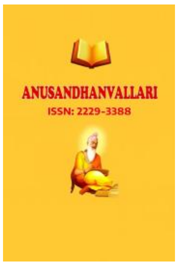

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Analysis of Factors Associate with Socio-Economic Status (SES) of the Weaker Section in Uthamapalyam Block, Theni District

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Abstract

This study investigates the factors influencing Socio-Economic Status (SES) among the weaker section in Uthamapalyam Block, Theni District, India. This analysis looks at how inclusive growth affects the region's SES by looking at attributes such as age, marital status, education, caste, family structure, income generation, and expenditure. Important studies show that socioeconomic characteristics like caste, family structure, and income generation have a major impact on SES in addition to demographic ones like age and education. The study emphasizes how important it is to deal with structural injustices, give the underprivileged population better access to opportunities and resources, raise their standard of living, and support inclusive growth.

Keywords: Inclusive Growth, Demographic, Finance, Opportunities and Weaker section.

Introduction

A community's socioeconomic status (SES) is determined by the intricate interactions of a number of variables, such as access to resources, income, occupation, and level of education. To effectively create interventions to raise the standard of life of the weaker sector of Uthamapalyam Block, Theni District, it is imperative to comprehend the elements that influence their socioeconomic status (SES). This analysis aims to explore the key determinants of SES among the weaker section in this region. Uthamapalyam Block, situated in Theni District, Tamil nadu, is home to a significant population of the weaker section, including Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC). These communities often face socio-economic challenges due to historical discrimination, lack of access to resources, and limited opportunities.

For several reasons, it is crucial to have a thorough grasp of the variables linked to the lower section's SES in Uthamapalyam Block:

- **Policy Formulation:** Identifying the key determinants of SES can help policymakers design targeted interventions to address the specific needs of this vulnerable population.
- **Development Planning:**Both local and regional development planning can benefit from an understanding of the socioeconomic circumstances of the weaker portion.

- **Social Justice:** Addressing the disparities in SES can contribute to achieving social justice and reducing inequality.
- **Empowerment:**It is feasible to devise methods for empowering the marginalised group and enhancing their standard of living by comprehending the obstacles impeding their advancement.

Review of Literature

Charan Singh, et.al., (2014) have been examined, the bulk Most people living in rural areas still does not receive the involvement of finances actions that the Reserve Bank of India and the Indian government have launched, but the outcomes have not been satisfying. The intention of the article is to highlight how the idea of access to finance presents a challenge for the Indian economy while also making the majority of the resources already available for inclusive growth. Since 2005, several coordinated initiatives have been implemented to enhance the system's efficiency and user friendliness for the benefit of the two official sectors and the rural populace. These initiatives include the use of banking technology, mobile phones, and India Post Offices, fair pricing stores, as well as business reporters (BSc).

Thorsten Beck (2016) The author of this article examines the research on financial inclusion's impacts on both individual and collective well being, additionally new developments while gauging financial inclusion. Financial deepening— rather than financial inclusion—has a crucial influence on structural change and the reduction of poverty in developing nations, according to theory and actual data. Increasing the availability of payment services appears to have the greatest and fastest effect on people's well-being when it comes to financial services. In many nations during the past ten years, financial innovation—including new intermediaries, products, and delivery channels—has significantly increased financial inclusion. However, it has also had an impact on how we quantify financial inclusion. For the sake of policy analysis and goal-setting, the latest developments in tracking and assessing financial inclusion have proven crucial. On the other hand, care

should be taken when reading headline indications.

Research Gap

The researcher was able to discover the study gap with the use of a review of previous studies on the government's launch of various plans under inclusive growth aimed at uplifting the weaker sections, specifically BC, MBC, and SC/ST.However, research on Tamil Nadu's weaker parts is deemed insufficient. The majority of the prior research focused on women's development via SHGs and microfinance programs. Furthermore, the studies that are currently accessible mainly focus on the descriptive aspect. Research on the socioeconomic position of weaker sections is still lacking. Thus, a thorough and in-depth analysis of the socioeconomic studies, changes in their augmentation of income, savings, assets, and empowerment through inclusive growth plans, and other aspects of the upliftment of poorer sections are attempted in this regard. Thus, the current work claims to be an improvement over the previous investigations and is in some ways a follow-up.

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Objectives

- To analyse the variables linked to the respondents' Socio-Economic Status (SES) following inclusive growth in the Uthampalayam block

Null Hypothesis (H_0)

"There is no association between age, marital status, Educational Qualification, caste, type of family, family size, monthly income generation, monthly family income, monthly expenditure, savings and debt/loan and level of SES".

Methodology

For any research problem to be meaningfully analysed, it is crucial to create an appropriate approach and employ analytical tools, as demonstrated in this study. The study is using a stratified multi-stage random sample approach. Eighty respondents were chosen at random for the primary data collection In the investigation that was carried out using an interview schedule. The study period was set at three months, from January 2024 to March 2024. There has been usage of both primary and secondary data. The chi-square test was used to investigate the relationship between the respondents' profile factors and their degree of empowerment.

Analysis of Region in Uthamapalyam

This section aims to evaluate the components connected to the respondents' Socio-Economic Status (SES) following inclusive growth in the Uthampalayam block of the Theni district. The identified indications include age, caste, education level, marriage status, family size, family structure and monthly income generation, monthly earnings for the family, expenses, and monthly savings.

Table 1: Caste, education level, age, and marital status, family size family type and monthly income generation, monthly earnings and expenses for the family, monthly savings, amount of debt/loan, and SES level are all connected to each other.

Sl. No	Particulars		Level of SES			Total
			High	Medium	Low	
1.	Age (in Years)	Below 30	5 (12.20)	6 (28.57)	5 (27.78)	16 (20.00)
		30-40	21 (51.21)	5 (23.81)	2 (11.11)	28 (35.00)
		40-50	10 (24.39)	7 (33.33)	5 (27.78)	22 (27.50)
		50 and above	5	3	6	14

			(12.20)	(14.29)	(33.33)	(17.50)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
2.	Marital Status	Married	33 (80.49)	6 (28.57)	5 (27.78)	44 (55.00)
		Unmarried	5 (12.20)	13 (61.91)	3 (16.67)	21 (26.25)
		Widow /Divorced	3 (7.31)	2 (9.52)	10 (55.55)	15 (18.75)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
3.	Educational Qualification	Upto Primary	8 (19.51)	11 (52.38)	13 (72.22)	32 (40.00)
		High School	16 (39.03)	2 (9.52)	2 (11.11)	20 (25.00)
		Higher secondary	10 (24.39)	5 (23.81)	1 (5.56)	16 (20.00)
		Degree and above	7 (17.07)	3 (14.29)	2 (11.11)	12 (15.00)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
4.	Caste	BC	11 (26.83)	10 (47.62)	7 (38.89)	28 (35.00)
		MBC	6 (14.63)	9 (42.86)	6 (33.33)	21 (26.25)
		SC / ST	24 (58.54)	2 (9.52)	5 (27.28)	31 (38.75)
		Total	41	21	18	80

			(100.00)	(100.00)	(100.00)	(100.00)
5.	Type of Family	Nuclear	10 (24.39)	9 (42.86)	13 (72.22)	32 (34.38)
		Joint Family	31 (75.61)	12 (57.14)	5 (27.78)	48 (65.62)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
6.	Family Size	Below 3	10 (24.39)	5 (23.81)	6 (33.33)	21 (26.25)
		3-5	19 (46.34)	5 (23.81)	3 (16.67)	27 (33.75)
		5 and above	12 (29.27)	11 (52.38)	9 (50.00)	32 (40.00)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
7.	Monthly Income Generation (in Rs.)	Below 10000	6 (14.63)	5 (23.81)	4 (22.22)	15 (18.75)
		10000-15000	24 (58.54)	5 (23.81)	3 (16.67)	32 (40.00)
		15000-20000	6 (14.63)	10 (47.62)	5 (27.78)	21 (26.25)
		20000 and above	5 (12.20)	1 (4.76)	6 (33.33)	12 (15.00)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
8.	Monthly Family Income (in Rs.)	Below 15000	5 (12.20)	6 (28.57)	4 (22.22)	15 (18.75)
		15000-20000	20	7	9	36

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			(48.78)	(33.33)	(50.00)	(45.00)
		20000-25000	10 (24.39)	3 (14.29)	2 (11.11)	15 (18.75)
		25000 and above	6 (14.63)	5 (23.81)	3 (16.67)	14 (17.50)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
9.	Monthly Family Expenditure (in Rs.)	Below 10000	7 (17.07)	5 (23.81)	7 (38.89)	19 (23.75)
		10000-15000	10 (24.39)	13 (61.90)	9 (50.00)	32 (40.00)
		15000 and above	24 (58.54)	3 (14.29)	2 (11.11)	29 (36.25)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
10.	Monthly Savings (in Rs.)	Below 500	12 (29.27)	16 (76.19)	10 (55.55)	38 (47.50)
		500-750	24 (58.53)	1 (4.76)	5 (27.78)	30 (37.50)
		750 and above	5 (12.20)	4 (19.05)	3 (16.67)	12 (15.00)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)
11.	Amount of Debt / Loan (in Rs.)	Below RS 5000	3 (7.32)	11 (52.38)	2 (11.11)	16 (20.00)
		5000-10000	14 (34.15)	3 (14.29)	10 (55.55)	27 (33.75)
		10000 above	24	7	6	37

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			(58.53)	(33.33)	(33.34)	(46.25)
		Total	41 (100.00)	21 (100.00)	18 (100.00)	80 (100.00)

Source of Primary data.

Note: Percentages to the total are indicated by figures in brackets..

Out of 41 respondents with high SES, it has been found that 21 (51.21 percent) are primarily between the ages of 30 and 40, followed by 10 (24.39%) who are between the ages of 40 and 50, and 5 (12.20%) who are between the ages of 30 and above in relation to three years.Out of the 21 respondents with medium SEs, 7 (33.33 percent) are primarily in the 40–50 year age range, followed by 6 (28.57 percent) in the under-30 age range, 5 (23.81 percent) in the 40–50 year age range, and only 3 (14.29 percent) in the over-50 age range of respondents. Among the 18 respondents with low SES, 6 (33.33%) are over 50 years old, 5 (27.78%) are between 40 and 50 years old, and just 2 (11.11%) are between 30 and 40 years old. The data indicates that, of the 41 respondents with high SES, 33 (80.49 percent) are married, 5 (12.20 percent) are single, and only 3 (7.31 percent) are widowed or divorced. Of the twenty-one respondents with a medium level of socioeconomic status, thirteen (61.91%) are single, six (28.57%) are married, and just two (9.52%) are widowed or divorced. Of the eighteen respondents with low SES, the bulk—ten, or 55.55 percent—are widowed or divorced, followed by five, or 27.78 percent, who are married, and just three, or 16.67 percent, are single. According to the inferred data, of the 41 respondents with high SES, the majority (16, or 39.03%) completed high school, followed by 10 (24.39%) who completed higher secondary, 8 (9.51%) who completed primary school, and just 7 (17.07%) who hold a degree. Of the 21 respondents with a medium SES, the majority (52.38%) has finished primary school, followed by 32.38% who having finished their secondary education, and only 3.29% who had earned a degree. When it comes to low Socio Economic status, 13 (72.22 percent) of the 18 Only elementary school has been completed by the respondents. While 2 (11.11%) have completed high school and/or a degree.

The data indicates that, of the 41 respondents with high SES, the majority (24, or 58.54 percent) are from SC/ST, followed by 11 (26.73%) from BC, and just 6 (14.63%) from MBC. Regarding the medium level of SES, of the 21 respondents, the majority (10, or 47.62%) belong to BC, followed by 9 (42.86%) to MBC, and just 2 (9.52%) to SC/ST.Of the eighteen respondents with low SES, the majority, seven (38.89%), are from BC; six (33.33%) are from MBC; and just five (27.28%) are from SC or ST. Furthermore, it suggests that of the 41 respondents with high SES, 31 (75.61%) come from combined households, yet the remaining 10 (24.39%) are from nuclear families.Twelve (57.14%) of the twenty-one respondents with a medium SES level originate from joint families, while the remaining nine (42.86%) are from nuclear families. Leaving the eighteen respondents with low SES, thirteen (72.22%) are from households with one parent, although the remaining five (277.78%) are from joint families. most of the participants (19 out of 41 with a high SES) have a family size of between three and five individuals, followed by 12 respondents (29.27%) who have a family size of five or more, and 10 respondents (24.39%) who have a family size of less than three. Regarding the middle level of socioeconomic status, of the 21 respondents, 11 (or 52.38%) have a larger than five-person families, while 5 (23.81%) have a family size less than three. Nine (50.00%) of the eighteen respondents with low SES levels with households comprising more than five members, six (33.33%) have less than three-person families members, and only three (16.67%) have families with three to five members. Out of 41 respondents, it is shown that, in the case of high

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SES, the majority of 24 (58.54%) have monthly incomes between Rs. 100,000 and Rs. 20,000, followed by 6 (14.63%) who have incomes below Rs. 100,000 and only 5 (12.20%) who have incomes above Rs. 20,000. Twenty-one respondents, with a medium level of socioeconomic status, were surveyed. Of these, ten (47.62 percent) reported monthly incomes between Rs. 15000 and Rs. 20,000, five (23.81 percent) reported incomes between Rs. 10000 and Rs. 15000, and just one (4.76%) reported an income beyond Rs. 20,000. Out of the 18 respondents, 6 (33.33%) of them have monthly incomes above Rs. 20,000, followed by 5 (27.38%) who have incomes between Rs. 15000 and 20000, 4 (22.22%) who have incomes below Rs. 10000, and only 3 (16.67%) who have incomes between Rs. 10000 and 15000. These respondents have low socioeconomic status. Out of 41 respondents with high SES, the data indicates that 20 respondents (48.78%) have a monthly family income between Rs. 15000 and Rs. 20,000, followed by 10 respondents (24.39%) with a monthly income between Rs. 20,000 and Rs. 25,000, 6 respondents (14.63%) with an income above Rs. 25,000, and only 5 respondents (12.10%) with an income below Rs. 15000.In the case of respondents with a medium level of socioeconomic status, out of 21 respondents, the majority (73.33%) have monthly family incomes between Rs. 15000 and 20000, followed by 6 (28.527%) who have monthly incomes below Rs. 15000, 5 (23.81%) who have incomes above Rs. 25000, and only 3 (14.29%) who have incomes between Rs. 20000 and Rs. 25000. Of the 18 respondents with low SES, 9 (or 50.00%) have a monthly family income between Rs. 15000 and Rs. 20,000, followed by 4 (22.22%) who have an income below Rs. 15000, 3 (16.67%) who have an income over Rs. 25000, and only 2 (11.11%) who have an income between Rs. 20000 and Rs. 25000.Research indicates that among 41 respondents with a high level of socioeconomic status, 24 (58.54%) of them spend more than Rs. 15000 per month, followed by 10 (24.39%) who spend between Rs. 10000 and Rs. 15000, and only 7 (17.07%) who spend less than Rs. 10000. Of the twenty-one respondents with a medium level of socioeconomic status, thirteen (61.90%) spend most of their monthly income between Rs. 100,000 and Rs. 25,000, five (23.81%) spend less than Rs. 100,000, and just three (14.29%) spend more than Rs. 15,000.In the instance of low SES, of the 18 respondents, the majority (9 or 50.00%) spend between Rs. 100,000 and Rs. 15000 per month, followed by 7 or 38.89% who spend less than Rs. 100,000 and only 2 (11.11%) who spend more than Rs. 15000. Out of 41 respondents with high SES, the majority (58.53%) have monthly savings between Rs. 500 and Rs. 750, followed by 12 respondents (29.27%) with savings less than Rs. 500, and 5 respondents (12.10%) with savings exceeding Rs. 750.Among the twenty-one respondents who represent a medium level of socioeconomic status, sixteen (76.19%) of them save less than Rs. 500 per month, five (22.78%) save between Rs. 500 and Rs. 750, and just three (16.67%) save more than Rs. 750. Twenty-one of the twenty-one sample respondents with medium SES have debt / loan amounts below Rs.5000, while the majority of the forty-one sample respondents with high SES, fifty-seven percent, have debt / loan amounts above Rs.10000, followed by thirty-six percent with debt amounts between Rs.5000 and Rs.10,000. It is followed by Rs. 10000 and above (33.33%). Of the 18 respondents with low SES, 55.55 percent, 33.35 percent, and 11.11 percent, respectively, had debt or loans of Rs. 5000–10,000, Rs. 10000 and above, and Rs. 5000 and lower. Thus, it might be concluded from the analysis that there's a connection between SES and the quantity of debt or loan. Table 5.23 shows that the estimated chi-square value (18.4846) is higher than the table value (9.488) four degrees of freedom at the five percentile freedom, indicating that the corresponding null hypothesis is rejected. Thus, there exists a correlation between the extent to which debt or loans and the SES in the area.

In order to evaluate the following null hypothesis, the chi-square test was utilised. A table -2 displays the computed findings.

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Table 2 : Chi-Square Test Results

Sl. No.	Factors	Chi-Square Value Calculation	Degrees of Freedom	Table Value at the five percentile	Inference
1.	Age	9.1987	6	12.592	Not significant
2.	Marital Status	35.8162	4	9.488	Significant
3.	Educational Qualification	17.3797	6	12.592	Significant
4.	Caste	11.6789	4	9.488	Significant
5.	Kinds of Family	8.6355	2	5.990	Significant
6.	Size of Family	5.6741	4	9.488	Not Significant
7.	Monthly Income Generation	12.6588	6	12.592	Significant
8.	Family Income Each Month	2.9648	6	12.592	Not Significant
9.	Family Monthly Spending	11.4429	4	9.488	Significant
10.	Monthly Savings	16.1505	4	9.488	Significant
11.	Amount of Debt / Loan	18.4846	4	9.488	Significant

The theory that is not true is accepted because, at the five percentile with six levels of freedom, the computed chi-square value (9.1987) is smaller than the table chi-square value (12.592). Conclusion: There is no correlation between respondents' age and their degree of social-economic status (SES) in the area. Four degrees of freedom are available and a five percent threshold, It might be deduced Considering that the computed chi-square value (35.8162) is higher than the table value (9.488). Therefore, there exists a correlation between the respondents' marital status and their socio-economic position (SES). Given that the computed chi-square value (17.3797) exceeds the table value (12.592) around the five percentile on par with six levels of freedom, the theory that rejects the null hypothesis is rejected. It is therefore determined that a connection exists between the respondents' degree of social-economic status (SES) and their level of educational qualification.

The computed chi-square value (11.6789) with four degrees of freedom at the five percent level is greater than the quantity in the table (9.488). Therefore, the null hypothesis presented out is rejected. It follows that There's a correlation between caste and the degree of social-economic status (SES). Given that the computed chi-square value (8.6355) exceeds the chi-square table value (5.990) at the five percentile level with two degrees of freedom, the alternative theory is rejected. It follows that there's no correlation between the respondents' family type and social-economic position (SES).The chi-square calculated value (5.6741) is deduced to be less than the chi-square table value (9.488) at the five percentile with five levels of freedom. As an result, the alternative theory as stated is accepted. Thus, One may say that there is no correlation between respondents' SES level and family size in the studied location. It is acknowledged that, at the five percentile with six levels of freedom, the computed chi-square value of 12.6588 is higher than the table value of 12.592.Therefore, the null hypothesis presented

out is rejected. Thus, it is possible to draw the conclusion that the generation of monthly income and SES level are related. The absence of a hypothesis is accepted because, at the five percentile with six levels of freedom, the computed chi-square value (2.9648) is less than the table value (12.592). As a result, there is no correlation

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between a family's monthly income and their socioeconomic status (SES).The null hypothesis is rejected since the computed chi-square value (11.4429) is higher than the table value (9.488) four degrees of freedom at the five percentile freedom. Therefore, it may be said that monthly spending and the degree of socioeconomic status (SES) are related. It is acknowledged that, 5% level, utilizing four degrees of freedom, the computed chi-square value (16.1505) is higher than the table value (9.488). Therefore, the proposed null hypothesis is disproved. Therefore, It might be said that there's a correlation between the respondents' monthly savings and their socioeconomic status (SES).

Conclusion

It is concluded that underscores the importance of understanding the complex interplay of factors influencing the Socio-Economic Status (SES) of the weaker section in Uthamapalyam Block. By addressing issues related to education, occupation, income, land ownership, social exclusion, and infrastructure, A more inclusive and egalitarian society can be established. The findings suggest that inclusive growth schemes implemented by the government have positively impacted the SES of the weaker section in the region. These initiatives have contributed to increased income generation, improved family income and savings, and enhanced material possessions. This has led to a greater sense of security and confidence among the weaker section compared to pre - inclusive growth periods. Despite the fact that these results are promising, further research and data collection are necessary to gain a deeper understanding of the specific challenges faced by the weaker section and to develop tailored solutions. This will ensure that each and every in the community will benefit equally and sustainably from inclusive growth.

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