



THE SOCIO - ECONOMIC CONDITION OF COBBLER COMMUNITY WITH SPECIAL REFERENCE TO SATARA CITY

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ABSTRACT:

The caste system in India is a very complex process. In India, people are treated on the basis of religion and caste. Therefore, due to this complex caste system, people from low income groups have to face a lot of financial and social problems. Efforts must be made at the governmental level to change the individual and social conditions of the people. Hired laborers, rickshaw pullers, musical instruments, cleaners, leather goods, sitting on the side of the road, selling and repairing a lot of work have to be done by people from low income groups, especially from the Chambar community. The research is from the city of Satara and involves many low-income people. People of Chambar community have to face education and social problems while subsisting. The people of this community need to be provided with government schemes in the city of Satara, but this seems to have been neglected by the government as well as local bodies. While conducting this research, the researcher has studied a total of 72 persons engaged in leather business in Satara city and is engaged in repairing slippers and shoes at 37 places in Satara city.



KEY WORDS: Cambhar community, financial analysis, caste, business etc.

INTRODUCTION

In Maharashtra, people of various religions and sects are living, as well as people belonging to the tribal nomadic Vimukta tribe. The state of Maharashtra has the largest population of people belonging to the Indus religion and has many sub-castes. In this, some castes have got senior status and some castes have got junior status. Among those who have been given inferior status by the Hindu social system are mainly Dalit castes. Among the castes which are more numerous in Dalit caste in Maharashtra, Charmakar i.e. Chambar caste has to be mentioned. Charmakar caste is not found everywhere in Maharashtra. Pune, Kolhapur, Osmanabad Charmakar caste is found in all the villages in the district. Apart from Nagpur, Aurangabad, Konkan. Charmakar caste is found in certain villages. The Charmakar community is one of the 12 Balutedars in the rural areas. The Charmakar community, like the other Balutedars in the village, has an independent traditional occupation. The leatherworkers, in particular, were engaged in the manufacture of leather implements and slippers, boots and ox-neck straps, especially for the farming business of the farmers. During the harvest season, farmers were given some grain in return for their work. After the destruction of the Balutedari tradition by the modern social system, this society is still seen doing its traditional business in the rural and urban areas of the state. The Charmakar community is seen living not only in Maharashtra but in every province of the country. Although this community originates from Uttar Pradesh and Bihar, which processes leather and makes footwear under different names in each province, in the present situation it seems that there

is a Charmakar community in all the states of India. Saint Rohidas was born in a poor family in Bandu village near Kashi in Uttar Pradesh in 1376. He was known as Ravidas and now in Maharashtra he is known as Rohidas. The sidewalk on the side of the road is called the shoe repair shop. It is expensive to make many items from animal skins, so in the current situation, making plastic items at low cost is a holiday. In many cities like Nagpur, Aurangabad, Kolhapur, Mumbai, Pune, etc., there are many shops of people engaged in the business of carpentry.

INCLUSIVE POLICY AND CHAMBHAR SOCIETY:

Individuals from the Charmakar community are offered a variety of financial benefit schemes by the government. This scheme is provided by the Central Government through the National Scheduled Castes Finance and Development Corporation, New Delhi for economic progress. The main objective of this scheme is to uplift the standard of living of the people of the community like Charmakar, Dhor, Holar, Mochi etc. and also to bring them into the stream of economic development of the country and with a view to educational, economic and social development of that community. The benefit of this scheme can be availed by the Scheduled Caste Charmakar community. The benefit of this scheme can be availed by the Scheduled Caste Charmakar community. There are different conditions of this scheme in which the applicant is from Charmakar community and he should be a resident of Maharashtra. Applicants must be between 18 and 50 years of age. The combined annual income of a family in a rural area should be up to 98000 while the annual income of a family in an urban area should be up to 1200000. The family in rural and urban areas should have an income of up to Rs. The main objective of this scheme is to provide employment to every person in the Charmakar community.

Table No. 1
List of Selected Places for Repairing Slippers in Satara City

Sr. No.	Names of places where Chambhara is traded in Satara city	No. of people repairing slippers in Satara City	Selected Sample
1.	Near Powai Naka	2	2
2.	Near Bus Stand	4	4
3.	Near Rajwada	5	5
4.	Near Bombay Restaurant	2	2
5.	Near Sai Mandir Godoli Naka	3	3
6.	Near Zilla Parishad Road	2	2
7.	Near Shivraj Petrol Pump	1	1
8.	Ajanta Hotel Chowk	3	3
9.	Devi Chowk Road	1	1
10.	In front of Kanya School	1	1
11.	Moti Chowk	1	1
12.	Gol Garden	5	5
13.	On Karmaveer Bhaurao Patil Path	1	1
14.	Shete Chowk	1	1
15.	Guruvar Chowk	1	1
16.	Near City Police Station	2	2
17.	Near Lockup	1	1
18.	In Front of Casat Market	2	2
19.	In The Premises of Geete Building	1	1
20.	In Front of Radhika Theater	2	2
21.	In Front of ITI	1	1
22.	Near Shahupuri Bus Stop	2	2
23.	In front of Genda Mal Naka	1	1

24.	Samarth Mandir area,	2	2
25.	Near Jarandeshwar Naka	3	3
26.	Krantisinha Nana Patil District General Hospital	2	2
27.	In front of District Bank	2	2
28.	Next to Appasaheb Patil English Medium School	2	2
29.	Next to Subhash Chandra Bose Chowk	1	1
30.	Hutatma Smarak area	3	3
31.	Rajpath rea	4	4
32.	In front of the Y.C. College	1	1
33.	Panchyat Samiti Near	1	1
34.	Mandai Near	1	1
35.	Kala Vanijya College	1	1
36.	Vithoba Mandir	2	2
37.	Mangalwar Peth	2	2
Total		72	72

Source: field work, 2022

Table No. 1 shows the names and numbers of places in the city of Satara where shoe and slipper repairers are engaged in their business. In the city of Satara, a total of 37 people are engaged in repairing slippers and shoes in a total of 37 places. From the table above, it can be seen that at Gol Garden and Rajwada, five persons each are seen doing their business. At the same time, four persons each are seen doing their traditional business in the bus stand and Rajpath area.

REVIEW OF LITERATURE:

The Chambar community is one of the twelve Balutedars. Chambhar is a Scheduled Caste community in India. Chambar community is found in large numbers in Uttar Pradesh, India. In Maharashtra, this community is known as Chambhar. The Chambar community has a population of over five crore in India. Out of the total population of Maharashtra, thirteen lakhs belong to the Chambar community. Chambar community is found in large numbers in many states of India. In Uttar Pradesh, 14 % of the total population belongs to Chambar community and 12 % of the population is in Punjab. Good making is a traditional occupation of the Chambar community. The main business of the Chambar community is to make different kinds of items from the skins of dead animals. According to the 2001 census, the Chambar community in Uttar Pradesh had a population of 2.98 million, while Maharashtra had a population of 1.2 million. Charmakar society has developed in many areas. The government is running many schemes for the upliftment and development of the society. While studying the socio-economic situation and politics of Vashi, a slum dweller in Latur city, Shinde has seen that people from the Chambar community, from the point of view of other communities, appear to be less involved in rallies and agitations to make their demands. While the people of Chambar community are facing their financial situation, their business is still thriving in rural as well as urban areas. Since the people of Chambar community are involved in their traditional occupations, they do not have to worry about migration. Balu hails from Holar community in Satara city and works on foot path at Powai Naka in the business of repairing slippers. According to Balu, the government has got one leaf box for business but cannot support the family by keeping the boxes as there is not enough space available.

PROBLEMS OF THE STUDY:

As Indian society is based on caste system, the financial and social development of the people engaged in the business of chambhara is a major challenge. Individuals from this Chambar community, who are economically deprived and not in the mainstream of society, have a variety of economic, social, political, religious and cultural problems. The researcher has chosen this topic from the point of view of solving this problem. People in Satara have to face many problems including education of their children, marriage of their children, house rent, repair of land, sickness, and loans taken from relatives, friends

and moneylenders for subsistence. Therefore, the researcher has chosen a topic related to finance and social issues of the people engaged in the business of Chambhar in the city of Satara.

OBJECTIVES OF THE STUDY:

1. To Study the financial analysis of business of Chambhar community.
2. To Study the demographic profile of Chambhar community.
3. To suggest the remedies.

Significance of the Study:

The importance of this society lies in the present situation as the business of Chambhara is a traditional form of business in the Indian society. The number of people who make a living from animal skins for their daily needs is high in the city of Satara at present. Significance of this research is very important to the people of Chambhar community, research institutes, research students, as well as people from different walks of life in the community, university colleges, different types of professionals and some saving people.

Scope of the Study:

The number of people engaged in the business of Chambhara is high in many parts of India, especially in the districts of Pune, Kolhapur and Osmanabad in Maharashtra. They make a living by doing business in different places in Satara cities. According to researchers in the city of Satara, in a total of 72 places, people engaged in leather business are sitting on the side of the road trying to solve their subsistence problem.

Period of the Study:

The research period is from January 1, 2022 to May 31, 2022. During this period, the financial segregation and social status of the people sitting on the side of the road in the cities of Satara doing leather business has been reviewed.

RESEARCH METHODOLOGY:

To do this research, the organization collected information from various places in various ways. The information collected for this research is of primary as well as secondary nature. While conducting the research, all the persons repairing slippers on the sidewalks of Satara city have been selected for the research. In Satara, a total of 72 people sit on the side of the road repairing slippers. It includes a total of 37 places like Bus Stand, Powai Naka, Bombay Restaurant, Rajwada etc.

DATA COLLECTION:

For this research, the researcher has collected information on the basis of primary and secondary tools. His analysis is as follows

Primary Data:

In order to collect this information, the researcher has taken information through interviews and questionnaires of persons engaged in tannery business as well as through observation.

Secondary Data:

For this research, the researcher has collected secondary information through research books, journals, magazines, research papers, articles, research students, research institutes, universities, colleges, internet, news papers, etc.

RESEARCH METHOD:

Since the number of people repairing slippers or shoes sitting on the sidewalk in the city of Satara is less than 100, the researcher has selected all the people repairing slippers for research through interviews, questionnaires and observations.

SAMPLE SELECTION:

Total No. of Places in Satara City	Sample Selection	Percentage
72	72	100% *

* Since the number of people in the Chambar community repairing slippers and shoes on the sidewalk in the city of Satara is less than 100, the researcher has done 100% sample selection for the research.

LIMITATION OF THE STUDY:

In Satara, there are various occupations to support one's family, including selling vegetables, fruits, selling clothes, selling children's toys, as well as sitting on the side of the road and selling various necessities of life. Therefore, the limitation of this research is that the researchers have studied the people of Charmakar community who are sitting on the side of the road and doing various kinds of business.

DATA ANALYSIS AND INTERPRETATION:

While doing this research, the researcher has collected different types of table charts as well as information in different ways and presented them in Table Four. The researcher has studied the education of tanners in Satara, their monthly income, social and economic status, basic occupation, living in their own rented house, loans taken for doing business and how much they have borrowed. The researcher has given detailed information about the savings made from daily income, details of loans taken from relative bank credit society lending charities, as well as daily working capital through table and graphics as well as detailed analysis of that information. In this research paper, researchers have given a detailed overview of the social and economic conditions of the people who are engaged in tanning business in Satara city and also make leather goods from animal skins sitting on the side of the road. This research is extremely useful to all sections of the society.

Table No. 2
Education Level

Place of Savings	Frequency	Percentage
Illiterate	20	27.78
1 to 4	30	41.67
5 to 7	10	13.89
8 to 10	7	9.72
11 to 12	3	4.17
Graduate	2	2.78
Post Graduate	0	0
Professionals	0	0
Total	72	100

Source: field work, 2022

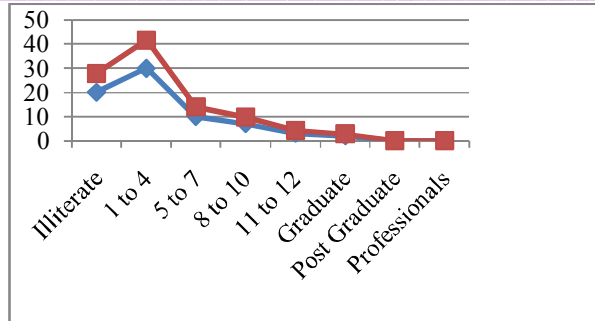


Table 2 categorizes the tanners according to their education. Only 27 per cent of the people are educated, 41 per cent of the people are educated from 1 to 4 for women and 13 per cent of the occupants are mentally educated from 5 to 7. Education from 8th to 10th and 11th to 12th is only 9 to 4 percent of the people each. Two per cent have completed their undergraduate education and have not pursued postgraduate and vocational education. According to the researchers, the tanners in Satara have not completed their education due to their financial situation, so they have opted for traditional business.

Table No. 3
Monthly Income Level

Income Level	Frequency	Percentage
6000 up to	22	30.56
9000 up to	18	25.00
12000 up to	13	18.06
15000 up to	10	13.89
18000 up to	7	9.72
21000 up to	2	2.78
Total	72	100

Source: field work, 2022

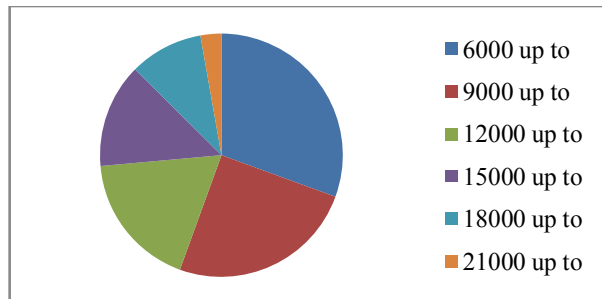


Table number 3 shows the monthly income of individuals in the Charmakar community. The table above shows that 30% of people earn Rs.6000 per month while 25% earn Rs.9000 per month. That means an average income of Rs 200 to Rs 300 per day. Even 7% of individuals earn up to Rs 18,000 per month. Two per cent earn Rs 21,000 per month. From the table above, it can be seen that most of the people in the skinny community are facing financial problems while sitting on the side of the road repairing their slippers and shoes.

**Table No. 4
Occupation**

Occupation	Frequency	Percentage
Repairing and polishing leather goods	35	48.61
Returning to sell slippers	26	36.11
To work all day	6	8.33
Dependence on others for subsistence	5	6.94
Total	72	100

Source: field work, 2022



In Table No. 4, the people of Chambar community are classified according to occupation. Of these, 48% are from Chambar community repairing slippers and shoes, while 36% are sitting on the side of the road selling leather goods. 8% of people work part time. 6% of people depend on other households for income.

**Table No. 5
Ownership Pattern of Accommodation**

Ownership pattern of accommodation	Frequency	Percentage
Owners house	29	40.28
Rented	15	20.83
Own house but built on another's land	17	23.61
Doing business in the open	11	15.28
Total	72	100

Source: field work, 2022

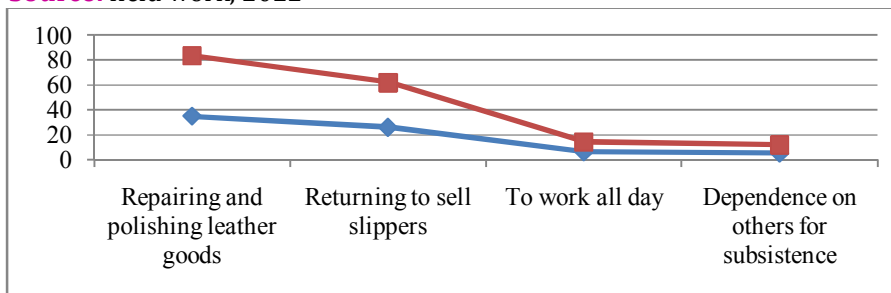


Table 5 shows that the people of Charmakar community are categorized as living in their own and rented space and doing their traditional business. As well as 40% of people are engaged in tanning business sitting in front of their own house. 20% of the people do their business by renting space and even though they own their own house,% of the people do their traditional business by renting space elsewhere. 15% of people do their business every day sitting in the open. According to the researchers, most of the people in the Charmakar community rent out the space and run their own business to support their families.

Table No. 6
Loan taken by the respondents

Reponses	Frequency	Percentage
Yes	12	16.67
No	60	83.33
Total	72	100

Source: field work, 2022

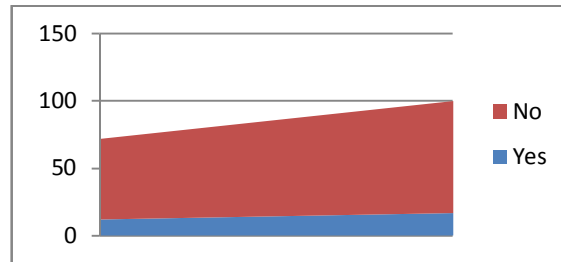


Table No. 6 categorizes the borrowers accordingly. Of these, 16% to 17% have taken loans for their traditional business, but at most 83% of the people in the leather community have not taken loans. The number of non-borrowers among researchers is high because you can do your business sitting on the side of the road without having to take out a loan as there is no market for your business.

Table No. 7
Reason for receiving laon

Response	Frequency	Percentage
Street Vendor	12	16.67
Illness	12	16.67
Child Education	22	30.56
Child Marriage	16	22.22
Purchase or Repair a Land	10	13.89
Total	72	100

Source: field work, 2022

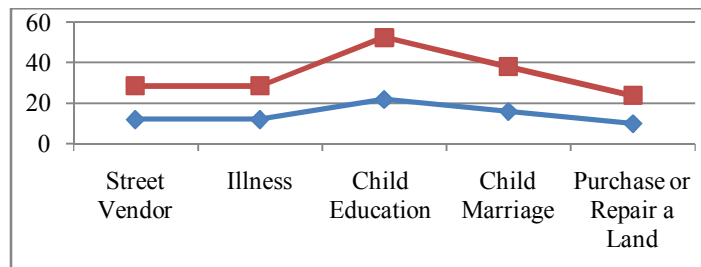


Table 7 lists the individuals in the Charmakar community as having taken loans. 12% of people have taken loans for doing business sitting on the side of the road while 16% of them have taken loans for their own and family's illness. 30% and 22% of the people in the Chambar community have taken loans for education and marriage respectively, while 13% have taken loans to repair their own land. According to researchers, individuals are living a life of self-sufficiency and some amount of debt to support themselves and their families. It is a pity from the point of view of India's developing nation that more and more people have to take loans for their children's education as well as for running their own business.

Table No. 8
Source and Size of loan taken

Sources	Frequency	Percentage	Amount	Percentage
Relatives	12	16.67	15000	8.57
Banks	18	25.00	20000	11.43
Credit Society	20	27.78	30000	17.14
Money Lender	16	22.22	100000	57.14
Friends	6	8.33	10000	5.71
Total	72	100	175000	100

Source: field work, 2022

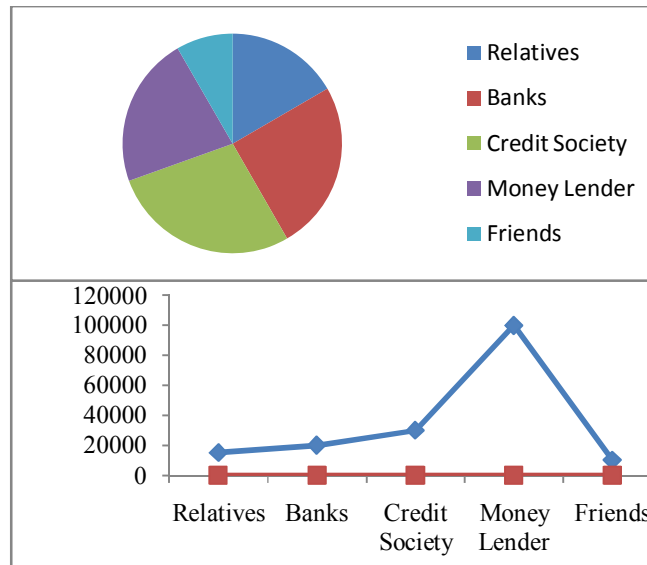


Table No. 8 shows the total amount of loans taken by persons engaged in tanning business and how many persons have taken loans through what other means. This includes relatives, bank credit unions and moneylenders as well as friends. The total loan amount is classified according to the amount and the manner in which the loan is taken. In this, persons engaged in tannery business have taken loans up to Rs. 100000 from moneylenders. At the same time, 17% of people have taken loans up to 30,000 from credit unions and 22% have taken loans from moneylenders. About 5 to 8% of the people engaged in tanning business through friends, relatives and banks have taken loans in small amounts, i.e. 15000 to 15000.

Table No. 9
Place and Size of savings

Place of Savings	Frequency	Percentage	Amount	Percentage
Relatives	12	16.67	10000	7.41
Banks	10	13.89	15000	11.11
Credit Society	20	27.78	25000	18.52
Money Lender	24	33.33	80000	59.26
Friends	6	8.33	5000	3.70
Total	72	100	135000	100

Source: field work, 2022

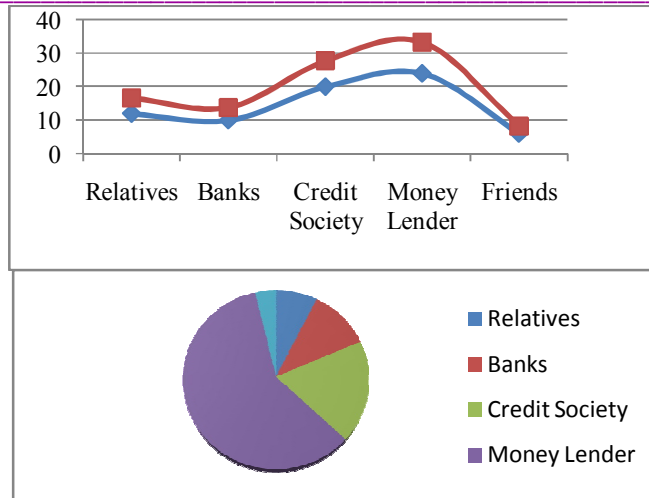


Table 9 categorizes the people who do business in Chambar by the means by which they have saved money and the amount of money they have made. In the table above, relatives and credit unions have a large number of savers but relatives have relatively low savings. 8% of people save 3% on their friends. 27% of people save 18% in credit unions. Similarly, 13% of individuals save 11% in banks.

Table No. 10
Need of Working Capital

Need of working capital	Frequency	Percentage
Yes	65	90.28
No	7	9.72
Total	72	100

Source: field work, 2022

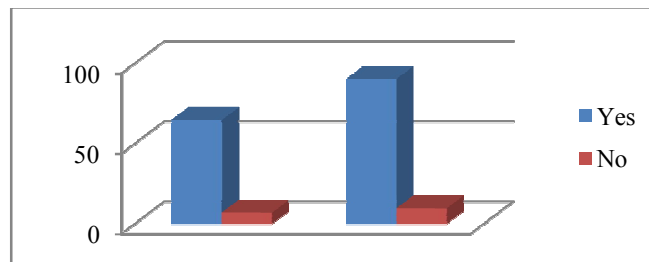


Table 10 classifies the tannery according to the amount of working capital they need or not. According to the table above, 90 per cent of those who sit on the side of the road and repair slippers and shoes need working capital, while 10 per cent do not. According to researchers, sandal and shoe repairmen sitting on the side of the road in Satara city need working capital but it is not taken care of in any way. The people of Chambar community sitting on the side of the road repairing sandals and shoes will be able to fulfill their responsibilities by purchasing necessary materials if they have some working capital and will be financially able to meet the challenges of the future. Authorized financial providers need to take the initiative to provide low interest rate capital to financially weaker businesses and help bring them into the stream of economic development to solve their subsistence problem.

CONCLUSION:

Researchers studying roadside slippers in Satara found that 50 % of the people in the Chambar community were reluctant to give any information about their business because they believed that if this information was misused, locals would not allow us to sit on the sidewalk. They fear that in the future our livelihood will be in jeopardy. According to the researchers, the tanners in Satara have

not completed their education due to their financial situation, so they have opted for traditional business. Most of the people in the skinny community are facing financial problems while sitting on the side of the road repairing their slippers and shoes. According to the researchers, most of the people in the Charmakar community rent out the space and run their own business to support their families. The number of non-borrowers among researchers is high because you can do your business sitting on the side of the road without having to take out a loan as there is no market for your business. Authorized financial providers need to take the initiative to provide low interest rate capital to financially weaker businesses and help bring them into the stream of economic development to solve their subsistence problem.

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