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EFFECT OF PERSONAL HABITS ON DISPOSAL OF EARNINGS AMONG ADOLESCENT WORKERS

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1. Introduction

Adolescence is the imperative time in the process of human Development, the passageway between childhood and adulthood. It is a right situation of tremendous opportunity and assures, when adolescent begin to explore their escalating individuality and independence and starting to think decisively about themselves and the world around them. They begin to fine-tune and adjust to the deep biological, psychological, and social changes and challenges that are by-products of adolescence. There is drastic change in the manner which the adolescents finding the way to adopt changes and to face challenges with their family, society, community and larger social environment. Moreover, many adolescent workers are daily starting the work very early and closing the very later and also working more than eight hours per day without proper break system. Employers are exploiting the adolescent workers by using them in the lean hours to do household works, no giving week off of one full day and not granting the holidays like, National and Festivals holidays. Growing privatization, globalization and urbanization coupled with increase in number of small trade and industrial units in informal sector which accommodates the adolescent workers. Lesser wages, easy availability, impossibility of trade unions for adolescent workers, non-compliance of law etc., are the reasons for the employment of the adolescent workers in both full – time and part -time employment with excessive workload.

2. Review of Literature

Maria N. Hassapidou and Fotiadou (2001)[1] conducted a study to assess the dietary intakes and food habits of adolescent workers in Northern Greece. The prevalence of obesity as determined by both body mass index (BMI) and triceps skinfold thickness (TST) was higher for boys than for girls. Further, it is found that a sizable section of the respondents are had lower than recommended iron and vitamin which shows unbalance diet among adolescents.

Karin Helmersson Bergmark and Tommy Anderson (1999)[2]conducted a longitudinal study among adolescence about the development of advanced drinking habits and the result confirms that earlier findings of pervious longitudinal studies and the researchers also identified various factors such as, general sociability, personality and conduct. Moreover, though, results indicate that knowledge about one or two back-ground characteristics is not enough to make predictions of adolescent drinking habits. As indicated by an evaluation of ILO, around 50 million individuals are engaged as household labourers worldwide and the vast majority of them are women and adolescent girls. As per the ILO and UNICEF study, the Dhaka City Corporation territory has 147,000 child domestic workers (aged 6-17 years)[3].

Giovanna Turconi & *et.al* (2013)[4]evaluates the eating habits and behaviours, and nutritional and food safety knowledge of a group of Italian adolescents. The results point out that unhealthy behaviours influencing adolescents' eating habits and suggested developing tailored nutrition interventions, improving adolescents' consciousness aimed at adopting a healthy lifestyle.

Grace C. Huang (2015)[5] have documented associations between peer influences and smoking among US and Chinese adolescents and this study also examines the interplay between social media channels, peer influences, and smoking outcomes. The results reveal that high social status was also positively associated with smoking, whereas the relationship with smoking intentions was moderated by mobile phone use and the researcher also suggested that media usage and social standing may have differential effects on smoking and other risky adolescent behaviours. Alhabeeb, M. J. (1996)[6] examined the amount of money was obtained and how it was spent by youngsters. It additionally inspected the impacts of individual and family attributes on adolescents' optional spending and saving. Adolescents' wage and age, independently, had negative effects on food expenditures and positive effects on both clothing and entertainment expenditures. Family wage positively affected teens' clothing and amusement consumptions. Having a stipend contrarily influenced youngsters' sustenance and apparel uses.

3. Objectives of the Study

1. To study the personal profile and Family profile of the Adolescent Workers in Tamil Nadu.
2. To identify and understand the underlying dominant dimensions of Personal Habits (PH)of Adolescent Workers.
3. To identify the dimensions of Disposal of Earnings (DOE) among Adolescent Workers
4. To study the influence of Personal Habits factors on Disposal of Earnings among Adolescent Workers.

4. Research Methodology

The present study is descriptive and analytical in nature. This study is based mainly on the primary data collected from the Adolescent workers in various sectors through a well-designed and well-structured Scheduled questionnaire from 500 Adolescent workers residing in Tamil Nadu using convenient sampling method. The Personal Habits and Disposal of Earnings variables were measured using 5 point Likert scale. To check the reliability of scales, Cronbach's Alpha reliability coefficient was used. The values being 0.760 and 0.834 respectively, scales are more consistent and highly reliable.

5. Scheduled Questionnaire Design

A Scheduled Questionnaire finalised with **Four – Sections** to collect information from the Adolescent Workers.

Section I deals with personal profiles of the respondents such as nature of employment, age, gender, educational qualification, nativity, religion, living status, nature of work, experience, working hours per day and remuneration per day.

Section II Deals with Family profiles of the respondents such as number of family member, member working and studying in the family, type of family, ration card colour, family income per month, debts status and ownership of land.

Section III has twelve aspects of Personal Habits (PH) of adolescent workers variables.

Section IV has fifteen aspects of Disposal of Earnings / Income (DOE) among adolescent workers variables.

6. Statistical Tools Used

The data collected were subjected to percentage analysis, descriptive statistics, factor analysis and multiple regression analysis using SPSS Version 21.0.

7. Analysis and Interpretation

Table 1: Personal Profile of the Respondents

Personal Profile	Profile Groups	N	%
Nature of Employment	**Full - Time**	**343**	**68.6**
	Part – Time	157	31.4
Gender	**Male**	**312**	**62.4**
	Female	188	37.6
Educational Qualification	No Formal Education	007	01.4
	Middle School Education	015	03.0
	High School Education	201	40.2
	Higher Secondary Education	**277**	**55.4**
Nativity	**Rural**	**241**	**48.2**
	Semi – Urban	137	27.4
	Urban	122	24.4
Religion	**Hindu**	**386**	**77.2**
	Muslim	44	08.8
	Christian	70	14.0
Living Status	**Parents**	**440**	**88.0**
	Relatives	34	06.8
	Employer	26	05.2
Nature Of Work	**Skilled Work**	**301**	**60.2**
	Unskilled Work	299	39.8

Table 1 shows that majority of the respondents are Full -Time (68.6%), Male (62.4%) Adolescent Worker with Higher Secondary Education (55.4) and Hindu's (77.2%)living with parents (88.0%) and majority of the respondents are doing skilled work (60.2%). Sizable portion of the respondents are living in rural areas (48.2%).

Table 2: Descriptive Statistics of Personal Profiles of Respondents

Description	Mean	Standard Deviation	N
Age	17.02	0.775	500
Working Experience	02.71	1.112	500
Working Hours Per Day	07.25	2.235	500
Remuneration Per Day	203.45	76.249	500

Table 2 reveals that average age of the adolescent workers are 17.02 Years. Average years of work experience is 2.71 years and average working hours per day among respondents is 7.25 hours. Average remuneration per day among respondents' is 203.45 rupees.

Table 3: Family Profile of the Respondents

Personal Profile	Profile Groups	N	%
Type of Family	**Nuclear Family**	**433**	**86.6**
	Joint Family	067	13.4
Debts or Loans Availed	**Yes**	**336**	**67.2**
	No	164	32.8
Ownership of Land	**Yes**	**301**	**60.2**
	No	199	39.8
Ration Card Colour	**Green**	**485**	**97.0**
	White	015	03.0

Table 3 shows that majority of the respondents are living in Nuclear families (86.6%)and they availed loans (67.2%) from various sources. Majority of the respondents are Green colour ration card (97.0%) holders and owning land (60.2%).

Table 4: Descriptive Statistics of Family Profiles of Respondents

Description	Mean	Standard Deviation	N
Total Family Members	4.25	0.899	500
Family Members Earning	2.07	0.791	500
Family Members Studying	1.34	0.961	500
Monthly Family Income	15568.80	5524.062	500

Table 4 indicates that average members in the family is 4.25, average members earning in the family are 2.07 and average members studying in the family is approximately 1.34. Average monthly family income among adolescent workers is 15569 Rupees.

Table 5: Factorisation of Personal Habits of Adolescent Workers (PHAW) Variables

Factors & % of Variance Explained	Variables	Factor Loading	Mean	S.D	Comm-Unalities	MSA
Entertainment Factor (21.397%)	Usage of Mobile Phones	0.814	4.04	1.089	0.671	**0.893**
	Usage of Social Media	0.805	3.78	1.315	0.673	0.670
	Usage of Internet	0.801	3.82	1.201	0.657	**0.650**
	Usage of Two-wheeler	0.528	3.39	1.530	0.397	0.812
	Playing Video Games	0.377	3.20	1.261	0.487	0.822
Incidence of Bad Habits Factor (19.626%)	Drinking	0.910	1.57	1.114	0.631	0.838
	Smoking	0.885	1.50	1.044	**0.846**	0.780
	Taking other Tabaco Products	0.786	1.53	1.061	0.792	0.799
Physical Regeneration Factor (15.154%)	Exercise	0.761	2.93	1.305	0.631	0.765
	Resting	0.681	3.47	1.053	0.585	0.874
	Sports & Games	0.582	3.30	1.250	0.402	0.781
	Cinema / Entertainment	0.360	3.18	1.180	**0.322**	0.781
KMO – MSA = 0.767Total % of Variance Explained = 56.177						
Bartlett's Test of Sphericity Chi Square value of 1721.956with df66 at P Value of 0.000						

Table 4 indicates that PHAW variables with their communality and MSA values ranging from 0.322to 0.846 and 0.650 to 0.893 respectively have goodness of fit for factorization. KMO-MSA value of 0.767 and chi-square value of 1721.956with df 66and P-value of 0.000 reveal that factor analysis can be applied for factorization of 12 PHAW variables. Three dominant independent PHAW factors have been extracted out of 12 PHAW variables and they together are explaining 56.177% of total

variance. The most dominant factor is Entertainment Factor (EF) followed by Incidence of bad Habits Factor (IBHF)and Physical Regeneration Factor (PRF) in order of their dominance.

Table 6: Factorisation of Disposable of Earnings / Incomes among Adolescent Workers (DOE) Variables

Factors & % of Variance Explained	Variables	Factor Loading	Mean	S.D	Comm-Unalities	MSA
Necessities Factor (NF) (16.283%)	To fulfill the basic needs of the family	0.638	4.15	1.038	0.424	0.898
	To meet family food expenses	0.617	3.70	1.247	0.401	0.905
	To celebrate festivals and family functions	0.564	3.78	1.066	0.463	0.908
	To buy household things	0.543	3.80	1.148	**0.342**	**0.926**
	To meet family medical expenses	0.540	3.45	1.302	0.636	0.828
	To meet travelling expenses to reach workplace	0.485	3.38	1.328	0.631	**0.793**
Debts Factor (DF) (15.900%)	To pay interest for the loans	0.779	3.84	1.133	0.450	0.900
	To repay the loan borrowed from Money lenders	0.768	3.76	1.182	0.361	0.886
	To Repay the loan borrowed from Banks/SHG's	0.595	3.83	1.101	0.492	0.890
	To pay house rent	0.547	3.77	1.225	0.555	0.862
Savings and Miscellaneous Expenditure Factor (SMEF) (15.892%)	To invest in Land/Agriculture	0.675	3.59	1.343	0.485	0.898
	To maintain Two-Wheeler if any	0.660	3.49	1.285	0.343	0.924
	To pay mobile bills	0.595	3.70	1.211	0.397	0.908
	Savings for emergency situations	0.587	3.08	1.442	0.570	0.861
	For the education of the siblings	0.379	3.13	1.418	**0.657**	0.849
KMO – MSA = 0.878Total % of Variance Explained = 48.035						
Bartlett's Test of Sphericity Chi Square value of 1678.972with df105 at P Value of 0.000						

Table 4 indicates that DOE variables with their communality and MSA values ranging from 0.342 to 0.657 and 0.793 to 0.926 respectively have goodness of fit for factorization. KMO-MSA value of 0.878 and chi-square value of 1678.972with df 105and P-value of 0.000 reveal that factor analysis can be applied for factorization of 15 DOE variables. Three dominant independent DOE factors have been extracted out of 15 DOE variables and they together are explaining 48.035% of total variance. The most dominant factor is Necessities Factor (NF) followed by Debts Factor (DF) and Savings and Miscellaneous Expenditure Factor (SMEF) in order of their dominance.

Table 7: Personal Habits Factors (PHF) Significantly Influencing the Total Disposal of Earnings (DOE)

Predictors	Unstandardised Coefficients		Standardised Coefficients	t – Value	P - Value
	Beta	Std. Error	Beta		
(Constant)	44.879	2.186		20.527	<0.001*
Physical Regeneration Factor	0.543	0.165	0.168	3.300	0.001*
Bad Habits Incidence Factor	-0.346	0.164	-0.095	-2.112	0.035*
Entertainment Factor	0.229	0.112	0.101	2.045	0.041*
R = 0.233	**Adjusted R^2= 0.054**	**R^2= 0.048**	**Std. Error of the Estimate = 9.921**		**F – Value = 9.394**
*** Denotes Significance @ 5% Level of Significance**					

Table 7 reveals that OLS Model has a goodness of fit for multiple regression analysis and the linear combination of Physical Additions Factor (PAF), Bad Additions Factor (BAF) and Entertainment Additions Factor (EAF) are significantly influence Disposal of Earnings (DOE), {F = 9.394, p<0.001}. The multiple correlation coefficient is **0.233**, indicating that 5% of the variance of the respondents' DOE can be accounted by them. While PAF and EAF are significantly and positively influence the DOE, whereas, the BAF is significantly and negatively influences DOE among adolescent workers.

8. Major Findings of the Study

1. Majority of the respondents are Full -Time, Male Adolescent Worker with Higher Secondary School Education and Hindu's living with parents. Majority of the respondents are doing skilled work and sizable portion of the respondents are living in rural areas. Average ages of the adolescent workers are 17.02 Years. Average years of work experience is 2.71 years and average working hours per day among respondents is 7.25 hours. Average remuneration per day among respondents' is 203.45 rupees.
2. Majority of the respondents are living in Nuclear families and they availed loans from various sources. Majority of the respondents are Green colour ration card holders and owning land. Average members in the family is 4.25, average members earning in the family are 2.07 and average members studying in the family is 1.34. Average monthly family income among adolescent workers is 15569 Rupees.
3. Three dominant independent PHAW factors have been extracted out of 12 PHAW variables and they together are explaining 56.177% of total variance. The most dominant factor is Entertainment Factor (EF) followed by Incidence of bad Habits Factor (IBHF) and Physical Regeneration Factor (PRF) in order of their dominance.
4. Three dominant independent DOE factors have been extracted out of 15 DOE variables and they together are explaining 48.035% of total variance. The most dominant factor is Necessities Factor (NF) followed by Debts Factor (DF) and Savings and Miscellaneous Expenditure Factor (SMEF) in order of their dominance.
5. PAF and EAF are significantly and positively influence the DOE, whereas, the BAF is significantly and negatively influence DOE among adolescent workers.

9. Suggestions and Conclusion

1. Adolescent workers are suggested to eliminate the bad habits such as, smoking, drinking and taking other tobacco products to utilize the earnings or income effectively towards socio-economic development of the family and also to live healthy life.
2. Adolescent workers should give focus physical regeneration rather, entertainments such as, using mobile phones, internet, social media and playing video games. Adolescents driving the two-wheeler are not permissible in country. So, they should avoid using two-wheelers.

To conclude, Entertainment Factor (EF), Incidence of bad Habits Factor (IBHF) and Physical Regeneration Factor (PRF) are the dominant dimensions of personal habits among adolescent workers. Necessities Factor (NF) Debts Factor (DF) and Savings and Miscellaneous Expenditure Factor (SMEF) are the dominant dimensions of disposal of earnings among adolescent workers and PAF and EAF are significantly and positively influence the DOE, whereas, the BAF is significantly and negatively influence DOE among adolescent workers.

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