IV. PROFILE OF THE SAMPLE RURAL DALIT WOMEN

In this chapter, an attempt has been made to present the profile of the sample rural women. The profile of the respondents covers socio-demographic and economic variables. The information’s regarding socio-demographic status and economic status have been obtained, tabulated and interpreted according to the questionnaire drafted by the researcher. The questions such as age, marital status, community, years of education, type of household, size of household, income, expenditure, savings, borrowings, asset structure have been administered to the respondents. For tabular analysis of primary data, the sample rural women (240) are considered under two categories on the basis of their types of employment viz., industry and agriculture.

4.1 Socio-Demographic Status of Rural Dalit Women

The socio-demographic background of the respondents is an important variable in determining their status in the economy. Demographic and social status differs between industrial workers and agricultural workers (their age, family structure and caste, their educational attainments, economic status of the family etc.,) in short; the demographic and social status differs by employment status.

4.1.1 Age Wise Classification

Table no. 4.1.1 shows the age wise classification of the dalit women respondents. It is observed that on the whole, nearly half of the dalit women respondents (127) belong to the age group of 25-45 yrs. More than one sixth of the women respondents are in the age group of 45-65 yrs. 46 (out of 240) women respondents belong to the age group of below 25 yrs and less than one twelfth of the women respondents (18) are found in the age group of above 65yrs. It is clear from the table that on the whole, among upto high school education 50.4% of the women respondents are in the age group 25-45 yrs. Among illiterates less than half of the women respondents (41) are in the age group of 25-45 yrs. In the above high school level education category majority of the women respondents (23) belong to the age group of 25-45 yrs.
**Industrial Workers**

More than one third of the women industrial workers (49) belong to the age group of 25-45 yrs and more than one fourth of the women respondents (36) belong to the age group below 25 yrs. More than one sixth of the women respondents (24) belong to the age group of 45-65 yrs. More than one twelfth of the women respondents (11) belong to the age group of above 65 yrs. It is seen that less than half of the women respondents (30) belong to the age group of below 25- yrs. Among illiterates nearly half of the women respondents (18) belong to the age group 25-45 yrs. 83.3 % of the women respondents belong to the age group of below 25-45 yrs and only one women respondent belong to the age group of below 25 yrs.

**Agricultural Workers**

Among the 120 agricultural workers nearly two third of the women respondents (78) belong to the age group of 25-45 yrs. More than one sixth of the women respondents (25) belong to the age group 45-65 yrs. Exactly one twelfth of the women respondents (10) belong to the age group of below 25 yrs. Seven women respondents belong to the category of above 65 yrs. It is noted that upto high school level of education 69.8 % of the women respondents (37) belong to the age group of 25-45 yrs. Among them nearly half of the women respondents (23) are in the age group of 25-45 yrs. In above high school level education, majority (94.7 %) of the women respondents are in the age group 25-45 yrs.

**4.1.2 Family Type**

Table no:4.1.2 Regarding family type, it is clear that, on the whole, 199 women respondents out of 240 have nuclear family. One sixth of the women respondents (41) belong to joint family. It is seen that upto high school level education group, 107 women respondents have nuclear family. Among illiterates, more than two third of the women respondents (71) belong to nuclear family. In above high school level of education category 21 women respondents have nuclear family.
Industrial Workers

In the industrial women workers category, 85.7% (102) belong to nuclear family. 18 women respondents belong to joint family. In the high school level education category, 86.1% of the women respondents are found with nuclear family. Among illiterates more than three fourth of the women respondents (36) belong to the nuclear family. In above high school level education category two third of the women respondents (4) are having nuclear family.

Agricultural Workers

Among the agriculture workers 23 women respondents have joint family. More than two sixth of the women respondents (97) belong to nuclear family. It is seen that in the high school level education category majority of the women respondents (45) belong to nuclear family. Among illiterates more than fourth sixth of the women respondents (35) belong to nuclear family. In above high school level education category majority (89.5%) of the women respondents (17) have nuclear family.

4.1.3 Family Size

Table no: 4.1.3 also shows the family size of the respondents. It is noted that more than half of the women respondents (140 out of 240) have large size family. Less than one third of the women respondents belong to the medium size family. Less than one eighth of the women respondents (26) have small size family. It is known from the table that in the high school level education group, more than half of the women respondents (74) followed by illiterates, less than two third of the women respondents (50) and in above high school level education category two third of the women respondents (16) have large family size respectively.

Industrial Workers

Among the industry workers 71 (59.2%) women respondents have large size family. More than one third of the women respondents (44) belong to medium size family. Less than one sixth of the women respondents (5) have small size family. It is observed that among the upto high school level education group, less than two third of the women respondents (64.3%) have large size family. Among illiterates more than half of the women respondents have large size family. In above high school education exactly half of the women respondents (50%) large size family.
Agricultural Workers

69 (out of 120) agriculture women workers have large size family. Exactly one fourth of the women respondents (30) are having medium size family. More than one sixth of the women respondents (21) belong to the category of small size family. It is explicit that in the high school level education category three fourth of the women respondents (33 out of 53) belong to large size family. Among illiterates, nearly half of the women respondents (23 out of 48) have large size family. In the above high school level education category, more than two third of the women respondents (13) belong to the large size family.

4.2.1 Religion Wise Classification

Table no: 4.2.1 manifests the religion of the respondents. It reveals that on the whole, 86.3 % (207) women respondents are Hindus. More than one eighth of the women respondents (33) are Christians. It is clear from the table that in the high school level education category women respondents 108 (86.4%) belong Hindu religion. Among illiterates more than two third of the women respondents (78) belong Hindu religion. In the above high school level education category majority of the women respondents (21) are Hindus

Industrial Workers

Among industrial workers out of 120 more than five sixth of the women respondents (86.7%) belong to Hindu religion. Less than one sixth of the women respondents (13.3 %) belong to Christian religion. It is observed that in the high school level education category 63 women respondents belong to Hindu religion. Among illiterates 37 women respondents (88.1%) are Hindu. In above high school level education category two third of the women respondents (66.7 %) belong to Hindu religion are 33.3 % are Christians.

Agricultural Workers

103 women agriculture workers belong to the Hindu religion. Less than one sixth of the women respondents (17 out of 120) belong to Christianity. It depicts that in high school education five sixth of the women respondents (45) belong to Hindu religion. Among illiterates majority of the women respondents (41) belong to Hindu
religion. In the above high school level education category majority of the women respondents (89.5%) belong to the Hindu religion and 10.5% of the women respondents are Christians.

**4.2.2 Marital Status**

Marital status of the women respondents is also presented in the Table no. 4.2.2. It is explicit that on the whole, 184 women respondents are married. Less than one fourth of the women respondents (56) are unmarried. It is seen that in the high school level education category, 85 respondents are married. Among illiterates, majority of the women respondents (90%) are married. In the above high school level education category more than two third of the women respondents (18) are married and 7 women respondents are unmarried respectively.

**Industrial Workers**

14 per cent of the industrial women workers are married and remaining 46 per cent women respondents are unmarried. It is seen that in the high school level education category more than half of the women respondents (34) are married. Among illiterates, exactly one sixth of the women respondents are unmarried. In the above high school level education category five women respondents are married and remaining only one women respondent is found to be unmarried.

**Agricultural Workers**

Among the agricultural workers, majority of the women respondents (110) are married and remaining less than one sixth of the women respondents (10) are unmarried. It is seen that in the high school level education category, 88.7% of the women respondents are married. Among illiterates, 95.8% of the women respondents are married. In the above high school level education category, 89.5% of the women respondents are married.

**4.2.3 House Type**

Table no: 4.2.3 reveals the house type of the respondents. It is noted that, on the whole, more than half of the women respondents (126) live in thatched houses and remaining less than half of the women respondents (114) live in kacha houses. It is
observed that in the high school level education category more than half of the respondents live in thatched houses. Among illiterates 57.8% of the women respondents live in kacha houses. In above high school level education category, 19 (76%) of the women respondents live in thatched houses and remaining only 6 women respondents live in kacha houses.

**Industrial Workers**

A total of 73 industrial women workers live in kacha houses. 47 (39.2%) women respondents live in thatched houses. It is clear that in the high school level education category 43 women respondents live in kacha houses. Among illiterates more than half of the women respondents (28) live in kacha houses. In above high school level education category only 2 respondents live in thatched houses and remaining 4 women respondents live in thatched houses respectively.

**Agricultural Workers**

Among agricultural workers, nearly two third of the women respondents (79) live in thatched houses and remaining 41 women respondents live in kacha houses. It is found out that in the high school level education category, 40 women respondents live in thatched houses. Among illiterates exactly half of the women respondents (24) live in thatched houses. In above high school level education category, 78.9% of the women respondents live in thatched house and only 4 women respondents live in kacha houses.

**4.3 ECONOMIC STATUS OF RURAL DALIT WOMEN**

Economic status of rural dalit women has been assessed in terms of analysis of average wealth of male and female respondents, wealth of male and female respondents in different ranges, analysis of average income per month for male and female respondents, monthly income of male and female respondents in different ranges, analysis of average expenditure per month for male and female respondents, monthly expenditure of the respondents in different ranges, analysis of average savings of male and female respondents per year, savings of male and female respondents per year in different ranges, analysis of average borrowings of male and female respondents per year and borrowings of male and female respondents per year in different ranges.
4.3.1 Analysis of Average Wealth of Male and Female Respondents

Asset structure shows the economic status of the family. In the rural areas, the females are restricted to get inheritance of the asset, as the parents believe that the sons and not their daughters could give security to them when they are old. Women’s Assets Rights are insisted by government by passing acts to enable them to inherit assets. However, in the rural areas, women could not get assets. It is widely recognized that improving women’s access to assets leads to well-being of the individual and household levels improving the health and educational status of their children (Doss, 2006). Table no: 4.3 presents the wealth composition of the respondents and the male members in their families. A comparison of male member’s wealth with that of the women industrial workers reveals the picture about the economic empowerment enjoyed by the respondents. Higher the value of wealth, greater will be the economic empowerment of women. So, the table exhibits the value of wealth possessed by the women respondents and the male members. In the illiterate women respondents families, the maximum wealth possessed by male members amount to Rs 5,95,540 and that of minimum wealth is Rs 16,960. The average amount of wealth possessed by a male member is Rs 1,49,677. In the case of women respondents, the maximum wealth with them is equal to Rs 7,94,555 and the minimum wealth is Rs 13,555. The average wealth with the respondents is equal to Rs 1,29,518. Comparing the average wealth possessed by male and female member, in the illiterate category, the average wealth is higher for a male member by Rs 20,159. Likewise in the up to high school level category of women respondents, the male member’s maximum wealth is Rs 8,75,630 and that of minimum wealth is Rs 11,267. The average amount of wealth is found to be equal to Rs 2,16,407 for the female respondents, the maximum and minimum wealth are Rs 8,04,330 and Rs 2142 respectively. The average wealth possessed by a female is Rs 1,78,207. In this category also, the male’s average wealth exceeds females average wealth by Rs 38,200.

In the above high school level category, the maximum wealth of male members’ is equal to Rs 4, 98, 765 and their minimum wealth is Rs 72,534. The average wealth of a male is Rs 2, 59,882. Among the female respondents, the
minimum and maximum wealth ranges between Rs 4,44,328 and Rs 37,336 respectively. The average wealth is found to be Rs 2,14,744. Here also the male’s average wealth exceeds female’s average wealth by Rs 45,138. Clubbing the male members and female members wealth, in the illiterate category, the maximum and minimum wealth ranges between Rs 1,240,000 and Rs 30,515 respectively. The average wealth is Rs 1,29,518. In the above high school level category, the maximum wealth and minimum wealth ranges between Rs 9,12,345 and Rs 1,09,870 and the average wealth is Rs 4,74,627.

4.3.1.1 Wealth of Male and Female Respondents in Different Ranges

Table no: 4.3.1.1 depicts the male and female wealth’s composition in different ranges. In the industrial workers category, only 26 male members possess wealth in the range of above Rs 5,00,000/-. In the upto high school level group, 18 males are found followed by illiterate group, 6 males are found and only 2 males are found in the above high school level education group in the Rs 5,00,000/- range. Taking the range of wealth between 2,50,000- Rs 5,00,000, totally 37 male members are found consisting 20 in illiterates group, 14 in upto high school group and 3 in above high school level education group. A total of 57 male members consisting 16 (38.1%) 40 (55.6%) and 1 (16.7%) are found in below Rs 2,50,000 range of wealth respectively.

In the case of female respondents, in above Rs 5,00,000 range, totally 22 are found including 8 (19%) in illiterate group, 13 (18.1%) in upto high school group and one (16.7%) in above high school group respectively. Among the female industrial workers, in below Rs 2,50,000 range, a total of 49 including 21 in illiterate group, 25 in upto high school group and 3 in above high school group are found respectively. In the range of Rs 2,50,000- Rs 5,00,000, 13 (31%) in illiterate group, 34 (47.2%) upto high school and 2 (33.3%) in above high school level education group are found. A total 22 females including 8 (19%) in illiterate group, 13 (18.1%) in high school level education group and 1 (16.7%) are found in the range of above Rs 5,00,000.
A comparison between male and female of wealth in the highest range of above Rs 5,00,000 reveals the fact that 26 males and only 22 females are found. Below Rs 5,00,000 range, 84 males and 98 females are found. So in the lowest range of wealth more females and in the highest range more males are found respectively.

Analysing the male agricultural workers wealth composition in different ranges, it is revealed that in the above Rs 5,00,000 a total of 38 including 11 (22.9%) in illiterate group, 19 (35.9%) in upto high school group and 8 (42.1%) in above high school group are found respectively. In the female agricultural workers a total of 29 including 13 (27%) illiterate group, 12 (22.6%) upto high school level group and 4 (21%) in above high school are found in the highest range of wealth of Rs 5,00,000 and above. A comparison of males and females wealth in this highest range also shows that more males (38) are found than females (29).

In the range of wealth of Rs 2,50,000/- Rs 5,00,000 among males, 36 are found with 17 (35.4%) in illiterate group, 14 (26.4%) in upto high school group and 5 (26.3%) in above high school group respectively. Among the females, in the above range, 48 are found including 20 (41.7%) in illiterate group, 22 (41.6%) in high school group and 6 (31.6%) in above high school group respectively. The comparison between males and females in the range of wealth reveals the fact that more females (48) are found than males (36).

In the below Rs2, 50,000 range of wealth. A total 46 males and 43 females are found respectively. Among the males, 20 illiterates (41.7%), 20 with upto high school level education and 6(31.6%) are found in the above range. 43 females including 15 (31.3%) in illiterate group, 19 (35.8%) in upto high school group and 9(47.4%) are found in the above school level group range of wealth. Here also, more females (91) are found in below Rs 2, 50,000 range than males (84).

Analysing the wealth composition of all male respondents and female respondents in different ranges of wealth viz., Below Rs 2,50,000, Rs2,50,000/-Rs,5,00,000 and above Rs 5,00,000, the conclusion derived is that in the highest range of wealth (Above Rs 5,00,000) 64 males and 51 females are found. In the
lowest ranges of wealth (Rs 2, 50,000- Rs 5, 00,000 and below Rs 2, 50,000), a total of 189 females and 176 males are found respectively. So the wealth possessed by males is greater than females. This reveals the fact that the females are not economically empowered as males.

4. 3.2 Analysis of Average Income per Month for Male and Female Respondents

Keynesian consumption function states that consumption depends upon the level of income. When income increases, consumption also increases but less than proportionally. Higher income groups spend more than that of lower income groups. The income of the sample households derived from different sources is hardly adequate to meet their daily necessities. The sources of income of these families are their meager productive assets and their own labour power. The income levels of male and female industrial workers are analysed and their minimum, maximum and average incomes per month are given in Table no: 4.3.2. From the table, it is known that for, male average income per month is Rs 6,472 and for female it is Rs 3,822. In the illiterate category of male, the maximum and minimum income per month is found to be Rs 13,500 and Rs 2,150 respectively with an average income of Rs 6,536.In the upto high school level group, the minimum and maximum income per month is Rs 12,350 and Rs 2,250 respectively with an average income of Rs 6,393. In the above high school group, an average income of Rs 6,970 per month is found with minimum and maximum incomes of Rs 3,465 and Rs 1,01,50 respectively.

Analysing educational level wise, in the illiterate category, an average income per month of Rs 3,806 is found with a maximum and minimum income of Rs 8,085 and Rs 4,175 respectively. In the high school level education group, an average income of Rs3, 839 is found with a maximum and minimum income of Rs 8, 290 and Rs 1,585 respectively. In the above high school level group, with the maximum and minimum incomes of Rs 5,674 and of Rs 3,015 an average income of Rs3,744 is found.
Comparing the average income per month for male and female respondents, it is found out that, for males in illiterate, upto high school level and above high school level education groups, the average incomes are Rs 6,536, Rs 6,393 and Rs 6,970 respectively. But for females in the above educational categories, the average incomes are only Rs 3,806, Rs 3,839 and Rs 3,744 respectively.

In the agricultural workers category, male’s average income is Rs 6,232 per month and in different educational level viz., illiterates, upto high school and above high school levels, the average incomes are Rs 6,124, Rs 6,251 and Rs 6,528 respectively. For the agricultural male workers in illiterate group, the minimum and maximum incomes are Rs 14,575 and Rs 1,095 with an average income of Rs 5,763 per month. For the upto high school level male’s, the maximum and minimum incomes are Rs 14,475 and Rs 1,035 with an average income of Rs 6,059 respectively. For the above high school level completed male, the maximum and minimum incomes are Rs 9,870 and Rs 2,355 with an average income of Rs 6,388 respectively.

In the female workers category, the overall average income per month is found to be Rs 3,473 with the average incomes of Rs 3,431 for illiterate group, Rs 3,552 for upto high school level group and Rs 3,230 for high school level group respectively. A comparison of male and female average income per month reveals the fact that the average of income for male is double the amount of average income of female per month.

4.3.2.1 Monthly Income of Male and Female Respondents in Different Ranges

Table no:4.3.2.1 The income per month of the male and female respondents are grouped under different ranges viz., (1) Below Rs 5000 (2) Rs 5000-Rs 10,000 and (3) Above Rs 10,000.36 male respondents including 13 (31%) in illiterate group, 22 (30.6%) upto high school level group and 11 (16.7%) in above high school group are found in the range of income of below Rs 5000.In the range of Rs 5000-Rs 10,000, 12 (28.5%) in illiterate group, 31 (43.1%) in upto high school group and 3 (50%) in above high school group are found and the total number of
males in this range is 46 (38.3%). In the above Rs10,000 range of income, totally 38 males including 17 (40.5%) in illiterate category, 19 (26.3%) in upto high school level group and 2 (33.3%) in above high school level group are found.

Among the female industrial workers in the highest range of income of Above Rs 5000, a total of 35 females including 12 (28.6%) in illiterate group, 22 (30.6%) in upto high school group and one (16.7%) in above high school group are found respectively. In the range of below Rs, 2750, a total of 38 females including 12 (28.6%) in illiterate group, 24 (33.3%) in upto high school level group and 2 (33.3%) in above high school level education group are found. In the range of Rs 2,750-Rs 5000, 18 (42.8%) in illiterate group, 26 (36.1%) in upto high school level group and 3 (50%) in above high school level group are found and the total females in this range of income is 47.

In the male agricultural workers category, in the highest range of income of Rs 10,000 per month, 31 males are found including 15 (31.2%) in illiterate group, 8 (15.1%) in upto high school level education group, and 8 (42.1%) in above high school level education group respectively. In the lowest range of income of Rs Below 5000, 20 (41.7%) illiterates, 20 (37.7%) in upto high school level completed and 5 (26.3%) in the above high school level completed are found. Totally 45 males are found in this lowest range of income. In the range of Rs 5000-Rs 10,000, a total of 44 males are found including 13 (27.1%) in illiterate group, 25 (47.2%) in upto high school level group and 6 (31.6%) in above high school level category respectively.

In the female agricultural workers category, in the highest range of income of Rs Above 5000, 14 females are found including 2 (4.2%) in illiterate group, 9 (17%) in upto high school level group and 3 (15.8%) in the above high school level group respectively. In the range of income of Rs 2,750-Rs 5000, 59 females including 26 (54.2%) illiterates, 23 (43.4%) high school level completed and 10 (52.6%) above high school level completed are found.
In the lowest range of income of Below Rs 2750, 20 illiterates (41.6%), 21 (39.6%) upto high school level completed and 6 (31.6%) high school level completed females are found. Taking all the male and female workers together, in the in the highest income range of Rs above 10,000, totally 51 industrial workers and 37 agricultural workers are found. Among the total 88 workers, 37 are illiterate (30.83%), 46 (36.8%) have upto high school level education and 5 (20%) have above high school level education respectively.

In the lowest income range of Rs Below 5000, totally 71 are found including 21 illiterates, 41 upto high school level, completed and 9 above high school level completed workers respectively. In the middle range of Rs 50000-Rs 10,000, a total of 81 workers including 32 illiterates (35.56%), 38 (30.4%) upto high school level completed and 11 (44%) above high school level completed workers are found.

A comparison between male and female income reveals the fact that more males (31) are found in the highest income range than females (49). In the lowest ranges i.e., below Rs 5000 and Rs 5000-Rs 10000 ranges more females (191) are found than males (171).

4.3.3 Analysis of Average Expenditure per Month for Male and Female Respondents

The expenditure levels of male and female industrial workers are analyzed and their minimum, maximum and average expenditure per month are given in table (No. 4.3.3) In the illiterate category of males, the maximum and minimum expenditure per month is found to be Rs 1,970 and Rs 545 respectively with an average of Rs 1,314. In the upto high school level group, the maximum and minimum expenditure per month is Rs 1,940 and Rs 450 respectively with an average expenditure of Rs 1,268. In the above high school group, an average expenditure of Rs 1,022 per month is found with minimum and maximum expenditure of Rs 560 and 1497 respectively.

For the female workers analysing educational level wise, in the illiterate category, an average expenditure per month of Rs 1,408 is found with a maximum and minimum expenditure of Rs 2,265 and Rs 850 respectively. In the upto high
school level education group, an average expenditure of Rs1,438 is found with a maximum and minimum expenditure of Rs 2,230 and Rs 205 respectively. In the above high school level group, with the maximum and minimum expenditures of Rs 2,450 and minimum of Rs 1,388 an average expenditure of Rs1,981 is found.

Comparing the average expenditure per month for male and female respondents, it is found out that, for males in illiterate, upto high school level and above high school level education groups, the average expenditures are Rs 1,314, Rs 1,268 and Rs 1,022 respectively. But for females in the above educational categories, the average expenditures are Rs 1,408, Rs 1,438 and Rs 1,981 respectively. The female average expenditure in all educational groups are found to be higher than male’s average expenditure per month.

In the agricultural workers category, for male the average expenditure is Rs 1,264 per month and in different educational levels viz., illiterates, upto high school and above high school levels, the average expenditures are Rs 1,281, Rs 1,254 and Rs 1,249 respectively. For illiterate males the minimum and maximum expenditure are Rs 385 and Rs 2,230 with average expenditure of Rs 1,252 per month. For upto high school level completed male, the maximum and minimum expenditures are Rs 1,890 and Rs 632 with an average expenditure of Rs 1,235 respectively. For the above high school level completed male, the maximum and minimum expenditures are Rs 1,950 and Rs 760 with an average expenditure of Rs 1,321 respectively.

In the female workers category, the overall average expenditure per month is found to be Rs 1,378 with the average expenditure of Rs 1,283 for illiterate group, Rs 1,405 for upto high school level group and Rs 1,583 for high school level group respectively. A comparison of male and female average expenditure per month reveals the fact that the average of expenditure for male is less than the amount of average expenditure of female per month.

4.3.3.1 Monthly Expenditure of the Male and Female Respondents in Different Ranges

Table no: 4.3.3.1 depicts the male and female expenditure in different ranges. In the industrial workers category, 42 male members expenditure is in the range of
above Rs 1500/-. In the upto high school level group, 28 males, followed by illiterate group, 14 males are found in the above Rs 1500/- range. Taking the range of expenditure between Rs750- 1500, totally 42 male members are found consisting 19 in illiterates group, 19 in upto high school group and 4 in above high school group respectively. A total of 36 male members consisting 9 (21.43%) illiterates, 25 (34.72%) upto high school and 2 (33.3%) above high school level completed are found in below Rs 750 range of expenditure respectively.

In the case of female respondents, in the above Rs 1500 range, totally 51 are found including 22 (52.38%) in illiterate group, 27 (64.29%) in upto high school group and 2 (33.3%) in above high school group respectively. Among the female industrial workers, in below Rs 750 range, a total of 30 including 8 in illiterate group, 21 in upto high school group and 1 in above high school group are found respectively. In the range of Rs 750- Rs 1500, 12 (28.57%) in illiterate group, 24(33.33) in upto high school group and 3 (50%) in above high school level education group are found respectively.

A comparison between male and female expenditure in the highest range of above Rs 1500 reveals the fact that more males (42) and only less females (39) are found. Below Rs 750 range, 36 males and 30 females are found. So in the lowest range of expenditure more females and in the highest range more males are found respectively.

Analyzing the male agricultural workers expenditure in different ranges, it is revealed that in the above Rs 1500 range, a total of 34 including 12 (25) in illiterate group, 17 (32.08%) in upto high school group and 5 (26.32%) in above high school group are found respectively. In the female agricultural workers, a total of 40 including 14 (29.17%) in illiterate group, 18 (33.96%) in upto high school level group and 8 (42.11) in above high school are found in the highest range of expenditure of Rs 1500 and above. A comparison of females and males expenditure in this highest range also shows that more females (40) are found than females (34).
In the range of expenditure of Rs 750/- Rs 1500, among males, 63 are found with 30 (62.5%) in illiterate group, 27 (50.94%) in upto high school group and 6 (31.58%) in above high school group respectively. Among the females, in the above range, 43 are found including 18 (37.5%) in illiterate group, 21 (39.62%) in high school group and 4 (21.05%) in above high school group respectively. The comparison between males and females in the above range of expenditure reveals the fact that more males (63) are found than females (43).

In the Below Rs 750/- range of expenditure, a total of 23 males and 37 females are found respectively. Among the males, 6 illiterates (12.5%), 9 (16.98) with upto high school level education and 8(42.11) with above high school level education are found in the above range. 37 females including 16 (33.33%) in illiterate group, 14 (26.42%) in upto high school group and 4 (21.05) above high school level group are found in the above range of expenditure. Here also, more females (37) are found in below Rs 750/- range than males (23).

Analysing the expenditure of all male and female respondents in different ranges of expenditure viz., Below Rs 750, Rs 750/-Rs,1500 and above Rs 1500, the conclusion derived is that in the highest ranges of expenditure (Above Rs 1500) 76 males and 81 females are found. In the lowest ranges of expenditure (Rs 750- Rs 1500 and below Rs 750), a total of 159 females and 164 males are found respectively.

4.3.4 Analysis of Average Savings of Male and Female Respondents per Year

Floro (2002) finds that women and men differ in their savings patterns, a difference that she attributes to differences in risk attitudes, options and constraints. Table (No: 4.3.4) presents the savings of the male members in the families of their respondents. A comparison of male members savings with that of the women industrial workers, reveals the picture about the economic empowerment enjoyed by the respondents. Higher the value of savings, greater will be the economic empowerment of women. So, the table exhibits the value of savings possessed by the women respondents and the male members. In the illiterate women respondents
families, the maximum savings possessed by male members amount to Rs 4,45,000 and that of minimum savings is Rs 73,997. The average amount of savings possessed by a male member is Rs 3,40,830. In the case of women respondents, the maximum savings with them is equal to Rs 7,93,685 and the minimum savings is Rs 1,12,256. The average savings with the respondents is equal to Rs 2,30,000. Comparing the average savings possessed by male and female member, in the illiterate category, the average savings is higher for a male member by Rs 1,10,830. Likewise in the upto high school level category of women respondents, the male member’s maximum savings is Rs 8,55,630 and that of minimum savings is Rs 1,51,677. The average amount of savings is found to be equal to Rs 1,99,850 for the male respondent and the maximum and minimum savings for female are Rs, 8,02,980 and Rs 1,58,180 respectively. The average savings possessed by a female is Rs 2, 17,615. In this category also, the male’s average savings exceeds female’s average savings by Rs 17,765.

In the above high school level category, the maximum savings of male members’ is equal to Rs 4, 98, 765 and their minimum savings is Rs 83,216. The average savings of a male is Rs 1,92,757. Among the female respondents, the minimum and maximum savings range between Rs 4, 14,328, and Rs 35,876 respectively. The average savings is found to be Rs 2, 07,424. Here also the male’s average savings exceeds female’s average savings by Rs 13,669. Clubbing the male members and female member’s savings, in the illiterate category, the maximum and minimum savings range between Rs 4, 86, 353 and Rs 76,458 respectively. In the upto high school level category average savings is Rs 4, 45,000. In the above high school level category, the maximum savings and minimum savings range between Rs 4,98,765 and Rs 99,625 and the average savings is Rs 1,43,169.

4.3.4.1 Savings of the Male and Female Respondents per Year in Different Ranges

Table no: 4.3.4.1 exhibits the savings per month of the male and female respondents grouped under different ranges viz., (1) Below Rs 2,50,000 (2) Rs 2,50,000-Rs 50,000 and (3) Above Rs 5,00,000. 53 male respondents including 20 (47.6%) in illiterate group, 29 (40.8%) in upto high school level education group and
3 (50) in above high school group are found in the range of savings of below Rs 25,000. In the range of Rs 25,000-Rs 5,00,000, 12 (28.57%) in illiterate group, 32 (44.4%) in upto high school group and 3 (50%) in above high school group are found and the total number of males in this range is 47 (39.17%). In the above Rs 5,00,000 range of savings, totally 20 males including 10 (23.81%) in illiterate category, 10 (13.9%) in upto high school level group are found.

Among the female industrial workers, in the highest range of savings of Above Rs 5,00,000, a total of 33 females including 12 (28.6%) in illiterate group, 19 (26.39%) in upto high school group and 2 (33.3%) in above high school group are found respectively. In the range of below Rs, 2,50,000, a total of 2 females including 14 (33.3%) in illiterate group, 35 (48.61%) in upto high school level group and 3 (50%) in above high school level education group are found. In the range of Rs 2,50,000-Rs 5,00,000, 16 (38.10%) in illiterate group, 18 (25%) in upto high school level group and 1 (16.7%) in above high school level education group are found and the total females in this range of savings is 35.

In the male agricultural workers category, in the highest range of savings of Rs 5,00,000 per month, 36 males are found including 11 (22.92%) in illiterate group, 22 (41.51%) upto high school level education group, and 3 (15.79%) in above high school level education group respectively. In the lowest range of savings of Rs Below 2,50,000, 22 (45.83%) illiterates, 18 (33.96%) upto high school level, completed and 9 (47.37%) in the above high school level completed are found. Totally 49 males are found in this lowest range of savings. In the range of Rs 2,50,000-Rs 5,00,000, a total member of 35 males are found including 15 (31.25%) in illiterate group, 13 (24.53%) in upto high school level group and 7 (36.84%) in above high school level category respectively.

In the female agricultural workers category, in the highest range of savings of Rs above 5,00,000, 24 females are found including 8 (16.67%) in illiterate group, 12 (22.64%) in upto high school level group and 4 (21.05%) in the above high school level group respectively. In the range of savings of Rs 25,00,000-Rs 5,00,000, 33 females including 12 (25%) illiterates, 14 (26.42%) high school level completed and 7 (36.84%) above high school level completed respondents are
found. In the lowest range of savings of Below Rs 2,50,000, 28 illiterates (58.33%), 27 (50.94%) upto high school level completed and 8 (42.11%) high school level completed females are found respectively.

Taking all the male and female workers together, in the in the highest savings range of Rs above 5,00,000, totally 28 industrial workers and 27 agricultural workers are found. Among the total 55 workers, 20 are illiterate (22.22%), 29 (23.2%) have upto high school level education and 6 (24%) have completed above high school level education respectively.

In the lowest savings range of Rs below 2,50,000, totally 110 are found including 40 illiterates, 56 upto high school level, completed and 14 above high school level completed workers respectively. In the middle range of Rs 2,50,000-Rs 5,00,000, a total of 75 workers including 30 illiterates (33.3%), 40(32%) upto high school level completed and 5 (20%) above high school level completed workers are found.

A comparison between male and female savings reveals the fact that nearly equal number of males (56) and females (57) are found in the highest savings range. In the lowest ranges i.e., below Rs 2, 50,000 and Rs 2,50,000-Rs 5,00,000 ranges nearly equal number of males (184) and females (183) are found.

4.3.5 Analysis of Average Borrowings of Male and Female Respondents per Year

Factors like the size of the family, meagre wages and lack of employment avenues during the slack season often plunge the laborers into heavy indebtedness. As a result the majority of them run into debts. Borrowings play an important role not only in the organized sector but also in the unorganized sector (Bpucher et al., 2008). Compared with men, and without adequate insurance, women are more likely to consider borrowing against collateral as a risky transaction and might be less interested in taking out loans even when credit is available to them. The borrowing levels of male and female industrial workers are analyzed and their minimum, maximum and average borrowings per year are given in Table no:4.3.5 analysing the
industrial workers, in the illiterate category of male, the maximum and minimum borrowing per year is found to be Rs 5,00,000 and Rs 3,000 respectively with an average of Rs 75,756. In the upto high school level group, the maximum and minimum borrowing per year is Rs 4,00,000 and Rs 2000 respectively with an average borrowing of Rs 68,664. In the above high school group, an average borrowing of Rs 80,550 per year is found with minimum and maximum borrowing of Rs 2,00,000 and Rs 7,250 respectively.

Analysing educational level wise, in the female illiterate category, an average borrowing per year of Rs 19,330 is found with a maximum and minimum borrowings of Rs 3,00,000 and Rs 1460 respectively. In the upto high school level education group, an average borrowing of Rs 21,593 is found with a maximum and minimum borrowing of Rs 3,00,000 and Rs 1200 respectively. In the above high school level group, with the maximum and minimum borrowing of Rs 50000 and minimum of Rs 1260 an average borrowing of Rs 13,668 is found.

Comparing the average borrowing per year for male and female respondents, it is found out that, for males in illiterate, upto high school level and above high school level education groups, the average borrowings are Rs 75756, Rs 68664 and Rs 80550 respectively. But for females in the above educational categories, the average borrowing is only Rs 19,330, Rs 21,593 and Rs 13,668 respectively.

In the agricultural workers category, for male the average borrowing is Rs 1,08,754 per year and in different educational level viz., illiterates, upto high school and above high school levels, the average borrowing are Rs 95,314, Rs 11,7473 and Rs 1,10,803 respectively. For the illiterate males, the minimum and maximum borrowing is Rs, 1300 and Rs 5,06,500 with an average borrowing of Rs 1,16,377 per year. For the upto high school level male, the maximum and minimum borrowing are Rs 20, 30000 and Rs 2640 with an average borrowing of 1, 81,210 respectively. For the above high school level group completed male, the maximum and minimum borrowing are Rs 5, 00,000 and Rs 2450 with an average borrowing of Rs 1, 19,207 respectively.
In the female workers category, the average borrowings per year is found to be Rs 28671 with the average borrowing of Rs 2,5940 for illiterate group, Rs 28096 for upto high school level group and Rs 40324 for above high school level group respectively. A comparison of male and female average borrowings per year reveals the fact that the average of borrowing for male is double the amount of average borrowing of female per year.

4.3.5.1 Borrowings of Male and Female Respondents per Year in Different Ranges

Table no:4.3.5.1 presents the borrowings per year of the male and female respondents are grouped under different ranges viz., (1) Below Rs 50000 (2) Rs 50000-Rs 100000 and (3) Above Rs 1,00,000.53 male respondents including 20 (47.6%) in illiterate group, 30 (41.67%) upto high school level education group and 3 (50) in above high school group are found in the range of borrowings of below Rs 50,000. In the range of Rs 50,000-Rs 1,00,000, 14 (33.33%) in illiterate group, 17 (23.61%) in upto high school group and 1 (16.67%) in above high school group are found and the total number of males in this range is 32 (26.67%). In the above Rs 1,00,000 range of borrowings, totally 35 males including 8 (19.5%) in illiterate category, 25 (34.72%) in upto high school level group and 2 (33.33) in above high school level group are found.

Among the female industrial workers, in the highest range of borrowings of Above Rs 1,00,000, a total of 42 females including 16 (38.10%) in illiterate group, 25 (34.72%) in upto high school group and 1 (16.67%) above high school group are found respectively. In the range of below Rs, 50,000 a total of 28 females including 14 (33.3%) in illiterate group, 12 (16.67%) in upto high school level group and 2 (33.33%) in above high school level education group are found respectively. In the range of Rs 50,000/- Rs 1,00,000, 12 (28.57%) in illiterate group, 35 (48.61%) in upto high school level group and 3 (50%) in above high school level group are found and the total females in this range of borrowings is 50.
In the male agricultural workers category, in the highest range of borrowings of Rs 1,00,000 per year, 47 males are found including 19 (39.58%) in illiterate group, 22 (43.15%) in upto high school level education group, and 6 (31.52%) in above high school level education group respectively. In the lowest range of borrowings of Rs Below 50,000, 17 (35.42%) illiterates, 18 (33.96%) upto high school level group, completed and 8 (42.11%) in the above high school level completed are found. Totally 43 males are found in this lowest range of savings. In the range of Rs 5,00,000-Rs 1,00,000, a total member of 30 males are found including 12 (25%) in illiterate group, 13 (24.35%) in upto high school level group and 5 (26.32%) in above high school level category respectively.

In the female agricultural workers category, in the highest range of savings of Rs Above 1, 00,000, 22 females and found including 9 (18.75%) in illiterate group, 9 (16.98%) in upto high school level group and 4 (21.05%) in the above high school level group respectively. In the range of borrowings of Rs 5,0,000-Rs 1,00,000, 33 females including 15 (31.25%) illiterates, 12 (22.64%) high school level completed and 6 (31.58%) above high school level completed are found. In the lowest range of borrowings of Below Rs 50,000, 24 illiterates (50%), 32 (60.38%) upto high school level completed and 9 (47.37%) high school level completed females are found.

Taking all the male and female workers together, in the highest borrowings range of Rs above 1, 00,000, totally 33 industrial workers and 38 agricultural workers are found. Among the total 71 workers, 26 are illiterates (28.88%), 35 (28%) are upto high school level education completed and 10 (40%) are above high school level education completed respondents respectively.

In the lowest borrowing range of Rs below 50,000, totally 111 are found including 41 illiterates, 60 upto high school level, completed and 10 above high school level completed workers respectively. In the middle range of Rs 50,000-Rs 1,00,000, a total of 58 workers including 23 illiterates (25.56%), 30 (24%) upto high school level completed and 5 (20%) above high school level completed workers are found.
Key Findings

1. More than half of the respondents (127 out of 240) belong to the age group of 25-45 yrs.
2. Nearly five sixth of the respondents (199) opined that they have nuclear family
3. Exactly seven twelfth of the respondents (140 out of 240) stated that they are having large size family.
4. More than ten twelfth of the respondents stated that they are Hindus.
5. More than three fourth of the respondents (184) are married.
6. More than half of the respondents (126 out of 240) live in thatched houses.
7. The maximum wealth (Rs. 8,75,630) has more assets owned by male members in industrial respondents’ households.
8. The maximum income (Rs. 14,575) is earned by male members in agricultural respondents’ households.
9. The maximum expenditure (Rs. 2,450) is spent by male members in industrial respondents’ households.
10. The maximum savings (Rs. 8,55,630) is saved by male members in industrial respondents’ households.
11. The maximum amount (Rs. 2,030000) is borrowed by male members in agricultural respondents’ households.