factors leading to unemployment can be viewed in term of

- a) Job opportunities within the estate
- b) Job opportunities elsewhere

a) Job Opportunities Within the Estate

Both Tuan Mee and Caledonian Division are not geared to provide jobs for the next generation. This is because jobs are limited. Furthermore Indians here, have to compete with Malays and Indonesians for any vacancies.

Though right now, there are current immature areas and some replanting going on, there are few new jobs. This is because those who are affected by the replantation scheme will be offered jobs on the current immature areas.

Vacancies arise when somebody either leaves or retires. This is infrequent and there is a long waiting period. Hence, the unemployed prefer seeking jobs elsewhere, may it be a job of the same nature or otherwise.

b) Job Opportunities Outside Tuan Mee or Caledonian Division

The prospect for securing jobs outside the Tuan Mee and Caledonian Division can be viewed from two angles:

- i) The availability of manual job
- ii) The availability of other jobs

¹ Malaysia, Fifth Malaysia Plan, Kuala Lumpur, Government Printers, p. 4.

i) The Availability of Manual Jobs

If the unemployed are willing to look for manual jobs in or outside the estate sector, there would not be much of a problem. Their employment opportunities, however, maybe affected by the intrusion of other races into these sectors.

The main problem, though, arise from family ties. Often parents prefer their children to stay at home and help them while waiting for vacancies in the estate or any nearby places. This is especially true if the unemployed is a female.

Therefore it is obvious that the existing manual work outside is not attractive enough for them to disregard such fillial obligations.

ii) The Availability of Other Jobs

The two main prequisitive in obtaining a job is

ia) Education

iib) Skill

ia) Education

Education plays a vital role in determining the occupational status and later on, the pattern of living of individuals.

In Tuan Mee and Caledonian Division all the children have their primary education in Tamil Plantation School. Even, those who are no longer in school, including the older members, also had their primary education in plantation schools. They usually join English or the Malay medium schools outside the plantations when or if they proceed to secondary education.

Most of the unemployed are ill equipped to do anything other than manual work because of very poor formal education as indicated in Table 4.10.

TABLE 4.10

THE HIGHEST EDUCATION LEVEL ATTAINED BY INDIAN HOUSEHOLD
INTERVIEWED IN TUAN MEE AND CALEDONIAN DIVISION

Level of Education	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
No. formal schooling	9	12.00	11	22.0	20	16.00
Primary	46	61.33	18	36.00	64	51.20
Secondary 1 and 2	5	6.67	13	26.00	18	14.40
L.C.E/S.R.P.	11	14.67	8	16.00	19	15.20
M.C.E/S.P.M.	4	5.33	0	0	4	3.20
Total	75	100.00	50	100.00	125	100.00

The above table indicates, out of the one hundred and twenty five who are no longer in school, only forty one or 32.8% had some secondary education and twenty persons or 16% had no formal education. Most dropped out after a few years of primary school. Others dropped out after secondary school, after they fail their L.C.E. or S.R.P. Only 3.2% made it to M.C.E or S.P.M. level. This is the highest level of education attained by children of estate workers in the two estates.

There are a number of factors contributing to such a low level of education or high level of drop out in Tuan Mee and Caledonian division and specifically among the Indian Plantation Workers.

Firstly Tamil schools in plantations are generally small and have inadequate facilities. The school in Tuan Mee Estate is no exception though many improvements have been made. Young children have no incentive to attend school regularly. They start by playing truant and later drop out of school altogether.

Furthermore most household income is too low and the number of dependents are high. As a result, parents are often compelled to put their children to work at an early age, that is, the child is often looked upon as an economic asset. Parents themselves have very little or no formal education and are, therefore, unable to appreciate the advantage of schooling even if it is free. To them, immediate economic returns are far more important.

There is a lack of positive influence and role models. If there are a few successful examples in the community it is more likely that a larger number of student will be encouraged to pursue their studies.

This factors have resulted in the low educational level of the children of Indian plantation workers. However, it should be duly noted that there are now a higher number of children receiving secondary education.

B. Occupational Status of Members

The occupational status of workers is determined by education and skill. The labour force of the estates are low educated and unskilled or semi-skilled. Therefore the only line open to them is the manual line.

The manual or unskilled group refers to those workers without any formal training or those jobs that require no training at all. This type of jobs require only physical strength and endurance. Under this category, the jobs included are harvesters, loaders and general workers.

The semi-skilled group refers to those with apprenticeship or comparable training. This group includes those with a few months training either on job or elsewhere. Under this category, the jobs included are mandore and drivers.

In the unskilled group, all the workers are considered same where their occupational status is concerned. However the, amount earned by each of them depends on the individuals capacity to work.

Household having members working within or outside the estates reported that most of them were in lowly paid jobs such as lorry drivers.

Meanwhile, there were a few households where members were in clerical line. These group of members were able to send a slightly bigger amount of money quite regularly.

The amount contributed, though, is not considered as transfer income since these members reside with the household head. Therefore they are indirectly paying for their food, lodge and other services rendered.

ii) Skill

The skill a person has is also an important determinant in obtaining a job. Unfortunately, not only do the workers have low educational level but lack skills necessary for securing better paid job. Most of them have no form of formal or informal training to enable them to participate fully in the commercial and industrial fields, and therefore hold better paying jobs.

The effects of the low level of education and the limited skill is also reflected in the types of jobs that a few of the members hold. Among them are lorry drivers, labourers and so forth. The majority of them, however, stay in the same job in their entire life. Any change of jobs is usually confined to the estate, for jobs of the same nature.

Hence, it is obvious that occupational status affects the level of household. Most household with members in manual line earned much less than those households with a member or two in clerical or other line.

C. Transfer Income

There are some households interviewed which have members working and residing elsewhere. It is usual for these members to contribute an irregular amount on an irregular basis.

There are some factors determining the amount and the consistency of contribution. These determinants are occupation status, marital status, size of their own family and so forth.

Since limited record was collected by the interviewer, these factors are not discussed.

It is sufficient to say that this income plays a very important role in determining the level of income.

DISTRIBUTION OF HOUSEHOLD INCOME

The distribution among the households is not very even as shown below.

TABLE 4.11

THE HIGHEST AND LOWEST MONTHLY

INCOME OF THE HOUSEHOLD IN TUAN MEE AND CALEDONIAN DIVISION

	Total Income (\$)
Household with the highest income	\$1378
Household with the lowest income	\$320
Range between the highest and lowest income	\$1058
Average income of household in the sample	\$545

From Table 4.11, it is obvious that there is a large difference between the household with the highest income and the household with lowest income. The average income of the households in the sample is \$545.

The table below would give a clearer picture of the monthly income of the sample from Tuan Mee and Caledonian Division.

TABLE 4.12
MONTHLY INCOME OF HOUSEHOLD IN
TUAN MEE AND CALEDONIAN DIVISION

Monthly Income (\$)	Household	
	Number	Percent (%)
320 - 419	3	5.0
420 - 519	9	15.0
520 - 619	23	38.3
620 - 719	17	28.3
720 - 819	5	8.3
820 - 919	1	1.7
920 - 1019	1	1.7
1020 - 1119	-	-
1120 - 1219	-	-
1220 - 1319	-	-
1320 - 1419	1	1.7
Total	60	100.0

From Table 4.12, more than half of the households earn less than \$620 per month. Most of the households (38.3%) earn between \$520 to \$619 each month.

The per capita income ranges from \$50 to \$180 per month and is clearly depicted in Table 4.13 and Figure 4.2.

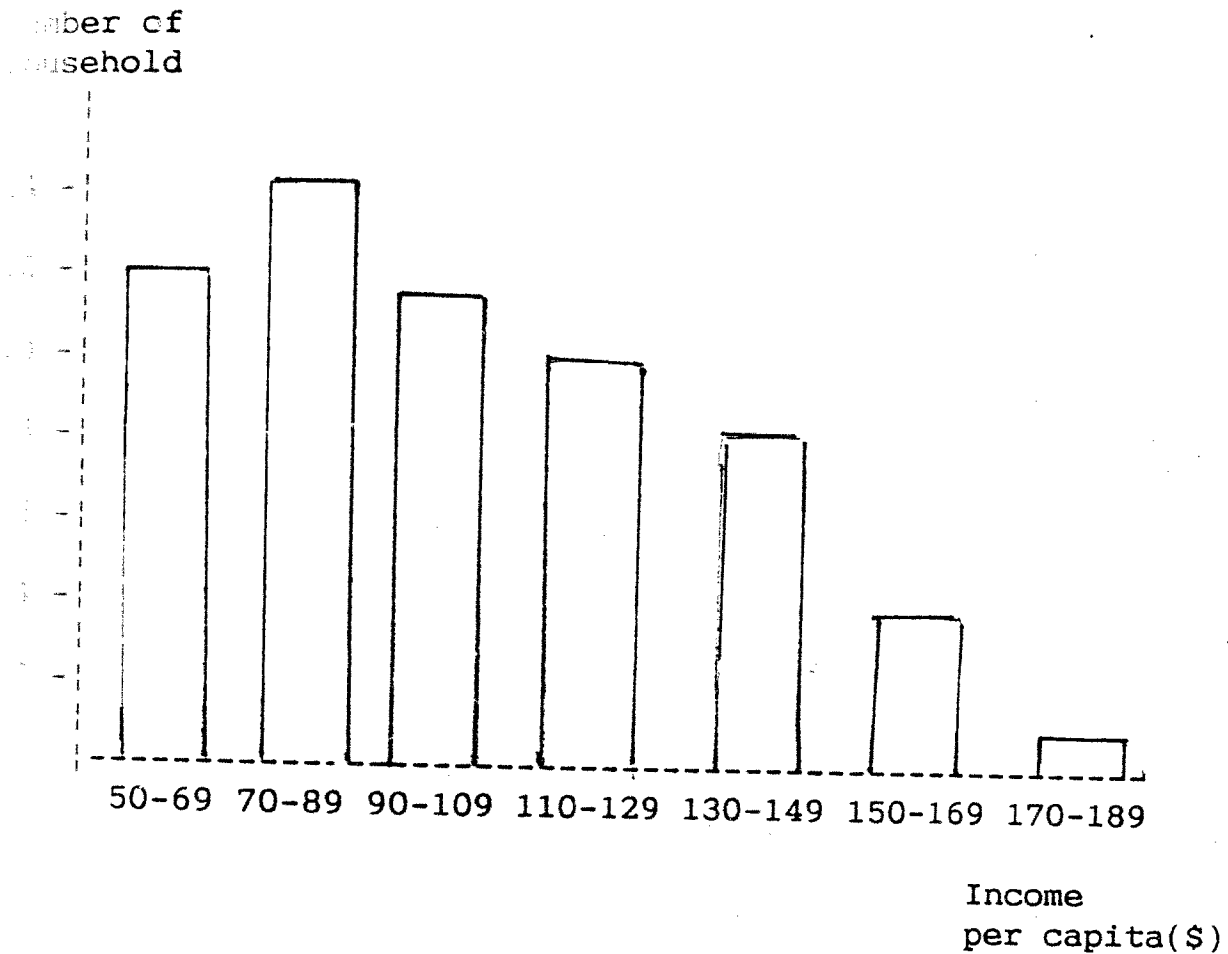
TABLE 4.13

MONTHLY INCOME PER CAPITA OF HOUSEHOLD IN
TUAN MEE AND CALEDONIAN DIVISION

Income per capita (\$)	Household	
	Number	Percent (%)
50 - 69	12	20.0
70 - 89	14	23.3
90 - 109	11	18.3
110 - 129	10	16.7
130 - 149	8	13.3
150 - 169	4	6.7
170 - 189	1	1.7
Total	60	100.0

FIGURE 4.2

MONTHLY INCOME PER CAPITA OF HOUSEHOLD
IN TUAN MEE AND CALEDONIAN DIVISION



The majority of households have income per capita of less than \$110. Households with large income per capita are usually smaller households with two or more working members. Meanwhile, those with smaller per capita income are usually large households with fewer working members.

This unequalness will mean that some group of sample will be relatively poorer.

EXPENDITURE

There is a marked difference in the expenditure among households in Caledonian and Tuan Mee Division. The amount of variation differs from household to household depending on their monthly income, household size and number of working members.

Expenditure data was collected using an acquisition approach which is based on household expenditure outlays on goods and services recorded at the point in time these purchases are made. Goods on hire purchase are considered to have been bought at the time when the hire purchase contracts were signed, or where there are no contracts, when the goods were delivered.

In addition, to these purchases, goods produced by households and used in final consumption are also included.

Expenditure for major expenditure groups were calculated for:

- A. Food
- B. Clothing and footwear
- C. Entertainment, Alcohol and Tobacco
- D. Household goods
- E. Medical Care and Health Expenses
- F. Education
- G. Miscellaneous goods and services

A. Food

The amount of food consumed each month depends largely on the household size and the age structure of the household members. For instance, if there were two households with the same number of members but one is made up mainly of adults and the other household has more children, it is obvious that the household with more adults would consume more food.

The households purchase their food and most household items on both cash and credit terms. Households with low income for a particular month might purchase goods on credit. However, no interest is charged for food credit although it is compensated by a slightly higher price for purchases on credit.

Provisions are obtained from the shops in the estate, and in Ijok or Batang Berjuntai, or from a fish cum vegetable seller who visits both the Tuan Mee and Caledonian Divisions. Most households obtain their provision from all the above sources. Though the estate shops are the nearest, they are the least frequented. Most household prefer to do their shopping either in Ijok or Batang Berjuntai as they feel that the prices there are lower. Furthermore, the shops in the estates are not well stocked up. This maybe due to limited capital, and is also aggravated by the fact that most purchases made are on credit.

B. Clothing and Footwear

The households in both Caledonian and Tuan Mee Division do not allocate a large sum of money for clothing and footwear.

Usually, each year during festive periods like Deepavali or Christmas each member will obtain one or two new pair of clothes. Younger members are usually given 'hand downs' from an older brother or sister.

In the beginning of the school term, a substantial amount is spent on school uniforms and school shoes. In some households, in order to lessen the expense, the same uniform or the uniform of their siblings would be shared.

A small amount is allocated for the use of daily wear at work.

C. Entertainment Alcohol and Tobacco

Both Tuan Mee and Caledonian Division has not much to offer in the form of entertainment. The only form of entertainment they indulge in are watching television, viewing videos and visting friends and relatives.

As television is the cheapest form of entertainment it is also one of the most popular. Almost all the households interviewed own a set of television. Only 11.67% of the sample do not own a set. Those who do not own a set will usually go to their neighbour's house to watch television, especially when a Hindi or Tamil movie is being screened.

Thirty percent of the respondents own a video cassette recorder. They usually rent a video cassette in video rental shops in Ijok, Batang Berjuntai, Sungei Buloh or from suppliers who come to the estate. They view Tamil or Hindi films mostly. Sometimes it is not only a household affair, they will also invite their neighbours to join them. Most of the viewers will rent the cassette at \$2 each once or twice a week.

Another form of entertainment is visting friends or relatives. About 45% of the household will go away at least once a year to visit relatives. They usually visit their parents or siblings who are staying away in other places. Those households usually spend a few days there relaxing away from everyday chores. Visting friends in Batu Arang, Ijok or Batang Berjuntai is also common. This is conducted during weekends, usually.

There is also a small percentage (10%) who place bets on either lottery or four digit. This is done irregularly if there is spare cash.

On the whole, the households in Caledonian and Tuan Mee Division spend very little time and money on any form of entertainment.

Meanwhile, consumption of alcohol and/or Tobacco is widespread. Through some preventative measure have been taken to alleviate this problem, it still exists.

TABLE 4.14

CONSUMPTION OF ALCOHOL AND/OR TOBACCO
BY HOUSEHOLDS IN TUAN MEE AND CALEDONIAN DIVISION

	Number of Household	Percent of Household
Heavy drinkers	39	65
Irregular drinkers	15	25
Drink and smoke	56	93
None drinker or smoker	4	7

Sixty five percent of the total household (60) has at least a member who is known to consume a considerably large amount of alcohol. About 25% of the respondents claim to be "irregular drinker", that is they consume alcohol about once or twice a week.

93% of the respondents drink and smoke. Only about 7% of the respondent neither smoke nor consume alcohol.

Those who consume alcohol usually take beer, stout illicit samsu or toddy. Illicit Samsu and toddy are the more popular alcohol beverages. As toddy is not readily available illicit samsu is consumed more than any other alcoholic drink. Furthermore, illicit samsu is not only cheap but gives a better "kick".

Most respondents who smoke cigarette are the younger generation. The older generation prefer cheroot or tobacco wrapped in leaves to cigarettes.

D. Household Goods

Semi durable goods are goods which are usually used for one consumption period which is approximately a year. However, in the estates, most respondents usually use these items for more than a year due to financial constraints. Examples of these goods are mattresses, pillows, kitchen utensils and so forth. All respondents have a mattress or two, some pillows, blankets and some mats to sleep on.

It is the same with kitchen utensils. All respondents cook at home. It is necessary to buy these goods, as these goods are considered essential for daily use.

Not all respondents invest in durable goods. This maybe due to the fact that most durable goods are expensive and considered a luxury item. Many of these items are bought by the hire purchase method. Usually a down payment is made and a fixed sum is paid monthly until the full amount for the purchase is paid up.

About 73.5% or three quarter of the respondents own either proper dining table or a sofa set. Out of this figure 18% had bought it in 1991. Most of these respondents pay about \$30 or \$40 per month depending on the value of the goods purchased.

Many of the households do not invest in electrical goods since electricity is not available 24 hours a day. Therefore goods like refrigerator cannot be used. Most households use a charcoal iron instead of an electrical one. Only six household in the sample do not own a television set.

However, all households interviewed own a cupboard or some sort of cupboard/wardrobe to store clothes and other things.

E) Medical Care and Health Expenses

Even though there are clinics available in both Tuan Mee and Caledonian division, many respondents spend a small amount on outside medical care. Expenses from medical care, here, applies not only to bills from private clinics but also medicine brought from itinerant medicine sellers or medicine shops.

Two household in the sample allocated substantial amounts for medical expenses as both households have members who were seriously ill and were undergoing treatment. Other households spend only a small amount occasionally on health care.

Almost 50% of the household do not spend anything on medical care.

F) Education

This item is only significant among households with schooling children. 70% of the households have children in school. The number of children in school are usually between one to five. We can conclude that the more the number of children in school, the more the expenditure incurred.

TABLE 4.14
 NUMBER OF SCHOOL CHILDREN
 AND THE LEVEL OF EDUCATION
 IN TUAN MEE AND CALEDONIAN DIVISION

Number of Household	Level of Education	
	Primary	Secondary
3	1	-
6	2	-
8	3	-
3	2	1
7	4	-
1	3	1
2	2	2
6	5	-
3	3	2
3	2	3

From the above table, it is obvious that the number of children in primary school are more than those who are in secondary school. 75% of children in school are still in primary school. Since most of them are attending the Tamil Primary school in the estate itself, expenditure is lesser. Expenditure on travelling expenses and pocket money does not arise. This is because most of them walk to school and usually take along food from home.

Meanwhile the households with a larger number of secondary students have to allocate a larger budget. Most of them attend Sekolah Menengah Raja Musa in Batang Berjuntai. The monthly travel expenses are \$20. A larger amount of pocket money is also necessary.

The expenditure allocated for education is also larger at the beginning of the year when fees are to be paid and books and stationary items to be bought.

G Miscellaneous Goods and Services

Fifty percent of households (50%) donate a few dollars to the temple in the estate each month.

Two households in the sample send their children to learn Indian traditional dance, known as "Bharata Natyam" and take up classical Indian music.

Three household (5%) who had taken insurance policy and are paying \$30 to \$50 per month.

SAVINGS, DEBT AND ASSET ACCUMULATION.

Savings in the form of cash is very little. The most popular form of savings is "kuttu". Kuttu is a form of saving where each household contributes a variable amount each month to a "fund". A household who bids successfully will be given the "pot" or kuttu thereafter that household cannot bid again and pays a fixed sum. It continues every month till all the households have obtained their kuttu.

Most households claim there is never enough money to spare. Only 17% of the sample have some sort of savings in the local banks or in the post office.

Likewise, investments in assets is also found to be lacking. Those who do invest in assets usually buy houses and/or land. They usually draw from their EPF to make their downpayment or apply to a bank for a loan. The amount is usually deducted from their wage by the management. Most of the respondents buy low-cost houses costing at about \$25,000 to \$30,000, 15% of the respondent have a house, 3.3% of the households own land and 3.3% own both house and land outside the estate.

Most of the women in the estate invest in jewellery. 83.3% of the household have invested in jewellery and other valuables while about 50% of the households were given jewellery and other valuables as part of their dowry. Jewellery are usually bought during high income period. When a low income period occurs most jewellery are pawned or when cash is needed urgently, such as for a medical emergency. Pawning jewellery is a common practise among the residents in both Tuan Mee and Caledonian division and 80% of the household practice this.

Debt incur when asset accumulation is high while savings are low. Debt among Tuan Mee and Caledonian residents can be in the form of hire-purchase or also provisions bought on credit.

