

Unveiling Socio-Economic Realities

A Comprehensive Study of Local Communities in Ernad Taluk, Malappuram

(A collection of papers published by the students of B.A. Economics 2023)

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Study of Local Communities in Ernad Taluk,
Malappuram**

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Economics)

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Chief Editor.

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PREFACE

This compilation of studies offers a focused examination of socio-economic challenges faced by marginalized communities in Kerala, particularly women, tribal populations, and migrant families in regions like Areekode Panchayat, Urangattiri Panchayat, and Eranad Taluk. The research delves into the barriers encountered by women in various occupational sectors, including entrepreneurship, the textile industry, and government schemes. It highlights the gender inequalities, difficult working conditions, and socio-economic issues unique to their roles. For instance, the challenges faced by women entrepreneurs and textile workers are analyzed, revealing the cultural and economic hurdles they must overcome.

The studies also focus on the socio-economic conditions of scheduled tribes, exploring aspects like education, financial literacy, income sources, and consumption patterns. The research provides insights into the challenges these communities face, including limited access to education and the impact of government policies on their livelihoods. Further, the compilation addresses broader economic issues, such as the impact of rising fuel prices on household expenditures, and the socio-economic difficulties encountered by Bengali migrant families in Kerala. Overall, this collection aims to offer valuable insights into the factors contributing to the marginalization of these communities and to suggest potential strategies for improving their socio-economic conditions, providing a resource for policymakers and development practitioners.

**A STUDY ON SOCIO ECONOMIC STATUS OF
WOMEN ENTREPRENEURS IN AREEKODE
PANCHAYAT**

FATHIMA DIYA C

BA Economics, Sullamussalam Science College, Areekode

**“Women are the largest untapped reservoir of talent in
the world”**

Hilary Clinton

Abstract.

Women entrepreneurs are those women who initiate, organize, operate enterprise and undertake financial risk with a name of making profit. In this dynamic world, women entrepreneurs are a remarkable part for sustained economic development and social progress. The main purpose of the study to know the socio-economic status of women entrepreneurs, the cause of low female Entrepreneurship rate and the problems faced by women entrepreneurs in Areekode region. For collection of data 32 samples collected from women entrepreneurs in Areekode panchayat. Snow ball sampling technique was used for the collection of data. Primary data are collected through questionnaire and interview schedule. So majority of the respondents under minority. The result of the study reveals that majority of the respondents started business after covid 19 pandemic. The commencement of venture on the basis of passion and financial freedom. Most of the respondent's capital investment below 1 lakh. Majority of respondents spend their income for saving and repayment of debt. Majority of respondents are satisfied with their venture and want to continue with it. Most of the respondents are not getting government benefit. Women entrepreneurship in Areekode less in number and even many educated women in this region is not willing to start a venture. Because of early marriage, male dominated society, most of them prefer government jobs etc. The main problem faced by respondents are difficult to access fund.

Women entrepreneurship lead economic development, so that government should support women entrepreneurs.

1. Introduction

Entrepreneurship is the process of developing, organizing and running a business concern to generate profit while taking on financial risk. goods and services produced by entrepreneurs boost the economic development of a country. Entrepreneurship stimulate economic growth, generate employment opportunities, wealth, quality product and services, and improve quality of life of people and reduce poverty and making the national income of the country. therefor a country entrepreneurship is vital to contemplate the relationship between entrepreneur ship and economic development. Women entrepreneurs are those women who initiate, organize, operate enterprise and undertake financial risk with a name of making profit. In this dynamic world, women entrepreneurs are a remarkable part for sustained economic development and social progress. Due to industrialization, urbanization, along with expansion of higher education, economic necessity, independence and self - actualization etc. are the reasons of emergence of women owned business are highly increasing in the world. women owned business concern empower women economically and financially. and also increase economic and social strength. 50 % of world population is women, but the participation of women in economic activities is less. Especially in women entrepreneur ship. The challenges faced by women entrepreneurs are access finance and professional network, lack of education and information, lack of family support, lack of entrepreneurial environment, and insufficient safety in work and public space etc. hold women back going into

entrepreneurship. Now recent trend shows there is a increase in women entrepreneur ship, that lead economic development. India is a developing country with a mixed economy and male dominated society. Women consider to be financially and socially dependent on male, women entrepreneurship is limited in Indian society, however the schemes and policies by government to empower women and women owned business rise women participation in entrepreneur ship. The presence of women entrepreneurs leads to significant business and economic growth in the country. According to recent report, there are currently about 13.5 to 15.7 million women enterprises in India. Kerala is far ahead in women empowerment comparing other states in India. Women in Kerala are in leading in literacy rates and educational level. Therefore, there are many women owned business emerging in the state. This study is conducted in Areekode panchayat in Malappuram, Kerala. In Areekode have a highly educated population especially in women's education. Women entrepreneurship in Areekode less in number. Although few women start ventures that lead socio economic development in Areekode panchayat.

2. Significance of the Study

The significance of the study is to examine socio economic status of women while they engage entrepreneurship in a male dominated society and by knowing the current status and problems of women entrepreneurship government can give necessary suggestion and introducing schemes to overcome the challenges faced by women entrepreneurs. That lead rising wealth, economic growth and development of the economy. The study will be effective for both administration as well as women entrepreneurs. The women entrepreneurs facing

tremendous challenges in this area. if the problems of women entrepreneurs not solved that slows down economic development of the economy. Women entrepreneurship rate increase in urban areas. But in rural areas women entrepreneurship rate is less compare to urban area. women entrepreneurship economically and financially to empower women and increase their economic strength and social status. In this study focus on socio economic status of women entrepreneurs in Areekode panchayat, challenges facing by women entrepreneurs and the reasons of low level of women entrepreneurship in Areekode panchayat.

3. Objectives and Methodology of the Study

1. To study current socio - economic status women entrepreneurship in Areekode panchayat.
2. To study the cause of low female entrepreneurship in Areekode panchayat.
3. To study problem faced by women entrepreneurs in Areekode panchayat.

The study will be conducted on the socio-economic status of women entrepreneurship in Areekode panchayat, Malappuram district, Kerala. The sample of the study contained of 32 samples. The main source of information for this study is based on data collection.

Primary data: primary data have been directly collected from women entrepreneurs through a snow ball sampling method and a structured questionnaire. For the purpose of data collection questions like open-ended, close-ended, and multiple- choice type have been used.

Secondary data: secondary data collected from articles, newspapers, magazine etc.

Statistical Tools: Statistical Tool such as correlation and regression

Graphical method: graphical methods like pie and bar diagram etc.

4. Review of Literature

This chapter deals with some several studies conducted previously by some researchers and experts which are relevant for the present study on the topic socio economic status of women entrepreneurs. At present women entrepreneurship lead to economic growth and development of the country. So that the present study has also important relevance today. Brief literature review of some relevant studies presented in this chapter.

Vijay M Kumar (2013) conducted a study on some critical issues of women entrepreneurship in rural India. The main purpose of the study is to discuss the problems regarding women entrepreneurship in rural India. The study is based on secondary data collected through literature survey. The author has examined several study reports and articles. The result of the study shows that absence of definite agenda of life, poor degree of financial freedom for women, absence of direct ownership of the property the paradox of entrepreneurial skill and finance in economically rich and poor women no awareness of capacity law ability to bear risk etc are the major problems of women entrepreneurship in India. Therefore, there is a need of continuous attempt to inspire women entrepreneurs.

Dr. B Ramesh (2018) conducted a study on problems and prospective of women entrepreneurship in India. The objective of study is to know the problem of women entrepreneurs in India and assess the organization promoting women entrepreneurship in India. The present study based on secondary data collected from various book, national and international journal and public publications. According to the study women have the potential and determination to setup, uphold, supervise their own enterprise in very systematic manner. Women being almost 50% population of India, but participation of women in economic activity is less. Women entrepreneurs face lot of problems like lack of education, male dominated society limited managerial ability and lack of financial support etc. Government takes various steps for the upliftment of women entrepreneurs; they introduce various schemes and programmes for women participation in economic activities. In India actual participation of women in income generating is quite unsatisfactory only 8% small scale manufacturing units are owned and operate by women. Dr. Ramesh suggest through this study, if the problems of women entrepreneurs address properly, they can emerge as very successful entrepreneurs than men entrepreneurs.

Tulus Tambunan (2009) conducted a study on women entrepreneurship in Asian developing countries; their development and main constrains. This study is based on review of a key literature and descriptive analysis of secondary data from Government sources as well as from ILO. This study only covers all member countries of the association of south east Asian Nations (ASEAN). With limited data and information this paper aims to examine recent development of woman entrepreneurship in Asian developing countries. And

it also focuses only on women entrepreneurs in small and medium enterprises. The result of this study shows three main important facts. First SMEs are of overwhelming important in the region, as they account on average per country, for more than 95% of all firms in all sectors. Second, the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education lack of capital and cultural or religious constrains. Third most of women entrepreneurs in SMEs are from the category of “forced” entrepreneurs seeking for better family income. According to the study when women are better educated and better employment opportunities, the participation of women as entrepreneurs in SMEs may decline.

Ajay Sharma, Sapna Dua, Vinod Hatwal (2012) conducted a study on “micro enterprise development and rural women: way for economic empowerment”. Women entrepreneurs play an important roll in local economics and large percentage of micro enterprises in developing countries are undertaken by women. Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibility and child care. In developing country like India where economic status of women is very pathetic especially in rural areas and opportunities of earning are very less, in this scenario the self-help group (SHG) have paved the way for economic independence of rural women. This paper reviews concisely the literature in this field and address the particular opportunities and challenges faced by women entrepreneurs in rural arrears and also it examines the impact on women empowerment through micro entrepreneurship development and SHGs.

Eugenia Petribou, Niky Glaveli (2008) conducted a study on “rural women entrepreneurship within co-operatives: training support” purpose of the study is to appraise rural women entrepreneurs, running co-operative in Greece. The paper seeks to examine the effect of training support on their entrepreneurial skills and attitudes, co-operative viability and growth prospects, and work family balance. This study conducted on 104 rural women members of cooperative who had participate in a specific training program contributed. Data is collected through questionnaire. The result of the study show that the participants perceived benefits in terms of skill improvement, that means identification and capturing of business opportunities, effective co operations and flexibility in decision making and more positive attitudes towards entrepreneurship.in addition perception related to the development and growth prospects of the co-operative and to work-family balance have also been positively affected.

Maria, Laberto, Cristiano, Vincenzo (2019) conducted a study on “entrepreneurial universities and women entrepreneur ship: a cross cultural study”. The objective of the paper to understand about how entrepreneurial universities can foster entrepreneurship in women by attending to psychological and environmental factors and personality traits that encourage women to form entrepreneurial intent. The authors collect data through sample comprising 350 students from Italy, a developed country, and from Albania, an emerging country. The findings of the study show that in both Italy and Albania, entrepreneurial universities significantly impact entrepreneurial attitudes and intentions in women. The major differences relate to psychological factors that predict self-employment attitudes and intentions. Specifically, risk-taking

propensity and locus of control are important antecedents of attitudes in both samples; the need for independence is a significant predictor only in the Italian sample; need for achievement has significant influence only in the Albanian sample.

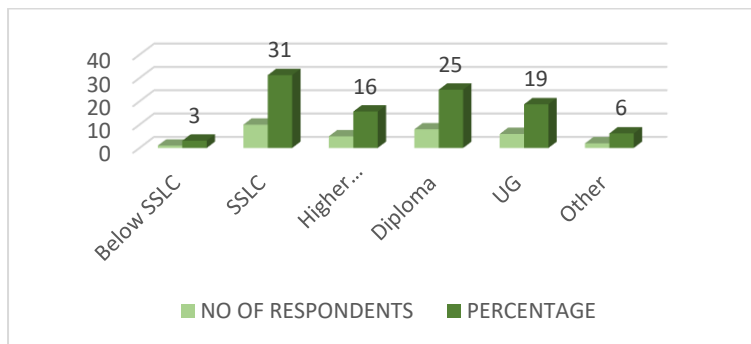
Praveen Varghese, Thomas (2020) conducted a study on “Engaging and promoting young women’s entrepreneurship: A challenge to social work”. This article is a case study that attempts to portray the travails of a group of young women who attempted to launch an enterprise. This article describes the social challenges posed to the ‘Unarvu’ Self-Help Group, in the Trivandrum district of Kerala, and their resilience in overcoming these impediments. This article is a reflection of the experience undergone by many women, and also showcases the resilience generated by self-motivated women venturing as entrepreneurs in the wake of resistance and impediments. The article is a qualitative portrayal of experiences of a social worker trainee in dealing with the issues hindering women entrepreneurship. This also opens up new avenues for professional social work engagement.

The country has experienced tremendous business and economic growth as a result of the rise in the number of female entrepreneurs. By creating jobs in the nation, influencing demographic changes, and motivating the subsequent generation of female founders, women-owned businesses are playing a significant role in society. Studies indicate that many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Factors like political instability, poor infrastructure, high production costs and non-conductive business environment affect women entrepreneurs.

5. Data Analysis and Interpretation

The study focuses on Areekode Panchayat in Ernad Tehsil of Malappuram district in Kerala, India. The present study is conducted to know the socio-economic status of women entrepreneurs. 32 sample was taken to make analysis. The analysis is based on the respondents of women entrepreneurs in Areekode panchayath. The analysis made through questionnaire, is presented in the way of tables and charts. The variable used for the analysis are age, marital status, category wise distribution, educational status, started period, capital investment, Monthly income, spending income, challenges, advertising method etc.

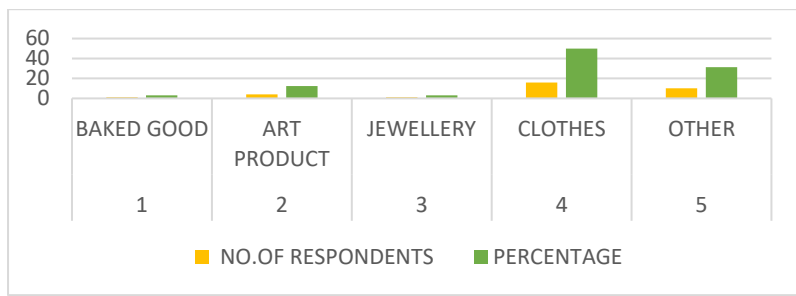
Figure V.1: Education Status of Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above diagram and table show that educational status of respondents. 3% of respondents are qualified below SSLC. 31% are SSLC qualified. 16% respondents are higher secondary qualified. 25% of respondents are Diploma qualified. 19% respondents are UG qualified. SSLC qualified respondents are higher than other qualified respondents (31%)

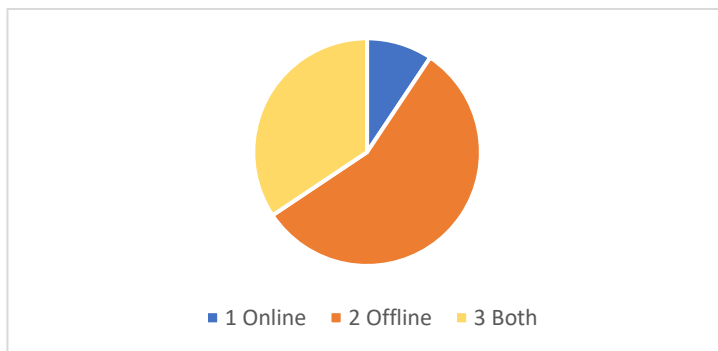
Figure V.2: Product Type of Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that product type of respondents. 3% of respondents sell Baked good and Jewellery. 13% of respondents sell Art product. 50% of the respondents sell Clothes item and 31% of respondents sell other type of items. Most of the respondent sell Cloths item (50%).

Figure V.3: Platform Type of Respondents

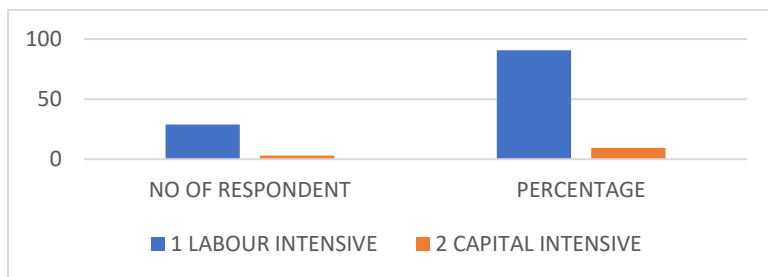


Source: Primary data collected from Areekode panchayat on 06/01/2023

The above diagram and table show that platform type of respondents. 9% of respondents are sell product through online

platform. 56% of respondents are sell product through offline platform. 34% of respondents are sell product through both online and offline. Most of the respondents sell product through both platform (34%).

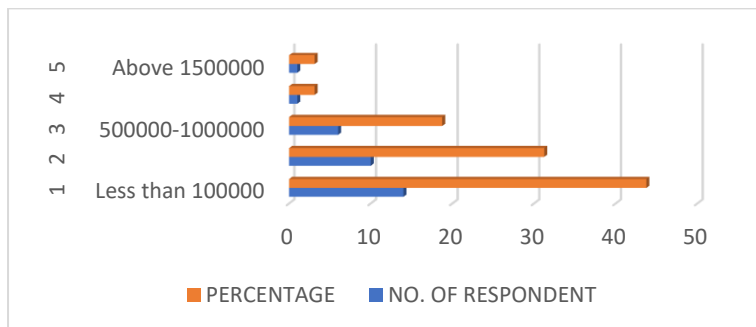
Figure V.4: Intensity of Labour /Capital



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that Capital/ Labour intensity of ventures of respondents. 91% of ventures are labour intensive and only 3% of ventures are capital intensive.

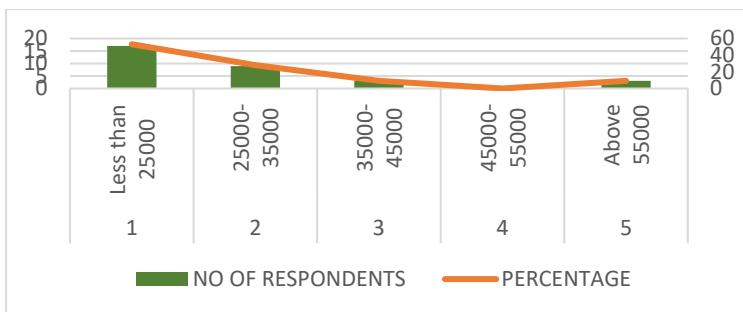
Figure V.5: Level of Capital Investment of Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that level of capital investment of respondents. 44% of respondents are invested below 1 lakh. 31% of respondents are invested in between 1-5 lakh. 19% of respondents are invested in between 5-10 lakh. 3% of respondents are invested in between 10-15 lakh and above 15 lakh. Most of the respondents are invested below 1 lakh.

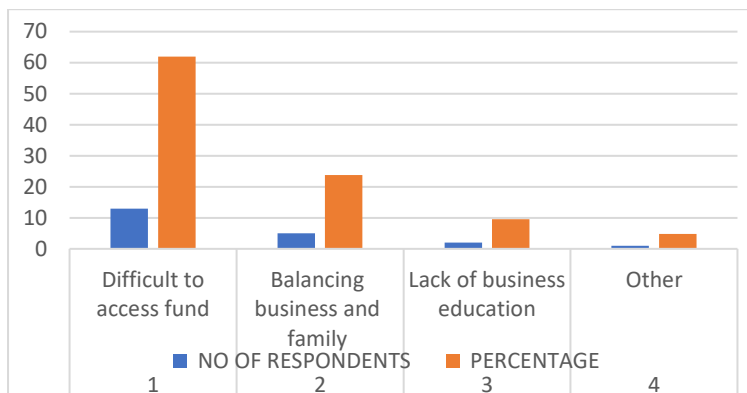
Figure V.6: Monthly Income of Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that monthly income of respondents. 53% of respondents are earn less than 25000. 28% of respondents are earn in between 25000-35000. 9% of respondents earn in between 35000-45000 and above55000. The most of the respondent earn less than 25000 monthly (53%).

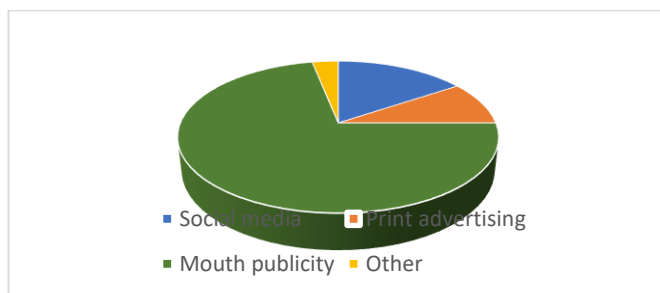
Figure V.7: Challenges of Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that challenges faced by respondents. 62% of respondents face difficult to access fund. 24% of respondents face difficult to balancing business and family. 10% of respondents have lack of business education. Most of the respondents face difficult to access fund.

Figure V.8: Advertising Methods of Respondents

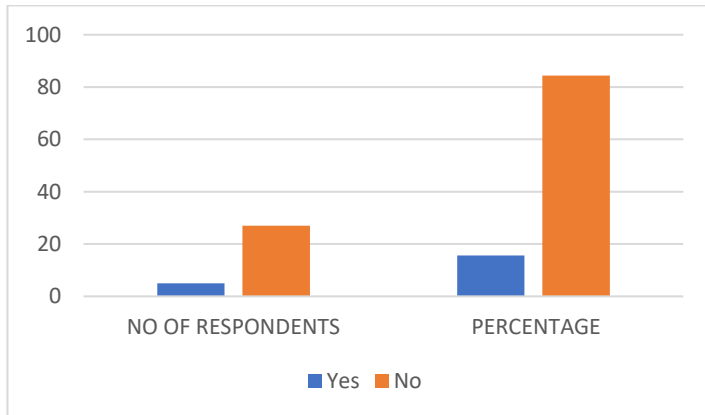


Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show that advertising methods of respondents. 16% of respondents use social media advertising.

9% of respondents use print advertising and 72% of respondents use mouth to mouth (oral) advertising. Most of the respondents have mouth publicity (72%).

Figure V.9: Government Benefit for Respondents



Source: Primary data collected from Areekode panchayat on 06/01/2023

The above table and diagram show 16% of respondents are government beneficiaries and 84% of respondents are not getting government benefit. Majority of respondents (84%) are not getting government benefit.

6. Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation quantifies the strength of the linear relationship between a pair of variables. Here I choose the two variable, capital investment and income of respondents, to calculate correlation.

**Correlation between Annual Income and Capital
Investment of Respondents**

SL NO	ANNUAL INCOME	CAPITAL INVESTMENT
1	150000	250000
2	450000	250000
3	750000	2750000
4	450000	750000
5	450000	1250000
6	450000	750000
7	450000	1250000
8	750000	750000
9	450000	250000
10	750000	750000
11	450000	750000
12	150000	250000
13	450000	1250000
14	450000	750000
15	150000	250000
16	150000	250000
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19	150000	250000
20	150000	250000
21	150000	250000
22	150000	250000
23	150000	250000
24	150000	250000

25	450000	750000
26	450000	750000
27	150000	250000
28	150000	250000
29	150000	250000
30	150000	250000
31	450000	250000
32	150000	250000

Here, we got the result; the correlation between these two variable Capital Investment and Income is 0.707936. It shows that there is a highly positive relation between Capital Investment and Income of respondents.

7. Regression

In a statistical modeling, regression analysis is a set of statistical process for estimating the relationship between a dependent and one or more independent variable. Here I choose the two variable, capital investment and income of respondents, to calculate regression.

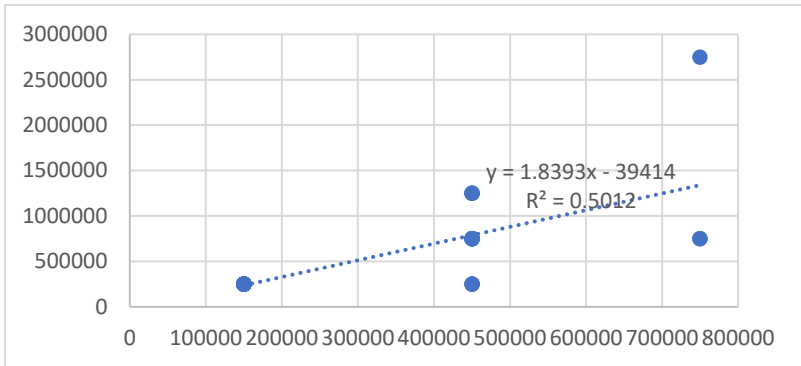
SL NO	ANNUAL INCOME (Y)	CAPITAL INVESTMENT (X)
1	150000	250000
2	450000	250000
3	750000	2750000
4	450000	750000
5	450000	1250000
6	450000	750000
7	450000	1250000
8	750000	750000

*Unveiling Socio-Economic Realities a Comprehensive Study of Local Communities in
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9	450000	250000
10	750000	750000
11	450000	750000
12	150000	250000
13	450000	1250000
14	450000	750000
15	150000	250000
16	150000	250000
17	150000	250000
18	150000	250000
19	150000	250000
20	150000	250000
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22	150000	250000
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24	150000	250000
25	450000	750000
26	450000	750000
27	150000	250000
28	150000	250000
29	150000	250000
30	150000	250000
31	450000	250000
32	150000	250000

$Y = a + bx$	a-Intercept
Y-Dependent variable	b-Slope

x-Independent variable	$Y = 1.8393x - 39414$
------------------------	-----------------------



The above table and diagram show that regression slope is 1.8393 which show that independent variable (capital investment) having influence over dependent variable (income).

8. Findings and Conclusion

VI.1: Findings

This study is conducted to know the socio-economic status of women entrepreneurs in Areekode Panchayat. For the collection of data 32 samples selected from Areekode Panchayat. Important variables used for data collection were age status, education status, monthly income, capital investment etc. I reached into some findings from collected data.

- Most of the respondents were in the age group of above 40 (47%)
- Most of the respondents are married (70%)

- Majority of the respondents (62.5%) are above poverty line (APL)
- Most of the respondents are SSLC qualified (31%).
- Majority of the respondents started business after covid 19 pandemic (62.5%).
- Most of the respondent sell Cloths item (50%).
- Most of the ventures are labour intensive
- Most of the respondents sell product through both online and offline (34%).
- Most of the respondent's capital investment below 1 lakh
- Passion and financial freedom motivated most of the respondents (34%) to start a venture.
- Most of the respondent earn less than 25000 monthly (53%).
- Most of the respondents (97%) have bank account.
- Majority of the respondents having bank account in Canara bank (35%)
- Majority of the respondents face challenges
- Most of the respondents (62%) face difficult to access fund.
- Majority of respondents (59%) not affected by Covid-19.
- Most of the of respondents (72%) use mouth to mouth (oral) advertising.
- Majority of the respondents (84%) are not getting government benefit.
- Capital Investment and Income of respondent's are positively (0.707936) correlated.
- Regression analysis show that independent variable (capital investment) having positive influence over dependent variable (income).

VI.2: Suggestions

- Government should facilitate financial support to women entrepreneurs and provide loans at low or zero interest.

- Government should provide business skill training programmes to motivate women entrepreneurs.
- The loan procedures by bank and other governmental organization to be simplified.
- Conference, workshops, seminars and webinars should be organized for encouraging women entrepreneurs.
- Provide business incubators for female entrepreneurs

VI.3: Conclusion

The study is entitled as “A Study on Socio Economic Status of Women Entrepreneurs in Areekode Panchayat”. It is a study that tries to find out the socio-economic status of women entrepreneurs, the cause of low female entrepreneurship and the problems faced by women entrepreneurs in Areekode Panchayat. Women entrepreneurship economically and financially lead to empower women and increase their economic strength and social status. That lead substantial impact in all sectors of an economy. Women entrepreneurship rate increase in urban areas. But in rural areas women entrepreneurship rate is less compare to urban area. For the purpose of the study 32 samples collected from women entrepreneurs in Areekode Panchayat. Snow ball sampling technique was used for the collection of data. Primary data are collected through questionnaire and interview schedule. Areekode is a Muslim minority populated place even though Hindu communities are also a countable part of its population. so majority of the respondents under minority. This study reveals that majority of the respondents started business after covid 19 pandemic. Most of the respondents sell clothes items and also media of transfer of their product via both online and offline platform. The commencement of venture on the basis of passion and financial freedom. Most of the

respondent's capital investment below 1 lakh. Majority of respondents spend their income for saving and repayment of debt. Majority of respondents are satisfied with their venture and want to continue with it. Most of the respondents are not getting government benefit. Women entrepreneurship in Areekode less in number and even many educated women in this region is not willing to start a venture. Because of early marriage, male dominated society, most of them prefer government jobs etc. The main problem faced by respondents are difficult to access fund. Women entrepreneurship lead economic development, so that government should support women entrepreneur

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**FINANCIAL LITERACY FOR THE TRIBAL PEOPLE: A
STUDY WITH SPECIAL REFERENCE URANGATTIRI
PANCHAYAT**

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**“The number one problem in today’s generation and
economy is the lack of financial literacy.”**

Alan Greenspan

Abstract.

The purpose of the study is an attempt to understand various concepts related to financial literacy. In this context, a survey was conducted among the tribes of Odakkayam Paniya, Nellyayi, and Kuriri colonies representing Urangattiri Panchayat. For the development of this paper, primary data have been considered through questionnaires. Statistical tools like correlation and regression were used to find out the relations between income and consumption for food, as well as consumption for medical purposes. The analysis indicates a positive correlation in both regression and correlation.

Reviews are made on parameters, including the socio-economic conditions of tribes and the impact of financial literacy on the lives of the tribe. The basic objective is to identify variables for empirical research on the topic. It is found that exclusion from income-generating activities, lack of formal education, and the need to maintain a standard of living are significant challenges. Mostly, the changing economic scenario of consumers, discrimination in wages and employment, lack of capital, and financial literacy contribute to the mismanagement of money. The present study is based on primary data. Various sources of information, including questionnaires, have been used to visit the colony. The findings of the study show that a majority of people studied below SSLC, and most of them are engaged in Coolie work. The study concludes that due to exclusion from income-generating activities, lack of formal education, absence of a

standard of living, inadequate infrastructure, unemployment, and lack of financial literacy, the tribal community is pushed into poverty.

Key words: Financial Literacy, Socio Economic Condition.

1. Introduction

Scheduled tribes are one of the socially disadvantaged sections in India, facing educational, economic, social, and cultural backwardness compared to the rest of the population. The lack of education is a major factor hindering the development programs among the tribes.

Tribals in Kerala constitute an indigenous population located in the southern Indian state. Most tribal people in Kerala reside in the forests and mountains of the Western Ghats, bordering Karnataka and Tamil Nadu. According to the 2001 census of India, the scheduled tribe population of Kerala is 364,189, with Wayanad having the highest number of tribals in the state. There are 35 tribal groups in Kerala, with the Paniya (Paniyar) being the largest among them.

Kerala serves as the homeland for numerous tribal communities, with the majority inhabiting the western slope of the Western Ghats. The scheduled tribal list of the state includes 36 communities, with a population of 32,096 according to the 1991 census. Scheduled tribes constitute 1.10% of the total population of the state, and as per the 2011 census, the scheduled tribe population of the state is 36,418. The highest concentration of scheduled tribes is observed in the Idukki district (37.4%), followed by Palakkad district.

Request for available records indicates a scheduled tribe population of 14,410 living in Malappuram district, constituting nearly 5% of the total tribal population in the state.

They reside in 2,882 families, spread across 182 tribal settlements in the hill range of Nilambur, Eranadu taluk. The communities include Paniyan/Kattupaniyans, Kurinni Paniyans, Cholanaikkans, and Kattunaikkans (Kattunaikkan and Cholanaikkan are primitive tribal groups, with a total population of less than 200 persons; they are primarily found in Malappuram district). Additionally, Aranadan, Eranadan, and Aalar are scheduled tribe communities in Malappuram district. In Nilambur Taluk, the scheduled tribe population contributes 2.38% of the total population. Besides departmental schemes, the Integrated Tribal Development Project in Nilambur is implementing various programs for the habitat, education, and economic development of the tribal people.

Financial literacy is very important in our society. Financial literacy refers to the ability to understand basic financial concepts and possess the knowledge and skills required to make informed and effective financial planning decisions using available financial resources. It is about knowing how to generate, spend, invest, and save money. It's the ability to manage finances by making the optimum use of available financial products and resources to gain maximum benefit. Financial literacy refers to a person's clear decision-making and knowledge about how to manage the money in their hands. Tribal people are often isolated from society. Many of them are uneducated and engaged in their traditional occupations. They may not have proper access to financial literacy. Nowadays, significant changes have occurred in money transactions within society. Cash transactions have shifted to online transactions, and more people are investing their income in bonds, shares, etc. However, numerous scams exist in our society, and proper financial literacy is not widely available. So, financial literacy

is an important factor in our society. It includes awareness of financial products, knowledge of banking facilities, and awareness of financial service providers available at local places.

2. Significance of the Study

The present study is a humble attempt to examine financial literacy for the scheduled tribes in Urangattiri Panchayat. This study aims to discuss various aspects of financial awareness and products. It is of particular significance for tribal people, as they are often excluded from the mainstream of society. Tribal groups, often engaged in food gathering, face challenges such as a diminishing population and very low literacy rates. Financial literacy holds great importance in our day-to-day life, and this study comprehensively explores the extent to which tribal people are financially literate. In contemporary society, transactions have shifted to online platforms, and many individuals are investing their income in the economy with the expectation of high returns. However, our society witnesses various scams, and proper financial literacy is lacking. Therefore, financial literacy emerges as a crucial factor in our society.

3. Objective and Methodology of the Study

- 1) To find out the financial literacy among the tribal people in Urangattiri Panchayat.
- 2) To know the impact of Financial Literacy through the socio-economic condition in Tribes.
- 3) To observe day to day money management among the tribal people in region.

The research is conducted to study the Financial Literacy for the tribal people in the Urangattiri region. The present data is based on the primary and secondary data. The research is commonly referring to search of the financial literacy for the tribal peoples.

The main source of information for the study is based on the data collection. Data collected are both primary and secondary in nature.

- Primary data is original research data, that is obtained through first investigation, that include interviews, survey, questionnaire etc....
- Secondary data is the second-hand data, it has been already published for some other purposes, secondary data was collected from various websites, internet, Books and Journal's.
- Sampling Method: The objective of the research there is a primary research questionnaire administration method in the field through stratified random sampling method covering the Urangattiri Panchayat.
- Tool for data collection

Statistical tools like diagram, percentage, correlation and regression methods.

4. Literature Review

The chapter deals with the several studies conducted on the topic of financial literacy. In this chapter an attempt has been made to review some important studies which are related to present study. The effectiveness of the study depends upon the literature reviews of the study area of different articles, journals, sites and so on. Performing literature search and then reviewing and critiquing it are essential to any research report.

The main objective of the review of literature is to illustrate the idea or concept. So, the chapter deals with the several studies related with the financial literacy of tribal area. Here are some of article that point out given below.

Sonia B (2008) Carried out a case study on financial literacy among Australian university students. Despite the fact that Australian university students have a decent level of literacy, her study found: general knowledge of finances She believes there are specific locations where there is a need to address the children' low test scores. It is furthermore discovered that students and inadequate financial literacy are related. With particular demographic trait.

Servon & Keastner (2008) Financial literacy is the acquisition of the knowledge and abilities required to make wise decisions about saving, investing, and borrowing money. money management. It is a simple phrase that refers to processes. Being financially literate is having the knowledge and employ financial principles.

Lisa J Servon & Robert Keastner (2008) examined a large bank's demonstration programme to see whether access to information and communications technologies, paired with instruction in financial literacy and instruction in 10 ways to With the Internet, low- and moderate-income people can Greater financial actors can be found in inner city neighborhoods. While few significant programme effects are revealed by quantitative analysis, Qualitative research suggests that implementation problems are probably the program's efficacy was impaired. Then their proof of a possible connection between information and technology in communications and financial literacy. when they Urban

residents with low and moderate incomes, in general, are interested in acquiring financial and technology literacy, and A thorough intervention might make these objectives possible.

William B. et al. (2010) examined how a financial literacy curriculum affected high school students' understanding of personal finance. a comparison of the results from the pre- and post-test accomplished on a valid and reliable 30-item test indicated financial literacy thanks to the Financing Your Future curriculum knowledge of a variety of concepts. Regardless, the scores rose. of the class where the curriculum was applied and throughout the student characteristics. The evaluation adds to the expanding literature demonstrating the effectiveness of precisely defined and implemented 11 financial education programmes can considerably and positively influence high school students' financial literacy.

Demircuc-Kunt (2010) noticed that, in the absence of inclusive financial systems, low-income people and small businesses must rely on their own resources or internal capital to invest in their education, start your own business, or benefit from potential growth possibilities In Mandira Sarma's (2010) 9 proposal, IFI, or the Index of Financial Inclusion, is a metric that GDI, GEM, HPI, and other well-known development indices. The Using IFI, one may assess the degree of financial inclusion in various economies, as well as to track their development with regard to the development of financial inclusion. Instance: subject due to data accessibility, it is possible to assess financial inclusion. During various periods of life and economic levels grouping (village, province, state, country, etc.)

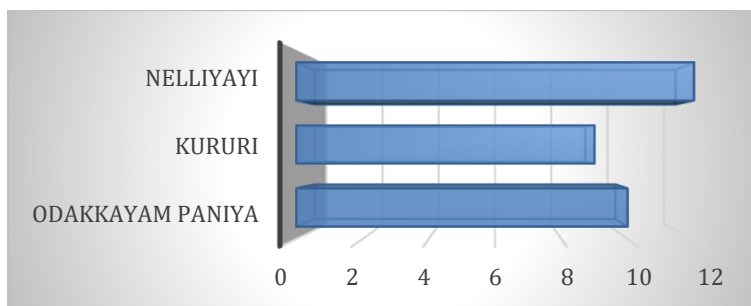
Ajay Kumar Nanda, Sasmita Samanta (2018) The goal of the current study is to explain the various financial literacy ideas. Secondary data were taken into consideration for the creation of this research by looking at numerous sources of knowledge. Review criteria include social exclusion among tribes, government programmes for tribal development, the socioeconomic standing of tribes, and the effect of financial literacy on tribes' quality of life. This paper's goals are to define the variables and conduct an empirical study on the subject. It has been discovered that those who are excluded from income-generating activities, formal schooling, and the political system are not receiving enough exposure to uphold the level of living.

Sudipta Sarkar Financial inclusion refers to providing formal financial services and products to underprivileged, low-income, and unbanked groups of society at a reasonable price. Tribal peoples make up one of the most vulnerable groups in society and spend the most of their time apart from the rest of the population. In this context, the Purulia district of West Bengal's Scheduled Tribe (ST) population in underdeveloped areas has been evaluated for their financial inclusion and financial literacy status. For the purpose of choosing respondents, multistage purposive sampling has been adopted. Most sample homes have at least one savings account, and a large fraction of those accounts were opened in order to receive government payments and other forms of money transfer. Here consider the studies related articles, journals, of different scholars. It became a successful completion of the study of the financial literacy of the tribal area of Urangattiri panchayat. The fulfilment of the study is mainly concentrates on different literature reviews, so this chapter gives a pathway to the present study.

5. Data Analysis and Interpretation

The study conducted to know about the Financial Literacy for the Tribals. For the collection of data Urangattiri Panchayat is selected as sample of 31 members (scheduled tribes) were taken to make analysis based on the respondent of the scheduled tribe in Urangattiri panchayat. In this chapter we are trying to interpret the various data that we have collected from the field followed by analyse of data. The analysis made through questionnaire is presented in the way of table and graphs. The variation used for the analysis of the data is based on different variables like age, gender, educational qualification, employment sector of respondent etc.... I have using for statistical tools in simple correlation method and Simple linear regression method to find out the two variables.

Figure V.1 Colony wise distribution for the Tribal

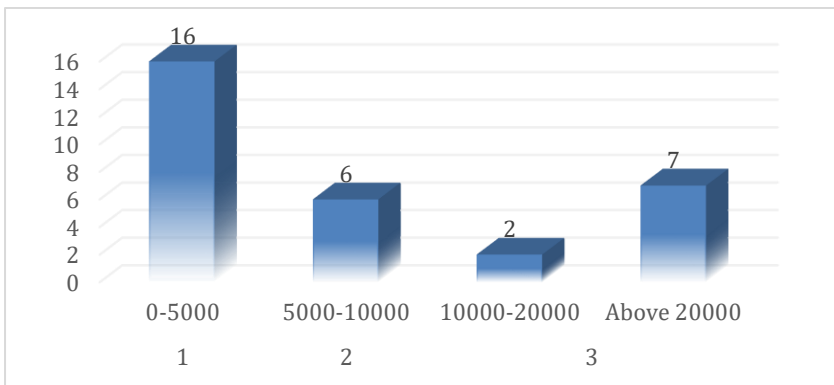


Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above table 4.3 shows that colony wise distribution among the tribal peoples. The figure 4.3 shows that the percentage respondents in colony wise. It reveals that there are 3 colonies are available in this data. There is an 32.28% are Odakkayam

Pania colonies for the data, 29% are kururi tribes and 38.78% are the nellyayi colony for the number of respondents. Most of the respondents were in the nellyayi colony.

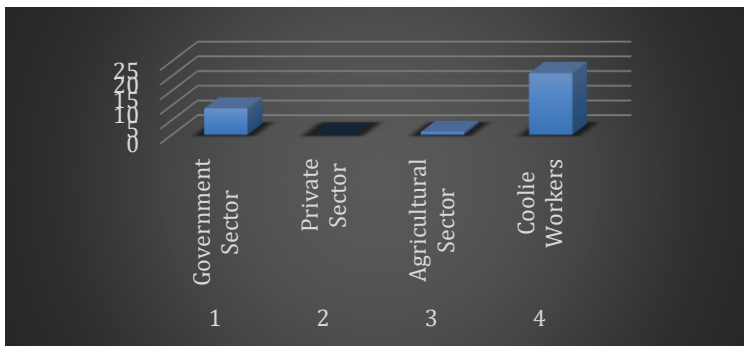
Figure V.2 Income status of the people



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above table 4.4 shows that the monthly income level of the family. The figure 4.4 shows that the percentage of the respondent. It reveals that there is an 51.62% are earned in 0 to 5000 (below 5000) as monthly income, 19.35% are earned in between 5000 to 10000. Only 6.45% are earning 10000 to 20000 and 22.58 are earned 20000 and above as monthly income.

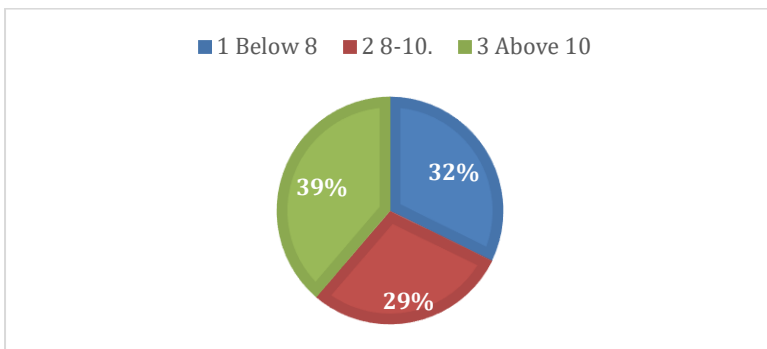
Figure V.3 Employment sector of respondents



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows employment sector of respondent. 29.02% are working for the government sector and 3.23% are working for the agricultural sector. More people have working for the coolie working it shows 67.75%.

Figure V.4 Educational status



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the educational status of the respondents. 32.26% are below the 8 level, and 29.03% are educated in 8 to 10. There is an only 38.71% are educated in above 10. The data shows that more people have no earned the above 10, it reveals that there are an more people have uneducated.

Table V.1 Type of Saving of the respondents

SL.NO	Types of Saving	No of respondents	Percentage
1	Cash in Hand	8	25.8
2	Post office Saving	1	3.23
3	Bank Deposit	22	70.97
	Other	0	0
	Total	31	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the types of saving of the respondent in their cash. It reveals that there is an 25.8% are saving their cash in to their hand. 3.23% are their cash in to save in post office saving. The majority people have saved their income in to the bank deposit, it is an 70.97%.

Table V.2 No of people earning in the family

Sl. No	No of people earning in the family	No of Respondents	Percentage
1	1	8	25.81
2	2	17	54.83
3	3	5	16.13
4	4	1	3.23

5	5	0	0
	Total	31	100

The above figure shows the number of family earning income in their family. It reveals that 25.81% are working in one (1) person in a family, 54.83% are working in two (2) persons in their family he or she belongs. There is an 16.13% are three (3) persons are working in a family and only 3.23% are working in four (4) persons in a family.

Table V.3 Asset of the household

SI No	Asset of Household		No of Respondents		Percentage
			Yes	No	
1	Electricity		28	3	90.32
2	Energy Source	Gas	15		48.39
3		Fire wood	16		51.61
4	Internet Connection		21	10	67.74
5	Vehicle		17	14	54.84

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the assets of the household sector. It is an including Electricity, Energy source of the family, internet connection and vehicles. The figure reveals that there is an only 90.32% of households in electricity, and 9.28% of the household have no electricity. There is an only 48% of the household are using for the gas and 51.61% are using for the fire wood in to making their wants. There is an 67.74% have

internet connection and 32.6% are not getting internet connection in to their family. There is an only 54.84% are using for vehicle and 45.16% are not using for vehicles.

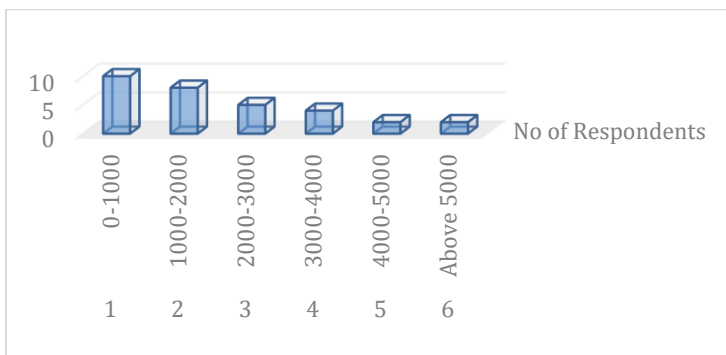
Table V.4 Monthly consumption for the Food

Sl. No	Monthly Consumption for Food	No of Respondents	Percentage
1	0-1000	5	16.13
2	1000-2000	8	25.8
3	2000-3000	3	9.68
4	3000-4000	5	16.12
5	4000-5000	4	12.91
6	Above 5000	6	19.36
	Total	31	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the amount spend by each family on food. 16.13% are using their income in to consumption for food in below 5000, 25.8% are using their monthly consumption in to 1000 to 2000. 9.68% are using consume for food in to 2000 to 3000. 16.12% are using their consumption for 3000 to 4000 and 12.91% are using their income for consuming food in to 4000 to 5000. Only 19.36% are using their income for consuming food in to above 5000.

Figure V.5 Monthly Consumption for Medical



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure 3.11 shows that monthly consumption for medical. It reveals that there is an 32.27% are consumption for medical in below 5000 (0-5000), 25.8% are using the consumption for medical in 1000 to 2000 and 16.13% are using for 2000 to 3000. There is an 12.9% are using their consuming for medical in 3000 to 4000 and 6.5% are in both 4000 to 5000 and 5000 above.

Table V.6 Awareness of banking facilities

Bank Facilities	No of Respondents			Percentage (1)	Percentage (2)	Percentage (3)
	Never heard of it (1)	Heard of it but I don't recall the meaning (2)	Heard of it, & I know the real meaning (3)			
Interest Payment	0	0	31	0	0	100
Compound Interest	6	10	15	19.35	32.26	48.39
Exchange rate	15	6	10	48.39	19.35	32.26
Debit Card	8	10	13	25.8	32.26	41.94
Pension Plan	10	12	9	32.26	38.7	29
Bank Loan	0	0	31	0	0	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure reveals that responds of respondent to the awareness of banking facilities like interest payment, compound interest, exchange rate, debit card, pension plan and bank loan. Here 100% of respondents fully heard about interest payment and bank loan also with know the real meaning of those concepts. But almost respondent have unfamiliar or small percentage of awareness of the remaining banking facilities other than interest payment and bank loan.

Table V.7 Awareness of financial products

Sl. No	Financial Product	No of Respondents	
		Heard of it	Currently holding
1	A bank loan on secured on property	31	17
2	Micro finance loan	25	8
3	Insurance	25	20
4	Stock & Share	10	0
5	Bond	15	0
6	Mobile Phone Payment	20	13
7	Saving Account	31	22
8	Credit Card/ ATM Card	31	23

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the awareness of financial product of the respondents. Most of the respondents have heard about the bank loan secured on property, saving etc, and credit card as they have holding the financial product as 55%,70% and 74% respectively. Majority of respondents, who have proper understanding or awareness of about micro finance loan, insurance, and mobile phone payment. Here we consider 32% of respondent, they have heard about stock and share and 48% respondents have heard about bond security, but their holding condition is zero.

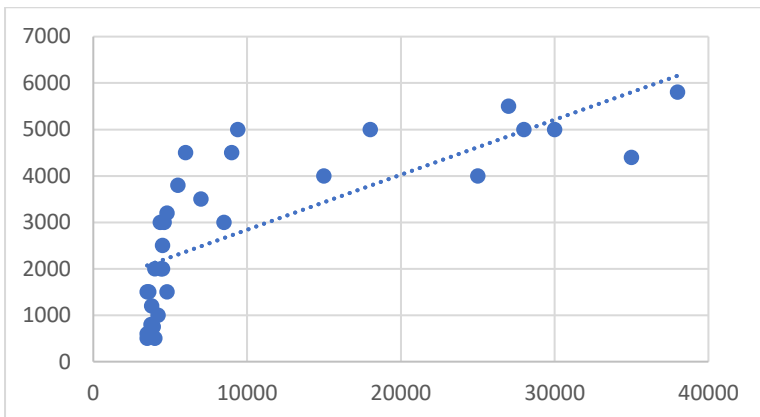
Simple Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which wo variable together. Correlation quantities the strength of the linear relationship between a pair of variables.

I choose the two variable income and consumption for food, to calculate correlation.

Sl. No	Income	Consumption for Food
1	3500	500
2	3500	1500
3	3500	600
4	3600	1500
5	3750	800
6	3800	1200
7	3900	750
8	4000	500
9	4000	2000
10	4200	1000
11	4350	3000
12	4400	2000
13	4500	2500
14	4500	2000
15	4600	3000
16	4800	1500
17	4800	3200
18	5500	3800
19	6000	4500
20	7000	3500
21	8500	3000
22	9000	4500
23	9400	5000
24	15000	4000
25	18000	5000
26	25000	4000
27	27000	5500
28	28000	5000
29	30000	5000
30	35000	4400

31	38000	5800
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Here, we got the result correlation between these two variable income and consumption for food is 0.747008. It shows that there is a positive relation between income and Consumption for food.

Simple linear Regression

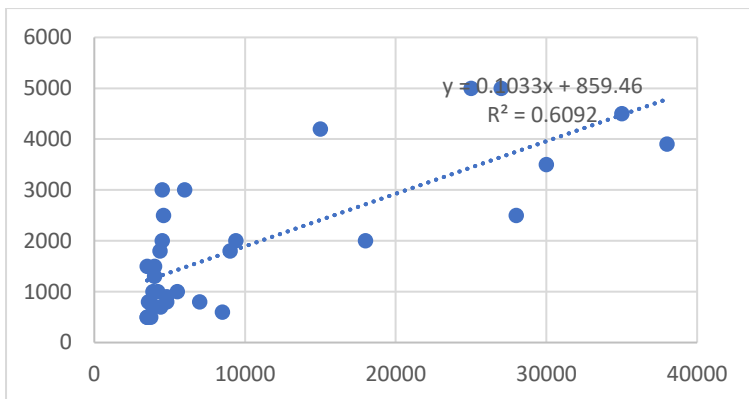
Regression analysis involves identifying the relationship between a dependent variable and one or more independent variables. A model of the relationship is hypothesized, and estimates of the parameter values are used to develop an estimated regression equation.

The model used to describe the relationship between a single dependent variable y and a single independent variable x .

The formula of simple linear regression is $y = a + bx$

' a ' is an intercept and ' b ' is a slope.

Sl. No	Income (Y)	Consumption for Medical (X)
1	3500	500
2	3500	500
3	3500	1500
4	3600	800
5	3750	500
6	3800	750
7	3900	1000
8	4000	1300
9	4000	1500
10	4200	1000
11	4350	1800
12	4400	700
13	4500	2000
14	4500	3000
15	4600	2500
16	4800	800
17	4800	900
18	5500	1000
19	6000	3000
20	7000	800
21	8500	600
22	9000	1800
23	9400	2000
24	15000	4200
25	18000	2000
26	25000	5000
27	27000	5000
28	28000	2500
29	30000	3500
30	35000	4500
31	38000	3900



Regression= $a + bx$

a means intercepts and b is the slope. Here the value of ' a ' is 859.4562 and ' b ' is 0.103313. Then the regression equation is $859.46 + 0.1033x$

There is a positive relation between dependent variable and independent variable. This variable having influence over the dependent variable.

6. Findings and Conclusion.

VI.1 Findings

The study conducted to know the financial literacy for the tribal people in Urangattiri Panchayat. The important parameters are: Age wise distribution, Gender wise distribution, Colony wise distribution, Income status of the people, Employment sector of respondents, Education status, Types of saving, no of people earning in the family, Assets of household, Monthly consumption for food, Monthly consumption for medical, Awareness of banking facilities, Awareness of financial products etc.

- Conduct awareness programs for others to change their attitude among the tribes.
- Majority of the respondents are male.
- Majority of respondents of the age group both 30 to 40 and 40 to 50.
- Large number of families are earning below 5000 monthly incomes.
- A great percentage of respondents are working in coolie sectors.
- 38.71% of respondents educated SSLC and above.
- Majority of them have electricity connection.
- Only 48.39% are using for gas in their houses.
- Among 31 samples 17 samples have their own vehicle.
- Most of the people are saving their income in Bank deposit.
- Majority of respondents are spending their major share of income for medicine and food.
- Majority of the people know the awareness of banking facilities in interest payment and bank loan on secured property.
- There is an only 74.19% are holding the Debit card/ATM.
- There is an only 41.93% are using for the mobile phone payment account.
- Majority of the family 2 and more people are working.
- Half of the (54.84%) respondents have taken for the loan in construction for houses, and education.

VI.2 Suggestion

- Encourage and promote to establish educational institution and health facilities in every corner of the region. Since the wealth status and educational status further improve the critical skill, thinking power and capacity of the people.
- Should conduct financial awareness programmes to the tribal people.

- Give more support to the children's who have good academic performance.
- Provide activities to reduce socio and technological backwardness.
- Provide basic ideas about the using of Bank, cards, modern technology etc.
- Conduct awareness programs for others to change their attitude among.

7. Conclusion

The result of the study offer insight into the financial literacy of the Scheduled Tribes in Urangattiri Panchayat. The present study helped in learning about the financial literacy for the Tribal people. The overall primary data analysis and survey observation shows that there has been comparatively medium status of ST in Urangattiri Panchayat.

The information is given by the different colonies for the tribal peoples. The respondents of the tribal peoples are lives in 3 colonies. It is showing the diagram 4.3. The majority of the respondents is nelliya colony. The respondents are more people are male. The age wise of the respondent's majority are both 30 to 40 and 40 to 50. The majority of the respondents are above 30. The infrastructure of the houses is not bad. More houses have got connection for the electricity, but unfortunately 3 houses have not got electricity. The majority of the people are working for the coolie. Their income was below 5000. The most of the people have more consuming for their food and medicine. The education status of the people more people are study in below 10. It revealing that more people are uneducated. The financial condition for the tribes was pathetic. More people have get consuming for medical their income. The survey reveals that their consumption higher than income.

There is a 2 and more people are getting job in the house. More people are depending on the MGNREA scheme. More people have bank account and ATM but more people have not used for the online transaction. They are not the awareness of the online transaction. Majority of the people have got loan for their construction in houses and educations. The study reveals that there are an more people have not got the awareness of the financial literacy, because more people are uneducated. In this analysis statistical tools like regression, correlation, percentage and diagrams are used for identifying relationship between variables. Regression and correlation analysis shows there is positive relationship between two variable income and consumption.

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ANALYTICAL STUDY ON THE IMPACT OF FUEL PRICE AND CONSUMPTION EXPENDITURE AMONG THE PEOPLE IN MANJERI MUNICIPALITY

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“We all consume; therefore, we all contribute”

Abhaidev

Abstract.

The world economy is currently witnessing a huge problem of increasing fuel price. As a tool of measure, fuel price is keeping international relations all over the world including trade relations, political relations... etc. When the fuel price increase there will be a variation in all the major economic structures of the society. It will adversely affect the economies and here, arises the question of finding solutions for this problem. The socio-economic impact of the increased fuel price will reflect in every individual especially in their consumption expenditure. In an economic view, fuel price will directly affect the prices of all the other commodities and it causes economic imbalances like inflation, depression...etc. For ensuring the equilibrium of the markets we have to study about how the economic variable like fuel price is working in an economy. The purpose of the study is to examine the impact of fuel price and consumption expenditure among people. For this, various methods and economic tools are used in order to getting clarifications on the topic. The result suggests that experimenting new technologies like electric vehicles may reduce the over dominance and dependents of crude oil over the countries.

1. Introduction

Increasing fuel price is an important problem faced by India. It affects all aspects of human life such as production, consumption, distribution etc. Increase in fuel price cause a huge impact in price of all goods and services etc. Increase in fuel price cause a huge impact in price of all goods and services.

It also affects the cost of public transportation, as per the result the sale of vehicles fall down. It can be a reason for unemployment, poverty and economic imbalance. Rising fuel prices increases the import costs and which eventually leads to a fall in the value of rupees so as inflation. When the fuel prices increase continuously it will badly affect the consumer. The marketing Companies like Indian oil, Bharat petroleum and Hindustan petroleum are revising the prices on The basis of change in international prices. So, when the crude oil price increases it directly affect the Indian fuel prices. According to the reports of 2020, there is a price drop of fuel price occurred in the world due to the restrictions of covid-19. And also there is an oil price war happened between Russia and Saudi Arabia when they are failed to produce minimum oil reserves. In India, the important factors affecting the fuel price are cost of crude oil, increased tax Rates, exchanges rates etc. India is in their position for importing fuel after the United States and China. The import rate of crude oil is close to 82.8%. The fuel prices can directly affect the consumption expenditure of individuals. Consumption expenditure means that the expenditure occurring when an individual tries to meet their needs or wants. Not only the preference of a consumer but also, the prices of commodities will affect the consumption expenditure. When the fuel price increases the cost of transportation increases the price of the commodities also increases. So as the consumption expenditure also increases. The increased consumption expenditure will badly affect an individual so as the economy. The economy will remain balanced only if the requirements meet the availability. When the availability sucks the economy will definitely fell apart. It will lead to depression in an economy.

2. Significance of the Study

According to Lionel Robbins, “Economics is the science which studies human behavior as a Relationship between ends and scarce means which have alternative uses. Economies are supposed to maintain an equilibrium through equalizing the demand and supply of goods and services, or to determine the allocation of resources within a country. When the fuel price increase people are denied to meet their daily expenditure because of the high prices of the commodities. The economy will become imbalanced between the needs and availability of resources. When evaluating the current scenario, the importance of studying the impact of fuel price and Consumption expenditure got a specific role within an economy. It collects an overview on the Issue from the bottom to the main though we can prejudice the condition of an economy when It’s in out of control. It is very important to study the basic problem of an economy such as the impact of fuel price and consumption expenditure of individual. When the fuel price increases the transportation cost also increases and it will affect the price of commodities. It will become a challenge to people who are unable to meet their expenses.

3. Objectives and Methodology of the study

1. To understand the effect of increased fuel prices on individual’s life.
2. To analyse the problems arises when the fuel price increases.
3. To examine the relation of fuel price and consumption expenditure.
4. To understand the causes of increase in fuel price.

For the analytical study on the impact of fuel price and consumption expenditure among the people in Manjeri

municipality in Malappuram district 30 families were chosen from the population. The family samples are selected at random basis.

- Primary data is the data collected directly from the individuals. For this selected sample families are interviewed through personal interview method using the presented questionnaire.
- Secondary data means data collected by someone earlier. Secondary data is collected and reviewed from various reports, journal, books and official website relevant to area of the present enquiry.

The tools used for the study are simple averages, percentages, tables, simple bar diagram and correlation etc.

4. Literature Review.

In this chapter an attempt has been made to review some important studies which are relevant to present study. A literature review is a piece of academic writing demonstrating knowledge and understanding of the academic literature on a specific topic place in a context. Performing literature search and then reviewing and critiquing it are essential to any research report. The main objective of the review of literature is to illustrate the idea or concept. The chapter deals with the several studies conducted on the topic 'The impact of fuel price and consumption expenditure among the people in Manjeri Municipality. Here are some of articles that point out the impact of fuel price.

Sandra Hutton, 1984. This study examines the data on gasoline use from three surveys, focusing on the significance of household income. The number of the household, the kind and size of the residence, and the existence of central heating are all more direct factors on fuel expenditure than income,

according to multivariate data analysis methodologies. Once the size of the house, the size of the household, and the type of heating system are known, changes in income have minimal independent impact on fuel use.

Jacques Delsalle, 2002. In 2000, there were worries about how higher fuel prices might affect the transportation industry. In order to better understand the implications of a major and long-lasting change in oil prices on transportation costs, transportation demand, and externalities in transportation. This report draws the conclusion that the volatility of crude oil prices during this time period led to a significant difference in fuel prices for the transport sector across Member States after evaluating the evolution of fuel prices and of its components over the previous four years. On the one hand, the UK was an exception to this rule as extra effects from currency rate movements both amplified and masked the consequences of the decrease in oil prices in the second decade.

Abby L Duly, Jeffry A Harris, Ara M Khatchadourin, Rozi T Ulics and Melissa C Wolfer December, 2006. This article explains that the Bureau of Labour Statistics (BLS) conducts price and consumer expenditure surveys that measures both changes in price of, and expenditures for, petroleum products throughout the various levels of economy. This article introduces the programs that carry out these surveys, describes the petroleum data compiled by those programs, explains the methodology underlying the various crude-oil and gasoline surveys, and provides historical comparisons of price data across the BLS programs.

Rakesh Agrawal, 2007. It is suggested to use a hybrid hydrogen-carbon (H₂CAR) method to create liquid

hydrocarbon fuels, in which biomass serves as the carbon source and carbon-free energy serves as the hydrogen source. A procedure has been developed to co-feed a biomass gasifier with H₂ and CO₂ regenerated from the H₂-CO to liquid conversion reactor in order to put this idea into practice. Several key benefits of the H₂CAR process have been established through modelling of this biomass to liquids process. I Other routes that only use biomass to support the whole transportation sector require about 40% less land area than is required to cultivate the biomass. (ii) The H₂CAR can provide 30% of the transportation fuel used in the United States, according to estimations in the literature, but known technologies can only produce 1.366 billion tons of biomass annually.

Bertil B Fredholm, Bengt Norden, June 2010. Because readily available fossil fuel is becoming scarcer and because there are environmental concerns, it is necessary to use less fossil energy for transportation. The idea of "peak oil" is briefly discussed in this article. Second, a workable strategy for cutting back on the usage of fossil fuels for transportation developed by two British commissions is provided. The introduction of electric vehicles is a significant aspect. This brings up the third topic discussed in this article: how battery technology will be able to fulfil the growing demands set by the transportation industry.

World Bank Transport Anchor group, 2011, Washington. It explains that high volatility in the world prices of crude and refined petroleum has been a feature of the global economy in the last decade. Crude oil prices increased in a higher rate. These changes were all reflected in retail prices for transport fuels. Retail prices of gasoline and diesel in SSA countries are

among the highest in the world. Increase in fuel prices adversely affect SSA countries export competitiveness.

Dhani Setyawan, 2013 Other energy measures, such as energy diversification and energy conservation, have been hampered by Indonesia's policy of fuel price subsidies. This study aims to examine how the economic sector would be affected by the increase in fuel prices. The IO table analysis of Indonesia in 2005, a 66 X 66 classification of domestic transactions based on producer prices, is used in this study. This research investigates how the economic sector will be affected by fuel prices rising by 10%, 20%, and 30%. According to the estimate, the transportation industry would suffer greatly as a result of the rising cost of fuel. The government ought to protect the industries that felt the brunt of the rise in fuel prices.

Michael Gelman, 2016. This study makes estimates of how changes in fuel prices affect overall consumer expenditure. For identification, it makes use of the disparate effects on different consumers of the sharp, significant decline in gasoline prices in 2014. The implementation of this estimating approach makes use of extensive, high-frequency data at the transaction level for a wide panel of people. Out of unexpected, long-term shocks to income, the marginal propensity to consume (MPC) is roughly one. This estimate accounts for the elasticity of the demand for gasoline and possible slow price sensitivity. The high MPC suggests that fluctuations in gas prices have significant aggregate effects.

Aswin Sivarajan, Biwin P Mathew and Anush Gowda, 2018. India, one of the world's largest and fastest-growing energy consumers, has relied largely on crude oil for both its energy production and consumption needs. The public has long been

concerned about the rising demand for fuel and the rising cost of that fuel. The goal of this study is to comprehend the reasons and repercussions of recent price increases that have affected the economy as a whole and offer a remedy to deal with this externality.

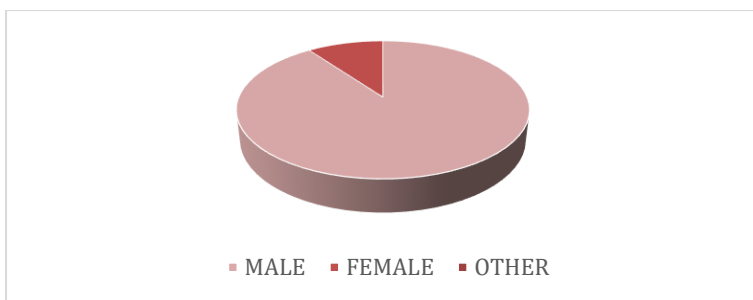
Viktor Boman, 2019. Oil price shocks and their effects on the economy have been a hot topic among economic researchers and practitioners since the end of World War II. Early empirical studies indicate that the price of oil has fluctuated multiple times in the late 20th century. Unexpected developments have a number of detrimental repercussions on nations' economies. The majority of study, however, mainly pertains to oil-importing nations, and oil shocks aren't predicted to have the same effects on those that export oil. Furthermore, the strength of the connection has recently come under reconsideration as many nations move away from their reliance on oil and toward alternate energy sources which examining the connection between oil shocks and consumption for the small democratic economy is the goal of this study.

Thus the review of the existing studies related with our central theme. The theoretical studies explain the various aspects of the economy which are related to the socio-economic impact of fuel prices. The chapter discussed different articles on sources of various fuels, calculation of fuel prices, solutions for the fuel price problems etc. By reading this article it helps to know about the conditions of the economies when the fuel price is questioning the world countries.

5. Data Analysis and Interpretation

The study focusses on Manjeri Municipality in Malappuram District in the state of Kerala, India, with a population of 97104 inhabitants at the 2011 Census. It is situated 12 Km from Malappuram and 45 Km from Calicut railway station. 20 Km from Angadipuram /Tuvvur railway stations. The study conducted to analyze the impact of fuel price and consumption expenditure among the people in Manjeri Municipality. Samples of 30 families were taken to make analysis. The data is analyzed and presented in the form of table and graphs with necessary interpretation. Various types of statistical methods are used to analyze the data. The variables used in the study are gender, age, marital status, monthly income, monthly expenditure etc.

Figure 5.1 Gender wise classifications of respondents

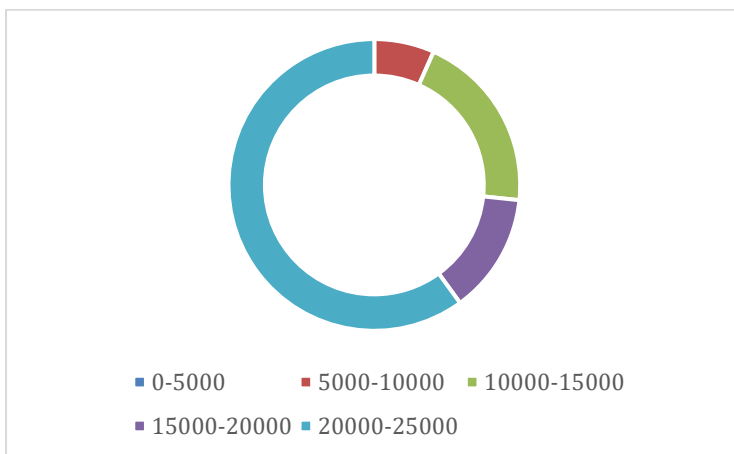


Sources: Primary survey conducted in Manjeri Municipality on 2022

The above figure shows that there are 90% of respondents are male and the remaining 10% are female. There are no respondents in the category of other. We can conclude that mostly males are responded to this study. The above table and figure 4.2 show the age wise classification of the respondents. From the table we can understand that 6.67% of the

respondents belong to the category of 20-30. 13.33% of the respondents belongs to the category of 40-50. 26.67% are belongs to the category of 40-50. And the remaining 53.33% of the respondents belongs to the category of above 50 years. We can conclude that most of the respondents are above 50 years. The above table and figure reveal that 96.67% of respondents are married. But 3.33% of respondents are in the unmarried category. There are no respondents in the category of other. Most of the respondents are married.

Figure 5.2 Monthly Expenditure



Sources: Primary survey conducted in Manjari Municipality on 2022

The above figure show that there is only one family having the expenditure of 5000. 6.67% of the respondents have monthly expense between 5000 and 10000. 20% of them consume the amount between 10000 and 15000. There are 10% have an expense between 15000 and 20000. The major of respondents

(60%) had an expenditure above 20000. We can conclude that the spending habits of the people are comparatively higher in this study.

Table 5.1 Tavel per day (in km)

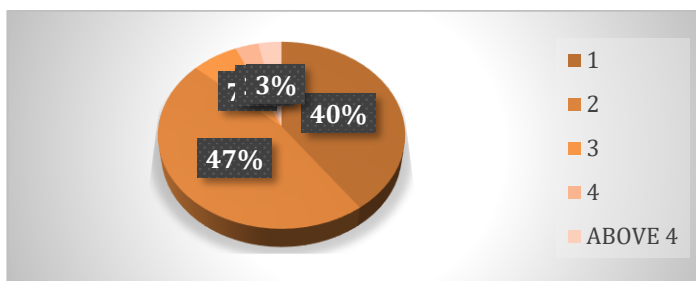
Sources: Primary survey conducted in Manjeri Municipality on 2022

The table presents data on the distance traveled by respondents.

DISTANCE	NO OF RESPONDENTS	PERCENTAGE
0-50	26	86.67
50-100	3	10
ABOVE 100	1	3.33
TOTAL	30	100

It categorizes distances into three ranges: 0-50, 50-100, and above 100 units. The number of respondents in each category and their respective percentages are shown. Most respondents (86.67%) traveled within 0-50 units, while 10% traveled 50-100 units, and only 3.33% traveled distances above 100 units.

Figure 5.3 Numbers of Vehicles

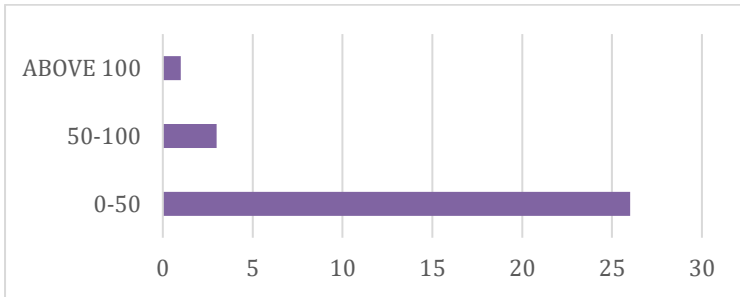


Sources: Primary survey conducted in Manjeri Municipality on 2022

The above figure implies that 40 % of the respondents have 1 vehicle. Major respondents (ie,46.67%) have 2 vehicles in their

garage. 3 vehicles owned by 6.67% of them. Only 3.33% of them have 4 vehicles. And the remaining 3.33% have vehicles more than 4. In this analysis we can conclude that each and each family is having one or more vehicle.

Figure V.4 Travel per day



Sources: Primary survey conducted in Manjeri Municipality on 2022

Most of the respondents (86.67%) travelling less than 50 kilometers per day. 10% of respondents travel between 50-100 kilometers in a day. Only 3.33% of them travel more than 100kilometer in a day. We can conclude that most of respondents are travelling 0 to 50 km in a day

Monthly expense	No of respondents	Percentage
0-1000	1	3.33

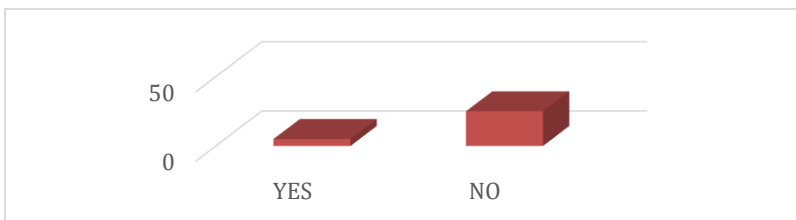
1000-2000	2	6.67
2000-3000	3	10
3000-4000	7	23.33
4000-5000	11	36.67
5000-6000	2	6.67
6000-7000	4	13.33
Total	30	100

Table 5.2 Monthly fuels Expenditure

Sources: Primary survey conducted in Manjeri Municipality on 2022

The figure reflects that only 3.33% of the respondents consume fuel less than 1000. Most of them (ie,36.67%) consume fuel in between 4000 to 5000. 13.33% of the respondents spend more on fuel (above 6000). In this study we can find out that expenditure on fuel is an important part of the total expenditure.

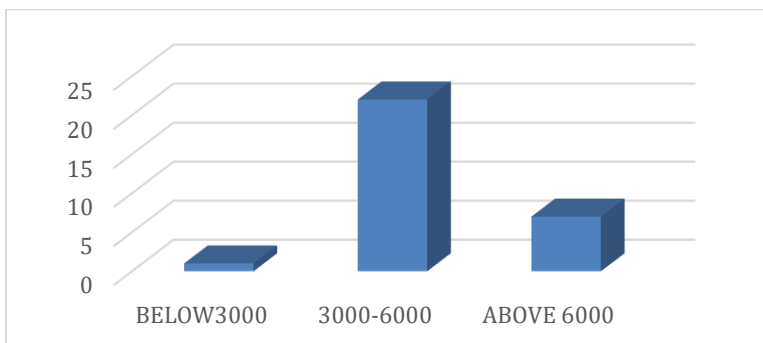
Figure 5.5 Change of transportation mode



Sources: Primary survey conducted in Manjeri Municipality on 2022

16.67% of the respondents opined to change transportation from private to public. But the remaining 83.33% are not willing to change the transportation mode. The findings of this analysis that most of the people are not willing to change the transportation mode from private to public, may be the cost of transportation are equal in both of them.

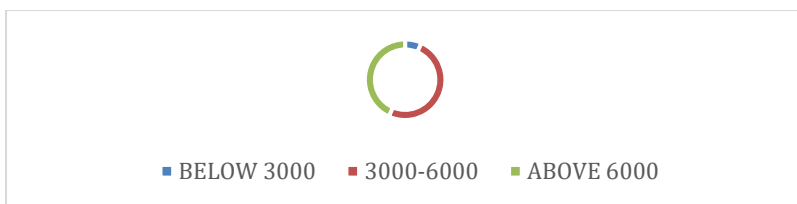
Figure V.6 Monthly Expenditure for Consumer Durables



Sources: Primary survey conducted in Manjeri Municipality on 2022

The above figure shows that only 3.33% of the respondents are consuming less than 3000. Most of them (73.33%) are consuming between 3000 and 6000. The remaining 23.34% are consuming more than 6000. In this study we can understand that the expenditure on consumer durable is high as much as the expenditure on fuel.

Figure 5.7 Monthly Expenditure on Food items



Sources: Primary survey conducted in Manjeri Municipality on 2022

6.67% of the respondents are consuming less than 3000 per month. 50% of them consumes food items in between 3000 and 6000. Remaining 43.33% of the families consuming more than

6000. We can conclude that food expenditure is also higher in the total expenditure of a person.

Table 5.3 Monthly Expenditure on mobile Recharge

Expense (rs.)	No of respondents	Percentage
Below 100	0	0
100-200	3	10
200-400	12	40
Above 400	15	50
Total	30	100

Sources: Primary survey conducted in Manjeri Municipality on 2022

The above table and figure show that no one spend less than 100 on mobile recharge. 10% of respondents are spend between 100-200. And 40% of them consume in between 200-400. Most of them (50%) spending more money on mobile recharge. This study found outs that internet usage is very high among the respondents and most of them spends more than 400 on mobile recharging.

V.2 Simple Correlation

- It is a statistical technique that can be used to study the relationship between two or more variable.
- Two variables are said to be correlated if the change in one variable results in a corresponding change in the other variable.
- Example: Fuel cost and Consumption expenditure
- A survey conducted in order to identify the relation between fuel cost and consumption expenditure.

SL.NO	FUEL COST	CONSUMPTION EXPENDITURE
1	500	2500
2	1500	7500
3	1500	7500
4	2500	12500
5	2500	12500
6	2500	12500
7	3500	12500
8	3500	12500
9	3500	12500
10	3500	17500
11	3500	17500
12	3500	17500
13	3500	22500
14	4500	22500
15	4500	22500
16	4500	22500
17	4500	22500
18	4500	22500
19	4500	22500
20	4500	22500
21	4500	22500
22	4500	22500
23	4500	22500
24	4500	22500
25	5500	22500
26	5500	22500
27	6500	22500

28	6500	22500
29	6500	22500
30	6500	22500

$$r = 0.861953$$

Correlation between fuel cost and consumption expenditure is highly positive correlation (When the values of two variables move in the same direction)

6. Findings and Conclusion.

This study is conducted to know impact of fuel price and consumption expenditure among the people in Manjeri Municipality. For the collection of data 30 samples selected from Manjeri Municipality. The important variables used for the study are gender category, age level, monthly income, monthly expenditure...etc. From the data collection I reached into some findings.

- Most of the respondents are above 50 years.
- 90% of the respondents are males and 10% are females.
- Majority of them are married and only 3.33% are unmarried.
- 90% of the people lives in urban area.
- Most of the people are doing business and 33.33% of people depends upon daily wages.
- 16.67% of Government employees are included in this study.
- Majority of them are qualifying SSLC and at the same time 23.33% of the respondents are not qualified SSLC.
- No joint families are included in this study and most of the families are having 5-10 members.

- The most respondents they are having above 20000 monthly income is 66.67%
- The families included in the study have high spending habit and 60% of them spending above 20000 monthly.
- This study shows that families they are not having vehicle is very rare. And each respondent of my study is having one or more vehicles.
- Most of the respondents are travelling 0-50 km per day.
- The high fuel prices affected the fuel consumption and 13.33% of the respondents spending more than 6000 on fuel.
- Some of them changed their transportation mode from private to the public due to the high fuel prices
- While others thinks that both private and public transportation have same costs.
- Monthly expenditure on consumer durables is also high and 73.33% of the respondents spending 3000-6000 on consumer durables.
- Expenditure on food is also high, 43.33% spends more than 6000 on food consumption.
- Mobile phone use is very common among the respondents and 50% of them are spending more than 400 on mobile recharge.
- There is a positive correlation between consumption expenditure and fuel cost.

6.1 Suggestions

- Changing transportation mode from private to public may reduce the cost of fuel expenditure
- Having knowledge about central and state Government taxes will help to find out the real cause of increasing fuel price.
- Reduce the price of durable goods at least.

- The real solution of this problem is increasing the usage of electric vehicles.

6.2 Conclusion

The research concluded that there is an impact of fuel price and consumption expenditure among the people in Manjeri Municipality. The increasing fuel price affects all the individuals on every sector like agriculture, industries and service sector. When the fuel price increases the price of all the products in the market also increases. We proved that there is a positive relationship between fuel price and consumption expenditure. So, when fuel price increases it affects a person's income and expenditure.

Variables like fuel price can change an economy completely. Prices are being a common factor for an economy. So that the overall performance of an economy may interrupted and the equilibrium became unbalanced. Promoting ideas like encouraging electric vehicles can bring drastic changes into the society and it will question the governments and its wrong decisions. This study will help to analyse that there is an impact of fuel price and the consumption expenditure among people.

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**SOCIO ECONOMIC PROBLEM FACED BY WOMEN
EMPLOYEES IN TEXTILE INDUSTRIES IN
AREEKODE PANCHAYAT**

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“All women are working women, only a few are salaried”

Ashish Sophat

Abstract

This study has presented a comprehensive overview of the Socio-economic problem faced by women employees in textile industries. For the purpose of the study 30 samples are collected. Random sampling method was used for the collection of the data, primary data are collected through interview and questionnaire. Statistical tool like correlation is also used in this study. Here gathered 20 articles to get enough information about this study. The result of the study indicates that women workers working in the textile industries face many problems. Most of the women employees came to work to help their family financially. Even though the women have education, they have to do these particular jobs. They can't make their total expenses with low income got by this job. By doing this job they can't even get enough savings or investment for their future.

1. Introduction

The textile industry is crucial to global economic growth, providing trade, investment, employment and revenue. Technological advances have opened up many job opportunities for women. In India, women are increasingly aware of their rights and actively competing with men in various industries. The textile sector is particularly attractive to female workers, offering a range of roles in different

departments. Numerous textile mills have been established here.

Work-life balance is a term used to describe practices that help employees manage stress by achieving a balance between their work life and family life. When women take up this practice it has an effect on their advancement. The status of women in any society can be seen as an indicator of that country or society's social, economic and cultural advancement.

Millions of women in India's unorganized sector are working in the textile retail segment or on shop floors, yet no governing bodies or trade unions have shown an interest in the issues they face. These women typically have low levels of education and skills and face serious problems related to wages, work, gender discrimination, sexual harassment, unhealthy job relationships between peers and superiors-subordinates. Even with adequate legal protection, many working women must choose between job options and motherhood, often opting for the latter at the cost of the former. Additionally, they suffer violations of labour rights such as freedom of association, freedom of movement, exploitative working conditions, low wages with minimal or no benefits, long working hours and abusive supervisors. In Kerala's textile industries, educated and uneducated women alike work for the same salary and receive the same treatment due to limited employment opportunities. Young female workers from poor rural families aged 18-25 often stand for long periods with short breaks in these jobs

Women in the Areekode region are working in both small and large textile industries due to increasing financial demands such as cost of living and education expenses. These women often face low wages, long hours of standing work, bad

customer behaviour, gender inequality with lower pay than men, and difficulty balancing work and family life. Despite being educated, they receive no additional consideration or salary and remain unsatisfied with their job. The purpose of this study is to identify socio-economic problems faced by women in the textile industry in Areekode region

2. Significance of Study

Through this study we can understand the major socio-economic problem faced by women in textile industries and also this study helps us to give suggestions to overcome these problems. This study helps to understand the need for a woman to go to work in a family for maintaining cost of expenditure. Through this study we know about the gender inequality in textile industries. This study convinces us that it's not enough for women to balance both family and work and men should also balance family and work

Through this study it helps to understand how job opportunities are there in our area, many women chose this job because job opportunities are less. Through this, we can understand that no matter how hard we work, we get paid according to a job status. Here we study about the socio-economic problems faced by women in textile industries. A major problem faced by these women is that their salaries are very low. Health issues and stress are some of the other problems faced by women. Women working in the textile industry are mostly standing which may affect their health. In textile industry there educated and uneducated women but they given the same treatment and salary for educated and uneducated women. They are not able to meet their expenses completely with their salary. There is gender inequality in textile industries, where men are paid more

than women. This means that this salary cannot cover the total expenses of their family. Sometimes they have to work overtime but they don't get extra payment for that and also they don't even consider that extra work as a overtime job.

3. Objectives and Methodology of the Study

1. To know the socio-economic problems faced by women employees in selected textile industry
2. To identify financial problems and health issues faced by women employees
3. To analyses the gender wage discrimination of working women in textile industry and its overall impact on their socio-economic condition.
4. To suggest remedies to overcome or avoid these problems

This study is conducted in textile industries. Sample is selected from Areekode region. Methodologies of this studies are Primary Date. It was collected Within the selected textiles in Areekode region through survey and personal interviews Secondary Data. The Secondary data was collected from newspaper, web sites, journals etc. Sampling Method Random sampling method is used. Data Analysis Statistical Tool Simple Correlation are used.

4. Literature Review

In this chapter, an attempt has been made to review some important studies which are relevant to present study. About twenty articles related to the topic “Socio-Economic Problem Faced By Women Employees In Textile Industries” have been selected here. These articles helps to provide information related to the topic.

Janet Hunter and Cornelia Storz (2006) “Managing female textile workers: an industry in transition, 1945-75” This chapter examines how employers in the Japanese cotton textile industry approached the employment and management of women workers during the early post-Second World War decades. The textile industry in Japan had long been a significant employer of female labour since its establishment in the early Meiji period and had built up a distinctive pattern in its employment of young females. However, the years after Japan’s defeat in the Second World War brought a new and rapidly changing socio-economic environment, within which the industry was re-established and in many ways forced to reorganise its labour management strategies. This chapter examines why and how textile employers responded to these challenges.

DC Metgud et al (2008) “An Ergonomic Study of Women Workers in a Woolen Textile Factory for Identification of Health-Related Problems” This observational cross-sectional study conducted on a sample of 100 women workers who volunteered, outlines their cardio-respiratory and musculoskeletal profile before, during and at end of work. In addition, information on their health status in general was collected in advance.

K Sabarinathan et al (2011) “Socio-Economic Status and Job Satisfaction of Women Employees in Textile Mills” In this study they explain about Today, many avenues of employment are available to women due to numerous technological developments. Textile industry is one that attracts large number of women, offering them employment in various departments. To state specifically, most of the women members in the families are engaged in any one of the works related to textile industries in the district. Therefore, the researchers have made

an attempt to analyse the socio - economic conditions and the job satisfaction level of the women employees in the textile mills.

G Manimekalai and S Kavitha (2014) “A Study on Business Opportunity for Women Entrepreneurship in Textile Industry” This study explains the various schemes for the development and promotion of women entrepreneurs in India. With increasing importance given to research on women entrepreneurs, this study is focused to analyse the business opportunities for women entrepreneurs operating micro, small and medium scale textile enterprises and how the government creates awareness among women entrepreneurs, encourages them to invest in textiles and technical textile sector.

M Karthik et al (2018) “Social Marginalisation of Women Textile Workers-A Study on the Textile and Garment Clusters at Coimbatore, Tirupur, Ahmedabad and Surat” This article is aimed at finding out the discriminatory employment practices, work conditions, knowledge of employment rights of socially marginalized women employees in the textile & garment sector, in the areas of Coimbatore, Tirupur, Ahmedabad & Surat.

O Jeyapal (2018) “Nature of absenteeism among women workers of textile mills in Theni District” These papers were mainly focused on Nature of Absenteeism among Women Workers of Textile Mills in Theni District. By custom and tradition, married women play a dual role both in a home and the mill. They were confident that the industries were fully equipped to provide necessary protection and transport facilities in spinning and weaving mills. If this research paper has succeeded in highlighting a few of the inherent problems

encountered by the women textile employees in Theni district, or for that matter, the whole of Tamil Nadu, the main objectives of this painstaking study might have been amply realized.

G Parvathy (2018) “Socio-Economic Problems of female workers: A Study in Textile Retail Sector” This study attempts to examine the socio-economic problems of female workers in textile retail sector and brings out some major findings also. This paper points out the fact that women in this sector suffers from lower wages, gender discrimination, long working hours, lack of proper sanitation facilities, lack of social security and rigid working arrangements.

Nancy Angelina Gnanaselvam et al (2018) “Depression and behavioural Problem among adolescent girls and young women employees of the textile industry in India” In this study they explain that Stress and depression are common in textile industry employees due to inadequate working conditions and challenging socioeconomic conditions. This cross - sectional study included a total of 107 participants in each study group who were interviewed. The Patient Health Questionnaire – 9 and Strengths and Difficulties Questionnaire were administered to screen participants for depression and mental health. More current employees (16. 82%) and past employees (15. 88%) suffered from depression severe enough to require treatment compared with never employed girls and young women (2. 8%). Of the study participants, 59. 8% of current employees, 63. 6% of past employees, and 32. 7% of never employed women had mental health or behaviour problems.

S Hepzibha Subhashini et al (2019) “A study on stress faced by the women employees in selected textile industry” This study is conducted to the employees in the selected textile shop. It studies the existence or non – existence of stress among the

employees in the textile shop and identifies the factors which are contributing for stress. This study reveals the morale of the women employees.

D Kanchana et al (2019) “A Study Focus on Psychological Problems Faced by Women Employees in Garment Companies” In this article they explain that, the significant level of female participation in this industry, particularly in Tirupur, makes it a good pick. An investigation into women’s rights in the garment sector near Tirupur is conducted here. During the study, researchers looked at the working environment for women and the challenges they encounter. The primary goal of research is to examine the psychological difficulties experienced by female employees in Tirupur City textile factories.

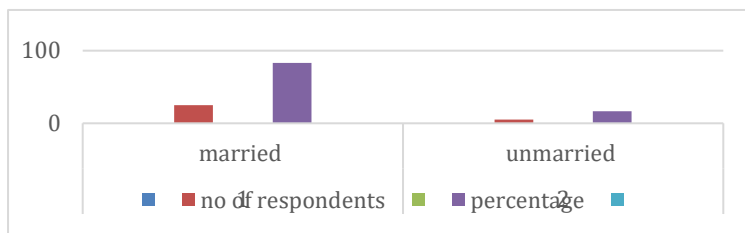
Jayasri Pulli and Srilalitha Sagi (2019) “An Investigation of the Work Related Stress and its Factors of Women Employees of the Textile Industry” Under this study they explain about, Work related stress is a disturbing health problem which would result in serious socio - economic consequences and hence needs to be prevented with appropriate measures. Analysis of multivariate of work related stress in relation to all the variables, we found rotating working times, lower social supports were statistically significant. Ultimately work related stress impact the women employees’ organizational productiveness. This chapter discussed 20 different articles related to the topic of “Socio-Economic Problem Faced by Women Employees in Textile industries”. By Reading these articles, it helps us to know about the problems faced by women in the textile industries. These

articles really help to understand the topic “Socio-economic problem faced by women employees in textile industries”.

5. Data Analysis and Interpretation

The study conducted to analyze the socio-economic problems faced by women employees in textile industries Areekode region. In this Areekode region was selected for collection of data. A sample of 30 women employees were taken to make analysis, the analysis is based on the respondent of the women employees. The analysis made through questionnaire and presented in the way of table and chart. The variables used for the analysis are, Marital Status, Ration Card Category, Educational Qualification, Reason for selecting this job, Income match with expense, Extra payment for overtime, Standing or Sitting, Drive, Savings, Investment

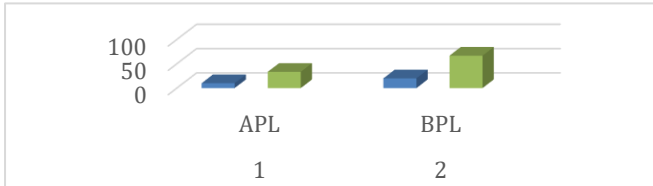
Figure 5.1 Marital Status



Source of Data: Primary Data collected from Areekode panchayat on December 2022

The above figure shows that marital status of women employees in textile industries. Here 25 married women works and 5 unmarried women are works in this sector. Through this data we can clearly understand that Most of the women working in the textile industry are married.

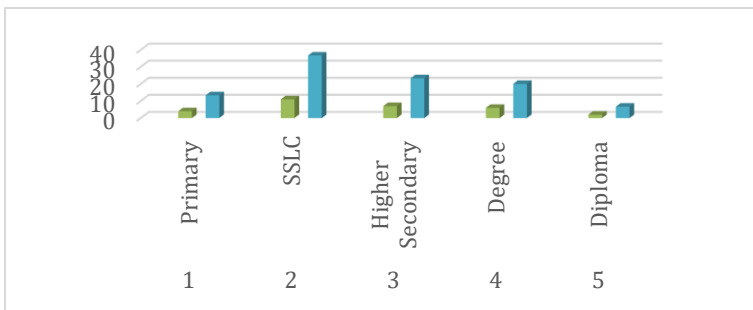
Figure 5.2 Ration Card Categories



Source of Data: Primary Data collected from Areekode panchayat on
December 2022

The above figure shows that classification of women employees based on their ration card. Here we can understand that 33% women works from APL category and also 67% women works from BPL category in this sector. This data clearly shows that majority of the women employees come from BPL category.

Figure 5.3: Educational Qualification

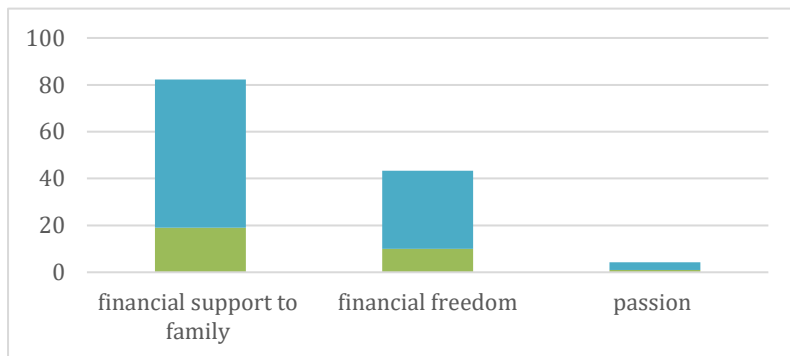


Source of Data: Primary Data collected from Areekode panchayat on Dec22

The above figure shows that educational qualification of women employees. Here 13% women works with Primary educational qualification, 37% women works with SSLC educational qualification, 23% women works with Higher

Secondary educational qualification, 20% women works with degree educational qualification % women work with diploma educational qualification in this sector.

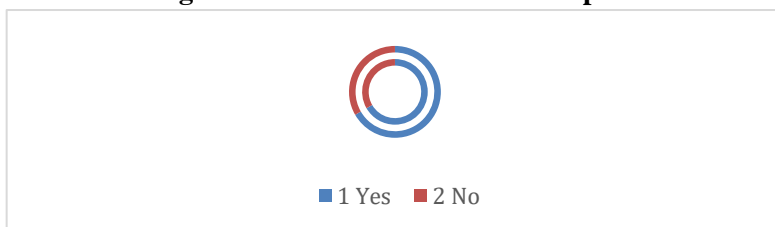
Figure 5.4: Reasons for selecting this job



Source of Data: Primary Data collected from Areekode panchayat on December 202

The above figure shows that reason for women employees selected this job. Here the data shows that 64% women works for financial support to family, 33% women works for financial freedom and also 3% woman for passion. Through this data we can understand that most of the women employees works for financial support to their family. There are only few women are working for financial freedom and passion in textile industry.

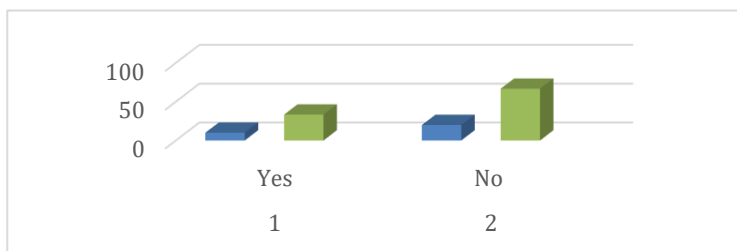
Figure 5.5: Income Match with Expenses



Source of Data: Primary Data collected from Areekode panchayat on
December 2022

The above figure shows that, 67% of women can cover their all expenses with their income and also 33% women can't cover their all expenses with their income. Most of the women can cover all their expense with their income.

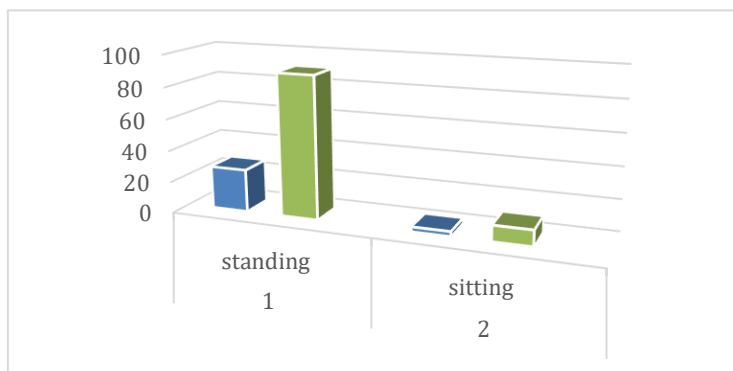
Figure 5.6: Extra Payment for Overtime Job



Source of Data: Primary Data collected from Areekode panchayat on
December 2022

The above figure shows that, 33% women get extra payment for overtime and also 20 women didn't get extra payment for overtime job. Here we can clearly understand that majority of the women employees in textile industry didn't get extra payment for overtime work.

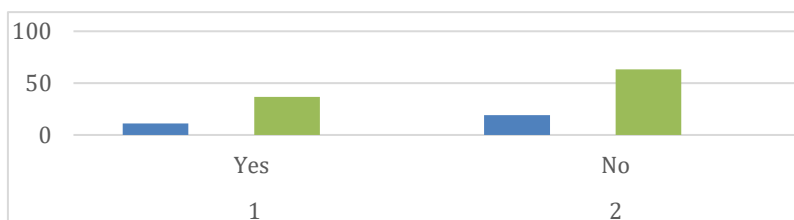
Figure 5.7: Sanding or Sitting



Source of Data: Primary Data collected from Areekode panchayat on December 2022

The above figure shows that, 90% women standing while working. And 10% women sitting while working in textile industries. This data given a clear information about that majority women employees are standing while working, there are only 10% of women employees are sitting while working.

Figure 5.8: Driving knowledge

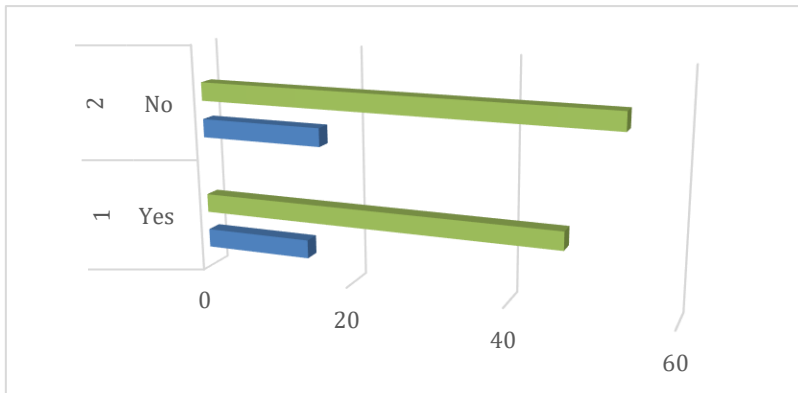


Source of Data: Primary Data collected from Areekode panchayat on December 2022

The above figure shows that only 37% women can drive and 19 women can't drive in this sector. Here we can clearly

understand that majority of women employees in textile industries use public transport for travel.

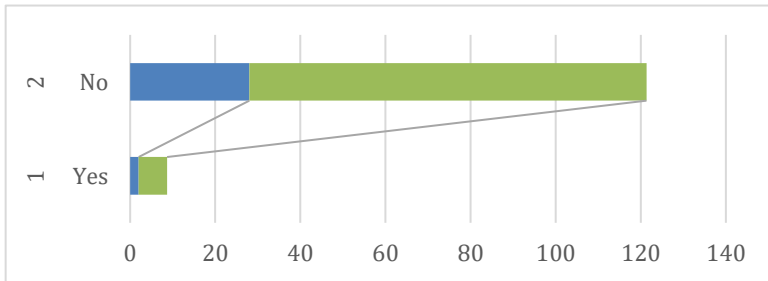
Figure 5.9: Savings Habit among the respondent.



Source of Data : Primary Data collected from Areekode panchayat on
December 2022

The above figure shows that savings of women employees in textile industries. Here 47% women have savings and 53% women employees don't have savings. About half of them don't have savings.

Figure 5.10: Investment habit among the respondent



Source of Data: Primary Data collected from Areekode panchayat on
December 2022

The above figure shows that Investment of women employees in textile industry. Here only 7% of women have investments and 93% of women don't have investment. Here we can clearly understand that most of them don't have investment.

Simple Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation quantifies the strength of the linear relationship between a pair of variables.

Here I choose the two variable income and expense, to calculate correlation.

Sl No.	Income	Expense
1	3000	0
2	3000	0
3	7500	0
4	7500	0
5	7500	1
6	7500	1

7	7500	0
8	7500	1
9	7500	0
10	7500	0
11	7500	1
12	7500	0
13	7500	0
14	7500	0
15	7500	0
16	7500	0
17	7500	0
18	7500	0
19	7500	1
20	7500	0
21	7500	0
22	7500	0
23	7500	1
24	7500	0
25	12500	0
26	12500	0
27	12500	1
28	12500	1
29	12500	1
30	12500	1

Here, we got the result, the correlation between these two variable income and expense is 0.379734055. It shows that there is a positive relationship between income and expense

6. Findings.

This study conducted to know the socio-economic problem faced by women employees in textile industries in Areekode panchayat. For the collection of data 30 sample selected from Areekode panchayat. Important variables used for the study are age status, standing or sitting while working, satisfaction of income and job, saving and investment etc. From the data I reached into some findings.

- Extra payment for extra work.
- 90% of them are standing while working in this sector.
- 63% of the women employees don't know how to drive.
- Majority of them are taking bus to come to job. Most of the respondents are age is in between 20-30 years.
- 83% of the respondents are married.
- Majority of the respondents are educated in SSLC.
- 73% of the women employees income is in between 5000-10000.
- Majority of the women employees are selecting this job for support the family financially.
- Majority of them are coming from BPL families.
- 57% of them are satisfied with their income.
- 53% of them are satisfied with their job.
- 67% of them income was match with their expense.
- Most of the women employees get salary on monthly.
- 57% of the women employees have to do extra work.
- 67% of the women employees not get
- Most of them use public transport for come to job, only few of them have own vehicle.
- 53% of the women employees don't have savings.
- 93% of the women employees don't have any investment

6.1 Suggestion

- Almost all the women working in the textile industries are standing, so the government should take some action for them.
- Most of the women employees don't get payment for extra work, so the owners of textile industry should consider this.
- Textile industry should eliminate gender inequality in work.
- Textile industry owners should increase their salary.
- Textile industry owners should reduce their working hours.
- Textile industry owners should give their workers one or two leaves a month without reduction in salary.

6.2 Conclusion

The project was entitled as “Socio-economic problem faced by women employees in textile industries”. It's a study that tried to understand the major problems faced by women employees in textile industries. For the study I collected 30 samples from Areekode panchayat through primary data. According the data many women employees faced different problems in textile industries. women employees came to work to help their family financially, in most cases women are forced to work because they are coming from BPL family. Even though the women have education, they have to do these particular jobs. They can't make their total expenses with low income got by this job. By doing this job they can't even get savings or investment for their future.

This study helps to understand the problems faced by the women working on the textile industries, I already give them adequate suggestions for their improvement. I gathered 20 articles to get enough information about this study, these helped to get exact knowledge about working women in textile

industries. In this analysis statistical tools like simple correlation, percentage, diagrams are used for identifying relationship between variables. Correlation analysis shows there is a positive relationship between two variables income and expense.

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**A STUDY ON THE PROBLEMS OF WOMEN
WORKERS FACE UNDER THE PM POSHAN
SCHEME IN ERANAD TALUK**

MUFEEDA O

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“There is no limit to what we, as women, can accomplish.”

Michelle Obama

Abstract.

Poverty, malnutrition, and lack of education have always been a matter of national concern. As a solution to these problems, the government of India has implemented a scheme called PM POSHAN Scheme. It provides hot cooked meal to children and pre-school to primary and upper primary classes (1-8) in government, government -aided and local body schools in India and provide employment that preparing, serving, cleaning food. Most of the cooks are women who belong to the back ward section of the society. The main purpose of this study was to know problems faced by women workers under PM POSHAN Scheme in Ernad taluk, Malappuram, Kerala, for the purpose of present study 30 samples are collected. snowball sampling technique was used for the collection of data primary data are collected through interview and questionnaire. Statistical technique like correlation is also used to make the study more qualitative. The result of the study indicates that Most of the respondents are not satisfied with the income from this job and they have no other source of income. majority of respondents want to be financially stable they are facing problems like workload, health issues, low wage etc. in this area. Another result of the study shows that correlation between monthly income and expenditure is positive.

1. Introduction

Poverty, malnutrition, and lack of education have always been a matter of national concern. As a solution to these problems, the government of India has implemented a scheme called Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) Scheme. It is implemented by the ministry of education. This scheme provides hot cooked meal to children of pre-school to primary and upper primary classes in government, government-aided and local body schools in India. This scheme provides at least one meal a day. PM POSHAN Scheme launched in 1995 in India. It is earlier known as 'Mid-Day Meal Scheme'. Its main objectives are improving the nutritional status of the children and to attend school more regularly, help them to concentrate on class room activities and encouraging poor children, belonging to disadvantaged section. The central government has implemented various public schemes for the upliftment of the people. One crore scheme worker across the country is part of the central government's various public schemes in the field of health and education. Scheme workers play every important role in ensuring basic health and nutrition to the vast majority of people in the country. PM POSHAN Scheme provides employment to many women. Most of the cooks employed in government, aided schools for preparing, serving and cleaning food in this scheme are women who belong to backward sections of society. This scheme appointing widows, below poverty line and vulnerable and marginalized people. According to the central government 25 lakhs cooks across the country, 40% of them are scheduled castes and scheduled Tribes. About 30 lakh cook-cum- helpers, 90% of whom are women. The expenditure under the PM POSHAN Scheme is in the ratio of 60:40 with the central

paying rupees 600 out of the monthly honorarium rupees 1000 as the center and the state participate So far the women workers under the PM POSHAN Scheme have not been recognized as workers. They are getting very low wages and work 5-6 hours a day. They get wage only for 10 months in a year. A cook would be burdened to cook for 150-200 students. Smoke from cooking large quantities of food lead to health problems such as eye, caught, tuberculosis, etc. But they not get any social security. Therefore, to improve their socio-economic status, they should get minimum wage, insurance, pension, social security, health benefits and maternity leave etc. The study on the topic of “Problems of women workers face Under the PM POSHAN Scheme in Ernad Taluk”. Ernad is a taluk in Malappuram district. Women workers under the PM POSHAN Scheme are faced many problems and challenges like economic, social, and health, etc.

2. Significant of the study

The PM POSHAN Scheme provides employment to a large number of women who belong to backward sections of the society such as widows, Dalits, below poverty line, vulnerable and marginalized people. In this field the women workers are faced many problems like economic, social and health etc. This scheme is aim to increase class attendance, improve socialization among castes, address malnutrition and empower women through employment. The present study is an attempt to understand the socio-economic current status of women workers under the PM POSHAN Scheme in Eranad Taluk. This study focuses on improving the current status of women workers under this scheme as well as fulfilling their needs. This study concentrate to rise their socio-economic condition by earning more income from PM POSHAN Scheme. They should

get minimum wages and social security including pension, health insurance, maternity leave, and medical benefit etc. The area of the study is Ernad Taluk in Malappuram district in Kerala. The women workers of this scheme are faced many problems like Personal, working condition, financial and health, etc. Cooking large quantities of food causes serious health problems. They are not providing any social security and health security.

3. Objectives and Methodology of the Study

- To study current the socio-economic conditions of women workers under PM POSHAN Scheme in Ernad Taluk.
- To study problems of women workers face under PM POSHAN Scheme in Ernad Taluk.
- To know if they are satisfied in this work or not.

The study conducted in Ernad Taluk in Malappuram. The main source of information for this study is based on data collection. Data collection both primary and secondary in nature.

Primary data: It have been directly collected from women workers under the PM POSHAN Scheme in Ernad Taluk, through a snow ball method and structured questionnaire. Questions like open ended, close ended and multiple-choice type have been used for the purpose of the data collection.

Questionnaire is tool used for the study of socio-economic conditions of women workers in the PM POSHAN Scheme in Ernad Taluk.

Secondary data: It have been collected from various books, journals, reports, articles, internet, etc.

Questionnaire is tool used for the study of socio-economic conditions of women workers in the PM POSHAN Scheme in Ernad Taluk.

Statistics tools: correlation, Graphical methods like pie and bar diagrams, etc.

4. Review of the literature

The study is about to examine the problems of women workers face under PM POSHAN Scheme. Women cooks face many problems while preparing food under PM Poshan scheme. In the chapter an attempt has been made to review some important studies which are relevant to present study.as the data about the employees working under PM Poshan scheme is limited, in the chapter focuses more on the PM Poshan scheme. Number of studies are conducted by researchers and experts in the field of “MID-DAY MEAL SCHEME (PM POSHAN SCHEME)”. So as brief literature review of some important studies is presented here.

Anima Rani Si and Naresh Kumar Sharma (2008) “An empirical study of the Mid-Day Meal Program in Khurda, Orissa” the study explained that the mid-day meal Programme was initiated as a means of achieving universal primary education of satisfactory quality for all schoolchildren below the age of 14 by increasing enrolment, improving attendance and retention, and simultaneously improving nutritional Status. This paper attempts to investigate some of these aspects based on primary data collected from Khurda district of Orissa. Data was collected from schools as well as from a sample of households of schoolchildren. The investigation includes a

study of the organisational structure of the Programme and also examines the cooked meals and dry ration variants.

Rachana Bhoite and Umalyer (2011) “Operational research on mid-day meal program and its outcome on growth of school children in rural” the study explained the Mid-Day Meal (MDM) program has been launched by the government of India with objective to improve nutritional status of school children. 1503 students from 4 schools were enrolled in the study. They find out that prevalence of underweight ranged from 71.3% according to CDC 2000 standards while it was 67.8% according to WHO 2007 standard. The prevalence of stunting was almost 33% signifying long standing chronic malnutrition. MDM consumption ranged from 52.8% in one school to 63.6% in other school. MDM consumption was maximum in December (66.6%) and January (61.7%).

Alka Mohan Chutani (2012) “School lunch program in India: Background, objectives and components” he analyses that the school lunch program (SLP) is the largest food and nutrition provide program. The SLP in India earlier known as national program for nutrition support to primary education and then mid-day meal scheme. It initially started in 1960, to overcome the problems of malnutrition and illiteracy. The paper also reviews that this scheme mandatory to provide a mid-day meal to all primary and upper primary school children in the government and government aided schools. It has consistently increase enrolment in school in India. The main objective of the mid-day meal scheme is to promote well-being and health among children.

Ritesh Dwivedi (2013) “Mid-day meal: Scope of improvement” he explained that the national program of

nutritional support to primary education (NP-NSPE) a federally funded programme was first implemented in 2408 blocks across the nation on August 15,1995. Currently the NP-NSPE is the country's largest feeding program, feeding about 9.50 lakh schools and about 12 crore students. It aims to address main problems those hunger and education. It's objectives are improving nutritional status of children, encouraging poor children, and providing nutritional support to children during summer vacations. It provides employment for more than 26 lakh cook-cum-helpers for preparation and serving of school meals.

S Karande and NJ Gogtay (2014) "Impact of the mid-day meal scheme in India" they examined that mid meal scheme for school children is not a new thing in India. In 1925, the British administration started a mid-day meal scheme for disadvantaged children in Madras Municipal corporation. In 1962, the state government of Tamil Nadu implemented a MDMS and in 1984, the scheme was implemented in the state of Gujarat. Later in 1995, the government of India introduced the MDMS as a national program for all primary school children (classes 1-8).

M Yadukumar and SS Patil (2014) "Role of mid-day meal programme in improving the quality of education" they explained in this article that mid-day meal scheme is a multifaceted program of the government of India, it seeks to address issues of food security, malnutrition, and access to education. It provides free lunch on working days for children in primary and upper primary classes in government and government aided school in India. It's main objectives were improving nutritional status of children, encouraging poor.

SR Shrivastava and Jagadeesh (2014) “The Mid Day Meal Scheme: A holistic initiative to augment the nutritional and educational status of the children” they explained that according to a 2012 report by the World Health Organization, out of the 6.5 million deaths worldwide in the age of five, around 2.4 million were from India alone. In 1995, the mid-day meal scheme was launched in India as a solution to malnutrition among children. It feeds about 120 million children. It is one of the country’s national flagships feeding scheme launched to increase the nutritional and educational status of the poor children. The sustainability of the scheme depends on the political power, community participation, and monetary of the program children, to attend school more regularly and help them concentrate on classroom activities, thereby increasing the enrolment, retention, and attendance rates.

Geeta Menezes (2014) “MID-DAY MEALS: WHAT, WHY, AND HOW” The study explained that issues in implementation of the scheme. This study attempt to evaluate the program with specific reference to Mumbai’s civ schools and highlight the longstanding issues in the implementation. The study employing both primary and secondary data. It use random sampling method. Results of this study that there is not enough awareness among the beneficiaries about this program. food quality and accountability mechanism are the limitations of this program.

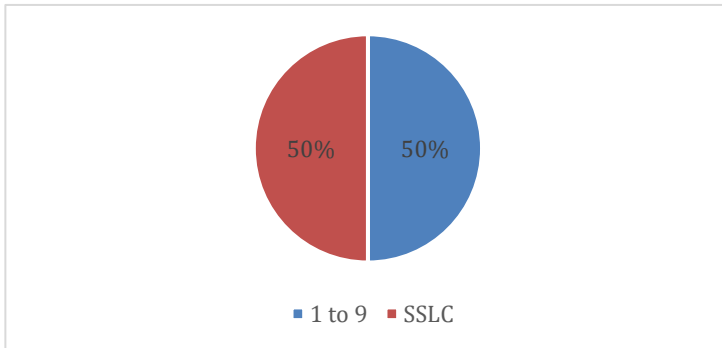
The mid-day meal scheme was launched in India as a solution to malnutrition among children. It provides free lunch on working days for children in primary and upper primary classes in government and government aided school in India. It aims to increase enrolment, retention, attendance and improving their nutritional status among primary school children. that the

scheme has been successful in addressing classroom hunger and rising enrolment rates in the schools. It provides employment for more than 26 lakh cook-cum-helpers for preparation and serving of school meals. They are face many problems like financial, workload, extra time, health issues etc.

5. Data Analysis and Interpretation

The study focusses on Ernad Taluk in Malappuram district in the state of Kerala, India. The study is conducted to know the problems of women workers face under the PM POSHAN Scheme. The data collected from Ernad taluk. 30 samples were taken to make analysis. All the respondents are female. In this chapter we are trying to interpret various data that collected from the women workers followed by the analysis of the data. The analysis is based on different variables from the respondents those who are the working under the PM POSHAN Scheme. The analysis through questionnaire, is presented in the way of table and diagram. The variable used for the analysis are age, religion, educational status, income, expenditure, and problems, number of children, category wise classification, joined year, working time, satisfaction of income and job, motivated factor, challenges, etc. The result has been interpreted in table and figure. A statistical tool that correlation is use to understand the relationship between two variables.

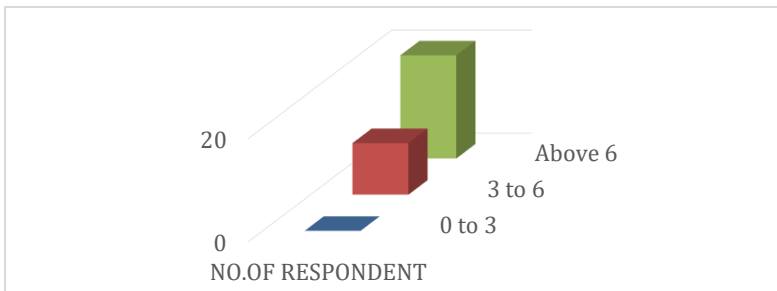
Figure 5.1: Education status of the respondents



Source: Primary data are collected from Ernad taluk on 6/1/2023

In the above diagram show that the education qualification of respondents. 50% of the respondents are educated in between 1-9 and 50% of the respondents are qualified in SSLC. So, from the above interpretation we can assume that the respondents are SSLC and below SSLC and they are not high qualified.

Figure 5.2: Working time of the respondent



Source: Primary data are collected from Ernad taluk on 6/1/2023

In the above table and diagram show that the working time of the respondents. 33% of the respondents are working 3 to 6

hours. 67% of the respondents are working above 6 hours. There are no a respondent is working 0-3 hours. We can assume that most of the respondents are working above 6 hours.

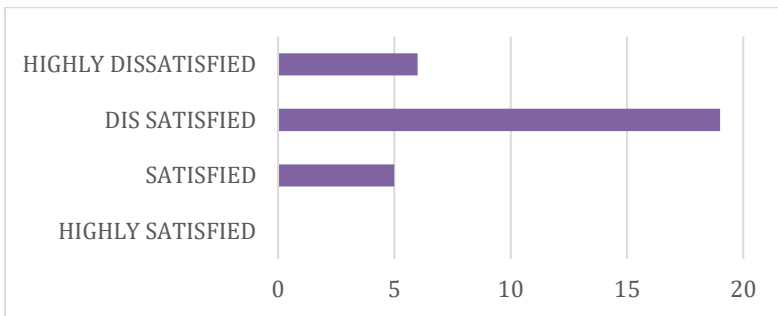
Figure 5.3: Monthly income of the respondents



Source: Primary data are collected from Ernad taluk on 6/1/2023

In the above table and diagram show that monthly income of respondents. 50% of respondents are earning monthly income in between 5000-10000 and 50% of respondents are earning monthly income in between 10000-15000. There is no a respondent get income below 5000 and above 150000. So, from the above interpretation we can assume that monthly income of the respondents are 7500 -13500.

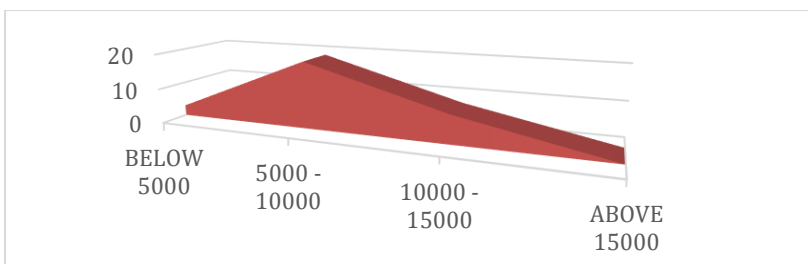
Figure 5.4: Satisfaction of income of the respondents



Source: Primary data are collected from Ernad taluk on 6/1/2023

In the above table and diagram show that satisfaction of income of respondents. 17% of the respondents are satisfied with their income, 63% of them are dissatisfied, and 20% of them are highly dissatisfied. Above interpretation we can assume that most of the respondents are dissatisfied in their income. There is not a respondent that is highly satisfied.

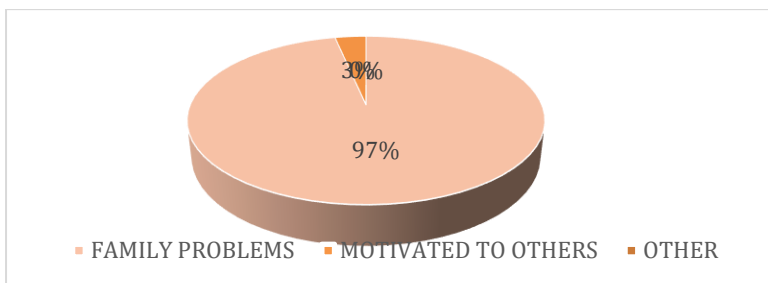
Figure 5.5: Monthly expenditure of the respondents



Source: Primary data are collected from Ernad taluk on
6/1/2023

In the above table and diagram show that monthly expenditure of respondents. 10% of the respondent's expenditure is below 5000, 63% of their expenditure is in between 5000-10000, and 27% of their expenditure is in between 10000-15000. Above interpretation we can assume that most of the respondent's expenditure is in between 5000-10000 and there is no respondent that above 15000.

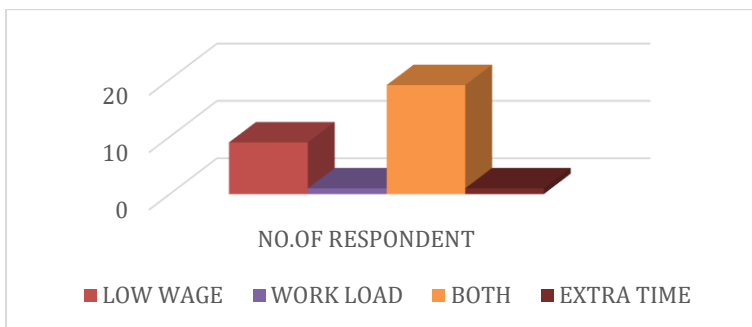
Figure5.6: motivated factor of the respondents



Source: Primary data are collected from Ernad taluk on 6/1/2023

In the above table and diagram show the factors that motivated the respondents to work. 97% of respondents are motivated to work because of family problems. Only 3% came because of the motivation of others. Above interpretation, we can assume that family problems are the driving force behind most of the respondents to work.

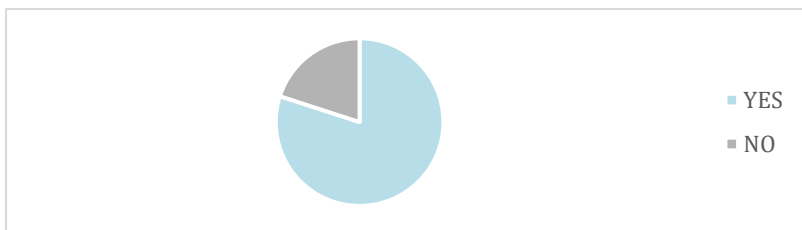
Figure 5.7: Challenges of the respondents



Source: Primary data are collected from Ernad taluk on
6/1/2023

In the above table and diagram show challenges that face the respondents in the field of work. 30% of respondents are face challenges that low wage, 3% of them are challenging by workload, and 63% of them face both challenges, and 3% of them are face extra time. We can assume that majority of the respondents are face low wage and work load.

Figure 5.8: Insurance of the respondents



Source: Primary data are collected from Ernad taluk on
6/1/2023

In the above table and diagram show that insurance status of respondents.80% of respondents have health insurance and 20% of the respondents do not have health insurance. From the above interpretation, we can assume that majority of the respondents have health insurance.

Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation quantifies the strength of the linear relationship between a pair of variables. Here, I choose two variables, monthly income and expenditure, to calculate correlation.

Correlation between monthly income and expenditure

Sl. No	Income	Expenditure
1	7500	2500
2	7500	2500
3	7500	2500
4	7500	7500
5	7500	7500
6	7500	7500
7	7500	7500
8	7500	7500
9	7500	7500
10	7500	7500

11	7500	7500
12	7500	7500
13	7500	7500
14	7500	7500
15	7500	7500
16	12500	7500
17	12500	7500
18	12500	7500
19	12500	7500
20	12500	7500
21	12500	7500
22	12500	7500
23	12500	12500
24	12500	12500
25	12500	12500
26	12500	12500
27	12500	12500
28	12500	12500
29	12500	12500
30	12500	12500

Here, we go the result, the correlation between these two variables monthly income and expenditure is 0.629858. It shows that there is a highly positive relation between monthly income and expenditure.

6. Findings and Conclusion

6.1 Findings

The present study is conducted to know that problems of women workers under the PM POSHAN Scheme in Ernad Taluk. For the collection of data, 30 samples are selected from different schools in Ernad Taluk. The important variables used for data collection were age status, religion, education, income, expenditure, etc. I reached into some findings, from the collected data.

- Most of the respondents are coming under the age group of 40-50 (50%).
- All the respondents are women.
- The education qualification of the respondents that 50% are in between 1-9 and 50% are SSLC.
- Marital status of respondents shown that majority of them are married.
- Most of the respondents have 0-3 children.
- The largest number of respondents are belongs to below poverty line (67%).
- In religion status of respondents mostly belong to Islam (57%) than Hindu.
- Most of the respondents are started the work is in between 2014-2024 (40%).
- The greatest number of the respondents are working above 6 hours (67%).
- Most of the respondents are making the food in between 60-90 kilograms (37%).
- In monthly income of the respondents, 50% of them earn in between 5000-10000 and 50% of them earn in between 10000-15000.

- Majority of the respondents are dissatisfied in their income and job (63%).
- Most of the respondents' s expenditure is in between 5000-10000 (63%) and there is no a respondent that above 15000.
- Majority of the respondents are motivated to work that cause of the family problems (97%).
- Most of the respondents are face challenges that low wage and workload (63%).
- Majority of the respondents have health insurance (80%).
- The monthly income and monthly expenditure of the respondent's are positively (0.629858) correlated.

6.2 Suggestions

As per the suggestions received from the women workers under PM POSHAN Scheme, when data collected from Ernad taluk. It given following:

- In this study most of the respondents are not satisfied with their income from this job. So the government should increase their wage and provide deserved wage for them.
- The government should tries to convert the daily wage to salary.
- The government should introduce law one cook for every 250 children to reduce the workload of women workers.
- The government should schedule the working hours of women workers properly and should pay for each extra time.
- The government should introduce other benefits like pension in addition to wage for women workers under PM POSHAN Scheme.
- Provision should be made for the storage of food items.
- All basic facilities food cooking should be provided in kitchen.

6.3: Conclusion

The project entitled as “Problems of women workers face under PM POSHAN Scheme in Ernad taluk”. It is a study that tries to understand various problems faced by women workers under PM POSHAN Scheme in Ernad taluk. PM POSHAN Scheme is provide hot cooked meal to children in 1st to 8th classes. It is provides employment to many women for preparing, serving and cleaning food who belong to backward sections of society and below poverty line. They are facing a number of problems in the areas like financial, personal and social, etc. For the purpose of the study 30 samples collected from women workers under PM POSHAN Scheme in Ernad taluk and analyses each of them. Snow ball sampling technique was used for the collection of data. Primary data collected through questionnaire and interview schedule. Statistical techniques like correlation between monthly income and monthly expenditure are used in the study. there is a positive relation between monthly income and expenditure. This study reveals that majority of the respondents want to be financially stable. Most of them are not satisfied with income from this job and they have not other income source. All the respondents are women and spending their income for self and family. Most of them were in the age group of 40-50. Education qualification of the respondents that SSLC and below SSLC and belong the Islam religion. Majority of them are working above six hours. All the respondents have facing problems that low wages and workload. They have not get any other benefits like pension. All the respondents are want continue this job and they have bank account and union. Every one has worked in only one institution and organization do not change. Management and teachers of the school are treating very good to respondents.

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**A STUDY ON EDUCATION OF SCHEDULED TRIBAL
WITH SPECIAL REFERENCE TO ERANAD TALUK**

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***“We are the sum of all people we have ever met; you change
the tribe and the tribe changes you”***

Unknown

Abstract

The tribal areas where missionary domination is significant the literacy rate is around 90% or more. This explains how the tribal communities are in actuality apathetic to education but educational programs are not designed to cater to the needs of the tribal communities. the special schools for the tribal children such as ashram schools are located in obsolete areas to which teachers never pay any visit. In many situations no school building and infrastructural facilities are available. Thus students live on rolls than being actually experiencing school life.

School curriculum never pays attention to Tribal interest in archery and various kinds of other sports and schools' commitment to teaching and learning makes the tribal children schools as a non-exciting experience as an alien place leading to higher dropout. It has broken down the backbone of tribal economy leading to the situation where Tribal is forced to send their children to labor market in search of survival making school a distant dream for search of survival making school a distant dream for them.

Significance of the study People should develop along anything on them. We should try to encourage in every way their own traditional an art and build up a team of the own people to do the work of administration and development. Some technical personnel from outside will no doubt needed especially in the beginning. We should avoid introducing too many outsiders in to tribal territory ...we should judge results not by statistics or the amount of money spent but by the quality of human character that is evolved. Education is in fact, an input not only for economic development of tribes but also for inner strength of the tribal communities which helps them in meeting the new challenges of life medium of instruction. The Raja Sabha records show that they belong to the category 4.4%of tribal students had to drop out. Considering the post Covid-19 scenario this rate is likely to rise. the main obstacle to the return of children is the non-remove of restrictions imposed on hostels during the covid-19 pandemic.

1. Introduction

The tribal communities are found throughout the country, primarily residing in hilly and mountainous regions. India is the homeland of numerous tribal communities with diverse eco-cultural, socio-economic, and geographical backgrounds. According to the 2001 census, scheduled tribes constitute 8.14% of the total population of the country. In the state of Kerala, comprising 36 unique scheduled tribes (ST), they make up 1% of the total population. Despite Kerala's high literacy rate of 90.92%, the scheduled tribes lag behind at only 64.5% literacy rate. This indicates that scheduled tribes are one of the most deprived and marginalized groups with respect to education. The Cholanaikkans, categorized as a primitive tribal group (PTG) by the government of India, inhabit the southern Kerala state, particularly the Silent Valley National Park, and are one of the last remaining hunter-gatherer tribes in the region. They speak the Cholanaikkan language, which belongs

to the Dravidian family. Education is crucial for tribal communities' existence, as it equips them to deal with economic exploitation and novel forces impinging on their villages. However, educational programs often fail to cater to the needs of tribal communities. Studies have shown that linguistic differences between school and family contexts generate a kind of linguistic poverty among tribal children, leading to school dropout rates.

2. Significance of the study

People should develop along anything on them. We should try to encourage in every way their own traditional arts and build up a team of the own people to do the work of administration and development. Some technical personnel from outside will no doubt needed especially in the beginning. We should avoid introducing too many outsiders in to tribal territory. We should judge results not by statistics or the amount of money spent but by the quality of human character that is evolved. Education is in fact, an input not only for economic development of tribes but also for inner strength of the tribal communities which helps them in meeting the new challenges of life medium of instruction. The Raja Sabha records show that they belong to the category .4.4%of tribal students had to drop out. Considering the post –Covid-19 scenario this rate is likely to rise. The main obstacle to the return of children is the non-remove of restrictions imposed on hostels during the covid-19 pandemic. Physical access to school in tribal areas is often difficult mainly due to geographic conditions, sparse population, remoteness of the tribal village in tribal areas, there is reliance on non-formal alternative education. Children of migrant workers are deprived of the basic children right. Seasonal migration has become common in several tribal areas

Migrant population are mostly from tribal communities. Children tend to accompany their parents, drop out of school and are forced into herd labor at work sites. Problems of assimilation with the non-tribal population. Illiteracy among tribal is a major hindrance to their development.

3. Objective and Methodology of Study

- a) To make intervention in the field of tribal Education from primary to higher stage, including steps for residential facilities for the students and for promotion vocational component for the tribals.
- b) To identify how much importance is given by the tribal community for education.
- c) How much help is the government providing to the tribal community? The help provided by the government during Covid-19.

The study will be conducted on the problems of tribal education was thoroughly analyzed the sample of the study contained of 30 samples in 3 colonies for tribals in Ernad Taluk. Random sampling was used to select sample. The problems of tribal education were identified through primary and secondary data.

Primary data: Primary data are collected through interview and questionnaire.

Secondary data: Secondary data collected from articles, newspaper, magazines etc. **Statistical technique:** Statistical tools like graph, table, correlation, regression

4. Literature Review

Chitins' (1974) conducted a Sociological survival on the Educational Problems of Scheduled Castes and Scheduled Tribes College Students. The study aimed at assessing the status of the scheduled caste and scheduled tribe student, comparing the SC/ST students with non-SC/ST students and identifying the type of difficulties and obstacles they face. The main tool of research was the Interview Schedule. The important findings were: Very few women among schedule caste and schedule tribe students went for higher education, most of the scheduled caste and schedule Tribe students went for higher education, most of the scheduled caste and scheduled tribe students were unmarried. By and large the scheduled caste and scheduled tribe Students were enrolled in the arts faculties rather than in the science faculties.

A study by Nayar (1975) sponsored as part of the ICSSR scheme on the Scheduled caste and tribe High school students of Kerala throws some light in the back ground and problems of tribal education in Kerala. He conducted the study to assess the types and extent of educational problems of scheduled caste and scheduled used for the collection of data. The study revealed that the majority of the students were older by two or three years for their standard. Economically scheduled tribe students were in more comfortable position than scheduled caste students. More than one fourth of the scheduled caste and scheduled tribe students studied three to four hours and this study habit was found to be promoted by better financial position, higher educational aspiration and non-participation in extracurricular activities. Stagnation and wastage were more among the scheduled caste and scheduled tribe pupils of Kerala.

A study Educated Unemployed Scheduled Caste and Scheduled Tribes (1983) has enquired the socio-economic conditions of educated unemployed Scheduled Caste and Scheduled Tribes in Kerala and has examined the characteristics of employment and unemployment among them. The study revealed the causes for unemployment among them and scheduled remedies suggested. The report considers unemployment among scheduled castes and scheduled tribes as a part the general problem. It was also revealed that in addition to their non-technical and less qualified man power, non-utilization of educational concessions, lack of idea about employment opportunities, and lack of interest I self-employment schemes are located as the reasons. In the light of these findings' suggestions are also made.

George (1984) in a study aimed at assessing the educational problems of the Scheduled Caste and Scheduled Tribe College students in Kerala. The objectives were to study factors that promoted the scheduled caste and scheduled tribe students to go to the college, the factors responsible for drop-out of scheduled caste and scheduled tribe students and their perception about the same. The study revealed that the amount of scholarship was inadequate, parents needed to be educated about the facilities existing and its purpose etc. A considerable number of scheduled caste and scheduled tribe students suffered from inferiority complex.

Srivastava (1990) conducted an independent study of the pre-metric scholarship scheme meant for scheduled castes and scheduled tribe students. The result showed interstate variations. The common findings were that not only was the amount of the scholarship inadequate, it was not even disbursed in time. It was also found that the money received by the pupils

was spent for purposes other than educational them came from disadvantaged conditions

Karauna chanana (1993) This article focuses on the growth of higher education within the frame work of preferential treatment and supportive measures for the benefit of different social groups, namely, the scheduled castes minorities and women. It also reviews the educational policy discourse which assigns several functions to higher education. Some of these are equity for the scheduled castes and tribes; mainstreaming for the minorities, and equality for women. It demonstrates that the educational policy fails to integrates these functions which remaining sectoral aims even at the conceptual level. Further, in the multi-cultural and multi-ethnic Indian society, the parametric of the gender ,caste, class and region are crucial in determining access to higher education. Again, gender becomes the all-inclusive negative parameter conferring cumulative and competing disadvantages on women. Lastly the educational policies and programs are unable to encompass the complex social reality within a single frame work and are ,therefore, unable to bridge the gap between policy and practice.

K Sujada (2002) The Indian constitution identifies identify s for special consideration certain ethnic minority groups, traditionally referred to as tribes or tribals, as scheduled tribes (STs) who constitute around 8% of the total population of the country .there are 573 STs living in different parts of country .most of the tribal communities have their own languages spoken in the state where they are located. There are more than 270 such language. the tribal languages in India belong to all major language families among which the Austric, the Dravidian, Tribe to-Chinese and Indo-European families

among which the Austric, the Dravidian, Tribe to-Chines, and indo European families are the dominant ones. One of the distinguishing features of STs is that the majority of them live in scattered habitations located in interior, inaccessible hilly and forest areas of the country. Nearly 22 per cent of tribal habitations have less than 100 population and more than 40 per cent can't have 100 to 500 people. Though tribal constitutes only 8 per cent of Indian population, they constitute a majority in several states and union territories and sizable population.

DC Sah yathra singh sisodia (2004) This book discusses land alienation and livelihood problems; empowerment of the tribal groups; education and health environmental concerns and other problems caused by the prevailing development paradigm that makes the tribal groups recipients of the charity from the outsiders and marginalized them from their own locale. The tribal issue is not solely an attempt to bring the historical process of tribal marginalization to the forefront. It is also an attempt to preempt their marginalization through contemporary processes. The study introduces the second generation problems of rehabilitation project effect on people. It succeeds partly in unearthing some of the risks associated with voluntary migration but many more have still remained irrelevant issues not only to policy makers but also their critics.

Seetha kakkoth (2005) Kerala is a homeland of a number of tribal communities. Thirty-six communities are listed in the scheduled tribes list of the state of them five tribal communities viz. Koraga, Kattunayakkan, Cholanayikkan, Kurumbar, and Kadar have been categorized as primitive tribal groups (PTGs) by the government of India in 1976, based on the criteria of pre-agricultural level of technology, less than 5%

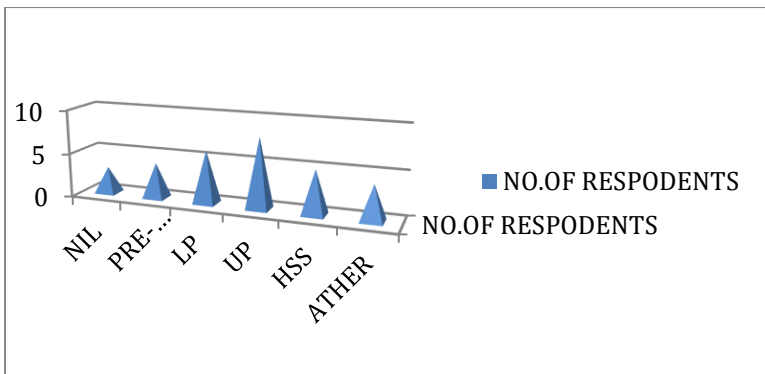
literacy, marginal or stagnant rate of growth etc. Socio culturally, Techno economically, eco-demographically educationally etc. These communities vary from one another and lay at deferent stages of development. The welfare programs so far implemented haven't focused on the felt needs of the communities, hence could not yield the desired results. Thus, for the overall development of these communities the study recommends tribe-specific action with the active participation of the community members.

Govind chandra rath (2006) Among India, people at the periphery' are its tribals. Development planning in India has attempted to foster their social and economic empowerment by focusing on food security, health, education, employment, and income generation fifty years of such planning has however, failed to narrow the gap between the tribals and the rest of the population and has instead actually reinforced the unequal exchange.

5. Data Analysis And interpretation

This study is conducted to understand the education level of the people of ST category. 30 families were selected from three colonies as samples. The analysis is based on the responses of the respondent. The analysis made throng explanation in questioned of chart and table. The variable used for analysis age, marital status, monthly income, expanses, education qualification and other education facilities etc.

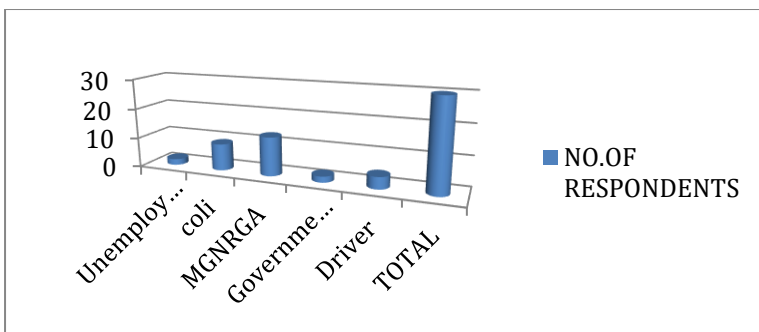
Figure 5.1: Educational status of sample unit.



Source: primary survey conducted in Urangattiri and Edavanna Panchayat on 2022

When we analyze educational status of respondent, majority of respondent (26%) are completed up school level, 21.6% of respondents are completed LP school level. 16.6% of respondents are HSS education. 13.3% of primary school, 13.3% of respondents are other education and of respondent are illiterate

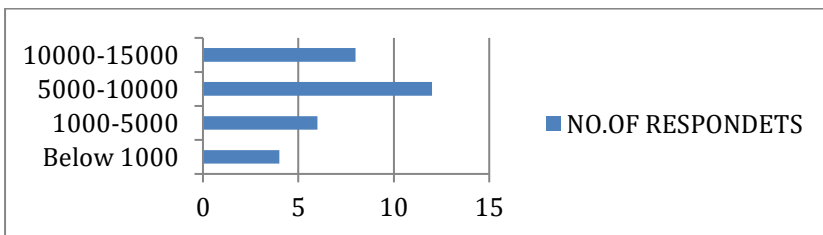
Figure 5.2: Type of occupation



Source: Primary survey conducted in Urangattiri and Edavanna panchayat in 2022

The above shows that 30% of respondent engaged in coli work, 43% of respondents engaged in MGNRGA work, 2% of respondents engaged in government service, 13.3% of respondent engaged in driver work, and majority respondents are unemployed

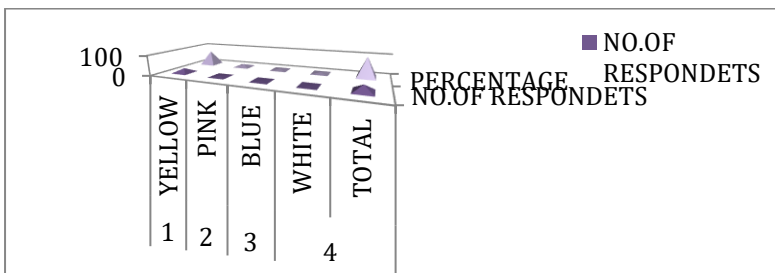
Figure 5.3: Monthly income of sample unit



Source: primary survey conducted in Urangattiri and Edavanna panchayat on 2022

The above table that 40% of respondent 5000-10000, 20% of respondent 1000-5000, 13% of respondents are living with low income which is below 1000, and remaining 27% of respondents have 10000-15000

Figure 5.4: Category of ration card.



Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

The above table shows that 73% of respondent earned ration card category in yellow 13% of responding in pink card 7% of responding in blue card, 7% of responding white card

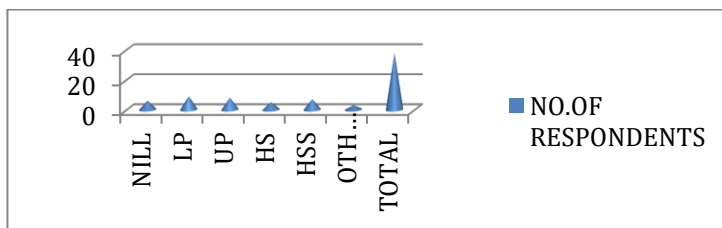
Table 5.1: Number of children in studying

Sl. No	Number Of Children	No.of Respondents	Percentage
1	1	5	16.7
2	2	12	40.0
3	3	8	26.7
4	Above-4	5	16.7
	TOTAL	30	100

Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

The above diagram and table give the idea about children of respondent. It shows that 40% homes with two children, 26.7% homes with three children, and 16.7% home with one child, 16.7% of homes with four above children. There are houses where a maximum of two children attend school.

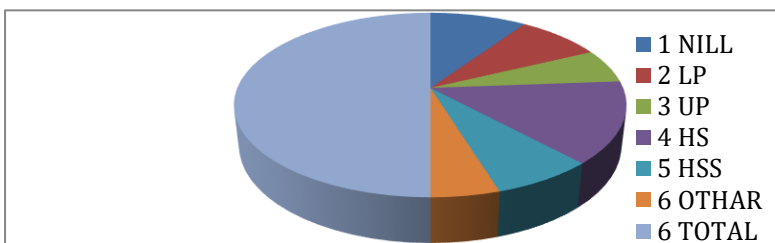
Figure 5.5: Education status for male



Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

When we analyze educational status of respondent, her majority of respondent (21%) are completed UP school level, 23.6% of respondents are completed LP school level. 18.6% of respondent are HSS education, 13.3% of respondent are HS education, 7 % of respondents are other education and 15% of respondent are illiterate. Here males are more UP dropouts.

Figure 5.6: Educational status for female



Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

When we analyze educational status of respondent, her majority of respondent (11.6%) are completed UP school level, 16.36% of respondents are completed LP school level. 14.8% of respondent are HSS education 28.3% of respondent are HS education, 79.4% of respondents are other education and 19.6% of respondent are illiterate. High school is said to be the most female education in these places.

Table 5.2: Educational status for children

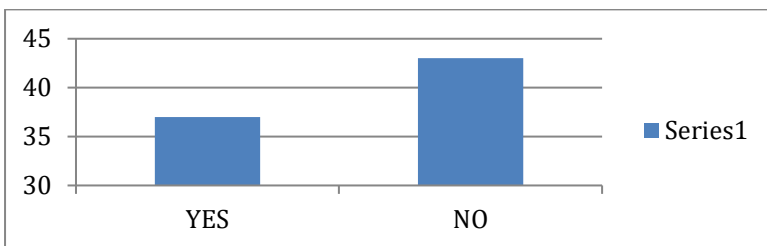
sl. no	children studying	no.of respondant	percentage
1	aganawadi	9	11
2	primary	24	30
3	hs	39	49

4	higher education	8	10
	total	80	100

Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

In the table 11% of anganwadi, 30% of respondents in primary school, 49% of respondents secondary education, 10% of respondents in higher education. Children's education is closer to where more children are studying in high school and primary school.

Figure 5.7: Educational status of SSLC



Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

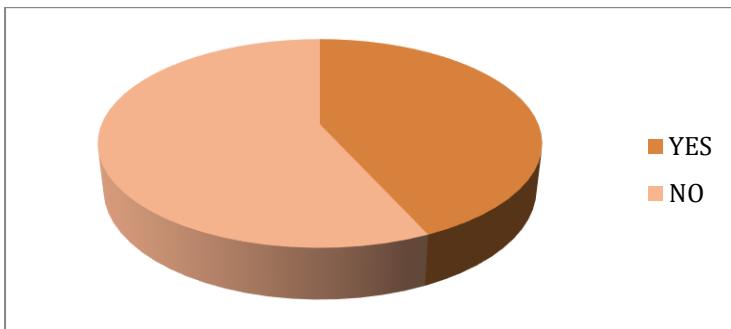
When we analyze educational status of respondent, here majority of respondent 54% are not an SSLC pass and 46% of respondents are SSLC pass. After collecting the data 54% of responder's households have not passed the SSLC

Sl. No	AGE	EDUCATIONAL QUALIFICATION
1	32	10
2	23	15
3	38	8

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4	38	8
5	24	15
6	36	12
7	39	15
8	43	0
9	70	12
10	33	12
11	40	15
12	45	5
13	45	10
14	45	5
15	40	10
16	36	12
17	50	10
18	55	8
19	42	3
20	42	8
21	32	8
22	65	0
23	38	10
24	43	8
25	28	5
26	25	15
27	45	10
28	58	0
29	24	15
30	26	14

Figure 5.8: PSC Registration among respondents.



Source: primary survey conducted in Urangattiri and Edavanna panchayat in 2022

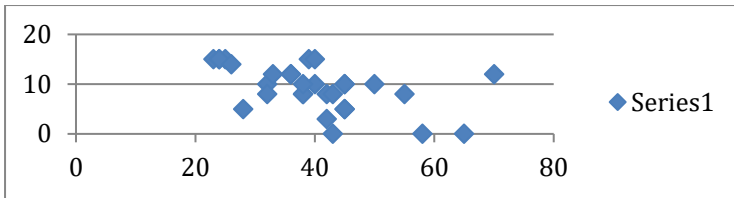
When we analyze educational status of respondent, here majority of respondent 57% are not an PSC registration, and 43% of respondents are PSC registration. 21% people are not PSC registered

Correlation

Correlation is a statistical tool which studies the relationship between two variable. simple linear correlations is a measure of the variables which vary together. Correlation quantifies the strength of the linear relationship between a pair of variables Here, I choose the two variables, Age and Educational qualification, to calculate the correlation.

Correlation variables

CORRELATION
-0.537899165



Here we got the result between these two variable age and education qualification -0.537899165 . It shows that there is negative relation between age and education qualification

Regression

In statistical modeling regression analysis is a set of statistical process for estimating the relationship between a dependent and one or more independent variable

H0 - there is no relation between ages

H1 - there is relationship between age and educational qualification

Sl. No	AGE	EDUCATIONAL QUALIFICATION
1	32	10
2	23	15
3	38	8
4	38	8
5	24	15
6	36	12
7	39	15
8	43	0
9	70	12
10	33	12
11	40	15

12	45	5
13	45	10
14	45	5
15	40	10
16	36	12
17	50	10
18	55	8
19	42	3
20	42	8
21	32	8
22	65	0
23	38	10
24	43	8
25	28	5
26	25	15
27	45	10
28	58	0
29	24	15
30	26	14

-0.21373

17.81605

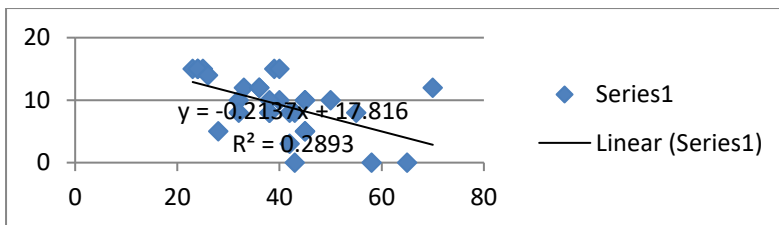
$$Y = a + bX$$

Y - Independent variable

X - Dependent variable

a - intercept

b - Coefficient or slope



6. FINDINGS AND CONCLUSION

6.1 Findings

The study is conducted to know role and problem of educational status for tribes. the data is collected from Urangattiri and Edavanna panchayat on the basis of random sample method 30 sample are taken for the study the important variables used for the study are age, marital status, education qualification, monthly income etc. Following are the major findings of the study.

- (33.3%) of respondents are in the age group of 30-40
- Here majority respondents are married (63.33%),
- Majority of respondents are (26%) in education qualification are up school.
- Majority (43%) in MGNRGA of respondent are engaged
- The about (40%) people have monthly income between 5000 - 10000.
- About (73%) of people are below the poverty line.
- Most of the 30 households have two (40%) children studying in school.
- Mostly men have studied UP (21%) school level only
- Here more women have studied UP to HS level (28.3%)
- Even more children under 18 years of age have received HS (39%) education.

- Most of the people are those who have not passed SSLC (54%) of the people are there
- Here 37 people have passed SSLC but 21 people are not registered for employment

6.2 Suggestion

- Most of the people who cooperated for the study did not have a higher education or a higher job. they should have conditions for higher studies and work.
- Most of the people are not aware about the importance of education and it has given information about it and turned awareness and turned more people towards learning.
- It is said that the obvious reasons for these who are studying do not have the condition to live by doing some academic profession.
- Knowledge about PSC exams and about employment registrations means more emphasis should be placed on how many competitive exams people here know about job prospects.
- Along with the studies, the children should be given a learning method in which they can get a job
- The people belonging to the ST category are the people who are far behind in the field of education compared to other communities and it is necessary for the government to intervene the most in the advancement of their education.
- It is said that the difficulty of traveling is the biggest challenge faced by them .it is said that it is very difficult in the field of education

6.3 Conclusions

This is an education –based study for a section of Urangattiri and Edavanna panchayat organs of Ernad taluk to understand the government support for educational attainment .samples are taken from 30 house most of these people have studied SSLC all have their own house and land most of them have ration card and Aadhaar card most of them are involved in MGNRGA work people here have not got a job according to their own education. Here more and more people depend an hostel facilities for their studies because of lack of money and distance is said to be the main reason for the is nd reason many people stop study and the situation prevails her most of the people who came out after the education do not get employment here based on their education. Where PSC registration will come employment registration people are few who have education but few go for this type of job field .most of them drop of SSLC poverty and very few go in to education .more women than men have gone to higher education and few women have gone to work.it is said that most of the people here are not getting basic education .this is the biggest weakness of this place. If they don't get education, there is no job .it also cause their poverty .the fact that older people are less education and younger people are able to reach much higher level of education is a great improvement now days.in this analysis statistical tools like regression correlation, percentage and diagrams are used for identified relationship between variables .correlation analysis shows there is negative relationship between two variables age and education.

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**THE CONSUMPTION PATTERN OF SCHEDULED
TRIBAL PEOPLE; A STUDY WITH SPECIAL
REFERENCE TO ERANAD TALUK**

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**“When you focus on the consumers, the consumer
responds”**

Alexander Wang

Abstract

Scheduled Tribes (STs) are specific ethnic groups or communities recognized by the Constitution of India. These communities are historically marginalized and are given special protection and privileges by the government of India to help them overcome the social, economic, and educational disadvantages they have faced for centuries. Not only this they are facing several prejudices from the other communities in India. Because of the little knowledge available about ST people. So, acquiring knowledge and understanding the way of life of them is important to abate the prejudice about them. There are branches of knowledge and understandings even studies about the ST community in India about Education, way of living, cultural events, way of dressing, their unique medicines, their languages etc. This study aims to explore the spending habits of Scheduled Tribe people residing in Ernad Taluk, Kerala. Given the unique geographical location and isolation of these tribal communities, this research provides an opportunity to gain a deeper understanding of their behavior and patterns of consumption. The study will examine the socio-economic factors that influence their spending, including their income sources and job type, as well as their preferences and attitudes towards different goods and services. The findings of this study will offer valuable insights for policymakers, businesses, and other stakeholders looking to enhance the welfare of these marginalized communities. By exploring the spending habits of Scheduled Tribe people

in Ernad Taluk, the study will contribute to a greater understanding of their economic needs and the opportunities available to support their growth and development.

1.Introduction

In India, the term "scheduled tribes" refers to groups of people who are recognized as indigenous to the country and who have been historically disadvantaged and marginalized. The Indian Constitution includes provisions for the protection and promotion of the rights of scheduled tribes, and the government has implemented various policies and programs to support the development and empowerment of this communities. There are over 700 scheduled tribes in India, representing a diverse range of cultures, languages, and traditions. Many of these tribes have their own distinct forms of social, economic, and political organization, and they often live in areas that are isolated from mainstream society. Scheduled tribes in India face a range of challenges, including poverty, limited access to education and healthcare, and discrimination. Tribal people are found throughout the country. They are primarily stay in hilly areas, forests, mountains etc. The census of 2011 says that 11.1% of total population is scheduled tribal people. Kerala is a state in southern India that is home to a diverse population, including several scheduled tribes. According to the 2011 Census of India, the scheduled tribes in Kerala constitute around 8% of the state's population. Some of the major scheduled tribes in Kerala include the Adiyar, Adiya, Hill Pulaya, Hill Vetta, Kattunayakan, Kuruma, Mala Arayan, Malavedan, Manna-Dora, Muthuvan, Paniyan, and Ulladan. These communities have their own distinct cultures, languages, and traditions, and they often face various challenges related to poverty, discrimination, and social exclusion. Tribal people are least

interacting with the people in cities or middle-class people. As a reason of this it's hard to understand the culture and lifestyle of these people. Even the consumption pattern of this people. It is not possible for me to accurately describe the consumption patterns of all scheduled tribal people in Kerala, as there is considerable diversity among these communities and their cultural practices, economic circumstances, and living conditions may vary significantly. In general, the consumption patterns of scheduled tribal people may be influenced by a range of factors, including their income levels, access to resources and services, cultural values and preferences, and local market conditions. Some scheduled tribal people may rely on subsistence agriculture or other traditional livelihoods, while others may be involved in wage labor or small business enterprises. The consumption patterns of scheduled tribal people may also be influenced by the availability and affordability of goods and services in their local area, as well as by the influence of external factors such as globalization, modernization, and changing cultural values.

2. Significance of the Study.

Scheduled tribal people are indigenous and not so public to the outside world. The people are unaware and misunderstood about them in their matters. So, there are so many aspects and areas about them to study. This study focuses to understand THE CONSUMPTION PATTERN OF SCHEDULED TRIBAL PEOPLE WITH SPECIAL REFERANCE TO ERANAD TALUK. This study can give light to the questions such as Are tribal people more consumers or producers, what are they consume more? How much part they spent for specific items etc. The study of consumption patterns of tribal people can provide valuable insights into the economic and social

conditions of these communities, as well as the factors that influence their consumption decisions. Understanding the consumption patterns of tribal people can help policymakers, researchers, and other stakeholders to identify the needs and preferences of these communities and to design appropriate interventions and support programs. For example, the study of consumption patterns of tribal people can help to identify the types of goods and services that are most important to these communities, as well as the factors that influence their demand for these goods and services. This information can be useful for policymakers in designing development programs and interventions that are tailored to the needs of tribal communities, as well as for businesses in identifying opportunities for serving these markets. In addition, the study of consumption patterns of tribal people can help to shed light on the factors that influence their economic well-being and social inclusion.

3. Objective & Methodology of the Study

1. To study the spending habits of Tribal people in Ernad Taluk
2. To study about the pattern of consumption
3. To study the saving habit of Tribal people

This study will be conducted by surveys in the locality where scheduled tribal people live, with pre-planned questions, and collect the answers from both genders and from different age groups. Also collect data from magazines and other online websites. The study uses Primary Data, Secondary Data, and Statistical tools like diagrams, percentage, and correlation

Primary data is original research data that is collected directly from the respondent through a questionnaire. Data collected

from the ST people in Ernad taluk by using Simple random sampling method

Secondary data are collected from websites, journals, articles,

Tools for data collection

Questionnaire is a tool used for the study about ().
Questionnaire is the instrument for collecting information directly from individuals.

Statistical Technique

The collected data were analyzed with symbols statistical technique like tables, line diagram, pie diagrams etc.

4. Review of Literature

The study of scheduled tribes has been a significant area of research for many years, with a large body of literature covering various aspects of their social, economic, and cultural lives. Scheduled tribes, also known as Adivasis or indigenous peoples, are recognized as distinct communities with unique cultural identities, traditions, and livelihood practices. This literature review aims to provide an overview of the existing studies on scheduled tribes and their various issues, including their status, education, health, livelihoods, and political representation. By synthesizing the findings of past research, this review seeks to identify gaps in our current understanding of the lives of scheduled tribes and highlight areas that merit further investigation

L.P. Vidyarthi and B.K. Rai (1977): In their book "The Tribal Culture of India," L.P. Vidyarthi and B.K. Rai conduct an in-depth study of the tribal culture in India. The book begins by outlining the history of Indian anthropology and providing a historical overview of the tribes. It goes on to provide a

comprehensive examination of the tribes' economic system, social organization, political life, religious practices, folklore, art, and craft. The book also includes descriptions of tribal villages. In the final chapter, the authors discuss the changes taking place in tribal culture and the factors impacting these changes.

P.K. Bhowmick (1963): In his book "The Lodhas of West Bengal," P.K. Bhowmick provides a detailed ethnographic account of the Lodha community in the Midnapore district of West Bengal. The monograph serves as a socio-economic study of the Lodhas, beginning with an examination of the history of Midnapore and the origins of the Lodha community. Throughout the book, the author delves into the cultural patterns of the Lodhas and describes various aspects of their way of life. In the concluding chapters, the author examines the effects of political changes on the Lodhas, including economic and territorial displacement. He also discusses the impact of outside communities on the traditional economic patterns and equilibrium of the Lodha society.

Mahendra Mohan Verma (1996): Mahendra Mohan Verma's book, "Tribal Development in India: Programmes and Perspective" delves into the scheduled tribes population in the state of Uttar Pradesh. The author aims to document and examine the programs and schemes implemented by both the Central and State Governments for the upliftment of these tribes. The study covers a wide range of issues including the need and policies for tribal welfare, national-level tribal welfare programs and schemes, the administrative structure and functioning of these programs, and the specific programs in place for education, economic assistance, health, and housing in Uttar Pradesh. The book also includes a review of

Integrated Tribal Development Projects under the Tribal Sub Plan and welfare programs for dispersed and primitive tribal communities in the state of Uttar Pradesh.

K. Suresh Singh (1969) : The book "Tribal Situation in India," edited by K. Suresh Singh, is a collection of proceedings from a seminar held at the Indian Institute of Advanced Study in Shimla in July 1969. The seminar aimed to gather information about tribal problems from different regions of India, provide suggestions for addressing these problems, and guide policymakers. The focus of the seminar was on the tribal situation in India as a whole, with a particular emphasis on the North East Hill Area. The book covers two main themes: the definition of 'tribe' in the Indian context and the concept of 'integration'. It also examines the topic of socio-political movements among tribals

Yoko Kijima (1983-1999): In "Caste and Tribe Inequality: Evidence from India" (1983-1999), Yoko Kijima examines the persistent disparities in living standards between households belonging to scheduled castes and tribes (SC/ST) and those that do not, despite government policies aimed at addressing these inequalities. Kijima finds that a significant portion of these disparities can be attributed to differences in returns on human and physical capital. Specifically, he estimates that 30-50% of welfare disparities are due to variations in returns on these assets. Additionally, Kijima notes that structural differences, such as lower returns to schooling for SC/ST households and geographic factors, contribute to the ongoing inequality between SC/ST and non-SC/ST households in India.

Prajina P.V. and Dr. Godwin Prensigh (2014) : In "A Study on the Socio-Economic Status of Tribes with Special Reference

to the Tribal Students of Kannur District, Kerala (2014)," Prajina P.V. and Dr. Godwin Premisigh examine the unique and complex nature of the Indian tribal society, which is known for its extreme poverty, poor health and sanitation, illiteracy, and other social issues. These issues have a significant impact on the Indian economy. The study also takes a look at the situation in Kerala, which is no different from the rest of the country. The researchers found that the current socio-economic development of Kerala is not fully reflected in the lives of the tribes in the region. For centuries, they have been living a simple life based on their natural environment and have developed their own unique way of life. The study focuses on understanding the current socio-economic status of the tribes in the Kannur district of Kerala.

5. Data Analysis and Interpretation

It's a study conducted to test "The Consumption Pattern of Schedules Tribal People". Ernad Taluk is selected for the collection of data. A sample of 30 scheduled tribe were taken to make analysis is based on the respondent of the scheduled tribe in Ernad Taluk

The data interpretation and analysis are based on the answers that collected with a questionnaire, about the job status, income earned, the products that consumed, helpfulness of ration shops. Participation in entertainment etc. tables and graphs are included for the easy understanding of the analysis

Table 1: Educational Status of the respondent.

Sl. No	Gender	No Of Persons	Percentage
1	Female	16	53.3
2	Male	14	46.7
	Total	30	100.0

Sources: Primary survey conducted in Ernad Taluk on December 2022

The data consist of 30 samples. And according to the table and pie chart shown above states that 53% of the samples are women and 47% of the respondents are men. They are 16 and 14 respectively

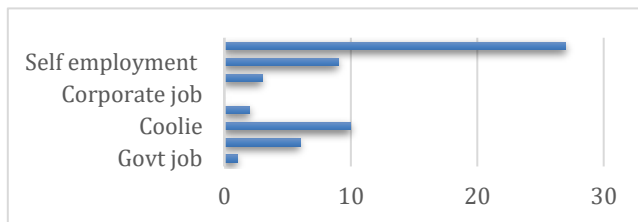
Table 1: Age Status of the respondent.

Sl. No	Age	No of Person	Percentage
1	10 - 20	2	6.7
2	20 - 30	13	43.3
3	30 - 40	10	33.3
4	40 - 50	5	16.7
	Total	30	100.0

Sources: Primary survey conducted in Ernad Taluk on December 2022

The age group of the respondents in samples range from 10 to above 50. In that 43% of the samples are between 20 to 30 age group. They count 13. 2 persons in 10 to 20 age group. 10 persons in 30 to 40 age group. They are 33% of the total sample. And there are 5 persons in 40 to 50 age group

Table 3 : Source of Income



Sources: Primary survey conducted in Ernad Taluk on December 2022

As per the above diagram and table, the job status of scheduled tribal peoples is concentrated in MGNREGP. Around 90% of the people are engaging in MGNREG Program. Around 30% of the people are self-employed. 33% of people are Coolie workers. 20% people are engaged in agriculture. And there is one GOVT employee. And there are no corporate workers. MGNREGP is a significant job to the scheduled tribal people. Most of the people earning their livelihood from these 100 days job assurance scheme. MGNREGP is assuring 100 days job yearly.

Table 4 : Monthly Income

Sl. No	Money Earned Per Month	No of Person	Percentage
1	0 - 1000	1	3
2	1000-5000	8	27
3	5000-10000	12	40
4	10000-15000	5	17
5	15000 - 25000	4	13

Sources: Primary survey conducted in Ernad Taluk on December 2022

The monthly income of the scheduled tribal people according to the data obtained from survey, 3% of the people are earning income of below Rs.1000. 27% of the people are earning the income of 1000 to 5000. 40% of the people are earning the income of 5000 to 10000. Only 13% of the population making above 15000.

As state in the previous table, the majority of jobs are concentrated in MGNREGA and coolie works. Through that these scheduled tribal people are making 5000 to 10000. Average. that amount only can cover their daily expenses and chore

Table 5: Status On Type of Shops Visiting

Sl. No	Type of Shops	No of Person	Percentage
1	Chantha	4	13
2	Normal shops	25	83
3	Super markets	1	3
4	mall	0	0

Sources: Primary survey conducted in Ernad Taluk on December 2022

The majority of the scheduled tribal people are consumers like all other people. Whether they are living in remote places and hilly areas, they visit shops for their needs. Regularly scheduled tribal people visit normal shops for their purchases. The above table and diagram shows that 83% that is around 25 respondents in 30 visit normal shops. 4 visits weekly *chanthas*. no one visit shopping malls or online shopping ever. The scheduled tribal people visit shops when they need. or when they runout of stock. They don't come daily. They

purchase products for a week or so. 40% of the respondents visit once in a week. 47% visit 8 time in a month etc.

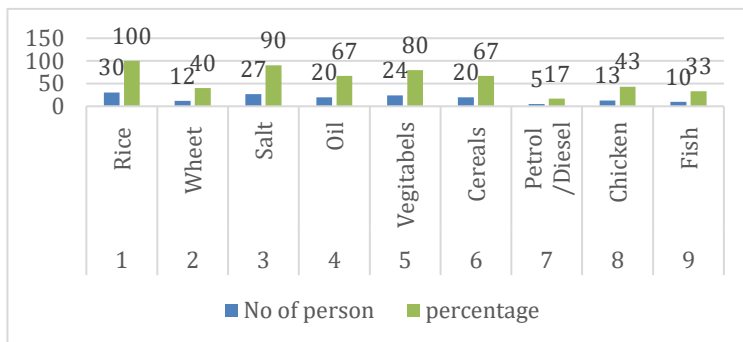
Table 6: Attitude Towards Ration Shop

Sl. No	VISITING RATION SHOP	NO OF PERSON	PERCENTAGE
1	yes	30	100
2	no	0	0

Sources: Primary survey conducted in Ernad Taluk on December 2022

The above data show that 100 % Scheduled Tribal people do visit ration shops regularly and no one miss their chance to acquire their needed items from ration shops

Figure 1: Status of Goods Consumption



Sources: Primary survey conducted in Ernad Taluk on December 2022

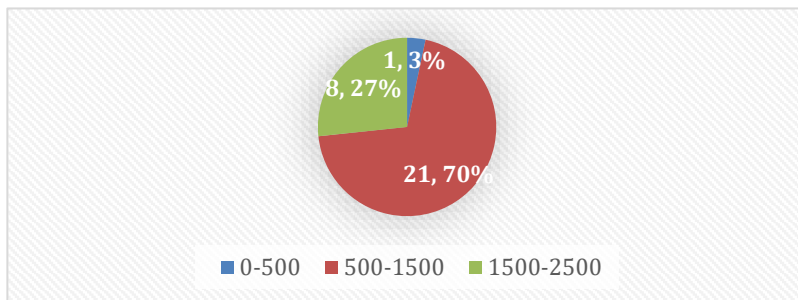
This part discussing about the consuming items of scheduled tribal people in surveyed region. In this it shows that 100% of people are users of Rice for their daily consumption. And that also get from the ration shops. wheat is not so popular in the region. They consume salt, oil, vegetables, cereals, etc. they are

just like people in villages in the pattern of consumption. They are not so alienated from the villages and markets.

The consumption of petrol or diesel is very limited in this area. Only 17% of the people are buying that. That is the percentage of people that have own vehicle.

43% of the people buy chicken and 33% buy fish from the local shops.

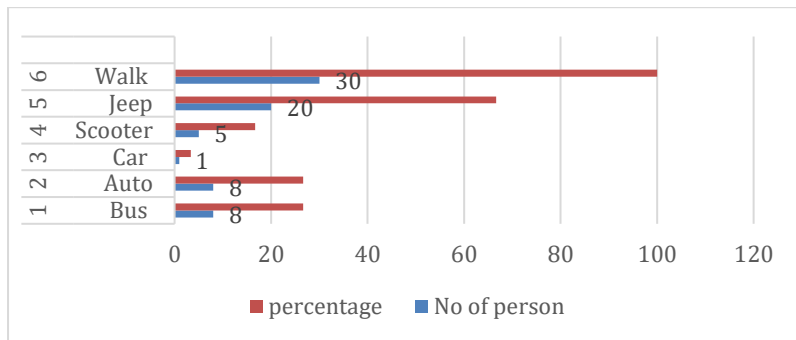
Figure 2: Expense On Textiles



Sources: Primary survey conducted in Ernad Taluk on December 2022

This table and diagram show that the expanse of textiles for scheduled tribal people is around 1500 yearly. 70 % of people are spending 1500 on textiles. 27 % of the people spend 2500 for textiles

Figure 3 : Mode of Transportation

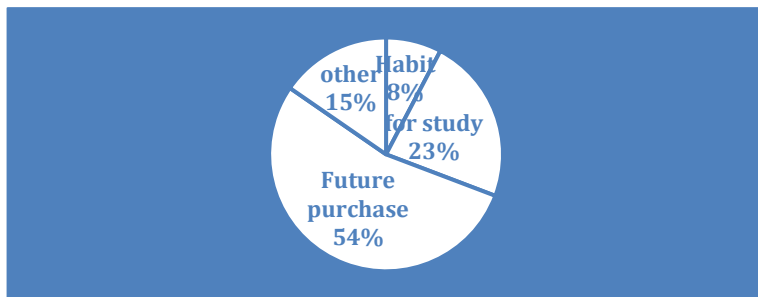


Sources: Primary survey conducted in Ernad Taluk on December 2022

The above diagram and tables show the mode of transportation of scheduled tribal people. That is 27% regularly use bus, the 27% use auto only 5 have the access to a bike or scooter. jeep facility is available. to the hilly area jeep is the only vehicle that can get there. 99% of people consider walking as a mode of transportation even if its long distance

Table 7: Status On the Money Saving and Purpose

Sl. No	Status Of Money Saving	No of Person	Percentage
1	YES	13	43
2	NO	17	57



Sources: Primary survey conducted in Ernad Taluk on
December 2022

44% of the people are saving money and 57% of them are not saving money and 43%, that is 13 people save money and 57% , 17 people says no to save money. In that 8% of people save money for habit. 23% of people save money for studies. That is 3 persons. 54% that is 7 people save money for future purchases. And 2 people save for some other activities.

Table 7 : SPENDING ON ENTERTAINMENT

Sl. No	Entertainment (Cinema, Parks)	No of person	percentage
1	YES	23	77
2	NO	7	23

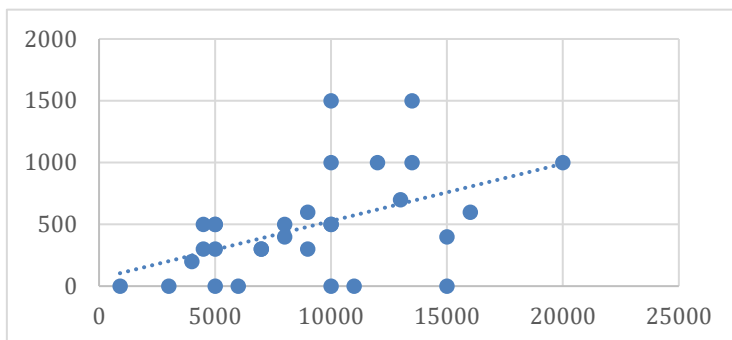
Sources: Primary survey conducted in Ernad Taluk on
December 2022

The above table shows that the entertainment status of scheduled tribal people. Above half of the people do like entertainment and they have visited cinemas and parks.

Correlation of Income and Expenditure on Entertainment

Sl. No	Income	Entertainment Expenditure
1	5000	500
2	8000	500
3	9000	600
4	10000	1000
5	900	0
6	7000	300
7	6000	0
8	4000	200
9	7000	300
10	10000	500
11	8000	400
12	10000	500
13	16000	600
14	5000	300
15	20000	1000
16	15000	400
17	11000	0
18	15000	0
19	4500	300
20	10000	1500
21	12000	1000
22	4500	500
23	9000	300
24	5000	0
25	13000	700
26	5000	500
27	10000	0

28	3000	0
29	13500	1500
30	13500	1000



The diagram and the table above show the correlation between income earned and the expenditure on entertainment. The correlation between them is **0.488**. It's a positive relationship between income and entertainment expenditure. It's not so strong correlation.

The trend line positively sloped. The scatter diagram dots are not close to the trend line. It shows that when income increases, the expenditure on entertainment also increases. But there are other factors also that affect the entertainment expense.

6. Findings, Suggestions & Conclusion

This study was conducted to know the source of income among the scheduled tribes residing in Ernad Taluk. And also, to find the ways of collecting income and how they met with their daily needs and wants and their spending habit. The important variables used for the study are age, gender, monthly income,

spending items, saving etc. From the 30 respondents I find out the following information. They are,

6.1 Findings

- Most of the respondents are in the age group of 20 – 40
- There are 53% of male and 47% of female respondents.
- 90% of respondents are MGNREGA employees, and only 3% are Government employees.
- only 2 or 3 people are earning income in a family.
- The monthly incomes of most people are below 10000. House hold income per year is below 25000.
- 93% of people visit shops and Normal shops
- 100% of people possess yellow ration card
- 60% of the people spent 2000 – 3000 for essential goods
- Majority of the people walk for transportation. and they use Jeep, Bus etc
- Only 17% of the people have own well. Others have pipe water and other natural sources
- 47 % of people save money.
- Most of the people have bank account
- 77% of people spent money for entertainment also
- And there is a positive correlation between income and expenditure on entertainment

6.2 Suggestions

- The Government should introduce many projects for the development of scheduled tribes.
- Ensure at least one Government hospital near this area.
- Provide employment opportunities to them.
- Facilitate innovative learning practices.

- Provide activities to reduce socio and technological backwardness.
- Conduct awareness programs for others to change their attitude among the tribes.
- Provide reservation for private sector.
- Provide basic ideas about the usage of Bank, cards, modern technology etc.
- Ensure better transportation
- Increase infrastructure facilities and hospitality.

6.3 Conclusion

The results of this study offer insights into the economic situation of the Scheduled Tribes in Ernad Taluk. The majority of the respondents being in the 20-40 age group highlights the need for sustainable employment opportunities for the younger population. The fact that 90% of the respondents are employed under MGNREGA and only a small percentage are government employees highlights the limited job opportunities available in the area. The low monthly and household income further underlines the need for financial empowerment and better employment opportunities in the region. The high number of people who walk as their primary mode of transportation highlights the need for better infrastructure, including road networks and public transportation systems. The finding that 47% of the respondents save money is a positive aspect, suggesting that the community is conscious of their financial well-being. The positive correlation between income and expenditure on entertainment shows that people are able to afford leisure activities, which can have a positive impact on their overall quality of life. The study provides a snapshot of the economic situation of the Scheduled Tribes in Ernad Taluk,

highlighting the challenges and opportunities facing the community.

Throughout the study I realize that the economic situation and the different types of source of income and their spending pattern. For the study, I selected correlation as the statistical measurement tool. In which measurement I consider the monthly income of the respondents and the expenditure on entertainment. It shows a positive correlation between the monthly income and expenditure on entertainment of the respondents. The measuring figure is 0.488. This study concludes that the schedule tribes in Ernad Taluk not in well socio- economics status and not in a very poor condition but yet to develop in several areas. And all Government and public should actively take a concern on that

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SOCIO ECONOMIC PROBLEMS OF BENGALI MIGRANTS FAMILY IN KERALA

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**“However we may feel about it, migration is our common
future”**

Anne Gallagher

Abstract

Migration is the movement of people from one place to another with the intensity of settling permanently or temporarily in a few locations. The word Migration is derived from the Latin word which means the changes are residence. Internal migration is part of migration. Migration is an important factor influencing social and economic development. Many people are migrating in to Kerala Mainly from Assam and West Bengal. The main reason for their migration are lack of regular employment and wage rate is very low in their states, so they faced financial crises in their states. There are about 25 lakhs migrants in Kerala with four states West Bengal, Assam, Bihar, Orissa. Most of the Bengalis are migrating in to Kerala for their better life. They are engaged many varieties of work in Kerala. The main purpose of this study was to know socio economic problems of Bengali migrants' family in Kerala with special reference in to Kuzhimanna panchayat, for the purpose of present study 30 samples are collected from Kuzhimanna panchayat. Random sampling method are used for the collection of data. Primary data are collected through interview and questionnaire, statistical tool like correlation is also used in this study. The result of the study indicates that most of the respondents are not satisfied with their income from job. The presented study helped in learning about Bengali migrant workers.

1. Introduction

Migration is a physical shifting of an employee or work force from one place to other. It may be permanent in nature or temporary also. Internal migration in India is not a new phenomenon, it is existing historically and it is a continuous process. Now more and more people are migrating into Kerala especially from west Bengal, Assam, Odisha etc. There are about 25 lakhs migrants in Kerala with four states west Bengal, Assam, Bihar and Orissa. The main reason for their migration is lack of regular employment opportunities and low wage rate in their states. They have no option in their own states to satisfy their basic needs. Most of the Bengali workers landed in Kerala for their better life. They are ready to work at any pay which is better than their states.

The major reasons for migration of Bengali workers from rural west Bengal are found to be unemployment, lack of regular employment and low wage rate. The many data published by labour Bureau also confirm the high wage differential between west Bengal and Kerala. Kerala offers higher wage rates compared to other southern states. A large section of Bengali migrant workers has come in to Kerala and other states at a destination place, a migrant workers life is very different from the life he could have spent at his own village in west Bengal. Most of the days of the year he lives alone, far from his family members, relatives' friends. His higher earnings might have improved financial situation of his family at home.

Majority of migrant workers are currently working under contractors; they came to know about the work opportunities from their friends and fellow villagers. Migration of people is mainly motivated by better employment opportunities, higher

wage rate and health condition better living condition at destination. On other hand They are compelled by factors as lack of employment, low wage rate debts etc. And then it has been pointed out that large scale out. Migration especially of unskilled construction workers from Kerala and shortage of construction workers in Kerala. And then in migration to Kerala there are over 25 lakhs domestic migrant labour in Kerala today with annual arrival rate of 2.35 lakhs most of them are from west Bengal, Bihar, Assam, Odisha. Many of them are Mobile, single males between 18-35 years old

2. Significant of the study

Throughout history migration has been linked to economic and social development The social and political significant of migration has increased. It is often seen as the result of imbalances in development, but also as influencing development. Migration has been seen beneficial and at others detrimental to development depending on historical moment and circumstances. The most important reasons for international migration a difference in income and economic opportunities between countries. The most important reasons for international migration are differences in income and economic opportunities between the countries. The migration helps in improving the quality of life of people. It helps to improve social life of people as they learn about new culture, customs and languages which helps to improve brother hood among people. Migration of skilled workers leads to a greater economic growth of region. There is many ecological implications of migration. The food resources of some region would not be adequately exploited without moving populations. The sequence of migratory movement is closely integrated in the annual cycle of eco system characterized by

productivity fluctuations .We study about Socio economic problems of Bengali migrants family in Kerala .most of the Bengali workers landed in to Kerala for their better life .The dominant reasons for their migration are lack of regular employment opportunities and low wage rate in their states. Wage rate is very low in their states .Bengali migrant workers are employed in almost sectors in Kerala. In Malappuram district many Bengalis are involved in various types of work like work in hotel, work in paddy field mainly in construction sectors. Many Bengalis are migrated in Kerala mainly for work. They are work for very low wage rate compared to others, and they are ready to do any kind of work. These Bengali migrants are working in vulnerable situation, because in their own states there was no any situation even for their basic needs. And so this study seeking to know about the working and living condition Or Socio economic problems of Bengali migrants' family especially in Kuzhimanna panchayat and examine the factors which are responsible for inflow of migrant to study area.

3. Objectives and Methodology of the study

- a) To know about life of Bengali migrants' family in Kerala
- b) It helps to understand the financial background of Bengali migrants' family in Kerala
- c) It helps to identify where is better life for them
- d) To study the social status of migrated people

This study conducted Socio economic problems of Bengali migrants' family in Kerala,30 sample is selected from Kuzhimanna panchayat. Methodologies of this studies are

Primary data

Primary data was collected from Kuzhimanna panchayat through survey and personal Interview.

Secondary data

Secondary data was collected from news papers, websites, journals etc.

Sampling method

Random sampling are used

Data analysis

Statistical tools

Simple correction are used

4. Literature Review

In this chapter an attempt has been made to review some important studies which are relevant to the present study. Review of literature for a integral part of any research study. The recent literature on various aspects of migration a functioning is expanding very fast. Migration is the movement by people from one place to another with the intention of settling permanently or temporarily in new location. A literature review discusses published information in a particular subject area, and sometimes information in a particular subject area within a certain time period. Many researchers studied about migration.

Michael Tharakan PK (1976), has made analysis of the courses and consequences of migration that has taken place in Kerala during 1930-60. According to him a large number of peasants especially belonging in to Syrian catholic community

has migrated from Travancore region to various hilly parts of Malabar. The study found that increase in the pressure of cultivable land due to increase in population, commercial development of agriculture in Travancore and availability of plenty of land in Malabar were the reason for migration

Vinod Kamble (1983) analyzed gross and net volume of migration, type and direction educational level and employment pattern of migrants of Kerala. According to him, employment is the main reason for migration and migration has led to economic development of the state. He is also of the opinion that major part of remittances was utilized for conspicuous consumption, which has led to increase in general price level. In his view Keralite are more dynamic, courageous to take risk of migrating to elsewhere and adjusting to the new environment, which seem to be lacking in the most of the states in India.

Indermit Gill (1984), analyzed the causes and pattern of in migration method of requirement etc. To Jullundur district of Punjab from champ ran in Bihar. He found that wage difference was the major attraction for in migrations emigration of unskilled and semiskilled workers from Jullundur has rescued in short supply of native labour, labour and large inflow remittances created further demand for construction workers which lead to the mass in migration petty constructor 'recruited migrants.

Raju B.K.R. (1987) , analyzed the socioeconomic backgrounds migratory process and adjust mental problems of migrants from Godavari district of Andhra Pradesh to the Tungabhadra project area in the state of Karnataka. He found that the migration for economic betterment and selective

according to him migration has also lead to certain social vices like alcohol drinking gambling etc.

Arjun pater's (1988) , Arjun pater's 1988 , study with the conditions of migrant workers in Gujarat and claimed that the migrant labour g of absorbed in the secondary labour market only with low wages, without job security and promotional opportunities the study of found that the working conditions of migrants are very bad ,They have no fixed working time and they are not allowed entry in to the primary labour market.

Kannan K .P (1988) , studied the different stages in proletarian class formation of different categories of rural workers of Kerala through the examination of various and positions before and after the class formation and the impact of collective action. He claimed that the labour organizations and union have led to improve the socio-economic conditions of workers ,but at the same time , it has led to changes in employer- employee relationship and crop pattern; reduction of employment opportunities in the state and import of workers Tamil Nadu .

Ankrah Kwaku Twumasi (1995) Rural Urban migration and socioeconomic development in Ghana, this article discusses the case of Ghana, where rural Urban migration creates major change in social and behavioral pattern of migrant people when this migrants decide to shift their base due to availability of better education, healthcare facilities and entertainment and then this force them to socialize their behaviors which ultimately leads to change in behavioral pattern

. Brora R. S (1996) , studied the senses and consequences of out migration from the hilly regions of Uttar Pradesh and found

that both pull and push factors were responsible for outmigration, but push factors are stronger than that of the pull factors. According to him out migration of relatively younger male members has adversely affected the economy at the household as well as at the regional level and various development programmes carried out in these regions have not resulted in limiting out migration.

Thomas Isaac TM (1997), studied the consequences of out – migration upon the domestic employment situation, impact of remittance upon the economy, problems and prospects of re-integration of returned migrants and implications in the distribution of assets and income. According to him unemployment is the major reason of out migration; education provides ability to tap employment opportunities outside the state and emigration has resulted in reduction of unemployment, labour shortage, increases of general wage rates and price levels as well as changes in consumption habits and has adversely affected agriculture.

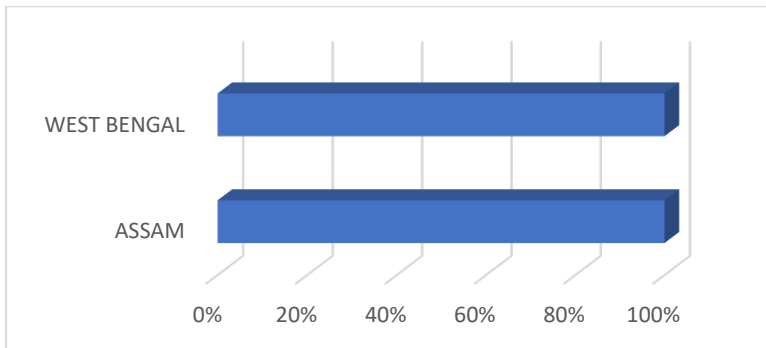
Prakash B. A (2002), observed that better educational status, vocational training, knowledge of working languages in the cities and help as well as support received from their friends and relatives helped Keralites in getting employment in the formal sector in Delhi. According to the study high cost of living was the major problem faced by the migrants and they are ready to live in Delhi by facing this and other problems. Review of literature is an integral part of any research study. Full scanning of the literature on related studies will help researchers in understanding the studies of similar nature and methodology followed. It is a survey of scholarly articles, books and other sources relevant to particular issue area of research or theory, and providing a description, summary and critical evaluation of

work. A literature review is a description of the literature relevant to a particular field or topic. It gives an review of what has been said, who the key writers are, what are the prevailing theories and hypothesis what questions are being asked and what method and methodologies are appropriate and useful . In conclusion the purpose of literature review is, to survey the current state of knowledge or evidence in the area of inquiry, to identify key authors, articles, theories and findings in that area and to identify gaps in knowledge in that research area

5. Data Analysis and Interpretation

In this chapter we outline the primary field survey analysis of socio economic problems Of Bengali migrants family in Kerala .Kuzhimanna Grama panchayat was selected for collection of data .A sample of 30 Bengali migrants were taken in to make analysis .The analysis is based on the respondents of the Bengali migrants in Kuzhimanna Grama panchayat .The study conducted to check the socio economic problems of Bengali migrants in Kerala. And these analyses made through questionnaire. we have been prepared a structured questionnaire for field survey and it presented in way of table and chart. The variables used for the analysis are, Place, Marital status, educational qualification, Bank Account, Savings, Income status, Working hours, Vehicle, Ownership of houses

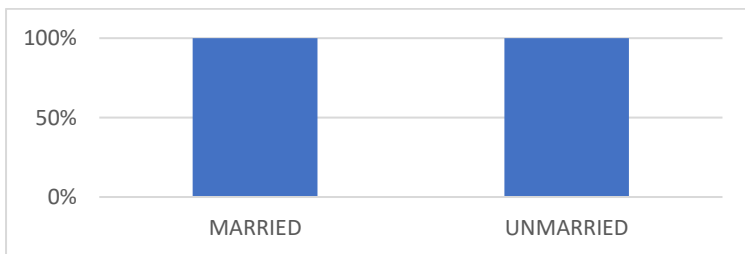
Figure 5.1: Place of Migrants.



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

Figure 5.1, which indicates the distribution of Bengali migrants. According to your description, 67% of respondents are from Assam, while the remaining 33% are from West Bengal. You also mentioned that the majority of Bengali migrants are from Assam and have migrated to Kerala for work.

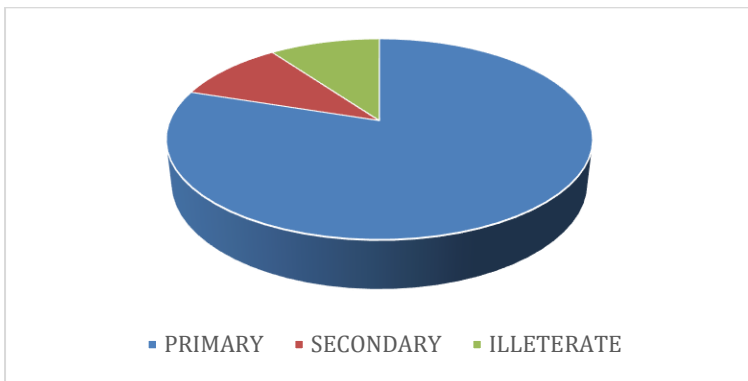
Figure 5.2: Marital status



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

The above figure shows that marital status of Bengali migrants in Kuzhimanna Panchayat. Most of the Bengali migrants are married. Only some Bengali migrants are not married. Only 13 % of respondents are unmarried. The big share is from married. That is 87% . When we analyzing most of the Bengali migrants are married.

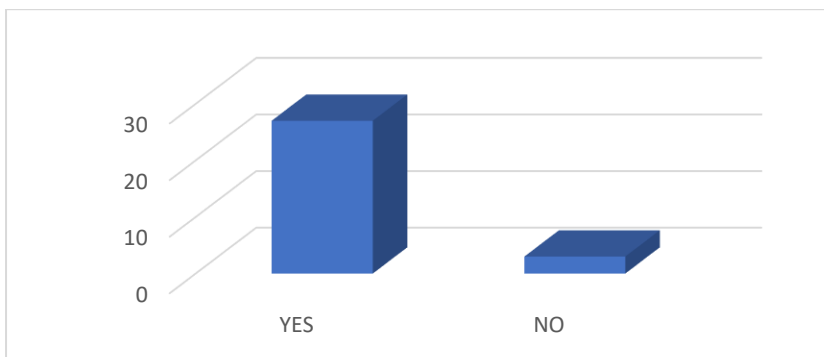
Figure 5.3: Educational qualification



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

This figure shows the educational qualification of Bengali migrants. Through this table and figure we can easily understand the most Bengalis have only primary education. We show that 80 % respondents have primary education. 10% respondents have secondary education. The remaining the 10 % respondents are illiterate. We can understand that Bengalis have very low educational status

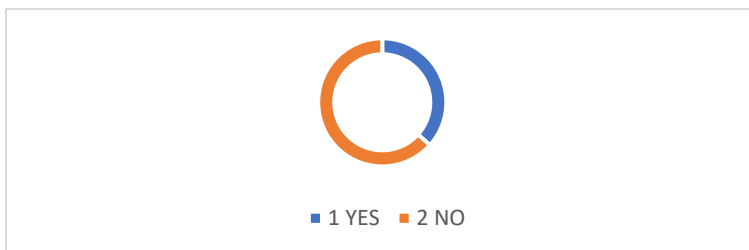
Figure 5.4: Bank account



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

The figure shows the classification based on the bank account. The majority of Bengali migrants have bank account. 90% of respondents are replied positively, only 10% respondents are replied negatively. In this table and chart we can clearly analyzing most of the Bengali migrants have bank account. 27 members have bank account from 30 sample.

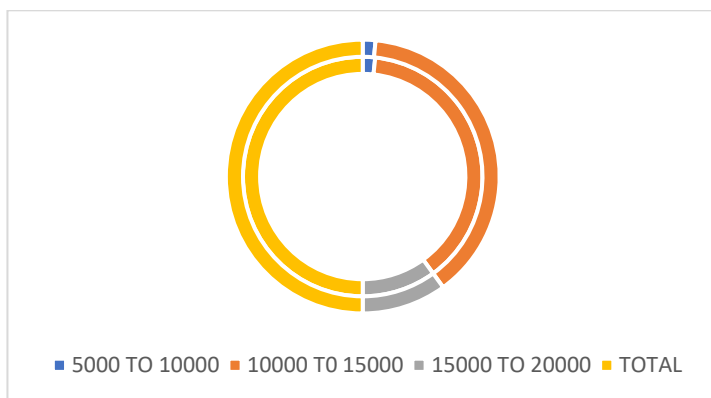
Figure 5.5 : Savings



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

We can analyzing from above figure, savings status of Bengali migrants in Kerala.64 %of respondents have savings However 36% of respondents don't have savings. Through this table and figure we can clearly understand majority respondents are replied negatively. Only 36% of respondents are replied positively.

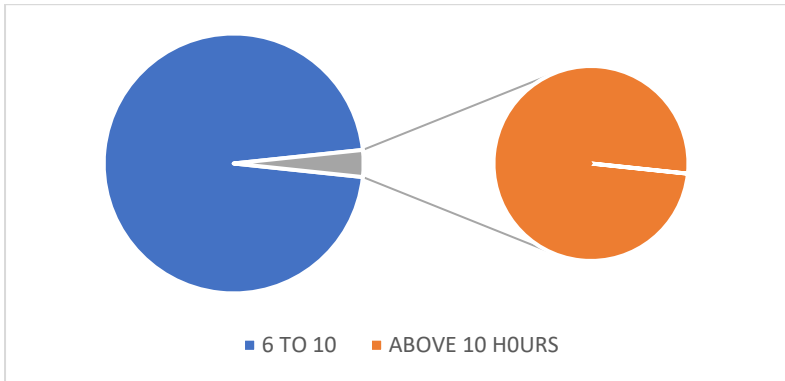
Figure 5.6: Income status



Data source: Primary data collected from Kuzhimanna Panchayat on
December 2022

The above diagram, it can be concluded that the 77% of respondents are in between 10000 To 15000. 20% of respondents are in between 15000 To 20000. The remaining the respondents are 5000 To 10000. That is only 3%. Through this table we can understand that majority of respondents are in between the 10000 To 15000.

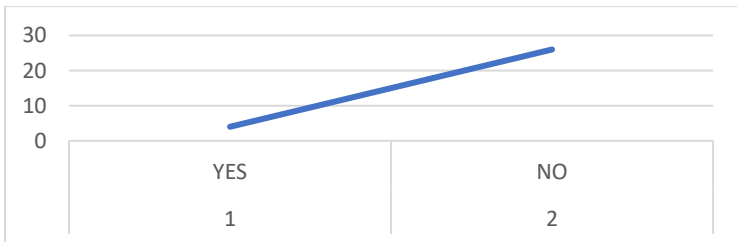
Figure 5.7: Working Hours



Data source: Primary data collected from Kuzhimanna Panchayat on
December 2022

The figure shows that working hours of Bengali migrants in Kuzhimanna panchayat . Through this table and figure we can clearly understand that majority of respondents are 6 To 10 hours, that is 97% . Only 3 % of respondents are in above 10 hours.

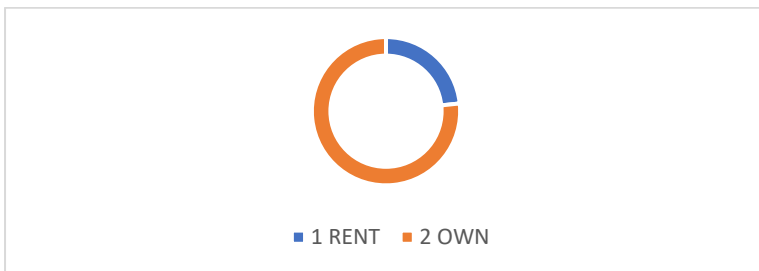
Figure 5.8: Vehicle



Data source: Primary data collected from Kuzhimanna Panchayat on
December 2022

The figure shows that most of the Bengali migrants are don't have vehicle in here. Only 13 % of respondents have vehicle in here. 87% of respondents don't have vehicle in here. Majority of them doesn't have vehicle in Kuzhimanna panchayat.

Figure 5.9: Ownership House



Data source: Primary data collected from Kuzhimanna Panchayat on December 2022

The above figure shows that classification based on the ownership of houses. 77 % of respondents are living in their own houses in their state. 23% of respondents are living in rented houses in their states. Most of the respondents are living in their own houses.

Simple correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variable very together. Correlation quantifies the strength of the linear relationship between a pair of variable

Here a choose the two variable income and savings, to calculate correlation

*Unveiling Socio-Economic Realities a Comprehensive Study of Local Communities in
Ernad Taluk, Malappuram*

Income	Savings
7500	0
12500	0
12500	1
12500	1
12500	1
12500	0
12500	1
12500	0
12500	0
12500	1
12500	1
12500	0
12500	0
12500	0
12500	1
12500	0
12500	0
12500	0
12500	0
12500	0
12500	0
12500	0
12500	0
12500	0
12500	0
17500	1
17500	1
17500	0

17500	1
17500	0
17500	1

Correlation=0.330563082

Here we got the result the correlation between these two variable income and savings is 0.330563082. It shows that there is a positive relation between income and savings

6. Findings and Conclusion

The study conducted to know socio economic problems of Bengali migrants family in Kerala, for the collection of data a group of Bengali migrants residing Kuzhimanna Grama panchayat is selected. The important variables is used for this study classification is based on age, marital status, educational status, monthly income, savings etc.

- The majority of the respondents are male in Kuzhimanna panchayat
- Most of the respondents belong to the age group of 15-25.
- 67% of respondents are from Assam
- The majority of them are married
- The most of the respondents are only primary educated
- The majority of respondents have bank account
- The most of the respondents don't have savings
- Majority of respondents are choosing bank deposit
- The Bengali migrants are working very low wage rate
- Majority of the respondents are utilizing their income for non food items
- The most of the respondents are get wage in monthly

- Most of the respondents are working 6 To 10 hours
- The majority of respondents don't have vehicle in here
- Their savings and investment are very low
- Majority of respondents are living in their own houses in their state That is 77%
- Majority of them have living in here for rent

6.1 Suggestions

Some suggestions are incorporated here on the basis of field observation and interactions with migrant people

- Govt should take to increases the wage rate in the job of domestic country
- Govt should employment opportunities in the country
- Govt should take policies and decisions to reduce unemployment
- Promote high quality education in the country.
- Govt should provide financial accommodation for migrants people
- Govt should maintain accurate data migrate workers in different places

6.2 Conclusion

The project entitled “Socio economic problems of Bengali migrants in Kerala a study with special reference to Kuzhimanna panchayat” This study that tries to understand problems of Bengali migrants. During the time of my survey Many people are interested to migrated domestic country mainly for work. In my sample survey I understand many Bengalis are migrated in to Kerala with family. They are coming mainly from Assam and West Bengal. They are ready

to work at any pay which is better than their states. Bengali migrant workers are employed in almost sectors in Kerala. The main reason for their migration are shortage of Jobs in their states and lack of wages. Here I study about Socio economic problems of Bengali migrants family in Kerala.

This study is based on socio economic problems of Bengali migrants family in Kerala. There are 30 sample respondents from Kuzhimanna Grama panchayat in Malappuram district. The presented study helped in learning about Bengali migrants and their life status in Kerala. The analysis is based on the respondents of Bengali migrants in Kuzhimanna panchayat, and this analysis made through questionnaire for field survey. The overall primary data analysis and survey observation shows that there has been comparatively medium life status of Bengali migrants in Kerala. However most of them educated only primary standard. And their incomes are low and the savings and investment are also very low. For the purpose We outline the primary field survey and analysis each of 30 respondents. Most of the respondents not match income with their expenses, expenses is higher than their income. So most of them don't have savings or any valuable property. Most of the respondents gives rate for their work in between 10000-15000 in monthly. Most of them have bank account, however they don't have savings or investment. Maximum number of respondents spent their income for non food items, and majority of respondents get salary in monthly. And they are living in rented places in here. However most of them have their own houses in their states. Some respondents buy gold, silver with their income, some members buy land in their states. The majority of respondents are working in between 6 to 10 hours. And there are not vehicle in here. And then in this

analysis statistical tools like correlation, percentage, table and diagrams are used for relationship between variables. Correlation analysis shows there is a positive relationships between income and Savings

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SOURCE OF INCOME AMONG SCHEDULED TRIBES IN URANGATTIRI PANCHAYATH

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**“People aren’t social. They are tribal. Race doesn’t exist,
but tribes are real”.**

Mat Johnson

Abstract

Tribal groups are the people that are normally isolated and dwell in forests and hilly areas, the educational levels are low amongst them and they are engaged in various kinds of jobs such as selling products, some migrate to the other regions to work as agricultural laborers and so forth. The research paper focused upon the source of income of the tribals and the main areas that have been highlighted are the way of collecting income and how they met with their daily needs and wants and their savings. Source of income means where money is coming from or in which way you make income. The major five source of income are employment, self-employment, property, education and others. The area of Urangattiri Panchayat located in Ernad Taluk is selected for the data collection. The main source of information for this study is based on data collection. The study revealed that most of the tribal people are not in a poor condition and also not well developed. They can met their daily needs with their income. And majority of them save a little portion from their income for future. They are satisfied. Tribal studies has been conferred as an important part and it will be immensely helpful to the growth of knowledge in Academy. They face lots of problem to meet their basic needs and wants only because of their lack of income. It is very important to

know about the source of income among tribes to analyze their financial background and economic situation.

1. Introduction

Scheduled tribes are the common people but they occupy low position on within the caste system. They are still in the under developed situation they are considered as the first origin of the Earth. They also considered as the indigenous people living in the society in different groups or communities who have same pattern of living with different culture , tradition, customs, language and faith. We can simply say that source of income means where the money came from or in which way you make income. They are formally called “Untouchables”. They have common territory, collection of families, common name, common language and common ancestor. In India, the tribes recognized by the constitution under scheduled 5 are known as “Scheduled Tribes”. Tribals in Kerala (Adivasis of Kerala) are the indigenous population found in the southern Indian state of Kerala. Most of the tribal people of Kerala live in the forests and mountains of Western Ghats, bordering Karnataka and Tamil Nadu.

I collected sample from the Urangattiri village located in Ernad taluk of Malappuram district in Kerala, India. It is situated 30km away from sub-district headquarter Manjeri and 45km away from district headquarter Malappuram. It is situated in the valley of Chaliyar. There are 21 ward. Urangattiri is the gram panchayat of Urangattiri village. The total geographical area of village is 2809 hectares. Urangattiri has a total population of 31,601 peoples, out of which male population is 15,615 while female population is 15,986. Literacy rate of Urangattiri village is 80.19% out of which

81.97% males and 78.45% females are literate. There are about 6,327 houses in Urangattiri village. Pin code of Urangattiri village locality is 673639. Manjeri is nearest town to Urangattiri for all major economic activities, which is approximately 19km away.

Here, we study about the source of income among the scheduled tribes in Urangattiri Panchayath. How they collect income, how they met with their daily needs and wants the ways of collecting income and their savings. The tribals have their own custom, ancestors, and tradition The major five source of income are Employment (wages and salaries), Self-Employment (Independent Contractors, Sole proprietors, Partnership), Property (dividends, interest and rents), Transfer (education, unemployment, welfare etc.) others. Natural resources are the main source of tribes for generating income to meet their daily needs. Most of the tribes obtaining livelihood from agriculture sector. They contribute to the economy as they can.

2. Significant of the study

Tribal studies have been considered as an important part and it will be immensely helpful to the growth of knowledge in Academies. They are the most backward group and they face lots of problems to attend their basic needs and wants it's only because of their lack of income they are different community from us. By studying about their economic situation we can help them to come out from that. Here, we study about the source of income of the schedule tribes and the way of collecting income. They are spread across and they reside in the forest and hilly region. Their culture is absolutely different from us. They are isolated from mainstream and their source of

income is different from other people. Mainly the economy of most tribes was subsistence agriculture or hunting , gathering, and minor forest produce.

3. Objectives and Methodology of the Study

1. To analyze the economic situation of the tribes in Nilambur Taluk.
2. To study about the different types of source of income among tribes.
3. To know about the financial background of the tribes in Nilambur Taluk.
4. To determine that they can save from their income

The main source of information for this study is based on data collection. Data collection are both primary and secondary in nature. Primary data have been directly collected from the people through a survey method. Secondary data have been collected from various websites, magazines, newspapers, journals and books etc. I take 30 samples in 2 colonies by random sampling method. And data analysis through the simple statistical tools. I used simple correlation method to find out the relationship between two variables.

4. Literature Review

In this chapter an attempt has been made to review some important studies which are relevant to present study. A literature review is a piece of academic writing demonstrating knowledge and understanding of the academic literature on a specific topic place in a context. Performing literature search and then reviewing and critiquing it are essential to any research report. The main objective of the review of literature

is to illustrate the idea or concept. The chapter deals with the several studies conducted on the topic source of income of Scheduled Tribes. Here are some of article that point out schedule tribes.

M. Kunhaman, March 16 1985 The socio linguistic aspects of tribal life constitute the focus of attention of most studies of schedule tribes in Kerala. No attempt has been made to study the change taking place in the tribal economy of the state. Economist to have Ignore the segment of the economy. The objective of the present study to examine the extent of intra-regional variation in the levels of social economic development of the hill tribes in Kerala and to understand the possible reasons of such variations.

Kumar Suresh Singh, 1992 The article ‘The Schedule Tribes’ Provide a descriptive and anropological profile of the Tribal in India. This is the contribution of number of scholars.

Shyammlal, 2000 The tribal leadership book presents systematic and comprehensive picture of the traditional, emerging and transitional pattern of tribal leadership in Banaswara district of Rajasthan, which is occupy by one major and for minor tribes. Which provide a deep insight into the understanding of leadership system in operation in the tribal areas.

K, Sujatha, 2002 The term schedule tribes first appeared in the constitution of India. There is a special consideration for certain ethnic minority groups, traditional layer referred to as tribes or tribal, as scheduled Tribes. Who constitute around 8% of the total population of the country. Most of the tribal communities have their own language. There are more than 27 such languages. One of the distinguishing features of schedule tribes

is that the majority of them live in started habitation located in interior, remote, and inaccessible hilly and forest areas of the country.

Madhu Sarin, 2005 This article explains the process that begin early in the last century and still continuous, lots of adivasis or those who belonging to the schedule tribes have been denied their rights and access to natural resources. Schedule tribes have also contributed to the ranks of people displaced by development projects. The proposed bill seeking to Accord recognition to those schedule tribes that one's enjoyed the customer rights, is an atom to set right historical industries. But unfortunately, the bill itself has been a victim of misconception and miss information.

Asha Hans, 2014 Asha Hans describe the tribe women in Odisha. According to her, women's role has become very important. However standing up against the State, global capital and an intrusive national culture is not easy when the support system of literacy is missing and the environment is changing too rapidly. Making it difficult to understand a new world where they have little space to call their own.

Bhiringupati Singh, 2015 The Indian sub district of Shahabad, located in the dwindling forests of the southeastern tip of Rajasthan, is an area of extreme poverty due to the droughts and extreme poverty. Singh organizes his study around two themes: power and ethics, through which he explores a complex terrain of material and spiritual forces. Singh shows us how poverty or plenitude of life cannot be defined solely by economic status, thus making us envision life in a different way.

A Jayakumar Palaniyammal, 2016 This paper explain the socio and economics status of the schedule tribes in Kalrayan Hills Salem District at Tamilnadu. Here the main occupation of households is agriculture. Cultivation is the primary occupation participated by most of the heads in that area. More than 83 percent of the agriculture has from income around below Rs 5000-10000 level. Also daily wages labours are calculated in the sample population. There is a need of promoting the educational aspects of schedule tribes; it will be motivate them for future life.

Reimeingam Marchang, 2018 This article mainly focused on the land, agricultural and livelihood of scheduled tribes in North East India. In this area land is collectively owned and governed by the community among schedule tribes. For them land is the basic resource and agriculture is the primary means of livelihood for most of them. ST household only cultivate in a small and medium portion of a land to render a subsistence economy. Recently, there is a decline in dependence of agriculture for employment and livelihood is evident.

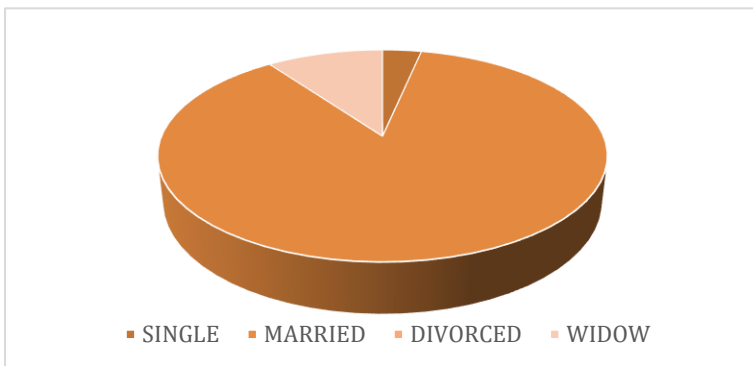
Reimeingam Marchang, 2019 This paper contain the changes in the livelihood system of schedule Tribes of North East region from agriculture towards nonagricultural. Agriculture household continue to be prominent however not agriculture households are growing in rural areas. Concerning employment, agricultural employment has declined largely due to decrease in the cultivators. It portraits the convergence of livelihood system from agriculture to non-agriculture. In this chapter we have attempted to review of the existing studies related with our central theme. The theoretical studies explain the various aspect and element of the socioeconomic status of the scheduled Tribes. The chapter discussed different article

related to source of income among tribes. Majority of research point out about the way of collecting income and how they are change their basic needs and wants in life. By reading this article it helps to know about the condition of tribal people in different area.

5. Data Analysis and Interpretation

In this chapter, the captured data from the qualitative and quantitative research is presented, analyzed, described and interpreted in a systematic manner as the next step of the research process. The study conducted to check the source of income among schedule tribes. It study the way of collecting income and how they met with their daily needs and wants. The tribal areas in Urangattiri Panchayat are selected for the data collection. A sample of 30 household were taken in the colony area of Odakayam , to make analysis, the analysis is based on the response of the people in that area. This analysis is made through the questionnaire, that is presented in the way of table and graph. The variables used for the analysis are Marital Status, Education Qualification, Employment Status, Income Earning, Monthly Income, Spending Habit, Saving, Government Pension, Women's Work Participation, Income and Expense.

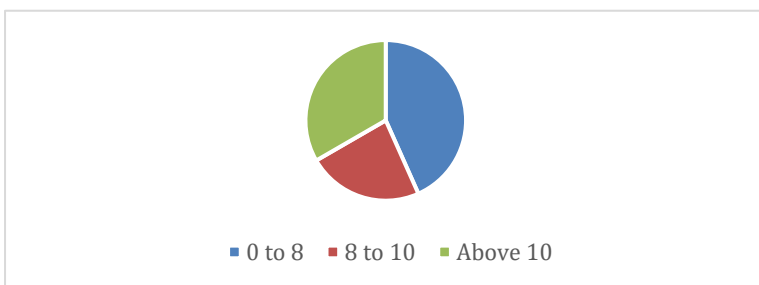
Figure 5.1: Marital Status



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

This figure show the marital status of the respondents. Here, 87% of respondents are married and only 3% are single. The remaining 10% respondents are widow. No one is divorced. Married respondents are the most one.

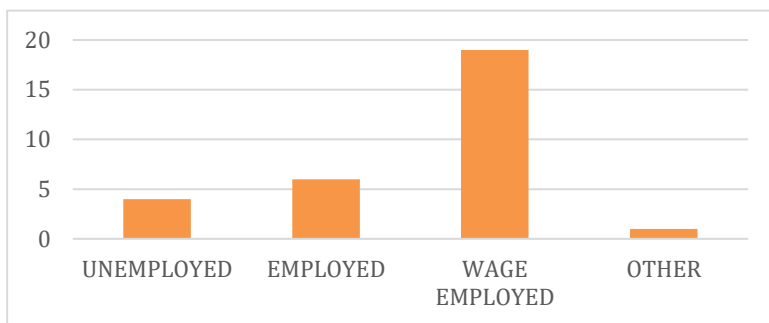
Figure 5.2: Education Qualification



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

The above figure represents the education qualification of 30 respondents. It shows that 43.3% of respondents are attain primary level and 23.3% persons are attained High School level education. Only 33.3% of people are qualified for the higher education. Most of them are attained basic education qualification.

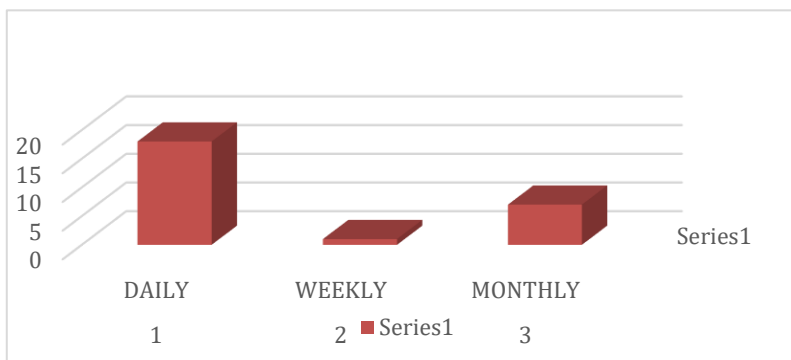
Figure 5.3: Employment Status



Source: Prim ary survey conducted in Urangattiri Panchayat on December 2022

The above diagram expresses the employment status of the respondents. In this area, 13.3% of people are unemployed, and 20% of people are Government employees. Majority of respondents are wage employees, it is 63.3%.only 3.3% respondents are work in other field. Majority of them are daily workers

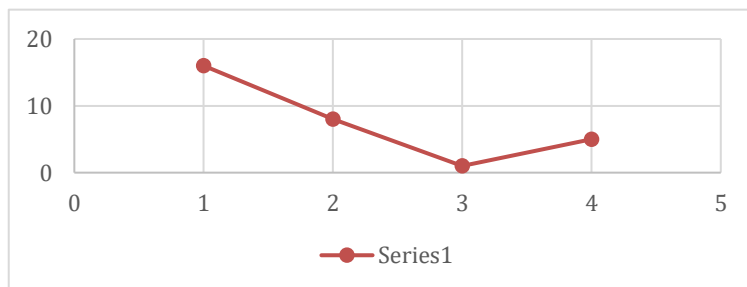
Figure 5.4: Income Earned By Household



Primary survey conducted in Urangattiri Panchayat on December 2022

The figure expresses the mode of earning income of the 30 respondents. 60% of respondents are daily earners. And 3.3% are weekly earners and 23.3% of respondents are monthly earners. It means that most of them are daily workers. They work to attain the basic needs and wants of life.

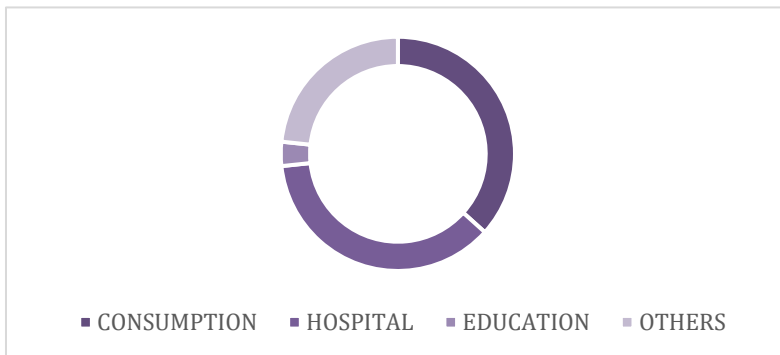
Figure 5.5: Monthly Income



Source: Primary survey conducted in Urangattiri Panchayath on December 2022

This figure show the monthly income of the respondents. 53% of respondents have income between 5000-10000. And 27% of people have income between 10000-20000. 3% have 20000-30000 and 17% have income between 30000-40000.

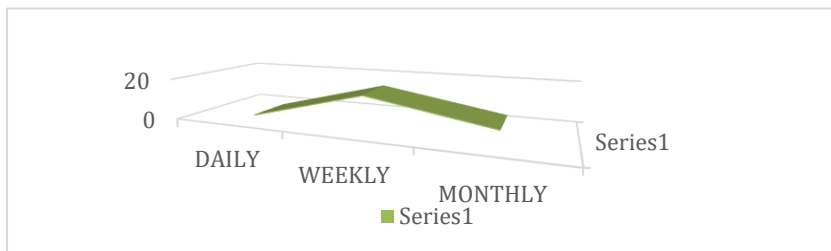
Figure 5.6: Spending Habit



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

The above diagram indicates the spending habit of the 30 respondents. This express that, each 37% of their income spent on the consumption and hospital cases. Only 3% of their income used for the educational purpose. And remaining percentage (23) is for other activities.

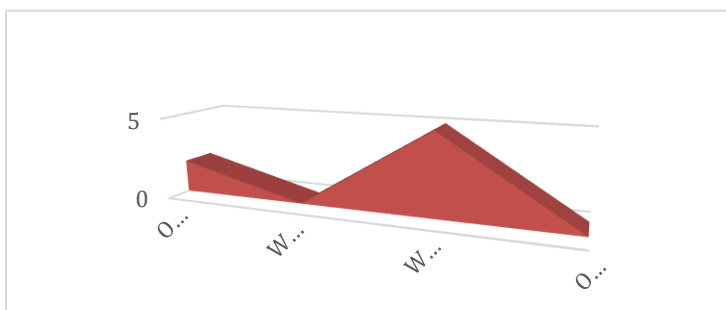
Figure 5.7: Mode of Saving



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

The above diagram represents the mode or method of saving. This graph shows that, From the 30 respondents, no one have daily saving. The 75% of respondents are save weekly for future. And remaining 25% are monthly savers. Most of the respondents are weekly savers.

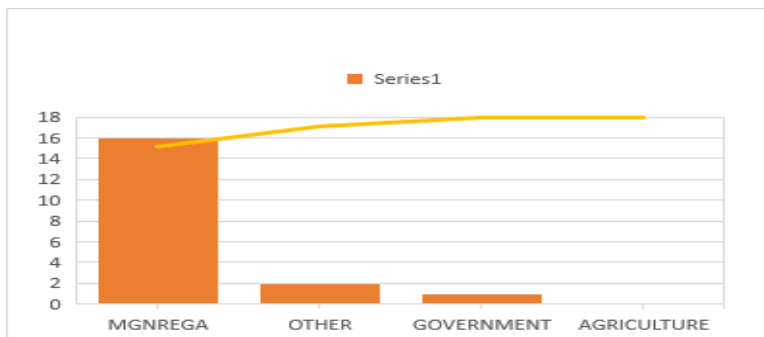
Figure 5.8: Government Pension



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

This diagram express that 29% of respondents get the old age pension. And 71% of respondents get the widow pension. And no one get welfare pension or any other pension from Government. Most of the respondents get Widow pension

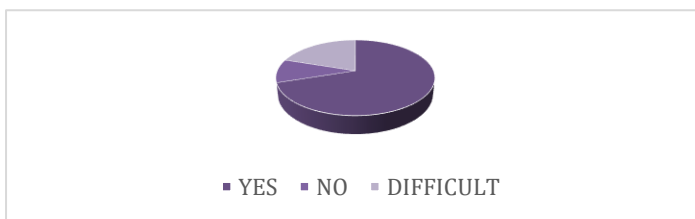
.Figure 5.9: Women’s Work Participation



Source: Primary survey conducted in Urangattiri Panchayat on December 2022

The above diagram explains the women’s work participation. Here mentioned women are the wife of the respondents. It states that most of the women are going to the MGNREGA. 5% are Government workers and 11% are doing other jobs. No one work in the agriculture sector. Majority of them are the MGNREGA workers.

Figure 5.10: Income and Expense



Source: Primary survey conducted in Urangattiri Panchayat in December 2022

This table and diagram express the economic status or their income met with expense. Majority of people (70%) can meet their expense with income.20% of response is difficult and 10% can't meet their expense.

Simple Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation quantifies the strength of the linear relationship between a pair of variable. Here I choose the two variable Monthly income and saving, to calculate correlation. Correlation Variable;

Sl.NO	INCOME	SAVINGS
1	5000	0
2	5000	0
3	5000	1
4	5000	0
5	5000	1
6	5000	0
7	5000	1
8	5000	0
9	5000	0
10	5000	1
11	5000	0
12	5000	1

13	5000	1
14	5000	0
15	5000	1
16	15000	1
17	15000	0
18	15000	1
19	15000	1
20	15000	0
21	15000	1
22	15000	1
23	15000	1
24	25000	1
25	35000	1
26	35000	1
27	35000	1
28	35000	1
29	35000	1
30	35000	1

Here, we got the result, the correlation between these two variable incomes and saving is 0.449823. It shows that there is a positive relation between income and savings. When monthly income increase the saving habit also increase. Vice versa.

6. Findings and Conclusion

This study conducted to know the source of income among the scheduled tribes residing in Urangattiri panchayat. And also to find the ways of collecting income and how they met with their daily needs and wants. The important variable used for the study are age, gender, monthly income, marital status, saving etc. From the 30 respondents I find out the following information. They are,

- Most of the respondents are in the age group of 45-55.
- There are 67% of male and 33% of female respondents.
- Most of them are married (87%).
- Around 43% of people attained primary level education.
- 63% of respondents are wage employees, and only 20% are Government employees. Only 2 or 3 people are earning income in a family.
- The monthly income of most people is below 10000. House hold income per year is below 50000.
- 80% of people get social security benefit regularly.
- Most of them spent their income for consumption and hospital cases.
- In this area, no one have daily saving. 75% of respondents are weekly savers.
- 93% of people have bank a/c.
- 71% of people get widow pension and 29% get old age pension. The 84% of women are working in MGNREGA.
- 70% of the respondents can met their expense with income.
- Out of 30 sample, only 3 person use natural product as additional source of income.
- The majority of the respondents are satisfied in their income and also happy.

6.1 Suggestions

- The Government should introduce many projects for the development of scheduled tribes. Providing women empowering programmes like Tailoring, Handicrafts, Drawing, Jewelry making etc.
- Ensure at least one Government hospital near this area.
- Provide employment opportunities to them.
- Facilitate innovative learning practices. Provide activities to reduce socio and technological backwardness.
- Conduct awareness programs for others to change their attitude among the tribes.
- Provide reservation for private sector. Provide basic ideas about the usage of Bank, cards, modern technology etc.
- Conduct Tribal fest or Exhibition for introducing their skills.
- Increase infrastructure facilities and hospitality.

6.2 Conclusion

The project is entitled as “Source of income among scheduled Tribes, A study with special reference to Ernad Taluk”. This study tries to understand about the source of income of tribes, how they met with their daily needs and wants, the way of collecting income and their savings. The overall primary data analysis and survey observation shows that there has been comparatively medium status of schedule tribes in Ernad Taluk.

Most of the respondents are belongs to the age group of 45 to 55 and the 67% of male and 33% are female. Majority of them are married and 43.3 % of people attained the primary level education. The people are wage employees and their monthly income is below 10000. Only less number of Government employees in there. The respondents can get social security

benefit regularly and most of them have bank account. Only 2 or 3 people use natural product as an additional source of income. They have weekly saving and huge portion of their income spend for the hospital cases and consumption. They get different types of pension from the Government. The females of the village are MGNREGA workers. And the people can make their expense with their income and sum of them is to be difficult. Majority of them are satisfied and the they are happy.

Throughout the study I realize that the economic situation and the financial background of the tribes in Urangattiri Panchayat and also their different types of source of income. For the study, I selected correlation as the statistical measurement tool. In which measurement I consider the monthly income of the respondents and the respective saving habit (Yes/No). It is shows a positive correlation between the monthly income and saving of the respondents. The measuring figure is 0.449823. This study concludes that the schedule tribes in Urangattiri Panchayat not in well socio- economics status and not in a poor condition.

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**GOVERNMENT POLICY AMONG SCHEDULED
TRIBES; A STUDY WITH SPECIAL REFERENCE TO
URANGATTIRI PANCHAYATH**

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**“The best public policy is made when you are listening to
people who are going to be impacted.**

Elizabeth Dole

Abstract

This paper is attempted to explore the initiatives taken by government to uplift Tribal community. Tribal development is a complex and continuous process that deal with protection of the identity crisis of tribal community. The central government and state government implemented several tribal Development Scheme all over the country for the Welfare of the tribes since independent, but whether The Tribe have felt the real benefit of the scheme is a big question, also check their requirement for additional assistance. It can be measured by analyzing attitude of tribes towards tribal Development Scheme. In this context, a survey was conducted among the tribes of Odakkayam paniya, Nelliya, and Kuriri colonies represent Urangattiri panchayath, from the study it was found that 70% of Tribal respondent are highly favourable attitude and 30% of tribal respondent with moderately favourable attitude. Eventually This study is developed through the both secondary data and primary data. The possible reason for the findings, suggestions, to improve the condition of tribes in favor of tribal development schemes are described.

1 Introduction

An effective a government policy is the blessing of the society and effective a government policy can uplift the society. Formulation of equitable policy and its implementation is the primary responsibility of a state to give justice to the weaker section of the people living in the society. India has large number of tribal

populations as compared to any other Nation state of the world. They have been historically excluded from mainstream society culture and civilization. The economic and social condition of tribal community is desperate, they are not only socially economically educational backward but also face discrimination at the largest scale, they have been exploited various forms.

Government of India formed a Ministry of Tribal Affairs in October 1991 to accelerate tribal development. Under this government provide various policies and programs in the area of education employment health and others. The constitution provides through several articles for social economic development and empowerment of Scheduled Tribes. In 1952 Nehruvian panchaseel come into existence which include five principles for guiding the administration of tribal Affairs tribes are also worthy to some constitutional provision. Forest writes the act (2006), protection of civil right act (1955), sc/st (prevention of atrocities)) act, panchayat (extension to schedule the area) Act 1996 are we important act related to tribals. Government policy have an important role in their life. Only the tool of effective government interference makes the current position from pre independent period.

.Tribal community in India has been dealing with number of issues in the year daily affairs. And struggling for the basic necessity of day-to-day life which is easily accessed by other. The government claim to have a maid nonstop effort to brings the gap towards the way of development and sustainable growth of tribal community a number of policies and programs have been formulated sin independent in order to address the tribal issue. Even after 7 days for years of Independence the condition of tribal community is not up to the mark. A number of policies and programs have been made by both Union and

State Government from time to time. This paper makes an extensive offer to study the steam policies and programs undertaken by the government of Kerala for overall growth and development of tribal community.

A google search engine describe as social division in a traditional society consisting of family and linked by social, economic, religious, or blood ties with a common culture and dialect, typically having a recognised leader. (Google 2022). Similarly, Cambridge Dictionary explain as a group of people often of a related families to live together sharing the same language, culture, history, especially who do not live in the cities d do not live in the cities or towns (Cambridge 2022).

2 Significance of the study

The present study is reference to the topic government policy among Scheduled tribe with special reference to Urangattiri panchayat. Tribal people have been historically exposure from mainstream society. they are struggling for the basic necessities of day-to-day life this is easily accessed by others, so government implemented various policies and programs to uplift them, government provide special consideration to them in health and educational sectors and provide special reservation in the area of employment and educational purpose... in this study y help us to understand the original status of the government policy among scheduled tribes in Urangattiri panchayat government claim they are bridge the gap between tribal development. Although government policy has also made improvement in their lives, but not up to the mark. The main significance of the study understands everything from the point of view of tribals and Prove the performance of the government policy and programs for

improve the standard of living. Scheduled tribes. Government policies including Social security policies, educational policies, health care policies and others, But the study about scheduled tribes is similarly low. Government argued that various policies are implemented for the benefit of the tribes.

3 Objective and Methodology of the study

The main objective of the present study is to explore the various government policies among scheduled tribes in Ernad Taluk. Beside we have broad objectives

1. To analyses benefit of the program implemented by government
2. To check whether the government should implement the additional program

The data for the studies collected using both the primary and secondary sources the study constitute descriptive analytical. For the primary data collection will structure questionnaires is distributed among 30 samples. Samples was selected using random sampling method. Various articles and journals for used for secondary data purpose. For analyzing primary data simple statistical tools are used.

- Primary data refers to the first data collected from primary. The primary sources of Data Collection were directive personal interview with tribal people who living in colonies of Ernad Taluk. The primary data collected through the interview schedules.
- Secondary data are collected from official internet sites.
- Sampling Method is a primary research questionnaire administration method in the field through random sampling method covering the Urangattiri Grama panchayat.

- Statistical tools like diagram, percentage, Table, correlation and regression methods

4 Review of the literature

In this chapter an attempt has been made to review some important studies which are relevant to present study. In fact past knowledge always act as backbone for present understanding and shows a direction the present knowledge. The main objective of review of literature is to illustrate the idea of synthesizing the literature available, stressing the weaving together and integration of threads contained in previous writings on the selected topics. Keeping in this view, in this chapter underwent with the earlier works done in the area. A number of studies were conducted by researchers and experts in the field of government policies on scheduled tribes. So brief literature review of some important studies is presented here.

Subash Chandra (2018) studied the topic of "Policies and Programs for Poverty Reduction among Scheduled Castes and Scheduled Tribes in Rural Uttar Pradesh." The study considers several government programs relevant to poverty reduction among Scheduled Castes and Scheduled Tribes in rural Uttar Pradesh. The objectives are to estimate the magnitude of rural poverty among social groups and analyze rural poverty elimination policies and programs, along with their impact on poverty in the rural economy of India. The study is based on secondary data sources. The study highlights that Scheduled Castes and Scheduled Tribes are living below the poverty line. Poor implementation of the programs, especially their design and execution, does not adequately focus on the poor.

Sumit Kumar Minz (2020) conducted research on "Tribal Development Policies in India: Its Implications and Prospects." The author used secondary data with the objective of extensively studying the schemes, policies, and programs undertaken by the Government of India for the overall growth and development of the tribal community. According to him, tribal communities in India have been facing numerous issues and struggles. Although the state government has implemented several policies since independence, progress has been slow. A lack of awareness of the policies and programs designed for them can only be addressed by increasing literacy rates among tribes.

Tariq Iqbal, Rajinder Peshia, Rakwesh Nanda, and Shazia Paswal (2020) focused their research on "A Study on Constraints Faced by Tribals in Availing Benefits from Different Tribal Development Schemes in Jammu and Kashmir." The main objective of the study was to identify the constraints faced by Gujjars and Bakerwals in availing the benefits of tribal development schemes in the Jammu division of Jammu and Kashmir State. A multi-stage sampling technique was employed for the selection of districts, blocks, villages, and respondents, with a total sample size of 112. A pre-tested interview schedule was used for data collection. The major findings revealed that a lack of proper awareness, followed by a lack of knowledge of government interventions (66%), adequacy of funds (41%), a high illiteracy rate among respondents, and their residence in remote areas were the major constraints faced by tribals in availing the benefits of tribal development schemes.

Uttam Kumar Patra, Jiban Bandhu Gayak, S.K. Karim, Sourav Halder, Arap Sen, and Gobind Paul (2021) conducted research on "A Comparative Study of Tribal Education Development in India, with Special Reference to Purulia District, West Bengal." Purulia is one of the most backward districts in West Bengal, with a large tribal population and a poor literacy rate. The paper aimed to examine the educational status of tribes, explore the reasons for their educational backwardness, and analyze various policies related to tribal education. This study is based on secondary data sources. It explains the reasons for and remedies to improve tribal education. Scheduled Tribes are significantly behind in education compared to other communities.

Mohammed Iqbal Sha (2021) studied the "Impact of Government Policies and Programs on Tribal Society in India." The study sheds light on the impact of government policies and programs on India's tribal society. It also explains the importance of government policies and programs initiated by the Ministry of Tribal Affairs. This study is based on secondary data sources. The author discusses the Tribal Sub-Plan, Tribal Research Institutions, and the National Tribal Policy, among others. The study also highlights the impact of these policies on education, agriculture, the economy, and the arts. Government policies and programs have improved literacy levels among tribes compared to previous levels. Through government policies, tribes have adopted modern agricultural techniques and cropping methods. The study also found that government policies and programs have made significant progress in improving the condition of the tribal community, though there are still struggles related to adequate infrastructure facilities.

Prashant A. Balasubramaniam Palaniappan (2021) studied the "Attitude of Scheduled Tribes towards Tribal Development Schemes in Tamil Nadu." The study was conducted in three districts of Tamil Nadu, namely Salem, Vannamalai, and Villupuram, which have the highest Scheduled Tribe populations in the state. The study is based on primary data sources. The objective of the study was to assess whether the Scheduled Tribes have truly benefited from the central and state government policies and programs. The study concluded that while the majority of respondents had a positive attitude, a significant number held negative attitudes due to the procedural difficulties they faced while applying for these schemes. The study also suggested that the government should create more awareness among tribes about their policies and programs through various media.

Krittibus Patta from Jalangi Mahavidyalaya, Murshidabad, West Bengal (2021) conducted a study on "Implementation of Government Schemes and Programs on Tribes: A Case Study on Mal Block in the District of Jalpaiguri, West Bengal." The study aimed to assess the awareness of respondents about various schemes implemented by the government. The study is based on both secondary and primary data sources. The study concluded that government-sponsored schemes have not fully achieved their goals, especially among the tribes in the study block. There was also a lack of proper cooperation between the implementing agencies and the tribes to ensure the effectiveness of these schemes.

Rajesh Sharma, Madhu Sharma, Shreekant Sharma, Shaktiranjana Panigrahy, and Satyaveer Singh Meena (2022) conducted a study on "An Assessment of Tribal Development

in Udaipur District of Rajasthan." This study mainly focused on two villages, Kherwara and Jhadol, in the Udaipur district. The main objective of the study was to assess the status of development activities targeted at tribes by the government and to suggest policy recommendations for tribal development. In this study, the authors discussed the status of education, health, agriculture, veterinary services, sanitation, basic amenities, and other government schemes. They concluded that administrative efficiency is needed and suggested a solid linkage between different departments to strengthen the parameters mentioned above.

Abilash Mani (2022) described in his paper, "Digital Literacy Inclusion and E-Governance Initiatives for Empowering Tribal Personal Development." It is based on secondary data sources. The aim of the research paper was to study the government's efforts in implementing digital literacy and e-governance initiatives for the welfare of tribal development. Some Scheduled Tribes still struggle with digital literacy and awareness of government schemes necessary for their needs. The Government of India has implemented several schemes to enhance digital literacy. The study concluded that the facilities provided to the tribal community are substantial, especially with the establishment of various bodies to monitor the proper reach of welfare schemes to tribes. The study also recommended ensuring reliable and affordable connectivity with adequate infrastructure in remote areas to digitally connect people.

V. Data Analysis and Interpretation

In this chapter, we outline the primary field survey analysis of government policies among Scheduled Tribes in Urngattiri Panchayat. A random sample of 34 Scheduled Tribes was selected. We prepared a structured questionnaire for the field survey, using 15 parameters. The parameters used for the analysis include the gender of the respondents, age-wise distribution, colony-wise distribution, educational status, household assets, legal documents, type of houses, MGNREGA participation, financial assistance for sickle cell anaemia, financial assistance for the construction of houses, government job status, level of satisfaction with different variables, educational status, health status, and the number of persons requiring additional assistance

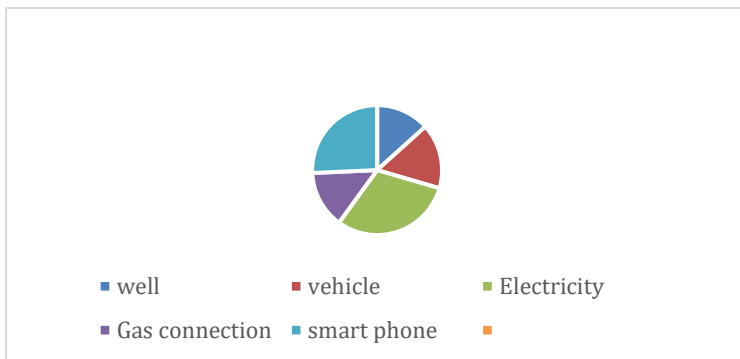
Table V. 1 Gender of the respondents

GENDER	NUMBER OF RESPONDENT	PERCENTAGE
MALE	25	74
FEMALE	9	26

Data source: primary survey conducted in Urangattiri Panchayath December 2022

The above table shows the gender of the respondent. It shows 25 men with 74 % and 9 women with 26% respondents. We can conclude that majority of the respondents are males.

Figure V.1 Asset of the house holds



Data source: primary survey conducted in Urangattiri Panchayath December 2022

In this diagram pictures the Asset of household among samples. In these 14 samples have their own well 17 have vehicle. 32 sample have electricity connection and 15 have gas connection 27 use smartphone. This shows house hold assets in colonies medium level.

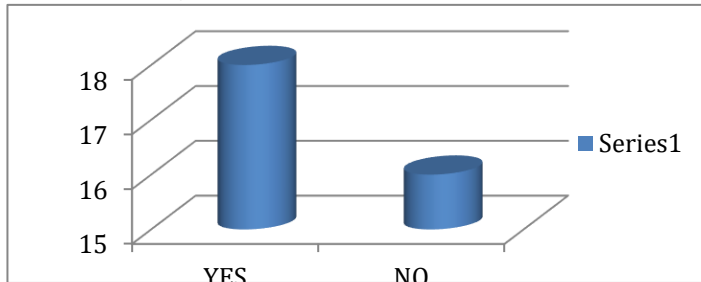
Table V. 2 Types of houses

Type	Number	percentage
concrete	24	70
sheet	4	12
Roofings	6	18

Data source: primary survey conducted in Urangattiri Panchayath December 2022

This table shows the type of house among the sample. In this 24 sample have concrete house ,4 have sheet, and 6 have roofing's. This analysis show that majority of them lived in concrete house.

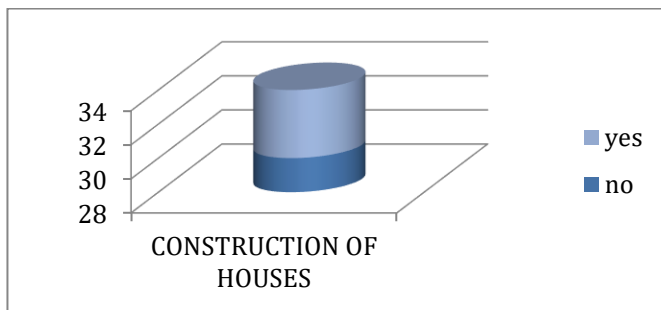
Figure V. 2 Status of MGNREGA



Data source: primary survey conducted in Urangattiri Panchayath December 2022

This diagram shows status of MGNREGA. Out of 34 samples 18 samples are worked in MGNREGA 16 samples does not participated in this scheme. The result show that most of them are beneficiaries of MGNREGA.

Figure v. 3 Financial assistance for construction of houses

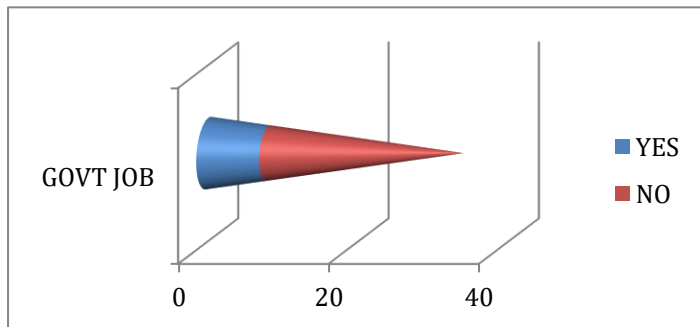


Data source: primary survey conducted in Urangattiri Panchayath December 2022

In this diagram shows about financial assistance for construction of houses. Among 34 sample 30 samples get financial assistant and 4 samples does not get. Among this we

can conclude that majority of the respondents are the beneficiaries of this scheme.

Figure v. 4 Status of government job



Data source: primary survey conducted in Urangattiri Panchayath December 2022

This figure shows that status of government jobs among samples. In this analysis only 8 samples have government job, and others are involved in other jobs. In this we can conclude only few respondents are worked in government sector.

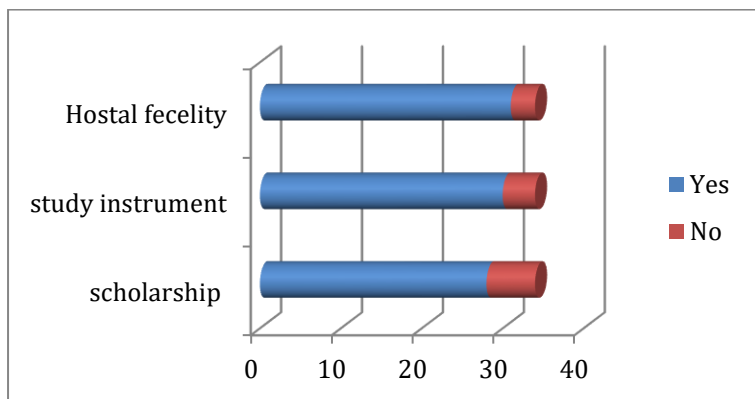
Table V. 3 Health status

Items	Beneficiaries	not beneficiaries ^a
free medical treatment	34	0
General vaccine	32	2
Covid vaccine	34	0
Janani JanmaRaksha program	34	0
Mobile medical unit	0	34

Data source: primary survey conducted in Urangattiri Panchayath December 2022

This table draw the health status of samples. In this table shows free medical treatment get all of samples and 32 respondents are general vaccinated, 34 samples are covid vaccinated and get benefit of Janani Janma Raksha program. None of them benefited from mobile medical unit.

Figure V. 5 Educational status



Data source: primary survey conducted in Urangattiri Panchayath December 2022

This diagram shows the educational status of samples. Among the total 34 samples 28 samples get scholarship, 30 get to study instrument and 31 get hostel facility from government. It shows that, most of them get benefit from government or other agencies.

Simple correlation

Correlation is a statistical measure (expressed ask numbers) that describe the size and direction of relationship between two or more variable.

Annual income	NUMBER OF PERSONS [x]	middle value of income [y]
0-5000	0	2500
5000-10000	2	7500
10000-15000	3	12500
15000-20000	4	17500
20000-25000	4	22500
25000-30000	2	27500

Data source: primary survey conducted in Urangattiri Panchayath December 2022

Here we got the results the correlation between two variable number of gas connection holders and their annual income 0.59917127. It shows there is a positive relationship between two variable.

Simple Regression

In statistical modelling, regression analysis is a set of statistical process for estimating the relationship between a dependent and one or more independent variable. In this analysis we use regression model to find the relationship between annual income and number of gas connection holders

HYPOTHESIS

Null hypothesis H₀- There is no relation between gas connection holders and annual income. Alternative hypothesis

H 1 - There is relationship between gas connection holders and annual income.

annual income	middle value of income in 100	number of persons
0-5000	25	0
5000-10000	75	2
10000-15000	125	3
15000-20000	175	4
20000-25000	225	4
25000-30000	275	2
	Intercept =	1.042857143
	Coefficient =	0.009714286

$$y=a+bx$$

y- independent variable

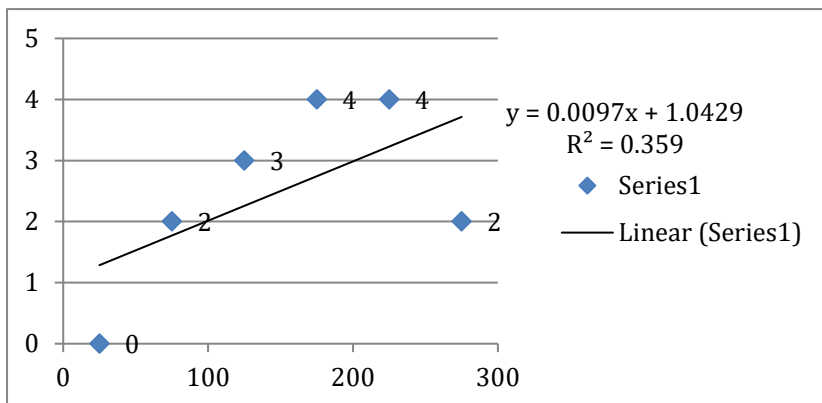
x-dependent variable

a-intercept

b-coefficient or slope

$$Y=1.04+0.009$$

Figure V. 6 simple regression



So there is relationship between two variables annual income and gas connection holders. I reject Null hypothesis (H0) and accept alternative hypothesis (H1)

VI. Findings and conclusion

The study conducted to know the various government policies among scheduled tribes, residing Urngattiri grama panchayath. The important variables are used for the study is status of various government policies for social security, education, health care, from the respondent of 34 persons. I found following findings.

VI. 1 Findings

- Majority of the respondent are male.
- 41% samples have their own well.
- Among 34 samples 17 samples have their own vehicle.
- Majority Of them have electricity connection.
- 44% of the respondent have cooking gas.
- 100% respondent belongs to own land and house.

- 70% of the respondents have concrete houses remaining 12% and 18% of the respondent have sheet and roofing respectively.
- Majority of the respondent get financial assistance from government for construction of houses.
- Old age pension, widow pension gets all of them who are eligible.
- 100% Of respondent get FSP kit.
- Regularly meetings (urukuttam) are held in colonies.
- Everyone working under MGNREGA is satisfied in their work and salary.
- 100% of the respondents get free medical facility from government.
- All the women are beneficiaries of janani janmarakshayojna scheme.
- Only one respondent had effected sickle sell anemia and it's benefit
- Majority of the respondents get free educational benefit from government.

VI. 2 Suggestion

- Panchayath should implement new project by targeting ST
- Government should provide basic needs like water to each house for drinking and other uses especially in summer season.
- Encourage and promote to establish educational institution and health facilities in every corner of the region. Since the wealth status and educational status further improve the critical skill, thinking power and capacity of the people.
- Women must be given sufficiently education.
- To promote self-employment women's Association like tailoring unit...most of the women in colonies are unemployed.

Self-employment help them increase their income and better standard of living.

- Conduct awareness programs to understand various government policies and program benefited to them

VI. 3 Conclusion

The study is based on various government policies and programs for Scheduled Tribes (ST) in Ernad taluk, involving 34 respondents. The present study helped in understanding the different government policies and programs implemented for Scheduled Tribes and assessing whether additional assistance from the government is required. The overall primary data analysis and survey observations indicate that the ST community in Ernad taluk has a comparatively medium status. Most of the respondents are educated, with their education levels ranging from SSLC and above to below the eighth standard. All respondents own their land and house, and most are equipped with basic necessities. All respondents possess legal documents except for health insurance. Most of them live in houses with concrete roofs, and the majority have an income ranging between ₹0-₹5,000. A significant number of respondents receive financial assistance for the construction and maintenance of their houses, and all of them benefit from government pensions.

Most respondents are members of MGNREGA and are self-satisfied with their work, getting more than 150 working days. The majority are satisfied with the functioning of the PDS, promoters, nursery units, and medical camps. They also receive healthcare benefits from the government, including maternal

benefits, and are well satisfied with the educational facilities provided by the government.

In conclusion, the analysis reveals that the respondents are beneficiaries of various government policies and programs. However, they expressed the need for additional assistance, particularly for protection against wild animals and the establishment of small-scale industrial units to address unemployment issues. Statistical tools such as regression, correlation, percentage analysis, and diagrams were used to identify relationships between variables. The regression and correlation analysis showed a positive relationship between income and the number of gas connection holders.

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GENDER INEQUALITY IN TEXTILE INDUSTRY IN AREEKODE GRAMA PANCHAYATH

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*“We want to end gender inequality- and to do that we need
everyone to be involved” Emma Watson*

Abstract

A study has provided a comprehensive overview of the socio-economic problems faced by women employees in the textile industry. For the purpose of the study, 30 samples were collected using a random sampling method. Primary data were collected through interviews and questionnaires. Statistical tools such as correlation analysis were also used in this study. Additionally, 20 articles were gathered to obtain sufficient information for the study. The results of the study indicate that women workers in the textile industry face many challenges. Most of the women employees work to support their families financially. Even though these women are educated, they still have to take up this particular job.

I . Introduction

One of the largest textile industries in the world is found in India. India's economy is currently highly dependent on the production and export of textiles. But as well as we can see the textile industries are growing in India in that same manner exploitation of the female workers are also increasing day by day which must be stopped in India. And for that government should take appropriate steps to the protection and security of female textile workers. The global population is made up by the majority of women, they however, due to misconceptions and gender inequalities, they frequently encounter themselves

in prejudicial circumstances. They have been exposed to abuse and exploitation by communities that are dominated by men.

One of the industries of the global economy which has historically been dominated by women is the “Textile industry “in the world. Today women are more than 70% are working as textile workers in China, 85% in Bangladesh, and up to 90% in Cambodia. Development for these women is highly correlated with their working environments. It’s about getting a reasonable wage, working in respectable surrounding, and having the basic necessities of job security. It’s about escaping from poverty, being able to send their children to school, becoming more independent, and developing individually.

Gender inequality is the social phenomenon in which men and women are not treated equally. Studies shows the different experience of gender across many domains including education, life expectancy, interest, family life, career, and political affiliation. The issues of gender inequality is one which has been publicly relevant through society for decades. The problem of inequality in employment being one of the most pressing issues today, in order to examine this situation, one must try to get to the root of the problem. The research work will examine the inequalities in policy, actual teaching situations, admission to post – secondary institution, hiring and the job benefit and wages the situation will also tackle was in being done to solve this problem and what can be done to remedy the situation. Areekode region there are number of small and large textile industries where many women are working. There are many reasons and problems that forced to work in textile industries like financial demands on the family are increasing day by day like cost living, expenses on education of children etc, so women are forced to go to work.

Most of the women are not satisfied with their job but their situation forced them to do the kind of job at low level of income.

II . Significance of the Study

This study conducted among to the problems of gender inequality in textile industry. Women are paid less than men, have fewer opportunities for advancement, suffer workplace violence, harassment, and discrimination, as well as lack voice and influence at decision – making levels. At home, women also bear the burden of unpaid care work which affects their opportunities. Thus this is a study of social problems, the Gender inequality in textile industry and the reasons of not getting suitable job in Areecode Grama panchayath. Gender inequality is a problem faced by women in textiles in society. Due to gender inequality, the number of women in the workforce is decreasing. Women in textiles faced by health problem as well as income inequality. Insufficient facility of clean water and separate bathroom.

III. Objectives and Methodology of the study

- To study the level of gender inequality affecting women in the textile industry in Areecode Grama Panchayat.
- To compare gender inequality in the textile industry between men and women.
- To identify the problems faced due to gender inequality in the textile industry.
- To assess the government's efforts towards reducing gender inequality.

The main source of information for this study is based on the data collection. Data collection are both primary and secondary in nature.

- **PRIMARY DATA** :- Primary data have been directly corrected from the people in Areecode grama panchayat through a sample using structured questionnaire.
- **SECONDARY DATA** :- Secondary data have been collected from various websites, magazines, and newspapers.
- Statistical Tool Simple correlation are used.

IV. Literature Review

In this chapter an attempt has been made to review some important studies which are relevant to present study. A number of studies were conducted by researchers and experts in the field of “Gender inequality in textile industry “. The despite forming the backbone of the industry’s workforce, gender inequality is still common throughout the sector.

Women are paid less than men, have fewer opportunities for advancement, suffer workplace violence, harassment, and discrimination, as well as lack voice and influence at decision-making levels. At home, women also bear the burden of unpaid care work which affects their opportunities. .So as brief literature review of some important studies is presented here.

DAVID JAFFE (1989) This study examines the determinants of workplace stratification as reflected in levels of autonomy and supervisory and decision-making authority. The analysis investigates the role of human capital gender status, and the status and sex composition of occupation in predicting variations in autonomy and authority. The results indicate that sex differences in autonomy and authority persist after taking

into account human capital variables, though a significant part of the sex difference is due to the sex composition of female occupations.

Studies of a social stratification increasingly emphasize the role of organizational hierarchies and workplace social relations as a mechanism producing and reproducing inequality (Baron, 1984; Wright, 1979 Spaeth 1985).

SHOBA ARUN, THANKOM ARUN (2002) A gendered perspective on software production shows that ICTs create opportunities for women. However, they also reproduce gender inequalities seen in the broader fabric of society.

Matthias Busse, Christian Spielmann (2006) The paper empirically explores the international linkages between gender inequality and trade flows of a sample of 92 developed and developing countries. The focus is on comparative advantage in labor-intensive manufactured goods. The results indicate that gender wage inequality is positively associated with comparative advantage in labor-intensive goods and countries with a larger gender wage gap have higher exports of these goods. Also, gender inequality in labor force activity rates and educational attainment rates are negatively linked with comparative advantage in labor-intensive commodities.

CU THRESIA(2007) Kerala has achieved remarkable improvement in the social sector despite having a low economy. Women workers unravel myriad tribulation Of including higher level of illiteracy, poverty, morbidity, fertility ,gender based violence ,caste based inequities and lack of access to healthcare and political support. Unequal gender power relation gets formatted in the larger matrix of structural

inequities, hampering the health of women. Therefore, in order to improve the health conditions of women conventional biomedical discourses are inadequate.

RU ARORA (2012) This study using access to education and health as the indicators of gender inequality examines gender inequality and state level openness in the different states of India. Further, the study's findings show that at the sub-national level in India higher per capita income is accompanied with lower gender inequality. However, in some high-income states gender inequality is also very high. High gender inequality was also observed in the states which score high in the openness index.

SA VIVEK (2017) Workplace conditions for male and female teaching professionals in primary schools, secondary schools and colleges in Kerala, India were analyzed to assess whether the profession favors men over women, whether male and female teachers differ in their affective orientation toward work and whether they differ in their valuation of workplace conditions. Female teachers were significantly lower in upward communication and task significance (the intrinsic rewards) and in grievance procedures (social support condition) but substantially higher in the stresses of work overload role ambiguity, role conflict, sexual harassment and participation in decision-making.

Agarwal, (2018) Unintentional bias can affect the workplace and organizations. It can cause unsatisfactory decision-making and present unintended discrimination. This type of bias can create an enormous delay in producing an authentic diverse and complete work environment. It has also been established that such bias influences recruitment and promotions. This hinders

equal opportunities for women in regard to being selected and progressing to a higher-level management or leadership position.

PARKER (2018) Several things have strengthened women's position in the American workforce. They have made gains over the past decades in work force involvement, wages, and access to more beneficial positions. According to Parker, even with this, there is gender inequality in the workplace. Parker also states that women who work in an environment with more men than women have a different experience than those that work setting has more females or an even mix of men and women.

LUTHOR (2019) the Equal Pay Act a century ago, studies show that presently women make 80 cents for every dollar received by men when both are working fulltime. The gender gap is a problem for all women, for ethnic-minority women it is a more damaging issue.

SHASHI PUNAM (2019) Despite one of the fastest growing economies in the world, India is still grappled with the declining Child sex ratio. Child sex ratio the number of girls per thousand boys in the age group 0-6 years has reached to alarming proportion in India. Child Sex ratio is an important social indicator to measure the extent of the prevailing equity between males and females' children in a society. In India the status of girl child reflects serious gender-based differences, inequalities and discrimination. Today, a woman is very uncertain about her very existence. She is always unsure about her life because she is always at a risk of being crushed at any moment. Preference for son in the society and discrimination against girl child are interlinked due to interplay of different

factors. Despite widespread progress in improving the health, nutrition and education of children, the situation of girls continues to be disadvantaged compared to that of boys.

AZZURRA RINALDI, IRENE SALERNO (2020) Tourism offers both incredible opportunities and huge challenges for gender equality. Tourism sector is actually recognized as an important contributor to help creating new job opportunities to women. Indeed, in the tourism industry 46% of the workforce are women, but they suffer from both horizontal and vertical gender segregation of the Labour market. In the emerging countries, the situation is even worse.

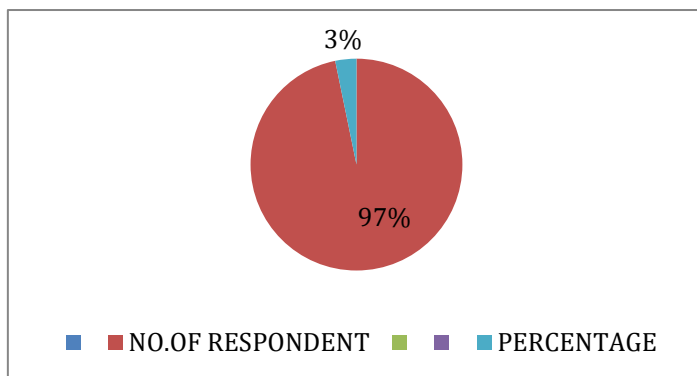
PRADIP BORAH :- Gender equality is defined as a stage of human development in which an individual's rights, duties, and opportunities are not dictated by his or her gender at birth. Gender discrimination costs societies a lot of money in terms of more poverty, worse quality of life, slower economic progress, and poor governance (Elizabeth King, 2001). The patriarchal kinship structure dominates women, resulting in their social and economic dependency on males and establishing their inferior position in comparison to men. Despite the fact that women have worked hard over the previous few decades to achieve equality with men in all aspects of life (education, health, job, etc.), there is still inequality in many areas. Gender inequality has emerged as a fundamental impediment to accomplishing development goals. This chapter discussed about different articles related to the topic of "status of gender inequality ". These articles gives the importance of gender inequality in work place and others are included in this articles. Reading these articles helps us to know about the importance of gender inequality in textile industry. This article helps us to understand more about this topic.

V. Data Analysis and Interpretation

The study conducted to analysis the empowerment of women through gender inequality in textile industry. Areekode grama panchayath was selected for collection of data. A sample of 30 textile women workers were taken to make analysis, the analysis is based on the respondent of the textile women workers in Areekode grama panchayat. The analysis is made through questionnaire is presented in the way of table and chart.

The variables used for the analysis are, Marital status, Educational qualification, Monthly income, Satisfaction of income, Working hours, Extra working hours, Extra payment for over time, Investing income, Standing or sitting ,Drive

Figure V.1 Marital status

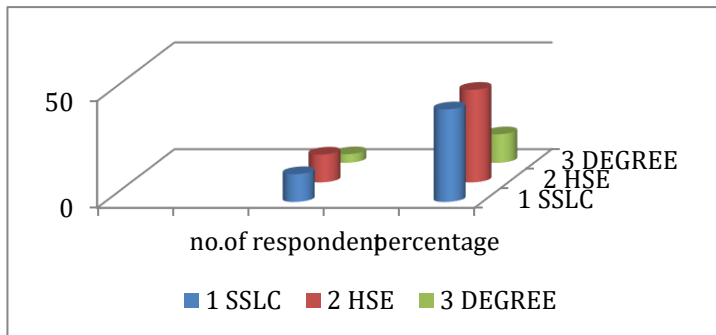


Source of data : Primary data collected from Areekode grama panchayat on
December, 2022

The above figure shows the marital status of respondents. 90% of respondents have Married. And 10% of respondents

have unmarried.. the sample shows that most of respondents have married.

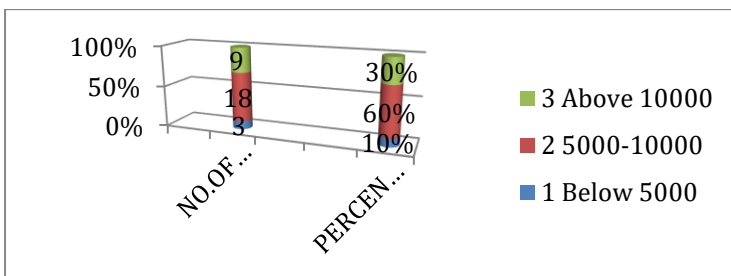
Figure V.2 Educational Qualification



Source of data : Primary data collected from Areekode grama panchayat on December, 2022

The above diagram shows that the Educational Qualification of the respondents. 43% of respondents are successfully completed SSLC and 43% of respondents have the qualification of plus two. And only 13% of respondents completed Degree. The participation of graduate respondents is very low as compared to other qualification.

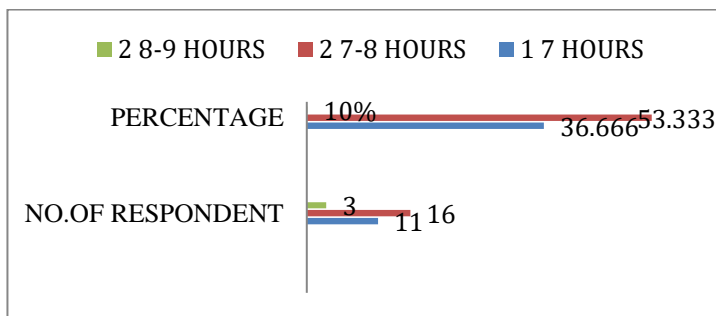
Figure V.3 Monthly income



Source of data : Primary data collected from Areecode grama panchayat on December, 2022

The above figure shows that classification of women employees based on their monthly income. 10% women workers have below 5000 salary, 60% women works are belonging to the category of 5000-10000 salary and 30% women works have above 10000 salary. Through this data we can clearly understood that majority of the women works have 5000-10000 salary.

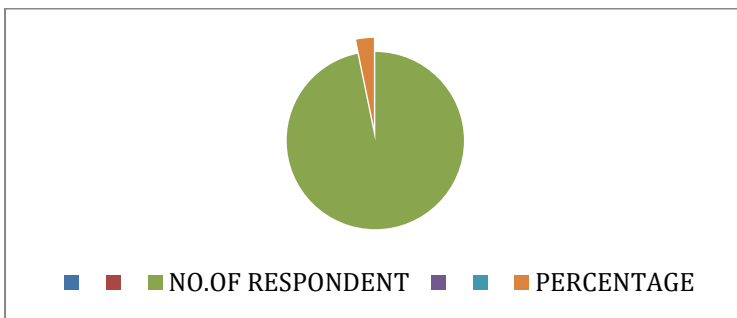
Figure V.4 Working Hours



Source of data : Primary data collected from Areecode grama panchayat on December 2022

Above the diagram shows that the working hours of the respondent. 37 % of respondents have worked in 7 hours. And 53% of the respondents have worked in 7-8 hours. And 10% of respondents are worked in 8-9 hours and more. Most of the respondents worked in 7 -8 hours per day.

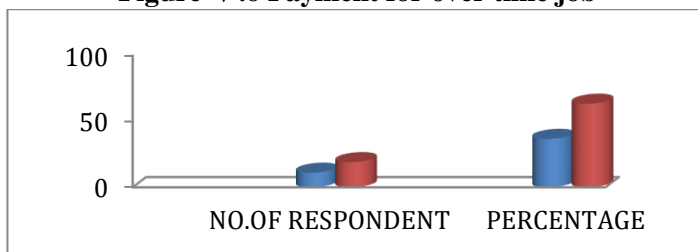
Figure V.5 Extra working hours



Source of data : Primary data collected from Areekode grama panchayat on December 2022

The above figure shows overtime working status of women workers in the textile industries. Here 80% women have do engaged in extra working hours and only 20% women don't have to do extra working hours.

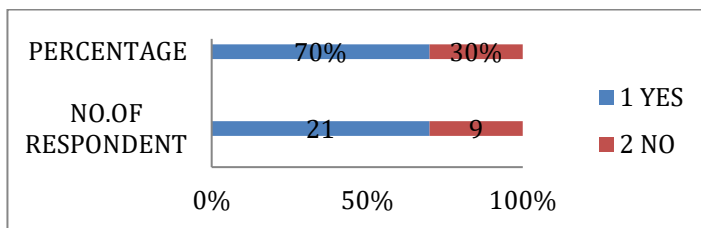
Figure V.6 Payment for over time job



Source of data : Primary data collected from Areekode grama panchayat on December 2022

The above figure shows that, 37% women get extra payment for overtime and also 63% women didn't get extra payment for overtime job. Here we can clearly understand that majority of the women employees are engaged in the overtime work, but they are not properly considered for the overtime benefit.

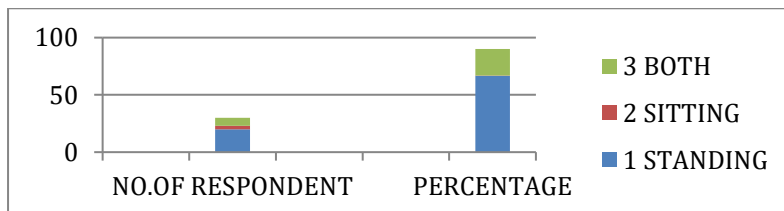
Figure V.7 Investing income



Source of data: Primary data collected from Areecode grama panchayat on December, 2022

The above figure shows that investing habit of women employees in textile industries. Here 70% women have investing habit and 30% women employees don't have any investing habit. It shows that the income of the women workers is not enough for investment.

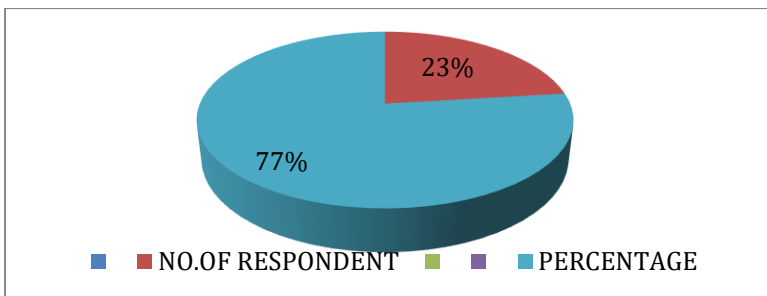
Figure V.8 Standing or Sitting



Source of data : Primary data collected from Areecode grama panchayat on December, 2022

The above figure shows that, 67% women are standing while Working, 10% women are allowed to sit while engaging their work. 23% women can stand while they customers, other free time they can sit. This data given a clear information that majority women employees are not allowed to sit while working. Only 10% of women employees are sitting while working.

Figure V.9 Driving License



Source of data : Primary data collected from Areecode grama panchayat on
December, 2022

The above figure shows that only 33% women have driving license and the are used scooter for their transportation purpose. Here we can clearly understand that majority of women employees (67 %) in textile industries use public transport system for their traveling purposes.

Simple correlation

Correlation is a statistical measure (expressed as a number) that describe the size and direction of a relationship between or more variables. A correlation between variables, However, does not automatically mean that the change in one variable is the cause of the change in the values of the other variable. Here

I choose the two variable income and investing, to calculate correlation.

SL NO	INCOME	investment
1	2500	0
2	2500	0
3	2500	0
4	7500	0
5	7500	1
6	7500	1
7	7500	1
8	7500	1
9	7500	1
10	7500	0
11	7500	0
12	7500	0
13	7500	1
14	7500	1
15	7500	0
16	7500	0
17	7500	1
18	7500	1
19	7500	1
20	7500	1
21	7500	1
22	12500	1
23	12500	1
24	12500	1
25	12500	1
26	12500	1
27	12500	1
28	12500	1
29	12500	1
30	12500	1

The correlation result shows that there is the correlation between the two variable income and investment is 0.581914. it shows that there is a positive relation between income and investment habit.

VI. Findings and Conclusion

This study conducted to know the status of gender inequality in textile industry in Areekode grama panchayat. For the collection of data 30 sample selected from Areekode grama panchayat. Important variables used for the study are age status, income level, working satisfaction level, extra payment for over time and working hours etc. From the data I reached into some findings.

- Most of the respondents are age above 40.
- 90% of the respondents are married.
- Majority of respondents are educated in 10th and PLU TWO.
- Majority of respondents to the income category of BPL.
- Majority of respondents Are Hindu (63%).
- 60% of respondents source of income from textile working.
- 73% of the respondents are doesn't work for satisfied job.
- Most of the workers choose the working hours is 7 hours.
- 70% of the respondents are didn't get satisfaction of income.
- Majority of respondents income not match with their income.
- 80% of the women respondents have to do extra working hours.
- Majority of the respondents are standing while working in 67%.

- 63% of workers are not getting extra payments for overtime work.
- 100% of employs have a bank account.
- 67% of the respondents are can't drive.
- Majority of the respondents investing from their income.

VI.1 Suggestion

- ❖ The government needs to take some action to avoid gender discrimination in wages.
- ❖ Introduce a welfare fund project to textile workers for day-to-day life.
- ❖ Empower women smallholders.
- ❖ Remove the gender pay gap.
- ❖ Support women leadership.
- ❖ Give proper training and awareness to every employee about gender and sexuality.
- ❖ Provide childcare facilities, pregnancy benefits, and childcare support
- ❖ Recognize the contributions of women in entry levels and spotlight women in leadership roles

VI.2 Conclusion

The project is entitled as “status of gender inequality a study with special reference to Areekode grama Panchayat”. It’s a study that tries to understand importance of gender inequality in workplace. Despite efforts to improve gender inequality in the workplace, women still earn considerably less than their male colleagues and remain under – represented at senior level. Indeed, the global pay gap between the sexes stood at 50% last year, according to the world economic forum. India’ s economy

is currently highly dependent on the production and export of textiles. Today women more than 70% are working as textile workers in China, 85% in Bangladesh, and up to 90% in Cambodia. The major reasons for the exploitation of women and female workers in the textile industry are as follows: - Inadequate living wage, Mistreatment and objection of female workers, The burden of night work, Insufficient facility of clean water and separate bathroom, No more facilities for maternity leave, Sexual harassment toward female worker. Studies show the different experience of gender across many domains including education, life expectancy, interest, family life, career, and political affiliation. The research work will examine the inequalities in policy, actual teaching situations, admission to post – secondary institution, hiring and the job benefit and wages the situation will also tackle was in being done to solve this problem and what can be done to remedy the situation. Long standing cases of varicose veins can lead to other problem such as ulceration, eczema and skin thickening.

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**SOCIO-ECONOMIC IMPACT OF BANK LOANS
WITH SPECIAL REFERENCES IN KOODARANHI
GRAMAPANCHAYATH**

MUNAVVIRA.C

BA Economics ,sullamussalam science college Areekode

“Going on loans really benefits you”

Unknown

Abstract :

This study focuses on assessing the socio-economic impact of bank loans faced by the people in Koodaranhi Grama Panchayath. The main objective of the study was to find out the socio-economic impact of bank loans faced by people. The study shows that most of individuals are the users of bank loans. The main source of information of this study is based on the data collection. There are 30 samples are taken by data collection from the ward 7 in Koodaranhi panchayath. Ward 7 to find out the how many people taken loans and to analysis the various impact of bank loans faced by the respondents. We have been prepared a structured questionnaire for field survey. Through the data collection we find out the reason for taking loans. To identify the repayment capacity of people. The deep analysis we can understand the standard of living of the people before and after taking loans. For the analysis and interpretation to identify the reason of the delay in repayment.

I. Introduction

A loan is money or other material goods that is given to another party in exchange for future repayment of the loan value amount along with interest on other finance changes. A loan may be for a specific one-time amount or can be available as an open-ended line of credit up to a specific limit or ceiling amount. In finance, loan is the lending of money by one or more individuals, organizations etc.

The recipient incurs a debt, and is usually liable to pay interest on that debt until it is repaid, and also to repay the principal amount borrowed. Bank loan, the extension of money from a bank to another party with the agreement that the money will be repaid. Nearly all bank loans are made at interest, meaning borrowers pay a certain percentage of the principal amount to the lender as compensation for borrowing. Most loans also have a maturity date, by which time the borrower must have repaid the loan. A bank loan occasionally is called bank advance. A Bank loan or Bank advances the advances of a specified sum of money to an individual or business (The borrower) by a commercial bank, Saving Bank etc., (The lender). A Bank loan is a form of credit which is extended for a specified period of time.

In India, there are different types of loans offered by Banks, like home loans, Personal loan, Education loan, gold loan and car loan etc. A Home loan is an amount of money that an individual borrows from a bank at a certain rate of interest to be paid with the repayment amount in a particular time. An agricultural loan is an overdraft facility which could be used to meet the cost of farming, Cultivation and working capital activities for Agri-business and associated activities. Personal loan is a loan taken by individual from bank to meet their personal needs.

This study is based on the socio-economic impact of bank loans with special references in koodaranhi grama panchayath. The bank loan help to increase the standard of living of many people and at the same time the loans adversely affected to others.

Insignificance of the study

The study takes as an analysis about the socio-economic impact of bank loans with special references in koodaranhi gram panchayath. A Bank loan can help on individual or business in buying something as a car or a home that do not have ready cash. The scope of bank loan is vast and the borrower can borrow as per their capacity depending on their credit worthiness. Bank loans are major drivers of growth especially for public and private sector companies. However, in today's just track economy, expansion is the only way to have sustainable profitability of any public and private sector companies. This is through the bank loan. In a bank loan, the company can raise funds as well as keep ownership. Bank loans help to increase the standard of living of the people through buying home, vehicles, gold etc.. This study is conducted in koodaranhi Grama Panchayath which is situated in Kozhikode district. In our Grama Panchayath there are a number of people who take bank loans for many purposes. This study has much significance.

koodaranhi Panchayath. Bank loans play an important role in the life of people who do not have ready cash by purchasing something or doing something like purchase a car, gold etc., and construction of home etc... This study takes an analysis about the impact of Bank loans in the study is about the socio-economic impact of bank loans with special references in koodaranhi Grama Panchayath.

III. Objective and Methodology of the study

1. To find out the reasons for taking loans.
2. To identify the repayment capacity of the people.

3. To understand the standard of living of the people before and after taking loans.
4. To identify the reasons for delays in the repayment of loans.

Methodology is the systematic, theoretical analysis of the methods applied to a field of study. This study is depending upon primary and secondary data. The main source of information of this study is based on the data collection.

Primary data: Primary data is original research that is obtained through first- hand investigation that includes interviews, surveys, questionnaire etc. Primary data have been directly collected from the koodaranhi Grama Panchayath through a sample and structured questionnaire.

This study based on the random sampling method. There are 14 wards in consist in koodaranhi Grama Panchayat, and some wards are selected by using lottery method. The selected some peoples through the lottery method.

Secondary data: is research data that is widely available and obtained from another party that can be found in publications, journals and websites etc. Secondary data have been collected from various website, books etc

Tools and statistical technique used in the study:

Tools and statistical technique such as correlation and other simple methods used for the data collection.

Graphical methods:

Graphical method like pie, bar, column, line, scattered etc. are used in this study.

IV. REVIEWS OF LITERATURE

In this chapter an attempt has been made to review some important studies which were relevant to the present study on the topic. The social economic impact of bank loans with special reference to Koodaranhi Panchayat. The main objective of the review of literature is to synthesize the ideas of the literature available, stressing the weaving together and integration of threads contained in previous writing on the selected topic, keeping in this view, in this chapter underwent with the earlier work done in the area. A number of studies were conducted by researchers and experts, in the field of socio-economic impact of bank loans on the status of people's life. So, a brief literature review of some important studies is presented in this chapter.

S.B. Dangat, S.R. Radhkar and M.P. Dhongada (1986) conducted a micro level study on the utilization of funds borrowed under medium- and long-term loans for their personal and unproductive purposes, repayment of earlier debts, etc. Proper appraisal, guidance and supervision by the bank are essential to ensure that the borrowed funds are used for productive purposes.

U.K. Sarma (1989) conducted the study on the role of banks in rural development and states that bank loans for the development of rural areas will increase rural indebtedness unless such loans are utilized for productive purposes. Banks should be more careful in dealing with rural credit and they should ensure that loans are sanctioned against viable projects and the amount is disbursed in time. Adequate and timely credit may help increase productivity and profitability. He adds that loans utilized for productive purposes will be repaid in time.

Shri.K MADHAV RAO (1990)’The high-power committee on urban cooperative bank ‘, considered housing and customer loans as are where urban cooperatives bank should focus. The committee thus reviewed the emerging area in cooperatives bank which are in covered in light of urban cooperatives bank are customer loans and housing loans.

H.V Upadhyay (1994) in “Recovery through Seizure: some aspects” has stated that the legal action involves high cost and long time. Even after settlement of the case, the decree has to be field and executed periodically as per the term which is an unpleasant and difficult task. This process also shows down the speed of follow up and results in lethargic attitudes by bankers.

Singh and vishwajith (1994) conducted a study titled, “A study of over dues of loans in agricultural”, to examine the repayment performance of defaulters in three blocks of Agra district in Uttar Pradesh. They found that well -to-do Agriculture families accounted for a large share of over dues. They accounted for 37% defaulters and 57% of total over dues. Total amount of over dues and it relative share also increased during the period of study. Lack of proper supervision over the end use of loans was identified as a major reason for utilization of credit which leads to increase in over dues.

Khan (1994) his report titled survey reports on farm credit recovery of problem in Pakistan and possible solutions found that rural credit is very important for the society and federal bank for cooperatives and other commercial bank have been meeting this need effectively. He concluded that bank need to be highly vigilant in screening of applicants before the disbursement of credit in order to reduce the non-payment and

need to have strong pressure and checks after the disbursement in order to ensure the timely recovery.

Rajiv Ranjan and sarat Chandra dhal (2003), in “non-performing loans and term of credit of public sector banks in India: Empirical assessment, reserve bank of India” has attempted an empirical analysis of the non- performing loans of the public sector bank in India and investigated the response of NPLs to term of credit, bank size and macroeconomic conditions. The empirical analysis suggested that term of credit variables have significant effect on the banks non-performing loans in the presence of bank size and macroeconomic shocks.

Pro.C. Siva rami Reddy & smt. Kalavathi (2004) in their study entitled “Non performing asset in banks- concluded as replacement of the loans as it is necessary to fix repayment schedules for term loans according to the income generating capacity of the unit. If the repayment schedule is not fixed properly or a unit is not fixed properly or a unit is not able to generate expected profit, possibility may be explored in consultation with the borrower for replacement of loan instalments.

V. Raman Nair (2006) in his article, “The financial services by commercial bank in Kerala “considered that financial services provide like banks have been designed products and selling them. But the delivery and speed of changes in the environment due to deregulation and technological changes has considerably influenced customers and their preferences. This is the related in the course that bank is lay on relationship building with the customer and providing quality services to entice them to move from transactions banking to relationship banking.

Timothy J curry, Gary S Fissels, Carlos D Ramirez (5th November 2006) “The impact of bank supervision on loans growth” This paper quantifies the short term and long-term impact of supervision on different categories of loans growth: a) commercial and industrial loan b) consumer loans and c) real estate loans. For each of these categories, we perform dynamic loans growth equation at the state level argument by the inclusion of CAMEL ratings for all banks in the state, after controlling for banking and economic conditions.

RANI (2008) in his thesis “impact of financial sector reform on non-banking financial companies” studied about the comprehensive legislation recommended by Narasimha committee 11 which empowered RBI with extensive powers to manage over the performance and existence of NBFCs. The study found that the growth rate of NBFCs in respect of deposits continued to rise till the year 1994 came as a source of extreme control to the real and genuine players in the market. However, it has been identified in the study that the main source of NBFCs had always been the acceptance of deposits.

Pooja Mengi (September 2009) in her article “Customer satisfaction with service quality-An empirical study of public and private sector bank loans”, considered that customer service is an integral part of any facet of banking and it defines the future of any banking organization. For a service sector like banking industry the whole range of activities and generation of income swivels around the customer. According to her serve equal performance will ensure maximum customer satisfaction and also help in attending customer loyalty.

Anudhav. Anand. Mishra (November 2009) in his article “A study on customer satisfaction in India retail banking has focused that the banking industry faced the rapidly changing market, new technology, economic uncertainty, fierce competition more demanding customers and changing climate has presented and unprecedented set of all challenges. In current dimensions questions arise whether the customer satisfied or not and what elements of retail banking leads to satisfaction and dissatisfaction of customer.

Allen Goss and Gordon S Roberts (2011) “The impact of cooperate social responsibility on the cost of bank loans”, This study examines the link between corporate social responsibility (CSR) and bank debt. Our focus on bank exploits their specialized role as delegated monitors of the firms. Using a sample of 3996 loans to US firms., we find that firms with social responsibility concern pay between 7 and 18 basis points more than firms that are more responsible. Lender are more sensitive to CSR concerns in the absence of security.

Selvam Paneer (2013) Concluded that-The Present study was aimed to analyse the financial assistance of bank loans in India. To identify the relative performance of the operational variables the linear and compound growth rates have been calculated. The performance of nationalized banks followed by private sector banks is found to be higher when compared to SBI and its associates and Foreign Banks.

V. DATA ANALYSIS AND INTERPRETATION

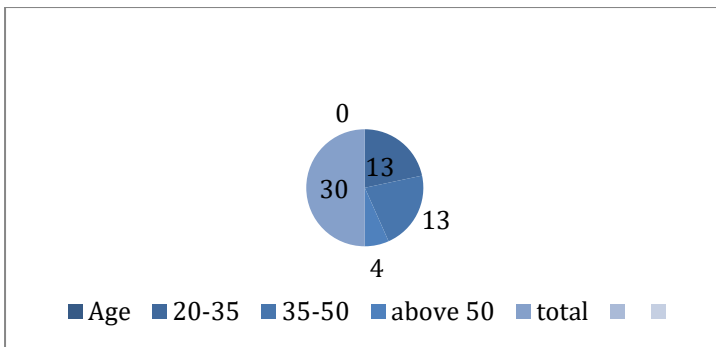
In this chapter, the outline primary field survey analysis of the social economic impact on bank loans, with special preference in Koodaranhi Panchayat. We have collected 13 samples from

ward 7. Ward 7 to find out the how many people taken loans and analysis, the various impact of bank loan faced by the People.

In this chapter, we are trying to interpret the various data that we have collected from the field of followed by the analysis of data. We have been prepared a structured questionnaire for the field survey. The interpretation and analysis of the data is based on the different variable are age wise difference of the respondent, gender wise difference of the respondent, religion wise difference of the respondent ,education status of the respondent, marital status of the respondent, ration card of the respondent ,employment status of the respondent, various type of loan taken by the respondent, amount of loan taken by the respondent ,Rate of interest on bank loan, Amount of the repayment on bank loan, delay of repayment of bank loan ,nature of employment, monthly income and monthly expenditure collateral for taking loan for respondent ,impact of bank loan on face by the respondent.

We have been using simple correlation method in this sample, to find out amount of loan taken by the respondent. The result, has been interpreter in figure that is the one below.

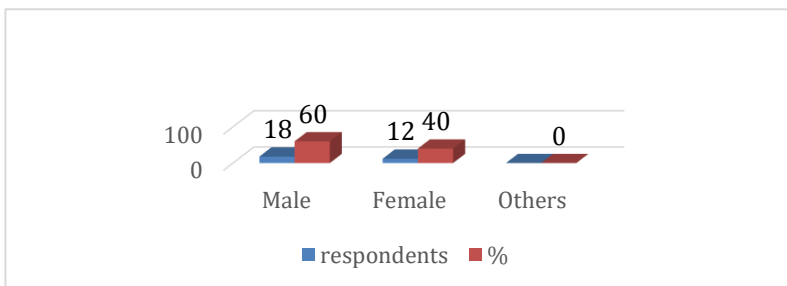
Figure 5.1: Age wise difference of the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above 5.1 figure shows the age wise difference of the respondents. 13.33% of the respondents are included in the age group of above 50. 43.33% of the respondent are in the age group of 20-35 and 35-50. The majority of the respondents are in the age group of between the age of 20-35 and 35-50. It shows that the majority of the people are indebted in their early age.

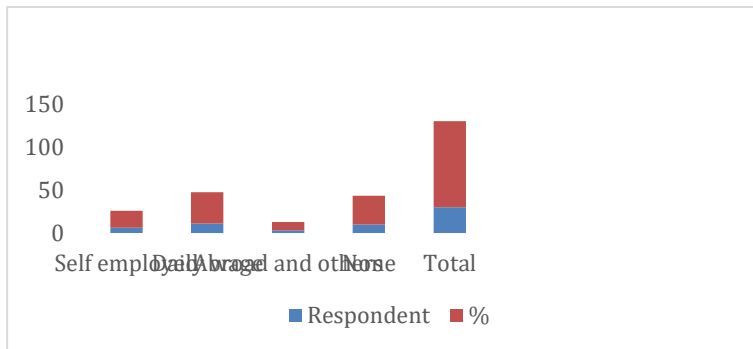
Figure 5.2 : Gender wise difference of the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above figure shows the gender wise differences of respondents. 60% of the respondents are males and 40% of the respondents are females. Majority of the respondents are males as compared with female.

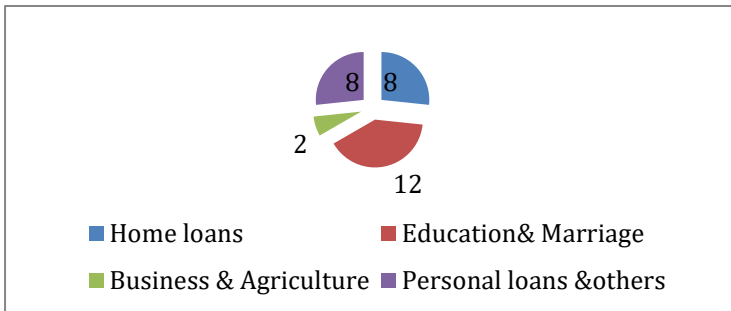
Figure 5.3: Employment status of respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure show the employment status of the respondents. 20% of the respondents are self-employed. 10% of the respondents are doing job in abroad and. 33.33% of the respondents are unemployed and 36.66% of the respondents are daily wage. It shows that majority of the respondent are engaged in daily work.

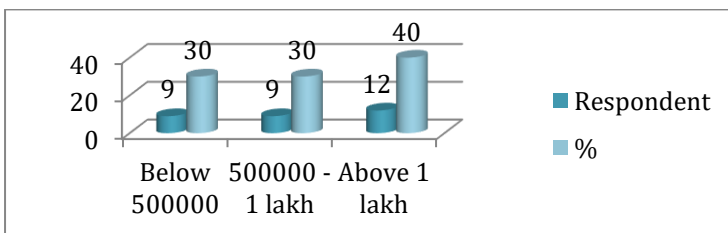
Figure 5.4: various types of loans taken by the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

Above figure shows the purpose of loans. 10% of the respondent are taken loan for education and marriage purpose of their children. 26.66% are took loan for construction or renovation of their house. 36.66% are took loan for business and agriculture purposes. and 26.66% are took loan for personal or others needs. Majority of the respondents are taken loan for construction of their house.

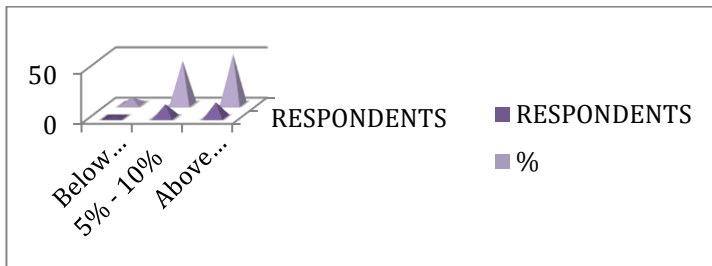
Figure 5.5: Amount of Loan Taken by the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure show the amount of loan taken by the respondents. 30% of the respondents are taken loan below 50,0000 and 500000- 1 lakh. 40% of the respondents are taken loans above 1lakh. Majority of the respondents are taken above 1 lakh.

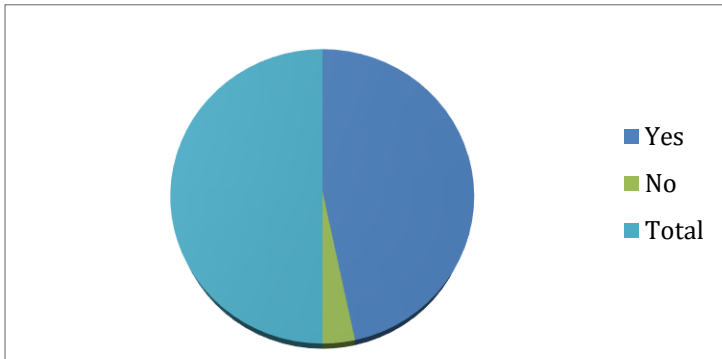
Figure 5.6: Rate of Interest on Bank Loans



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure show the rate of interest on loan taken by the respondents. It shows 6.66% of the respondents taken loan at the interest rate of below 5%. The 43.33% of the respondents are taken loan at the rate of 5-10% interest. 50% of the respondents are taken loan at the rate of interest of above 10%. It shows that most of the respondent ate taken loan at high interest rate.

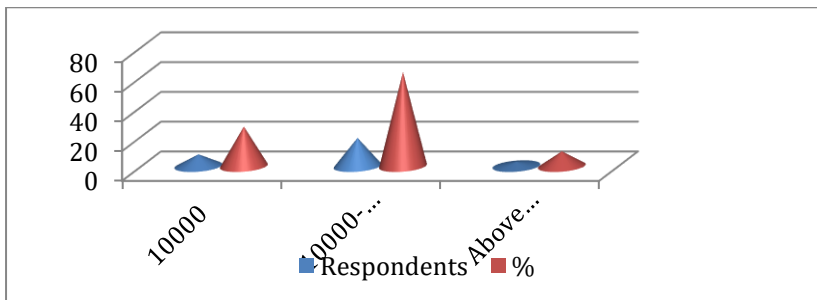
Figure 5.7: Ability of repayment status of the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure shows ability of repayment status of the respondents. The 93.33% of the respondents are able to repayment of bank loans smoothly. 6.66% respondents are facing some difficulty for the repayment of loan. Majority of the respondents are able to repay the loans.

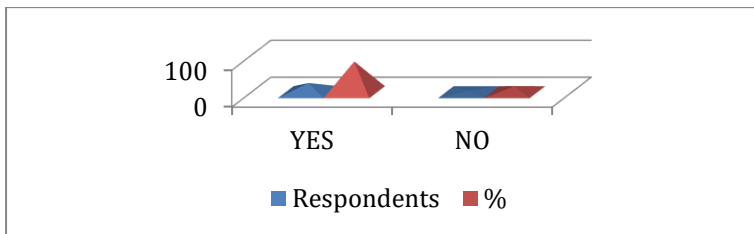
Figure 5.8: Monthly income



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure show the monthly income of the respondents. 26.66% of the respondent's monthly income is 10000, 10% of the respondent's monthly income is above 20000. 63.33% of the respondent's monthly income is between 10000-20000. Majority of the respondents are earned monthly income between 10000-20000. So the indebtedness is adversely affected their expenditure pattern.

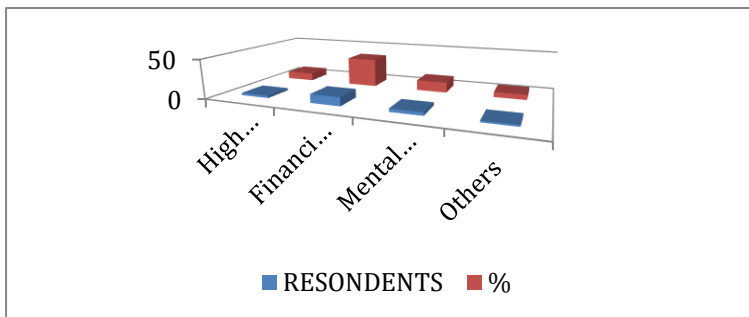
Figure 5.9: collateral for taking loans for respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above figure show the use of any type of collateral used for taking loans. The 83.33% respondents are taking loans on the basis of collateral. 16.66% are not use collateral method for taking loans. Majority of the respondents are taking loans on the basis of collateral.

Figure 5.10: Impact of bank loans faced by the respondents



Source of data : Primary data collected from Koodarnhi grama panchayat on December, 2022

The above table and figure show the impact of bank loans faced by the respondents. The 10% of the respondents are faced high interest, 13.33% of the respondents are faced mental stress, 36.66% of the respondents are faced by financial crisis and 6.66% are others. Majority of the impact of the bank loan faced by the respondents are financial crisis. It shows that the loan adversely affected the life of every household.

V.1 Simple correlation

Correlation is a statistical tool which studies relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation the strength of the linear relationship between the pair of variables.

Here I choose the variable like amount of loan and number of respondents, to calculate correlation.

Table 11. Variables of simple correlation:

amount of loan	Mid value	No of respondent
0-50000	25000	9
50000-100000	75000	9
100000-150000	125000	12

Here we get correlation results of two variables amount of loans and number of respondents 0.866025404. It shows that there is a positive correlation between amount of loans and number of respondents.

VI. Finding and Conclusion

The study is conducted to find out the socio-economic impact of bank loans with special references in Koodaranhi grama panchayath. The important variables used for this study are Age, gender, employment status, Marital status, income status, expenditure status, various types of loans, education status etc. From the responds of individual reached the following findings: -

- The most of the people belong to the age group between 20-35.
- Majority of the respondents are male that around 60% remaining 40% are females.
- Most houses depend various type of loans in koodaranhi grama panchayath.
- The majority of the respondents are Muslim
- Education status of the most of the respondents are SSLC
- 76.66% people taking loans after marriage.
- Majority of the respondents are taken loans for in APL category.

- Most of the respondents working for daily wages.
- Majority of the respondents taken by the amount of loans above 1 lakh.
- Most of the people taken by home loans and personal loans.
- 43.33% of the people pay the interest rate between 5-10%.
- Majority of the respondent's repayment period is above 1 year.
- Amount of repayment of most of the people below 10000.
- Most of the respondents are able to repay the loans.
- Majority of the respondents are delay in repayment
- 63.33% of the respondent's monthly income between 10000-20000 and expenditures also between 10000-20000.
- 83.33% of the respondents are taking loans for the basis of collateral.
- Most of the impact of the bank loans faced by the respondents are financial crisis.

VI.1 Suggestion

- Give the popularities to people about the bank loans.
- The interest rate of bank loans should minimize for increasing the users of bank loans.
- To provide more loans for the needs of people in less interest.
- Government should smooth the procedures in providing loans.
- Promote the existing users of bank loans.

VI.2 Conclusion

The main objective of the study was to find out the socio-economic impact of bank loans faced by people in koodaranhi panchayath. The study shows that most of individuals are the users of bank loans. The main source of information of this study is based on the data collection. There are 30 samples are taken by data collection from the ward 7 in koodaranhi

panchayath. Ward 7 to find out the how many people taken loans and to analysis the various impact of bank loans faced by the respondents.

We have been prepared a structured questionnaire for field survey. Through the data collection we find out the reason for taking loans. To identify the repayment capacity of people. The deep analysis we can understand the standard of living of the people before and after taking loans. For the analysis and interpretation to identify the reason of the delay in repayment. The interpretation is based on the various type of data. Statistical tools also used for the analysis of data like simple correlation method and graphical representation also used.

I use correlation statistical tool used in the data collection. I choose the variable like amount of loan. Through the data collection we find out the details and overview of bank loan taken by the people. For what purposes and what is the impact of bank loan faced by the people.

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GIRLS EDUCATION AFTER MRRriage IN AREEKODE PANJAYATH

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*"Education is the most powerful weapon which you can use to
change the world" -Nelson mandela*

ABSTRACT

Women education is an essential need to change their status in the society and also empowerment intellectually. Women can play a very important role in the opportunities for women empowerment because it enables them to respond to the challenges. Education eliminates inequalities and disparities as the means of recovering their status within and out of their families.

Girls education in India is required for the country as women are the primary teachers of their kids who are the future of the nation. Uneducated women cannot dynamically contribute in managing the family and take proper care of the children and thus result in a weak future generation. Women will be able to get proper education, skillsdevelopment,financial independence etc.. They can also contribute well towards shaping an improved society for themselves and future generations too. The economic growth of the country will significantly improve after educating women.

The main source of information of this study is based on the data collection. There are 30 samples taken by data collection by married girls from the Areekode panchayath. The respondents are different from one person to another. The interpretations is based on the various types of data statistical tools and also used for the analysis of data like simple correlation method and graphical representation also used. This study reveals that a majority of respondents are age group between 18-20,the majority percentage of respondents are involving the OBC category, most of the respondents are consist of APL family, more respondents are achieved degree education, the

majority respondents don't have children, number of respondents are no difficult of continuing the study, most of the respondents are also study family support, more respondents husbands are self- employed, most of the respondents are interested in working after their studies, most of the respondents are not work alongside with their studies. Majority percentage of respondents are doing not feel the marriage was a hindrance in learning most of the respondents are motivated factor for studying is their desires/ ambitions, most of the respondents are agree to go to work after their studies, most of the respondents are interested in working abroad after their studies.

I. Introduction

Women's education is an essential need to change their status in society and to empower them intellectually. Women can play a crucial role in creating opportunities for their empowerment because education enables them to respond to challenges. Education eliminates inequalities and disparities, helping women recover their status both within and outside their families.

The education of a child starts from the family, with the mother as the first teacher. However, the irony in India is that, although the deity of education is a female—Goddess Saraswati according to Hinduism—innumerable women are illiterate. They do not remain uneducated by choice, but are often forbidden from receiving an education due to the patriarchal structure of society. Since the early Vedic period, the birth of a son has been celebrated, but in those times, daughters were not neglected and were properly educated.

Girls' education often declines after marriage. The main reasons for this could be the economic conditions at home or family problems in the husband's household. There are many

stresses faced by girls after marriage, including health issues and various forms of stress. It is extremely difficult for women to continue their education after marriage, as they take on the responsibilities of married life, leading many to abandon their studies. Additionally, they often become involved in bearing and rearing children soon after marriage. Educational empowerment is a crucial part of growth and development, but there are still places in the world where girls are denied education. Education helps boost women's self-confidence and self-esteem, making them self-sufficient. It also gives them access to the development of social, political, intellectual, and religious consciousness, while combating narrow-mindedness, superstitions, and intolerance.

Educating women positively impacts economic, social, and health standards. A higher female literacy rate reduces child mortality, lowers crime rates, and diminishes inequality in society. Education empowers marginalized women and helps them build better futures for themselves and their families. An educated society is more stable and can recover faster after a conflict. Educated girls are less likely to marry at a young age and are more likely to raise healthy children. Women who complete higher education and acquire skills dramatically increase their lifelong learning opportunities.

Girls' education in India is crucial for the nation's growth because girls can excel in many areas, often better than boys. Nowadays, girls' education is both necessary and compulsory, as girls are the future of the country. One of the most important benefits of girls' education is that it creates a brighter and better future for the country. Similarly, our economy can grow faster if more women become financially independent, thereby

reducing poverty. Furthermore, educated women can take proper care of their children. Women's education is vital in the present condition as it helps girls make informed life choices and decisions. Education empowers women and boosts their self-confidence. One problem with women's education is that, although many women are educated, they are not working.

II. Significance of the Problem

Girls' education strengthens economies and reduces inequalities. Education enables women to make their own life choices and decisions. Education for women is the best way to improve the health, nutrition, and economic status of households, which are the micro-units of a nation's economy. Education helps remove gender-based inequalities, promotes awareness about the challenges girls face, and educates people about the importance of girls' education. Girls' education decreases discrimination and focuses on changing society's attitude towards girls. It also helps investigate the percentage of early married school girls and suggests solutions to address their problems in the community.

Women's education is essential to changing their status in society and empowering them intellectually. Women can play a crucial role in their own empowerment by responding to challenges through education, which eliminates inequalities and disparities, helping them recover their status both within and outside their families.

The study on "girls' education after marriage" shows that a significant percentage of girls depend on distance education. A major problem faced by these women is family-related issues.

Health problems and various forms of stress are other challenges that women face. Many policies have been implemented to improve the conditions of women, but all these policy initiatives and administrative efforts have yielded mixed results in achieving the goal of improving women's conditions in our country.

Although many studies have been conducted on the socio-economic status of women on various topics, studies on "girls' education after marriage" in Areecode Panchayat have not yet been conducted.

III. Objectives and methodology of the study

The specific objectives of the study are:

1. To improve the living conditions and socio-economic status of women.
2. To promote awareness about the inequalities that girls face and educate people about the importance of girls' education.
3. To suggest solutions to address their problems in the community.

The main sources of information for this study are based on data collection, which includes both primary and secondary data: Primary data: A primary survey or sample was conducted in Areecode Panchayat. The relevant data for the study were collected through direct observation and personal interviews. Secondary data: Secondary data were obtained from journals, newspapers, books, and publications from various websites.

Questionnaires were the tool used to study the issues of girls' education after marriage in Areekode Panchayat.

IV. REVIEW OF LITERATURE

The study focuses on married girls in Areekode Panchayath. Various studies have been conducted on the topic of "Girls' Education After Marriage" by several websites, articles, etc. I have reviewed about twenty pieces of literature on this topic.

Heinonen (2002): Heinonen argued that poverty is one of the main causes of child marriage because parents cannot afford the expenses of their children, and to reduce their financial burden, they arrange early marriages for their children.

Holcamp (2009): Holcamp contended that the dropout rate among schoolgirls is higher since parents believe that a girl's education is of no benefit once she goes to her family after marriage. Women are expected to manage their families and look after their children.

Naveed et al. (2012): Naveed emphasized that child marriages primarily occur due to poverty, illiteracy, and gender inequality. The physical, social, psychological, and economic consequences of child marriage are severe for girls, who are generally pulled out of primary/secondary education and are more likely to face physical, emotional, and sexual violence. Pakistan is in

the midst of a demographic transition, with a significant portion of the population comprising children.

Sanjukta Sahoo (2016): Girls' education is a significant opportunity for India to develop socially and economically. Educated girls yield a positive impact on Indian society through their contributions at home and in professional fields. They are the reason for the improved economy in the country as well as society. The objectives of the paper are to assess the recent status and challenges of girls' education in India and to provide possible suggestions to overcome these challenges. The investigator used various articles, reports, research papers, books, official websites, and online materials to conduct this study. The paper is divided into four parts. The first part highlights the historical background and importance of girls' education in India. The second part discusses the recent status of girls' education in India. The third part elaborates on the major initiatives taken by the Government of India to improve girls' education and the different challenges faced. The last part provides suggestions for overcoming the barriers to girls' education in India. The paper concludes that girls' education is in a very poor condition at the elementary and secondary stages compared to higher education.

Shamnaz Arifin Mim (2017): Although the Convention on the Rights of the Child declared that any marriage of a child under 18 would be considered "Child Marriage," the

age limit for girls' marriage was proposed to change from 18 to 16 in the draft Child Marriage Restraint Act in Bangladesh 2014. This paper aims to analyze the effects of child marriage on Bangladeshi village girls' formal education and empowerment, which will hopefully raise awareness in patriarchal societies. Rangpur region was purposely selected for this case study approach. The concept of empowerment was used with an interpretive methodological approach, which allowed for the conscious interpretation of data from relevant secondary sources. The findings of this review article revealed the ways in which child marriages hinder girls' opportunities to be educated and push them back from being empowered in a patriarchal society. The study's implications for policy and practice are rooted deeply in the collaboration of NGO programs, government interventions, and family support.

Anita Raj (2019): A girl's capacity and desire for education, as well as her self-efficacy to demand it, were key psychological assets supporting school retention. Social support from parents and teachers was also important, as was social support from in-laws and husbands to continue school after marriage. Post-marriage education was nonetheless viewed as difficult, particularly after childbirth. Other noted barriers to girls' education included social norms against girls' education and early marriage, financial barriers, and the perceived poor value of education. Social norms promoting early

marriage, the financial burden of school fees, and minimal opportunities for girls beyond marriage affect their education. Nonetheless, some girls manifest psychological resilience in these settings and, with support from parents and teachers, are able to stay in school and delay marriage. Unfortunately, girls who are less academically inclined and those who marry early are less supported by family and existing programs to remain in school. Programmatic efforts should be expanded to include educational support for married and childbearing girls, as well as options for women and girls beyond marriage.

Dr. Kiran Soni (2020): The development of any nation is impossible without education. It acts as a key element for the development of a person's mind. A developed mind can innovate and come up with new ideas and thoughts for a nation's development. We all know that "health is wealth," meaning health is everything a person wishes to have. A healthy poor person is richer than a rich person with an unhealthy body. It is evident that the impact of the coronavirus will linger for years. India has already planned to teach a number of students at home due to its widespread 4G network. In India, almost everywhere 4G connectivity is available at a very low cost. Due to a powerful network connection, students can learn in a classroom environment as if they are directly sitting in the classroom. Online teaching offers flexibility in teaching

and learning and also provides more tools and techniques for making the class motivating.

Suzanne B. (2021): Distance education is a process of planned teaching and learning that occurs in a different place from the usual learning setting and requires communication and a special corporate organization via technologies. The definition of distance education has four components: (a) corporate basis, (b) interactive telecommunication, (c) data, sound, and video sharing (learning experience), and (d) separation of teacher and student. Distance education aims to increase the quality of education to develop students' learning (Burns 2011). Together with the development of digital technologies aimed at offering distance courses, new educational opportunities such as open educational resources and massive open online courses have emerged for larger masses to access education. In the study, which was carried out with a qualitative approach, the problems faced by pre-service teachers were categorized under themes of implementation, student, impossibility, technical, and instructor. Each theme had relevant codes. Similarly, a study conducted by Maliziar et al. (2020) with teachers during the COVID-19 pandemic approached the barriers in four components: teacher, school, curriculum, and student.

Kiera Chan and Stephanie Spaid Meidema (2022): Globally, expanding women's educational opportunities

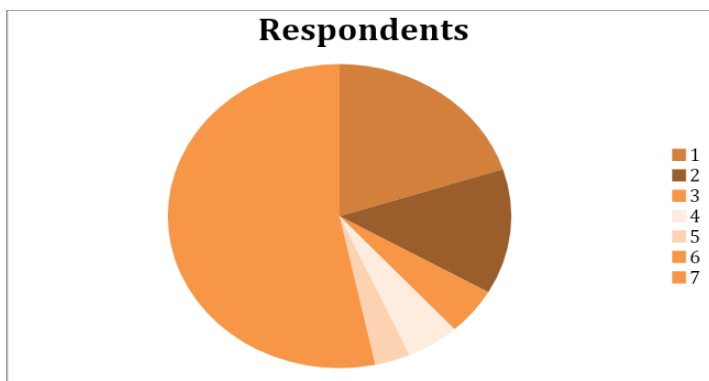
is promoted as an effective strategy for their empowerment. While women's access to education in Bangladesh has increased in recent years, little is known about their participation in educational activities after marriage. Historically, local gender norms expect women to marry at an early age, perform domestic labor, and discontinue educational activities in adulthood. In this study, twenty-four married women and twenty-five married men aged 15–49 were interviewed about women's experiences with post-marital education in Matlab. Results showed that husbands and wives acted within the bounds of persistent, classic patriarchal norms to seek or inhibit access to education within marriage. Despite increases in women's primary and secondary school graduation rates in Bangladesh, this study suggests that women still face barriers to accessing educational opportunities. Understanding these limitations is crucial to advancing women's pathways to economic and overall empowerment in Bangladesh.

These reviews address the problem of "Girls' Education After Marriage." Although there are many educated women in the world, not all women continue their studies after marriage. Educated women are very important in the present context, as they bring many benefits to the world. Educating women face several challenges, but they continue to confront and overcome them.

V. Data Analysis and interpretation

The study focuses on the Areekode panchayath. Areekode is a town on the banks of the Chaliyar river in Areekode Grama Panchayath in Malappuram district india. Areekode was part of the Malabar district in British india.it is a town on Chaliyar river with an area of 7.25 square miles. Areekode is one of the highly literata areas in the state of Kerala.

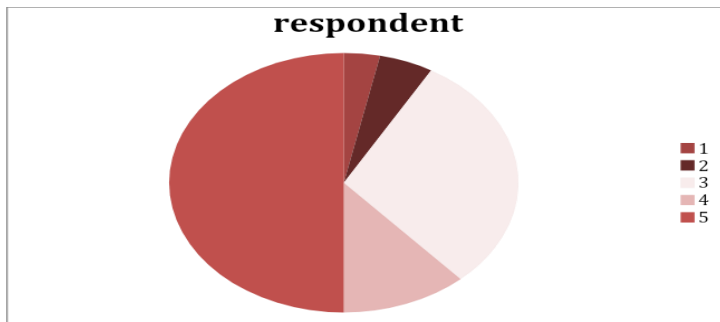
Figure V.1 Age wise distribution of respondent



Source of data : Primary data collected from Areecode grama panchayat on December, 2022

figure (V.1)shows that the age wise distribution of respondent.26% of respondent are belongs to 20-22 age group,10% of respondents are belongs to the age group of 22-24,24. 26.6.6% of respondent belongs to the age group of 26-28. It reflects that the age group between 18-20 is consist more respondents as compared to other age group.

Figure V.2 Educational status of the respondent



Data source: Primary data collected from areekode panchayath in December 2022

figure V.2 shows the educational status of the respondents. 6.6% of respondents are completed SSLC, 10% of respondents are having Plus Two, 60% of respondents are completed degree and 23.3% of respondents are having PG students. It reflects most of the respondents are completed UG.

Figure V3. Children status of the respondent

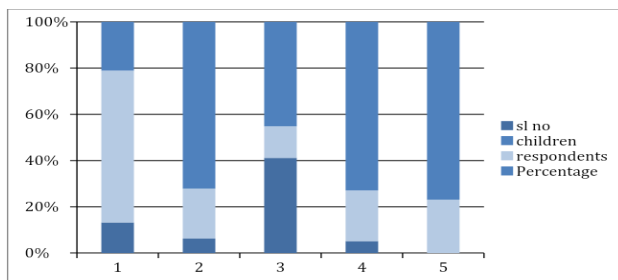
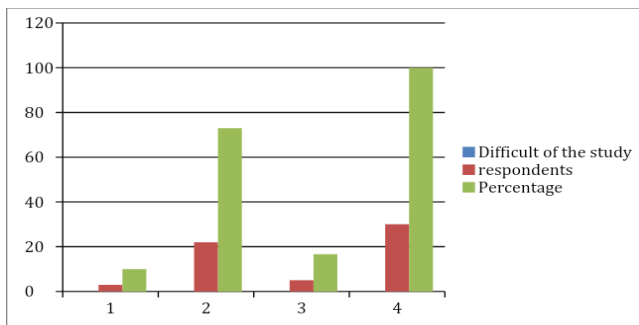


figure V.3 shows that the children status of the respondent. 1.6% of respondents have one child, 23.3% of respondents are have two children, 3% of respondents have more than two

children.56.6% of respondents have no children. It reflects more respondents don't have children.

Figure V.4 Difficult of continuing the study



Data source: Primary data collected from areekode panchayath in December 2022

figure V.4 shows that the difficult of continuing the study status of the respondents.10% respondents are facing difficulties for continuing their studies. 73% respondents are having no any difficulty in continuing their study..

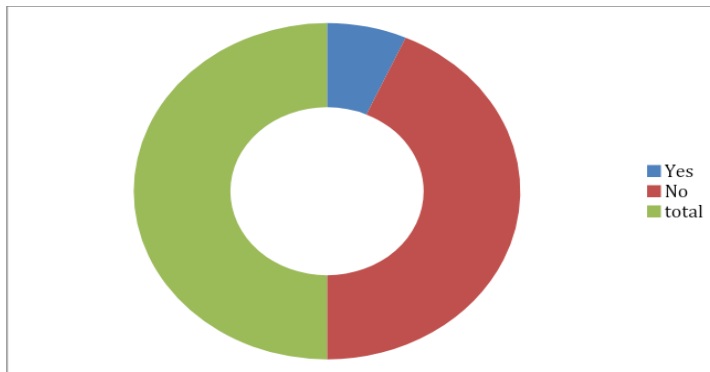
Table V.1 Family support of the respondent

SL NO	family support	respondents	percentage
1	Yes	21	70
2	No	3	10
3	little bit	6	20
	Total	30	100

The above table V.1 shows that the family support of the respondents. 70% of respondents agreed that they are getting support from their family, 10% respondents studying without family support,20 %of respondents family has no interest in

studying. It shows that some of the girls are studying with out a proper support from the family.

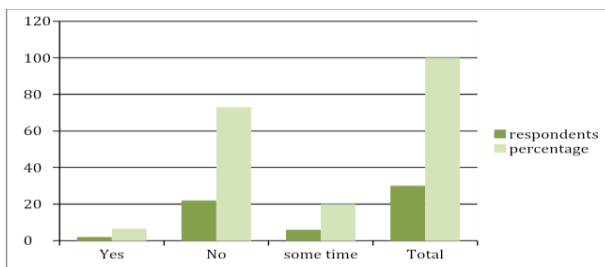
Figure V.5 Work along with of the study



Data source: Primary data collected from areekode panchayath in December 2022

figure V.5 shows the work along with their studies. 86% respondents are not doing work along with their studies. It reflect the majority percentage of the respondents are not work along with their studies.

Figure V.6 Marriage obstacle for study



Data source: Primary data collected from areekode panchayath in December 2022

Figure V.6 shows that the marriage obstacle of the respondent. 6.6% respondents agreed that marriage is the main hindrance to continue their studies. 73% respondents did not find marriage as a hindrance in their studies. The remaining 20% respondents sometimes felt marriage as a hindrance in their studies. This explains the majority percentage of respondents who did not feel that marriage was a hindrance to continue their study.

Table V.2 Interested in working abroad status

sl no	interested in working abroad	respondents	percentage
1	yes	18	60
2	no	3	10
3	may be	9	30
	tatal	30	100

Data source: Primary data collected from areekode panchayath in December 2022

The above table V2 shows that the interested in working abroad status of the respondents.60% respondents are interested in working abroad after their studies.10% respondents are not interest in working abroad after their studies. The remaining 30% respondents are may be working abroad after their studies. It reflect that the majority percentage of the respondents are interested in working abroad after their studies.

Correlation

Correlation is a statistical measurs that expresses the extent to which two variable are lonearly related(meaning they change together at a constant rate).Its common tool for decribong simple relationship without making a statement about cause and effect.

age	mid value	EDUCATION	No of respondent
18-20	19	10	2
20-22	21	12	3
22-24	23	13	16
24-26	26	16	2
26-28	28	17	3
28-30	30	18	2

VI. FINDINGS AND CONCLUSION.

VI.1 FINDINGS

This study is connected to the topic of "Girls' Education After Marriage." Thirty students from Areekode Panchayat were selected as respondents for data collection. The important variables for the study are educational status, children's status, learning during marriage, difficulty in continuing studies, family support for studies, willingness to work after studies, working alongside studies, motivation to learn, agreement to work after studies, time available to teach children, homework and study habits, and interest in working abroad. Based on the responses of the students, I reached the following findings:

- Most of the respondents are between the ages of 20-22 (40%).
- 83.3% of the respondents belong to the OBC category.
- 60% of the respondents fall under the APL category.
- 60% of the respondents have achieved a degree-level education.
- 56.6% of the respondents do not have children.
- 73% of the respondents do not find it difficult to continue their studies.
- 70% of the respondents receive family support for their studies.
- Most of the respondents' husbands are self-employed.
- Most of the respondents are interested in working after their studies.
- 86% of the respondents are not working alongside their studies.

- The majority of respondents did not find marriage to be a hindrance in their studies.
- Most of the respondents are motivated to study due to their desires/ambitions.
- Most of the respondents agree to work after their studies.
- A major percentage of respondents are interested in working abroad after their studies.

VI.2 Suggestions

- Women must be given sufficient education.
- Education of girls after marriage should definitely be encouraged.
- Society's perspective on girls' education needs to change.
- Families should provide full support for girls' education.
- The government and other agencies should promote girls' education.
- More classes should be organized to increase girls' access to education.

VI.3 Conclusion

The project is titled "Girls' Education After Marriage in Areekode Panchayath." It is a study that seeks to understand married girls' education in our panchayath. The main objective of the study was to explore this topic. The study showed that most married girls are pursuing education in the present context. The majority of students are learning offline, while the rest are engaged in online education.

The main source of information for this study is based on data collection. Thirty samples were collected from married girls in Areekode Panchayath. The respondents' circumstances varied from one person to another. The interpretations are based on various types of data, and statistical tools like the simple correlation method and graphical representation were also used for analysis.

This study reveals that the majority of respondents are in the age group of 18-20, with most belonging to the OBC category. A significant percentage of respondents come from APL families, many have achieved degree-level education, and the majority do not have children. A large number of respondents do not find it difficult to continue their studies, and most receive family support for their education. Most respondents' husbands are self-employed. The majority are interested in working after their studies, though most are not working alongside their studies. The majority of respondents did not feel that marriage was a hindrance to their learning. Most respondents are motivated by their desires/ambitions, agree to work after their studies, and are interested in working abroad after completing their education.

Women's education is essential for changing their status in society and for intellectual empowerment. Women can play a very important role in creating opportunities for empowerment because education enables them to respond to challenges. Education eliminates inequalities and disparities, helping women recover their status within and outside of their families.

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**CONDITIONS OF WOMAN WORKERS IN
MANUFACTURING SECTOR IN CHEEKODE
GRAMA PANCHAYATH**

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*Think of the life of the Working women as the decalthon. If
you finish it's a miracle*

Barbara Dale

Abstract

The study focuses on assessing the condition of women workers in the manufacturing sector and the challenges they face at their workplaces. For the purpose of this study, 31 samples were collected. The survey method was used for data collection. Primary data were collected through interviews and questionnaires. Statistical tools like correlation were also used for analysis. The results of the study indicate that most of the workers are not satisfied with their income and have no other sources of income. The majority of the workers want to be independent. They face problems such as long working hours, family issues, and low wages. Most of the workers are employed due to their economically disadvantaged family conditions.

1. Introduction

The manufacturing sector represents an important part of the economy. Manufacturing sector workers include those who work for wages or income directly through any agency, those who work on their own account, or those who are self-employed in any public place and are not availing of benefits

under the ESIC Act and PI Act. Women's participation in the process of economic development is very significant. In recent times, the participation of women in the workforce has increased around the world. Generally, women in the workforce are employed in either the organized or unorganized sector, with 49.49 million in the organized sector and 1.220 million in the unorganized sector in 2001. The employment of women has increased globally, especially in the unorganized sector.

Differences in economic endowments between women and men are not only a result of economic factors but also social norms and perceptions, which create ideologically embedded inequalities. These norms and perceptions also affect other inequalities, such as race and caste. The National Sample Survey Organization (NSSO) carried out a sample survey in 1999-2000. The results showed that out of a total workforce of 397 million, only 28 million workers were employed in the organized sector. In the year 2005-2006, the organized sector accounted for 26.40 million workers, and the unorganized sector accounted for 358.45 million workers out of a total workforce of 384.91 million.

India ranks 132nd out of 187 countries on the Gender Inequality Index as per the UNDP report. It is especially important for the country to foster gender equality and women's empowerment. Gender inequality refers to the disparity between individuals based on gender. In simple terms, it can be defined as discrimination against women based on their sex. Women are traditionally considered by society to be less significant contributors to the workforce.

According to the Periodic Labour Force Survey (PLFS) data from 2018-19, the labor force participation rate for women in Kerala was 28.3%, compared to 69.8% for men. Because of many challenges, women are not participating in the workforce as much as men. Women form an integral part of the Indian workforce. According to information provided by the Office of the Registrar General & Census Commissioner of India, as per the 2011 census, the total number of female workers in India was 149.8 million, with 121.8 million in rural areas and 28.0 million in urban areas. Out of the total 149.8 million workers, 35.9 million females were cultivators, and another 61.5 million were agricultural laborers. The remaining female workers included 8.5 million in household industries and 43.7 million classified as other workers.

2. Statement of the Problem

The title of my project is "A Study on the Conditions of Women Workers in the Manufacturing Sector" in Cheekode Grama Panchayat. The study helps to understand the conditions of women workers in the manufacturing sector and their participation in the labor force. Women's participation in the manufacturing sector workforce is significant, yet differences in opportunities between men and women arise from unequal access to employment, income, and other economic resources. This study analyzes the conditions of women workers in the manufacturing sector. While many studies have been conducted on this topic in different areas, there has been no specific study on the conditions of women workers in the manufacturing sector in Cheekode Grama Panchayat. Hence, this study attempts to fill that gap.

3. Objectives and Methodology of the Study

1. To understand the problems faced by women workers.
2. To examine the conditions of women workers in the manufacturing sector.
3. To understand women's labor force participation.

3.2 Methodology and Data Source

Sample Size:

The sample size selected for the study is 30 women workers in the manufacturing sector of Cheekode Grama Panchayat.

Sample Area:

Cheekode Grama Panchayat.

Source of Data Collection:

The data required for the study includes both primary and secondary data.

Primary Data:

This refers to first-hand data. A questionnaire was used, and respondents answered questions during a sample survey. The questionnaire included both open and closed questions, allowing for the collection of both quantitative and qualitative data.

SecondaryData:

This refers to second-hand data that has already been published for other purposes. Secondary data was collected from various websites, the internet, and media sources. Tools used for data

analysis include percentage analysis, pie diagrams, bar diagrams, and correlation.

4. Literature review

The chapter deals with several studies conducted on the topic of the “Conditions of Women Workers in the Manufacturing Sector.” An attempt has been made to review some important studies relevant to the present study. The main objective of this literature review is to synthesize the available literature, weaving together and integrating the threads contained in previous writings on the selected topic. Keeping this in view, this chapter examines earlier work done in the area. Numerous studies have been conducted by researchers and experts on the conditions of women workers in the manufacturing sector. A brief review of some important studies is presented here.

"Women Workers in the Unorganized Sector" (2005) by D.P. Singh: This study has five chapters that cover various aspects of women workers in the unorganized sector, including their family life, socio-economic scenario, living conditions, work conditions, standards of living, and prospects for improvement. The study focuses on women brickmakers in Haryana and their economic conditions at work. According to the book, while women are responsible for 68% of food production and are the driving force behind 70% of small enterprises, nearly 35% of families depend on them. Despite their contributions, women constitute 70% of the world's poor, and good health and well-being elude the majority of women globally.

"Key Issues in Women's Work" (2016) by Catherine Hakim: This updated edition of Catherine Hakim's classic text addresses all the key issues currently debated in relation to women's work, both in the domestic sphere and in paid employment. The book explores female diversity and the polarization of women's employment. It questions whether women today are oppressed or if they have the best of both worlds. It also examines whether women need to work outside the home to gain equality with men or if they already do more than their share of domestic, caring, and voluntary work, as well as work in the informal economy.

"What Works for Women at Work" (2014) by Joan C. Williams: This indispensable guide for working women is a comprehensive and insightful resource for mastering office politics. Co-authored by Joan C. Williams, one of the nation's most cited experts on women and work, and her daughter, writer Rachel Dempsey, the book offers a multi-generational perspective on the realities of today's workplace. It counters the notion that women are to blame for not advancing in their careers. Based on over 35 years of research, the authors identify four key patterns that affect working women: "prove it again," "the tightrope," "the maternal wall," and "tug of war." The book also includes practical advice for dealing with challenges like sexual harassment and difficult workplace situations.

"Women Employee Work-Life & Challenges to Industrial Relations: Evidence from North Kerala" (2015) by Manoj P.K.: According to the ILO Global Employment Trends Report of 2013, the rate of women's participation in India's labor force dropped from 37% in 2004-05 to 29% in 2009-10. Women in India face enormous challenges when participating in the

economy, whether it is booming or in recession, reflecting the injustices they suffer, particularly at the middle-class or grassroots level. Protective labor legislation, while designed to align with rising productivity and economic growth, often falls short in addressing the sedentary lifestyles introduced by workplaces, leading to issues such as anxiety, depression, unhealthy eating habits, and lack of sleep. This study aims to highlight the problems faced by women employees in the industrial sector of North Kerala and to show how their challenges can affect industrial relations, which are crucial for boosting the economy in the industrial sector.

"Women Workers in the Beedi Industry" by Rama KrishnaVenkata: In India, the beedi manufacturing industry is a traditional, labour-intensive, and predominantly unorganized sector. This sector plays a pivotal role in the Indian economy, contributing about 50% to the national product. The beedi industry, classified as unorganized and part of the small-scale and cottage industries sector, employs a large number of women. The nature of the work allows women to balance their household responsibilities while earning a living. Women constitute a significant portion of the labor force in this industry because the work is often performed at home, allowing them to care for their children and manage domestic duties.

"The History of Women's Work and Wages and How It Has Created Success for Us All" (2020) by Janet L. Yellen: This essay, which is a revised version of a speech delivered by Janet Yellen (then Chair of the Federal Reserve) in 2017 at Brown University, discusses the contribution of women to the workforce and their broader impact on the welfare and prosperity of the country. The essay highlights how increasing

the female participation rate to that of men could raise the U.S. GDP by 5%, emphasizing the long-term economic benefits of women's involvement in the workforce.

"Social Security for Women in the Unorganized Sector" by Rekha Mehta: Rekha Mehta's study highlights the lack of social security benefits for women working in the unorganized sector whether in occupations covered by social security legislation or not. Benefits such as maternity leave, crèches at work sites, medical care, accident compensation, or even occupational safety measures are virtually unheard of. Social security schemes for women in the unorganized sector are either non-existent, delayed, or poorly implemented. Women workers in this sector are often denied protection under acts like the Minimum Wages Act, Equal Remuneration Act, and Workmen's Compensation Act due to poor enforcement.

"Labour Market Segmentation and Women" by Ofereno (2000): Offering argues that profits are often maximized by minimizing labor costs, particularly those of women. The labor market is segmented, with women heavily concentrated in certain segments due to social norms and patriarchal ideologies. These ideologies propagate the idea that men are more suited to higher-paid jobs, resulting in a division of labor that undervalues women's work.

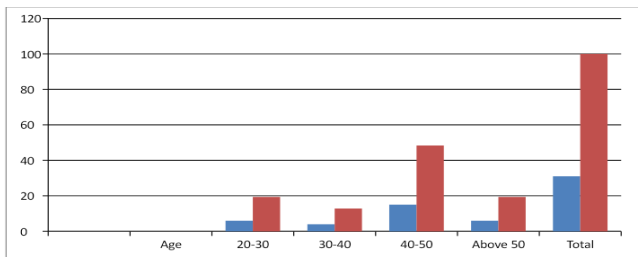
"Women Workers as Contract Laborers" by Sultania (1994): This micro-level study focuses on women workers employed as contract laborers in the construction industry. Sultania analyzes the features, descriptions, and reasons for inequality and its impact on women. The study finds that women workers in this industry are exploited sexually,

socially, and economically. Issues such as illiteracy, lower wages, male supremacy, long working hours (10-12 hours per day), and the absence of medical leave benefits are prevalent.

5. DATA ANALYSIS AND INTERPRETATION

In this area we outline the primary field survey analysis of conditions of women workers in manufacturing sector of cheekode grama panjayath. A sample of 31 workers were selected. we have for field survey. we took 14 parameters used for the analysis are age of workers, marital status, social status, ration card, education qualification, monthly income, other source of income, problems, year enter to this job, how come to job. Saving and investing income, husbands job, satisfaction of the workers, expenditure, any one else go to work, years have to be worked.

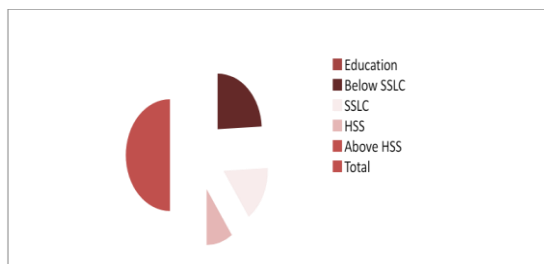
Figure 5:1 Age of workers



Data source: primary data collected from cheekode panjayath ward 7&8 on December 2022.

The figure 5.1 shows that majority workers belongs to the age group in between 40-50 48.3%. there are 12.9% of workers have in the age between 30-40. Minority of employees have belongs to 20-30 19.35.

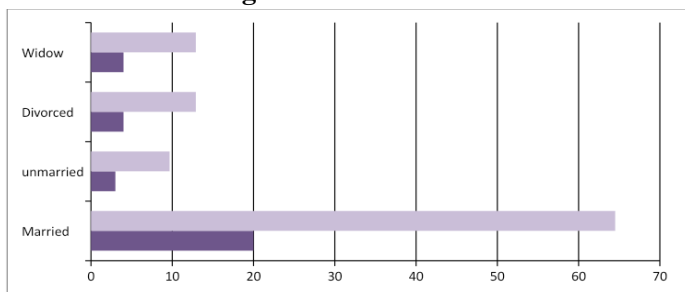
Figure 5:2 educational status of the employees



Data sources: Primary data collected from cheekode panjayath ward 7 & 8 on December 2022

The above figure 5.2 shows that the education status of women workers. It shows majority women are in below SSLC 48.3%. There are 32.2% womens completed SSLC.19.3% are completed plus two..

Figure 5:3 Marital status

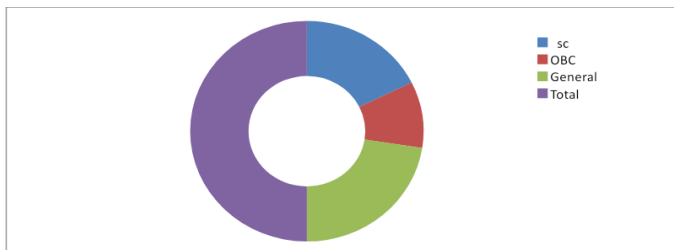


Data source: primary data collected from cheekode panjayath ward 7&8 on December 2022

The above figure shows the marital status of workers in Cheekode grama panchayath. Majority of womens are married 64.5%. They have depended on their family. Only 9.6% are

unmarried. there are 12% divorces .12% are widows. Here we can interpret that majority of the workers are married.

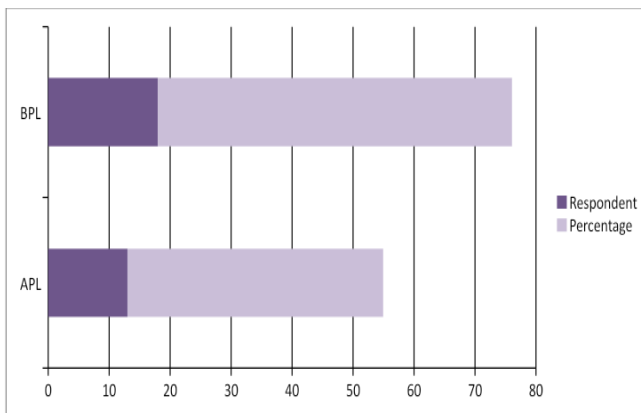
Figure 5:4 Social status of workers



Data source: primay data collected in cheekode panjayath ward 7 &8 on December 2022

In the above chart shows social status of the workers for the study 31 samples are taken .45% are included in general category. 35.4% are included in SC.6% are included in OBCs. Here we can interpret that majority of the workers are included the category of general.

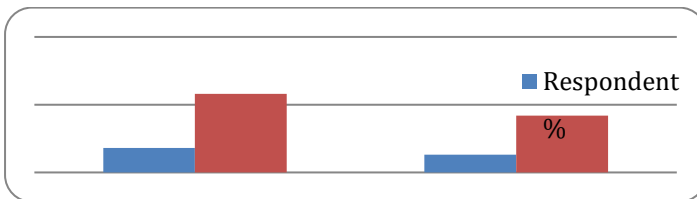
Figure 5:5 ration cards of the workers



Data source: primary data collected from Cheekode panjayath ward 7&8 on December 2022

The above figure shows that the ration cards of the workers. Here 41.9% are included the category of APL and 58% of the workers included the category of BPL. Here we can interpret that majority of the workers included BPL

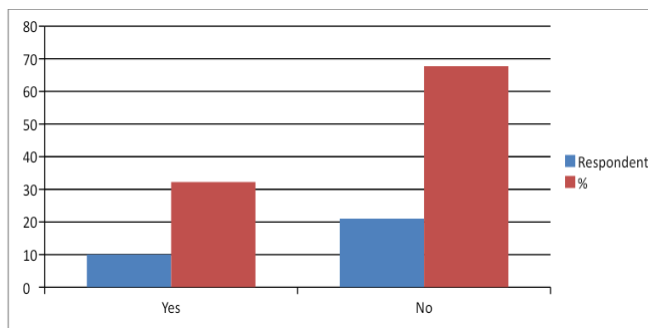
Figure 5:7 workers own home



Data source: primary data collected from cheekode panjayath ward 7&8 on December 2022

Here the graph shows that the workers who owns home. Here 58% have owns income. 41% have no owns home, they are living in rented house.

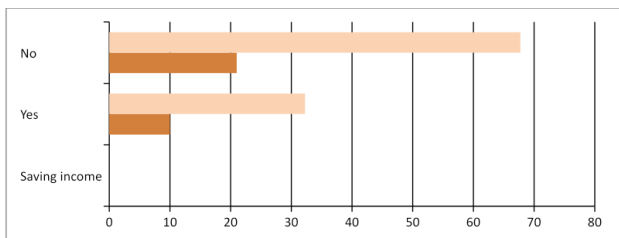
Figure 5.8 Level of satisfaction of the workers



Data source: primary data collected from cheekode panjayath ward 7&8 on December 2022.

The chart shows the satisfaction of the workers. Here 32.2% are satisfied with their work.67.7% are not satisfied with their work. The man reason for the low satisfaction level of workers is that the low income.

Figure 5.9 saving habit of the workers



Data source: primary data collected from cheekode panjayath ward7&8 on December 2022

The above figure shows that the workers saving their income. Here 32.2% are saving their income.67.7% are not saving their income. Here we can interpret that majority of the workers have saving habit

Simple Correlation

Correlation is a statistical measure (expressed as numbers) that describe the size and direction of relationship between two or more variable.

incom	respondants	mid value	Column4
0 to 5000	2	2500	
5000 to 10000	19	7500	
10000 to 20000	6	15000	

20000	t0		
30000	4	25000	
-0.221805019			

Here We got the relationship between two variable income and number of respondents negative -0.221805019

V. Findings and conclusion

This study is conducted to know the conditions of women workers in manufacturing sector in Cheekode grama panchayat . for the collection of 31samples selected from the Cheekode grama panchayath. Important variables used for the study are age level, family income, savings, monthly expenditure etc. from the data collected and reached in to some findings.

- ❖ The majority of the workers are belonging to the age group of 40-50.
- ❖ Education of the most of the workers are below SSLC.
- ❖ Majority of the workers are married.
- ❖ Most of the workers are included in the category of SC.
- ❖ Majority of the workers are belonging to BPL category.
- ❖ Majority of the workers husbands' job was daily wage employees.
- ❖ Most of the workers are year enter this job was 2015-17.
- ❖ Majority of the workers are working in above 6 hours.
- ❖ Most of them have not satisfied with their work
- ❖ Majority of the workers have no anyone work from their own home
- ❖ Majority of the workers are saving their income

- ❖ Most of them have problems in their working place high working hour was the major problem faced by the majority of the workers.
- ❖ Most of the workers have been working in 1 to 3 years.
- ❖ Majority of the workers are coming on bus to the job.

The findings and discussed of this paper provide that the problem of women workers that the problem of women workers in manufacturing sector.

1. Women must be given sufficient education
2. They must be given opportunities to seek employment outside the family
3. Men must be conscious about the unpaid family task, which are the necessary contribution for family subsistence.
4. To ensure the principle equal pay for equal work.
5. Prevent and punish harassment at the place of work and ensure protection of women workers in manufacturing sector.
6. To promote self-employment women's association.
7. Government should monitor the working conditions of women in the manufacturing sector.
8. Give proper representation to working in the administrative setup so, as to solve their problem efficiently.

Conclusion

The project is entitled as conditions of women workers in manufacturing sector with special reference to Cheekode grama Panjayath. It is a study that tries to understand the condition of women workers. Women constitute almost half of population in the socio-economic development of the country has been vital. The major problems of the women workers in

this study are low wage, high working hours, family problems etc. women workers have dual responsibility for pitiable conditions of women workers in manufacturing sector. Ie. Poverty, lack of basic knowledge, ignorance of government, inadequate laws which are failing to present them. For the betterment of women workers in manufacturing sector government need to prepare programmes for educating women for their rights. Central and state government had launched many schemes for providing support to women but there are not sufficient to overcome the problems of women workers. there is need of effective implementation of these schemes and laws for empowering the women workers.

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**EMPLOYMENT AMONG SCHEDULED TRIBES, A
STUDY WITH SPECIAL REFERENCE TO
URANGATTIRI PANCHAYAT**

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*“What Exercise is to body, Employment is to mind and
moral”*

Henry David Thoreau

Abstract

A tribe is a group of people who live and work together in a shared geographical area. A tribe has a common culture, dialect, and religion. They also have a strong sense of unity. The tribe is usually headed by a chief. Tribes often live together, share the same culture, language, and history, and reside outside of towns or cities.

In this study, we focus on “Employment Among the Scheduled Tribes: A Study with Special Reference to Urangattiri Panchayat.” In economic terms, employment refers to the state of having a job or being employed. If one is employed, they are paid for their services. The person who employs someone is called an employer, and the person getting paid for providing services is the employee. Employers can be organizations or individuals. Employment refers to an economic activity where one person is appointed by another to perform a particular task or job. The person who appoints someone is called an employer, whereas the person appointed to do the job is called an employee. The primary occupation of tribal people was agriculture, but some were hunter-gatherers or herders. Often, they combined these activities to make full use of the natural resources in the area where they lived. Some tribes were

nomadic, moving from one place to another. The occupation of the tribes refers to the work they do for their livelihood. According to available data, the scheduled tribe population in the Malappuram district is 14,410. They live in 2,882 families spread across 182 tribal settlements in the hill ranges of Nilambur and Eranad taluks. The major scheduled tribe communities in Malappuram District include Malamuthans, Paniyans, Karanadas, Kurumans, and Cholanaikkans. Due to globalization, there has been an increase in education and employment opportunities. As a result, new employment opportunities have led different castes to take up other professions based on their education.

I.Introduction

The word “tribe” is derived from the Latin word “tribus,” which means “one third.” The word originally referred to one of the three territorial groups that united to form Rome. After Africa, India has the second-largest tribal population in the world. Tribal people constitute 8.6% of India’s total population, about 104 million people according to the 2011 census (68 million according to the 1991 census). This is the largest tribal population in the world. A significant concentration of tribes lives in a belt along the Himalayas, stretching through Jammu and Kashmir, Himachal Pradesh, and Uttar Pradesh. Another concentration is found in the hilly areas of central India. The extent to which a state’s population consists of tribes varies considerably. In the northeastern states of Arunachal Pradesh, Meghalaya, Mizoram, and Nagaland, over 90% of the population is tribal. However, in the remaining northeastern states of Assam, Manipur, Sikkim, and Tripura, tribal people make up between 20% and 30% of the population.

Tribes in Kerala (Adivasis of Kerala) are the indigenous population. Most of the tribal people in Kerala live in the forests and mountains of the Western Ghats, bordering Tamil Nadu and Karnataka. According to the 2001 Census of India, the scheduled tribe population in Kerala is 364,189. Wayanad has the largest number of tribes in Kerala. The Paniya are the largest of the 35 major tribes. Cholanaikkans, Kurumbas, Kattunaikkans, Kadars, and Koragas are five primitive tribal groups in Kerala. The most primitive among them are the Cholanaikkans, found in the Malappuram district. Only a handful of families are living in the Mecheri hills of the Nilambur forest division. Cholanaikkans are mainly found in Wayanad district, with some in Malappuram and Kozhikode districts.

II. Significance of the study

This study helps us understand employment among the scheduled tribes in Urangattiri Panchayat and provides insights into their culture. Scheduled tribes live isolated from the rest of society and are distinct in many ways. This study helps us understand their career development programs. The government has provided many career development programs for tribes. This study helps us understand the different types of employment among scheduled tribes. The primary occupation of tribes was agriculture, but some were also hunter-gatherers or herders. Often, they combined these activities to make full use of the natural resources in the area where they lived. Some tribes were nomadic, moving from one place to another. This study gives an overall view of tribal society in Urangattiri Panchayat.

III. Objectives and Methodology of Study

The study has been conducted with the following objectives:

1. To understand their employment and wages.
2. To explore their career development programs.
3. To examine the living conditions of the tribal people.

The study is focused on “Employment Among the Scheduled Tribes: A Study with Special Reference to Urangattiri Panchayat.” The methodologies used in this study include:

- **Primary Data:** Collected directly from Urangattiri Panchayat using a survey method.
- **Secondary Data:** Collected from newspapers, websites, journals, etc.
- **Sampling Method:** Random sampling method is used.
- **Data Analysis:** Simple statistical tools, including correlation, were used for data analysis. The sample Size Is 30, Collected From 3 Colonies.

IV Review of Literature

S.Desai, “Caste in 21st century India: Competing Narratives’.Desai and Pandor (1974) investigated into the status of scheduled caste and scheduled tribes students in the institution learning, comparing the scheduled caste and scheduled tribe student with non-scheduled caste and scheduled tribe and student in to nature of discrimination, type of obstacles and difficulties that they faced. The following were the important facts revealed by the study. Adult education seemed to have made very little impact in spreading literacy.in

the large number cases the educated among the scheduled caste and scheduled tribes were first generation students. Scheduled caste and scheduled tribe student were comparatively low in academic performance.

Rajagoplan (1974) conducted a study on the educational progress and problems of scheduled caste and scheduled tribe's school student in Karnataka. The study revealed that 30 percent of the student lived in hostel while their parent living in village. Economic donations of the student were 'uncomfortable' and domestic work seemed to come in their way. The amount given as scholarship was inadequate.

Phanumantha Rayappa, Deepak Grover, "Employment planning for scheduled caste and scheduled tribes (1979) .This article help to study the problems of employment and unemployment among weakens section of community, particularly scheduled caste and scheduled tribes and scheduled caste and, various attempts made by govt to improve their living and working conditions. Section 2 explains their employment and unemployment problems. Section3 list various scheme designed to ameliorate their living and working conditions and also attempts an evaluation of those schemes

Srivastha (1990) conducted an independent study of the pre-metric scholar ship scheme meant for a scheduled caste and scheduled tribes students. The result showed interstate variations. The common finding was that not was the amount of scholar ship inadequate, it was not even disbursed in time. It was also found that the money received by the pupils was spent for purposes other than educational them came from disadvantages conditions.

Rann Singh Mann, “culture and integration of Indian tribes (1993). The book, culture and integration of Indian tribes reveals the contemporary position of Indian tribes in respect of nature, degree of change and development on the one hand and their subsequent state of integration on the other. The processes involved there in are also analyses and interpreted in the book.

Nirmal Kumar Bose, “The scheduled communities and social change” (2020). In 1909, they were granted separate franchise by the British govt of India so that, by the use political leverage, the condition comparatively backward Muslim could be raised, and would be able to the same privileges as were enjoyed by a sections of the Hindus who had Already taken the western education, and aligned their interest, more or less, with those of the rulers.

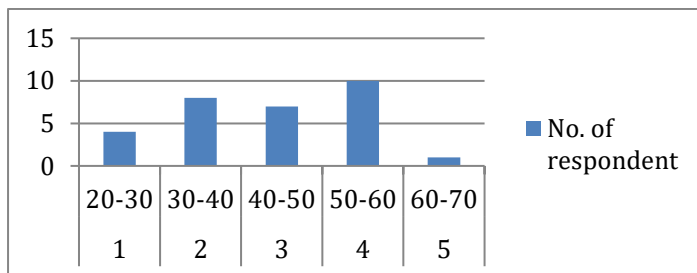
Sandip Sarkar, Sunil Mishra, “*Development and Deprivation of scheduled Tribes*”. This paper report on human development index, human poverty index and gender development index of scheduled in India. The HDI and HPI for STs are found to be around 30 percent lower than corresponding all India indicates. In an international comparison, development and derivative among the STs of India are similar to that in the poorer countries of sub-Saharan Africa

V Data Analytics and Interpretations

In this chapter we outline the primary survey field analysis of ‘Employment among scheduled tribes in Ernad taluk. A stratified sample o30 ST families were selected. Efforts were made to represent all subscription of the scheduled tribes for better conclusion of study. We have been prepared a structure

of questionnaire for field survey. The tribal areas in Ernad taluk is selected for the data collection. Samples of 30 families were take odakayam colony.

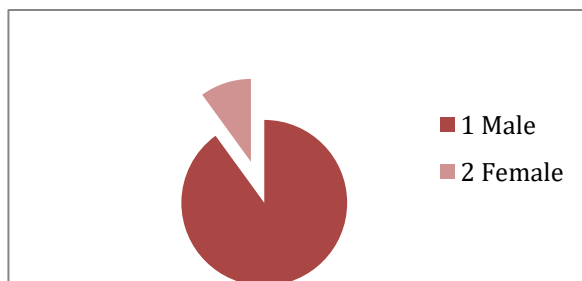
Figure V.1 Age wise Distribution



Sources: primary data collected Urangattiri panchayath

The figure shows that the 14% respondents are belongs to the age group 20-30, 27% respondents are in the age group of 30-40, 23% respondents are included in the age group of 40-50, 32% respondents are in the age group of 50-60, 4% respondents are in age of 60-70.

FigureV.2 Gender wise classification



Sources: primary data collected from urangattiri panchayath

The above table shows that the gender wise distribution of the respondent. It shows 90% respondents are male and 10% respondents are female. That means the majority are male.

Table V.1 Marital Status

SL. No	Marital status	No. of Respondents	Percentage
1	Married	26	87
2	Unmarried	3	10
3	Widowed	1	3
	Total	30	100

Sources: primary data collected from Urangattiri panchayath

Table shows that the marital status of tribes. In here 87% respondents are Married .10% respondents are unmarried and 3% respondents are widowed

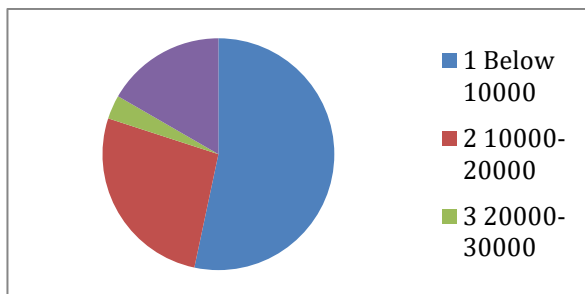
TABLE V.2 Occupation status

SL. NO	Occupation	No. of responds	Percentage
1	Daily worker	17	57
2	Government employee	9	30
3	Self-employment	4	13
	Total	30	100

Sources: Data collected from Urangattiri panachayath

Table shows that the employment status of tribes. 57% respondents are Daily wage workers, 30% respondents have Govt job.13% respondents are self-employees

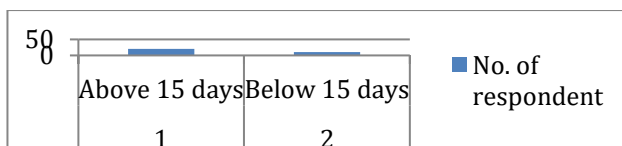
Figure V.3 Monthly income



Sources: Data collected from Urangattiri panchayat

Above Figure shows that the monthly income of respondents. 53% respondents have income will be less than 10000, 27% respondents' income is between10000-20000, 3% respondents income is 20000-30000 and 17% respondents have above 30000

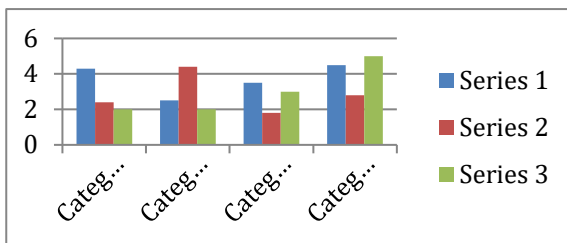
Figure V. 4 number of working days



Sources: Data collected from Urangattiri panachayath

Figure Shows that the number of working days per month.63% respondents are working Above 15 days in a month,33% respondents are working less than 15 days in every month.

Figure V.7 Job satisfaction level



Sources: Data collected from Urangattiri panachayath

The figure shows that the satisfaction level of current job. 70% respondents are satisfied with their current job.30% respondents are not satisfied with their current job.

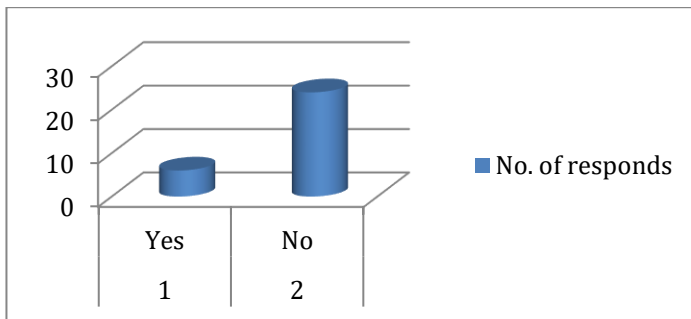
Table V. 3 Satisfaction of income

SL. NO	Satisfied of income	No of respondent	Percent age
1	Yes	18	60
2	No	12	40
	Total	30	100

Sources: Data c collected from Urangattiri panchayath

The above table shows that satisfaction of income of respondents. 60% respondents are satisfied with their current income, 40% respondents are not satisfied current income.

Figure V.8 Registered Employment exchange



Sources: Data collected from Urangattiri panachayath

Figure shows that employment exchange registration status. 20% respondents are registered employment exchange, 80% respondents not registered employment exchange.

Simple correlation

Correlation is a statistical measure (expressed as a number) that describe the size and direction of relationship between or more variables. A correlation between variables, however does not automatically mean that the change one variable in a variable is the cause of the change in the values if other value.

Here I choose two variables income and vehicle ownership to calculate the correlation.

SL.NO	Income	vehicle own
1	5000	0
2	5000	0
3	5000	1
4	5000	0
5	5000	0

6	5000	0
7	5000	1
8	5000	0
9	500	0
10	5000	1
11	5000	1
12	5000	0
13	5000	0
14	5000	0
15	5000	0
16	5000	1
17	15000	1
18	15000	0
19	15000	0
20	15000	1
21	15000	1
22	15000	0
23	15000	1
24	25000	1
25	35000	1
26	35000	1
27	35000	1
28	35000	1
29	35000	1
30	35000	1

Here we got result the correlation between those two variables income and vehicle ownership 0.530773288. It shows that there is a positive relationship between income and vehicle ownership.

V1. Findings and Conclusions

This study is conducted to examine 'Employment among Scheduled Tribes in Urangattiri Panchayat'. The important variables considered in the study include age group, marital status, educational status, employment status, monthly income, and the number of working days.

- The majority of respondents are male, comprising 90% of the sample.
- 32% of respondents are in the age group of 50-60 years.
- 87% of respondents are married.
- A majority of respondents have qualifications below SSLC (63%), while 20% have completed SSLC, and 14% hold a degree.
- 57% of respondents are daily wage workers, and 30% are government employees.
- A majority of respondents (47%) own a vehicle.
- The majority of respondents (67%) have a monthly income below ₹5,000.
- 70% of respondents are satisfied with their jobs.
- 67% of respondents work more than 15 days per month.
- 60% of respondents are satisfied with their income.

VI.1 Suggestions

- Provide more opportunities to enhance the income levels of the tribal population.
- The government should offer employment development programs.
- Raise awareness about health issues among tribal communities.
- Encourage tribal people to maintain a better relationship with their development officers.
- Improve sanitation and water facilities to enhance the social conditions of tribes.

- Ensure that government welfare programs reach the tribal people.
- The government should establish adequate educational facilities to attract and educate tribal communities.
- The government should ensure the provision of housing for every family.

VI.2 Conclusion

In this project, we explored 'Employment among Scheduled Tribes in Urangattiri Panchayat'. Tribes constitute the most deprived section of Indian society, and they often live under substandard conditions. The objectives of the study were to understand their employment and wages, examine the living conditions of the tribal people, and assess their career development programs. The overall analysis of primary data and survey observations indicates that the status of Scheduled Tribes in Ernad Taluk is relatively average.

Most respondents have an education level of SSLC or below the eighth standard. All respondents have their own houses, most of which are equipped with basic necessities and have concrete roofs. The majority of respondents are members of MGNREGA and are satisfied with their current jobs. Most respondents are male, with a significant portion being daily wage workers. The monthly income of the majority is less than ₹10,000, and most are satisfied with their income. This analysis concludes that daily workers among the respondents are satisfied with their jobs and income. Correlation analysis shows a positive relationship between income and vehicle ownership.

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