

Self Help Group & Woman Empowerment: A study on some selected SHGs

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ABSTRACT: *In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SHG members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.*

KEY WORDS: *Women Empowerment, Self Help Group, Mobilisation of savings*

I. INTRODUCTION

The planned economic system has been introduced in India since April 1, 1951 with the five year plans, which has completed its tenth Five Year Plan. The 11th Five Year Plan has begun from April 1, 2007. No doubt there was development in various sectors of the Indian economy during these plan periods. The production from agriculture has increased from 105 million tons in the year 1949-50 to approximately 600 million tons in the year 2007-08 through green, yellow, white and blue revolutions. There has been 7-8% annual growth in the industrial sector. Further, service sector has been contributing to the growth of Indian economy significantly. The main reason for considerable percentage of population below the poverty line and India still remaining a developing country with lot of problems is due to the human resources not being used at the optimum level. The first Prime Minister of Independent India, Pandit Jawaharlal Nehru, has rightly said that, “the women of India should play a vital role in building strong nation”. Further, the Father of the Nation, Mahatma Gandhi has said, “the development of every village is nothing but the development of nation”. It is well known fact that the growth of women in turn develops her family, village and the nation in general. Since women constitute 48.46% of total population in India as per census 2011, it is very essential to employ this resource optimally in the interest of the nation in general and her family in particular. In the past, women were not ready to undertake any work, job and business due to shyness, fear and male dominance in the society. However, of late, Indian women have come out of the four walls of the kitchen and shown their willingness to take up entrepreneurial activities. Women of today want more economic freedom. Further, many women have proved that they are more efficient than men in contributing to the growth of the economy. Just as we need two hands for the smooth functioning of our work, similarly, both men and women should involve in productive activities to build a strong nation. To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others. They have to undertake entrepreneurial activities to create additional wealth for the nation and to solve the problem of unemployment and poverty. Entrepreneurship development among women, particularly among rural women, will strengthen the rural and national economy.

1.1. Self-Help Groups (SHGs)

SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. The concept underlines the principle of Thrift, Credit and Self Help.

Need of SHGs:

The rural poor are incapacitated due to various reasons, because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor man is not only weak in socio-economic term but also lacks access to the knowledge and information which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these shortcomings. Hence, the role of SHGs is highly essential which in specific terms covers the following as under:

- a) To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- b) To create a habit of savings and utilization of local resources in form of utilising individual skills for group interest.
- c) To create awareness about rights that help in financial assistance.
- d) To identify problems, analyzing and finding solutions in the group.
- e) To act as a media for socio-economic development of the village.
- f) To develop linkages with institutions of NGOs.
- g) To help in recovery of loans.
- h) To gain mutual understanding, develop trust and self-confidence.
- i) To build up teamwork.
- j) To develop leadership qualities.
- k) To use as an effective delivery channel for rural credit.

Review of the Literature

There are numerous studies made both by Indians and Foreigners to examine the empowerment of women and their related issues. Some of the important studies in this regard are as follows.

Pattnaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs are not organised properly and effectively.

Manimekalai (2004) in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

Sahu and Tripathy (2005) in their edited book views that 70 per cent of world's poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimising their contribution to the growth of regional as well as the national economy. Self Help Groups have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of Self-Help Groups.

Satpathy and Khatua (2007) made an attempt to study the impact of Micro Finance in socio economic growth in KBK region of Odisha. Basing on the study of SHG Bank linkage programme made by NABARD, analysis was made to evaluate the success rate of the programme in the backward KBK region of Odisha.

Nayak (2007) made an attempt to analyse the empowerment of the poor through SHG and micro finance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefited from SHGs and bank linkage programme and suggested strengthening of cooperative sectors.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.

Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharampur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful.

Sobha (2008) made an attempt to evaluate the problem of self employed women. The study took 400 self-employed women as sample from Coimbatore Municipal Corporation limit to use scaling techniques. The study concluded that the problem faced by the beneficiaries of Prime Minister's RozgarYojana is less severe than non-beneficiaries.

Murugan and Begum (2008) made an attempt to examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study reveals that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. The study concluded that entrepreneurs with ability to plan and run a business to deliver quality products.

Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women.

Vasanthakumari (2008) made an attempt to examine the role of micro enterprises in empowering women in Kerela. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

Kumararaja (2009) made an attempt to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

Sankaran (2009) made an attempt to analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Concept of Women Empowerment

Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making.

Women's empowerment is not a Northern concept. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history. These struggles have also been supported by many men who have been outraged at injustice against women and there upon the consequences for the society. It would be yet another instance of imperialism to say all these women and men did not have minds of their own.

Objectives of the Study

Even though the broad objective of the study is to examine the role and performance of SHGs in promoting women's empowerment, the study has some specific objectives. They are:

- To examine the demographic factors of the sample respondents,
- To analyse women empowerment through SHGs.
- To analyse the economic gains derived by the members after joining the SHGs.
- To examine the social benefits derived by the members.
- To analyse the operating system of SHGs for the mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SHG members regarding increase in the power of decision making.

Data collection and Analysis

The present study is based on both primary as well as secondary data. In order to collect and gather primary data questionnaires are prepared and presented personally to 150 women members of SHGs. Secondary data gathered from the records of SHGs and NGOs and government offices which were supplemented by the primary data collected from the group. Besides, different books, newspapers, articles, journals, magazines and web sites were also referred for the purpose. The sample members are selected from 15 SHGs from 10 villages of Cuttack District. The collected data are analyzed by classifying and tabulating. The percentage tool is used to examine women empowerment through SHGs.

Analysis of result

Analysis of the women empowerment through SHGs in this study is based on two dimensions: analysis of demographic information and analysis of women empowerment. The age, family system and number of dependents in the family etc., are analysed in demographic information. The reason of joining SHGs, purpose of loan, repayment of loan, income, savings, expenditure and powers in important decisions are analysed in women empowerment.

Classification has been made on the basis of age group of the beneficiaries in the tables given in Annexure.

Interpretation of Table – 1 (Annexure)

It is evident from the Table – 1 (Annexure) that the 34% of sample respondents are between 30-40 years of age and the 06.67% of sample respondents are less than 20 years. They constitute the highest and the lowest respectively in total sample respondents. This shows that maximum adult women in the age group of 30-40 prefer to join SHGs in the study area and this is more in number as compared to younger and older age groups.

Interpretation of Table – 2 (Annexure)

Table – 2 (Annexure) shows that 54.67% of the woman respondents have individual family system where as 45.33% have joint family system. This trend shows that joint family system has been losing its importance even in rural areas due to changing socio cultural system. The joint family system is the system that protects everyone in the family, irrespective of their age and income. However, due to change in the family system, the future of elderly people seems uncertain.

Interpretation of Table – 3 (Annexure)

Table – 3 (Annexure) reveals that out of the total woman respondents 38.66% of the respondents have 1-2 dependents, 30% have 3-4 dependents, 20.67% have 5-6 dependents and only 10.67% of sample respondents have above 6 dependents. This signifies that the Indian rural people are also moving towards one or two kids' norm.

Interpretation of Table – 4 (Annexure)

It is evident from the Table – 4 (Annexure) that 44.67% women have joined SHGs for getting loan, 32.66% to promote savings, and 14% for social status and the rest for miscellaneous reasons. This signifies that majority of respondents have joined SHGs to avail loan facility as compared to other reasons.

Interpretation of Table – 5 (Annexure)

In Table – 5 (Annexure) classifications has been made to show the reasons for which the woman respondents wish to avail loan. It is observed from the Table-5 (Annexure) that 18% of the sample respondents have taken loan for personal use, 20.67% for agricultural development, 34.67% for business reasons, 16% for medical purpose and 10.66% for housing improvements. This indicates that loan has been primarily taken by respondents for productive purposes like business and agriculture.

Interpretation of Table – 6 (Annexure)

In Table – 6 (Annexure) classifications has been made to show the repayment response of the woman respondents who have availed loan through SHGs. Table-6(Annexure) reveals that 72% of sample respondents have repaid the loan on time, 8% in advance, while 20% have repaid the loan at a later date. This signifies that women respondents are very prompt in repayment of loan they borrowed through SHGs.

Interpretation of Table – 7 (Annexure)

It is evident from the Table – 7 (Annexure) that income level of sample respondents have increased after joining SHGs. The monthly income of majority of sample respondent (40%) was above Rs3, 000 before joining SHGs, but this percentage of respondents is increased to 62.67% after joining SHGs. This signifies that the SHGs helped the member in increasing their income by taking up productive activities.

Interpretation of Table – 8 (Annexure)

Similarly, the monthly expenditure of the women respondents before and after joining SHGs has been classified in Table – 8 (Annexure). It shows that the monthly expenditure of sample respondents has gone up after joining SHGs. The table also shows the facts that the number of sample respondents (89) whose average monthly expenditure is up to 2,000 before joining SHGs has declined to 68 and the number of respondents (61) whose average monthly expenditure is 2,001 and above has increased to 82 after joining the SHGs. This indicates that the members spending power increases after they become members of SHGs.

Interpretation of Table – 9 (Annexure)

In Table – 9 (Annexure), classification has been made to show the monthly saving pattern of the woman respondents who have become SHG members. It is observed from the Table – 9 that savings of sample respondents have gone up after they became members of SHGs as compared to their earlier savings. The number of sample respondents whose monthly savings is less than 100 and up to 150 has declined and the number of sample respondents whose savings is 150 and above has increased after joining the SHGs. This signifies that the savings of the member of the SHGs have risen with an increase in their income. Hence it can be concluded that the SHG movement is in the right direction towards eradicating the poverty of the people.

Interpretation of Table – 10 (Annexure)

In Table – 10 (Annexure) classifications has been made to show the opinion of women SHG members regarding increase in the power of decision making in their respective families and outside. It shows that out of all types of decisions taken for the study to know the opinion of the SHG members regarding the increase in their power in decision making in their family and outside, majority of them have opined that their opinion was considered and they were allowed to take the decisions. The majority of sample respondents opined that their power has increased in purchase and sale of current assets, domestic animals, and ornaments, purchase of home appliances, purchase of clothes and participation in social activities. Further, the majority of the SHG members have opined that their opinion is not taken into consideration in other decisions like purchase and sale of fixed assets, construction and improvements in housing facility, raising and repayment of loans of the family, savings and their investment and children education. These indicate that the members were given much freedom in taking many important decision of their family.

Findings of the Study

The main findings of the study are:

- 34% of sample respondents are in the age groups between 30-40 years while 6.67% are less than 20 years.
- 54.67% of sample respondents have individual family system and 45.33% joint family system.
- 30.00% sample respondents have 3-4 dependents while 20.67% have 5-6 dependents.
- 44.67% of sample respondents have joined SHGs for getting loan, 32.66% to promote savings and 14.00% for social status.
- 18.00% of sample respondents have taken loan for personal use, 20.67% for agricultural development, 34.67% for business reasons, 16.00% for medical purpose and 10.66% for housing improvements.
- 72.00% of sample respondents have repaid the loan on time, 08.00% in advance, while 20.00% have repaid loan late.
- Monthly income of majority of sample respondents has increased after joining SHGs.
- Monthly expenditure of the sample respondents has gone up after joining SHGs.
- Savings of sample respondents have gone up after they became members of SHGs.
- Majority of sample respondents opined that their power has increased in taking decisions after joining SHGs either inside or outside their family.

II. CONCLUSION

The economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

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ANNEXURE

Table – 1
Age-wise Classification of Beneficiaries

| Age | Number of Beneficiaries | % |
|--------------|-------------------------|---------------|
| Less than 20 | 10 | 06.67 |
| 20-30 | 49 | 32.67 |
| 30-40 | 51 | 34.00 |
| 40-50 | 26 | 17.33 |
| Above 50 | 14 | 09.33 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 2
Family System-wise Classification of Beneficiaries

| Family System | Number of Beneficiaries | % |
|---------------|-------------------------|---------------|
| Individual | 82 | 54.67 |
| Joint | 68 | 45.33 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 3
Number of Dependents of Beneficiaries

| Number of Dependents | Number of Beneficiaries | % |
|----------------------|-------------------------|---------------|
| 1-2 | 58 | 38.66 |
| 3-4 | 45 | 30.00 |
| 5-6 | 31 | 20.67 |
| Above 6 | 16 | 10.67 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 4
Reason for Joining SHGs

| Reason | Number of Beneficiaries | % |
|-------------------|-------------------------|---------------|
| Getting Loan | 67 | 44.67 |
| Promoting Savings | 49 | 32.66 |
| Social Status | 21 | 14.00 |
| Others | 13 | 08.67 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 5
Purpose of Loan of Beneficiaries

| Purpose of Loan | Number of Beneficiaries | % |
|-------------------|-------------------------|---------------|
| Personal | 27 | 18.00 |
| Agriculture | 31 | 20.67 |
| Business | 52 | 34.67 |
| Medical | 24 | 16.00 |
| House Improvement | 16 | 10.66 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 6
Repayment of Loan by the Beneficiaries

| Repayment Schedule | Number of Beneficiaries | % |
|--------------------|-------------------------|---------------|
| In Advance | 12 | 08.00 |
| On Time | 108 | 72.00 |
| Late | 30 | 20.00 |
| Total | 150 | 100.00 |

Source: Computed data

Table – 7
Monthly Income of Beneficiaries

| Income Level (Rs.) | Number of Beneficiaries | | | |
|--------------------|-------------------------|---------------|-------------------|---------------|
| | Before Joining SHG | % | After Joining SHG | % |
| Less than 1000 | 34 | 22.67 | 14 | 09.33 |
| 1000-2000 | 30 | 20.00 | 20 | 13.33 |
| 2000-3000 | 26 | 17.33 | 22 | 14.67 |
| 3000-4000 | 21 | 14.00 | 27 | 18.00 |
| 4000-5000 | 23 | 15.33 | 35 | 23.33 |
| Above 5000 | 16 | 10.67 | 32 | 21.34 |
| Total | 150 | 100.00 | 150 | 100.00 |

Source: Computed data

Table – 8
Monthly Expenditures of Beneficiaries

| Expenditure Level (Rs.) | Number of Beneficiaries | | | |
|-------------------------|-------------------------|---------------|-------------------|---------------|
| | Before Joining SHG | % | After Joining SHG | % |
| Less than 1000 | 39 | 26.00 | 29 | 19.33 |
| 1000-2000 | 50 | 33.33 | 39 | 26.00 |
| 2000-3000 | 35 | 23.33 | 45 | 30.00 |
| 3000-4000 | 19 | 12.67 | 26 | 17.33 |
| Above 4000 | 7 | 04.67 | 11 | 07.33 |
| Total | 150 | 100.00 | 150 | 100.00 |

Source: Computed data

Table – 9
Monthly Savings Pattern of Beneficiaries

| Savings Level (Rs.) | Number of Beneficiaries | | | |
|---------------------|-------------------------|-------|-------------------|-------|
| | Before Joining SHG | % | After joining SHG | % |
| Less than 100 | 59 | 39.33 | 36 | 24.00 |
| 100-150 | 39 | 26.00 | 37 | 24.67 |
| 150-200 | 24 | 16.00 | 33 | 22.00 |

| | | | | |
|--------------|------------|---------------|------------|---------------|
| 200-250 | 18 | 12.00 | 29 | 19.33 |
| Above 250 | 10 | 06.67 | 15 | 10.00 |
| Total | 150 | 100.00 | 150 | 100.00 |

Source: Computed data

Table – 10
Opinion of Beneficiaries regarding increase in the power of Decision Making

| Types of Decisions | Opinion of Beneficiaries | | | | | |
|--|--------------------------|-------|----|-------|-------|--------|
| | Yes | % | No | % | Total | % |
| Purchase and Sale of Fixed Assets | 62 | 41.33 | 88 | 58.67 | 150 | 100.00 |
| Purchase and Sale of Current Assets | 81 | 54.00 | 69 | 46.00 | 150 | 100.00 |
| Purchase and Sale of Domestic Animals | 85 | 56.67 | 65 | 43.33 | 150 | 100.00 |
| Purchase and Sale of Ornaments | 91 | 60.67 | 59 | 39.33 | 150 | 100.00 |
| Purchase of Home Appliances | 97 | 64.67 | 53 | 35.33 | 150 | 100.00 |
| Purchase of Clothes | 110 | 73.33 | 40 | 26.67 | 150 | 100.00 |
| Construction and Improvement of Housing Facility | 68 | 45.33 | 82 | 54.67 | 150 | 100.00 |
| Raising of Loan | 63 | 42.00 | 87 | 58.00 | 150 | 100.00 |
| Repayment of Loan | 58 | 38.67 | 92 | 61.33 | 150 | 100.00 |
| Savings and their Investment | 62 | 41.33 | 88 | 58.67 | 150 | 100.00 |
| Education of Children | 72 | 48.00 | 78 | 52.00 | 150 | 100.00 |
| Participation in Social Activities | 92 | 61.33 | 58 | 38.67 | 150 | 100.00 |

Source: Computed data