

# CHAPTER - IV

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## CHAPTER - IV

### ECONOMIC CONDITION OF WOMEN IN WARANA MAHILA UDYOG SAMUHA

#### INTRODUCTION

Present study is Economic study of Warana Co-operative Mahila Udog Samuha. To study Economic condition of women in Warana Mahila Udog Samuha different aspects are analyzed such as: their income pattern, Expenditure pattern, their Socio-Economic condition, their role in family's decision making etc. For this purpose present study is selected the sample of 87 respondents that is 12% of total women. Present study is concern with only 5 years i.e. year 2002 to 2006. To collect data Random sample method is accepted and information is collected through questionnaire by method. Also different statistical tools, pie charts, being used.

It is found that, 725 women are working in Warana Mahila Udog Samuha of which 500 women are working at Shri Warana Mahila Graha Udog Lijjat Papad Kendra Warananagar. 202 are working at Warana Bhagini Mandal & 23 women are working at Warana Mahila Co-operative credit society. To collect data researcher has directly communicated with respondent & to understand their socio-Economic situation.

In this chapter different aspects related to their income & expenditure are analyzed. Beside, their Job status, their participation in decision making, share in family income, private property right, their saving habit also analyzed.

It is also clear that, only women working in: Bhagini Mandal & Warana Mahila Credit Society receive permanent income where as wage to women in papad kendra do not earn permanent wage their wages are in relation with their work. Facility of leave is only in case of Bhagini

mandal and co-op. Credit society not in case of women working in papad kendra. To study expenditure of women present study calculate their expenditure on consumption, saving, loan repayment & investment. Monthly income of respondents consider daily wages & monthly fixed income. While calculating their share in family income present study consider only their income from Warana Udog Samuha it does not consider income source besides than Warana Udog Samuha. In case of respondents investment in deposits it is clear that pigmi deposit is daily saving. Where as fixed saving being irregular. In case of fixed deposit the number of fixed depositor in different year is different it means who are fixed depositor in one year does not mean he is fixed deposition in next year he may or may not be. But in case of other types of deposit some families invested their deposit which are depositor in last year.

## **Data presentation and Data Analysis**

### **4.1 Job Status**

**TABLE NO. 4.1**

**Classification According to Respondent Job status.**

<b>Sr.No.</b>	<b>Job Status</b>	<b>Frequency</b>	<b>Percentage</b>
1	Daily Wages	73	83.9
2	Permanent	14	16.1
	<b>Total</b>	<b>87</b>	<b>100</b>

Source : Field Survey

Table No.4.1 shows distribution of respondents as per job status. It is clear that out of total respondents, 73 respondents are the Daily wage earners. Their percentage to total is 83.9%. Only 14 respondents i.e. 16.1% respondents are permanent workers.

The reason for more daily wages women is that, out of 73 daily wages respondent is 50 respondent are working at Shri Warana Mahila

Grah Udog Liggat Papad Kendra where nature of their working is preparing papad only Remaining 23 women are working at Warana Bhagini Mandal & Path Sanstha they are not permanent labours.

#### 4.2 Respondents Service Period

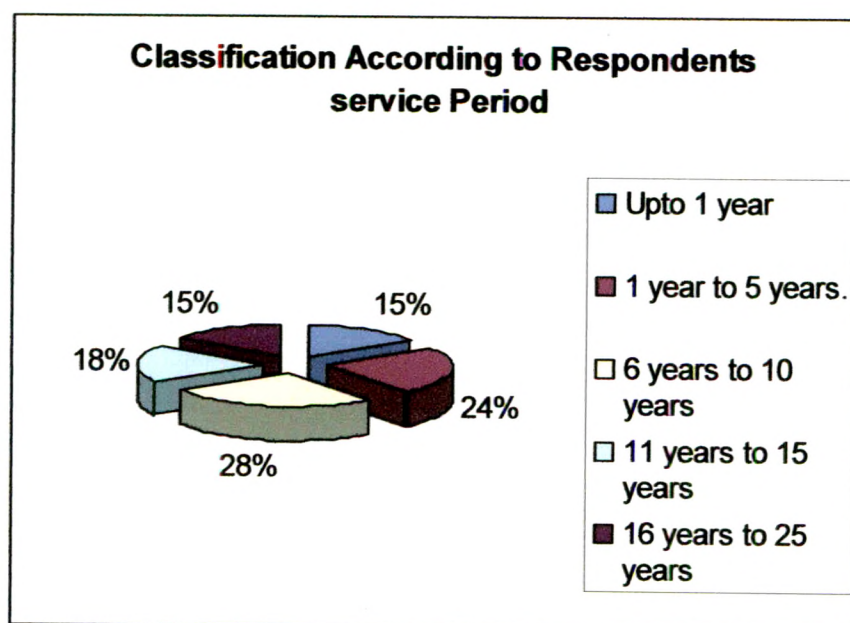
TABLE NO.4.2

**Classification According to Respondents service Period**

Sr.No.	Service period in year	Frequency	Percentage
1	Upto 1 year	13	14.9
2	1 year to 5 years.	21	24.2
3	6 years to 10 years	24	27.6
4	11 years to 15 years	16	18.4
5	16 years to 25 years	13	14.9
	<b>Total</b>	<b>87</b>	<b>100</b>

Source : Field Survey

Chart No. 4.1



Above table No.4.2 depicts classification of respondents according to their period of service. In this table period, of service is

classified into: upto 1 year, 1 years to 5 years, 6 years to 10 years, 11 years to 15 years and 16 years to 25 years. Exclusive method has followed. It is revealed from the above table that out of total respondents, 24 women respondents are fell into service period range of (27.6%) 6 years to 10 years. 21 (24.4%) respondents are fell into service period range of 1 years to 5 years followed by 16 (18.4%) respondents are fell into service period range of 11 years to 15 years. And same number of respondents i.e. 13 (14.9%) are fell into service period range of upto 1 years & 16 years to 25 year respectively. It is absolutely clear that most of respondent have service period of 6 years to 10 years.

#### 4.3 Respondents to participation in decision making

**TABLE NO.4.3**

**Classification of Respondents to participation in decision making**

Sr.No.	Response	Frequency	Percentage
1	Yes	79	90.8%
2	No	08	9.2%
	<b>Total</b>	<b>87</b>	<b>100</b>

Source : Field Survey

Above table No.4.3 depicts classification of respondents according to their participation in families decision making.

After investigating respondents it is clear that, out of total sample of 87, 79 (90.8%) respondents have participation in family decision making. And only 08 (9.2%) respondents are not participation in family decision-making.

It is clear that most of women have participated in the family decision-making.

#### 4.5 Property Right

**TABLE NO.4.4**

**Classification According to responds property right**

<b>Sr.No.</b>	<b>Property Right</b>	<b>Frequency</b>	<b>Percentage</b>
1	Respondents Property Right	21	24.1
2	Have not Property Right	66	75.9
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey

Table No.4.4 shows distribution of respondents as per respondents property right.

After analyzing information of respondents it is clear that, out of 87 sample respondents only 21 (24.1%) respondents have a property rights. And 66 (75.9%) respondents have not a property right. It is clear that even though women workers are contributing to their family income, they have not property right. Only few women respondent have property right.

#### 4.5 Respondent share in Gross family income

**TABEL NO.4.5**

**Distribution of Respondent share in Gross family income**

<b>Sr.No.</b>	<b>Respondent share in percentage</b>	<b>Frequency</b>	<b>Percentage</b>
1	Upto 25%	34	39.1
2	26 to 50%	34	39.1
3	51 to 75%	11	12.6
4	Above 76%	02	2.3
5	100%	06	6.9
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey

Above Table No.4.5 depicts classification of respondents according to their respondents share in gross family income. Respondents share into gross family are shown in term of percentage. To calculated % share, present study has calculate what is share of these women into their family's Gross Income multiplied by 100.

$$\% \text{ Share} = \frac{\text{Income of Respondents}}{\text{Total family Income}} \times 100$$

In this table, respondents share in gross family income is classified in to five groups: i.e. upto 25%, 26 to 50%, 51 to 75% above 76% and 100%.

It is revealed from the above table that out of total respondents, same number of women i.e. 34 women respondents (39.1%) have share in family income of up to 25 percent & of 26 to 50 percent respectively. 11 (12.6%) respondents have share in family income of 51 to 75%. Only 2 (2.3%) respondents have share in family income of above 76%. And 6 (6.9%) respondents have share in family income of 100%.

It is clear that most of respondents are fell under two groups i.e. upto 25% and 26 to 50%. In other word we can say that most of respondent have share in gross family income of upto 50%. It is clear that family of 6 respondents is (6.9%) 100% depend on income from warana mahila udog samuha.

#### 4.6 Fulfillment of essential need.

**TABLE NO.6**

**Distribution of Respondent regarding fulfillment of essential need.**

Sr.No.	Need fulfillment	Frequency	Percentage
1	Fulfilled	20	22.9
2	To some extent	34	39.1
3	At negligible extent	33	38.0
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey



Table No.4.6 shows Distribution of respondents As per fulfillment of essential needs. Needs fulfillment classified into three groups : Fulfilled, To some, & At negligible extent.

After investigation of respondents it is clear that out of total sample .34 (39.1%) respondents are fulfilling their need to some extent only. 33 (38.0%) respondents shows fulfillment of their needs at negligible extent and 20 (22.9%) respondents show fulfillment of their needs.

It is clear that essential needs of respondents families are fulfilled up to some extent only.

#### 4.5 Investment in provident fund

**TABLE NO.4.7**

**Classification according to the Investment in provident fund**

Sr.No.	Respondents	Frequency	Percentage
1	Yes investment in provident	14	16.1
2	No investment in provident	73	83.9
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey

Above table no.4.7 depicts classification of respondents according to their investment in provident fund. It is clear that out of total respondents, 73 respondents have not invested in provident fund. Their percentage to total is (83.9%). Only 14 respondents i.e. (16.1%) respondents have invested in provident fund. Investment in provident fund scheme is only for permanent women workers.

#### 4.8 Investment in Insurance

**TABLE NO.4.8**

**Classification of respondents to investment in insurance**

Sr.No.	Response	Frequency	Percentage
1	Yes	37	42.5
2	No	50	57.5
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey

Table No.4.8 shows distribution of respondents as per investment in Insurance protection.

After analysing data it is clear that, out of total sample 37 (42.5%) respondent have protection of insurance. And 50 (57.5%) respondents have not protection of life insurance.

#### 4.9 Respondents monthly income

**TABLE NO.4.9**

**Classification according to respondents monthly income**

Sr.No.	Monthly Average Income	Frequency	Percentage
1	Up to Rs.1500 (Daily Rs. 50 wage)	11	12.6
2	Rs.1500 to Rs.4500 (Daily Rs.50 to Rs.150 wage)	39	44.8
3	Rs.1000 to Rs.5000 (Monthly salary)	34	39.1
4	Above Rs.5000 (monthly salary)	03	3.5
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey

Above table No.4.9 shows that distribution of respondents as per monthly income. To study monthly income, income is classified as per

amount of Daily wage & monthly salary. Monthly income is classified into four groups these are : up to Rs.1500 (Daily wage Rs.50), Rs.1500 to Rs.4500 (Daily Rs.50 to Rs.150 wage), Rs.1000 to Rs.5000 (monthly salary) and above Rs.5000 (monthly salary).

Information in above table reveals that out of total women respondents 11 (12.6%) women are group of up to Rs.1500 (Daily Rs.50 wage), 39 (44.8%) respondents are fell in to income range of Rs.1500 to Rs.4500 (Daily Rs.50 to Rs.150 wage), 34 (39.1%) respondents are fell in to range of Rs.1000 to Rs.5000 (monthly salary). And only 3 respondents are fell into income group of above Rs.5000 (monthly salary).

#### 4.10 Expenditure on monthly saving

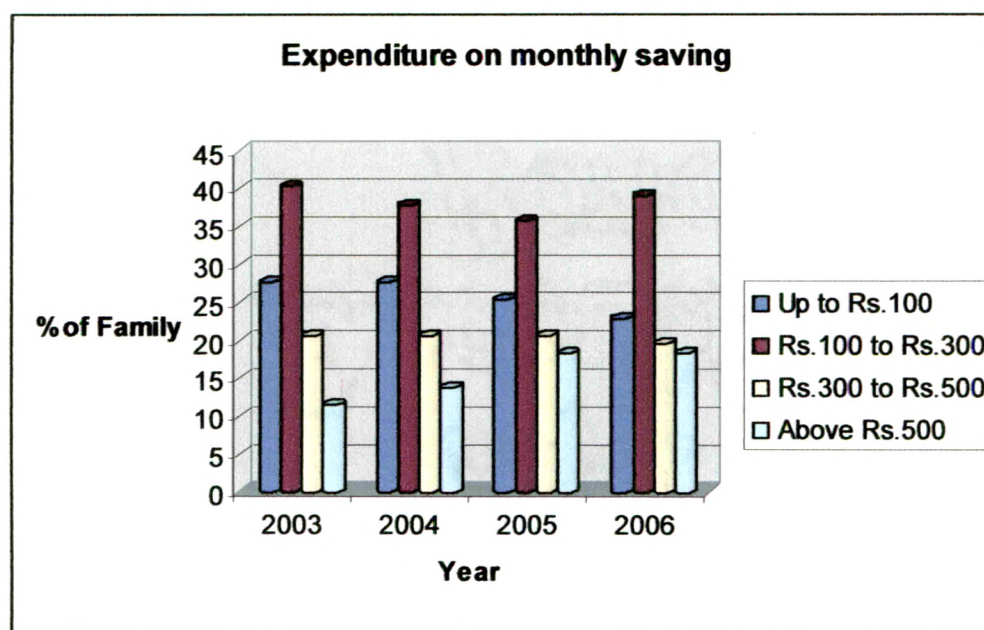
**TABLE NO.4.10**

##### **Expenditure on monthly saving**

Sr. No	Family monthly saving in Rs.	Year							
		2003		2004		2005		2006	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1.	Up to Rs.100	24	27.6	24	27.6	22	25.3	20	22.9
2.	Rs.100 to Rs.300	35	40.2	33	37.9	31	35.7	34	39.1
3.	Rs.300 to Rs.500	18	20.7	18	20.7	18	20.7	17	19.6
4.	Above Rs.500	10	11.5	12	13.8	16	18.3	16	18.4
<b>Total</b>		<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>

Source : Field Survey

Chart No. 4.2



Expenditure pattern of Mahila Udog Samuha. Here we are studying expenditure pattern in respect of monthly expedition. On saving & consumption. For analysis expenditure pattern since year 2003 to 2006 is considered.

Table No.4.10 indicate classification of respondent as per monthly saving. In this table monthly saving classified in four groups: upto Rs.100/-, Rs.100 to Rs.300/-, Rs.300/- to Rs.500/- and above Rs.500/- statatic in table revels that in the saving range of: up to Rs.100, 24 (27.6%) respondents are in a year 2004, 22 are (25.3%) in a year 2006. In the saving range of Rs.100 to Rs.300/- there is 35 (40.2%) respondents in year 2003, 33 (37.9%) respondents are in a year 2004, 31 respondents are (35.7%) in year 2005 and 34 (39.1%) respondents in year 2006.

In respect of saving group of Above Rs.500, 10 (11.5%) respondent are in year 2003, 12 (13.8%) are in year 2004, 16 (18.3%) respondents are in a year 2005 & 2006.

It is clear that most of respondents are in the saving group of Rs.100 to Rs.300 i.e. 35 (40.2%), 33 (37.9%), 31 (35.7%), 34 (39.1%) respondent in year 2003, 2004, 2005 & 2006 respectively. Whereas

percentage of women in the monthly saving group of above Rs.500 is relatively small. Over the period time exporting on. Monthly saving of this group is increased but marginal increment only.

#### 4.11 Monthly expenditure on consumption

**TABLE NO.4.11**  
**Monthly expenditure on consumption**

Sr. No	Family monthly Expenditure in consumption Rs.	Year							
		2003		2004		2005		2006	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1.	Up to Rs.1000	16	18.4	14	16.1	8	9.2	8	9.2
2.	Rs.1000 to Rs.2500	47	54.0	43	49.4	42	48.3	38	43.7
3.	Rs.2500 to Rs.4000	16	18.4	19	21.9	22	25.3	26	29.9
4.	Above Rs.4000	8	9.2	12	12.6	15	17.2	15	17.2
<b>Total</b>		<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>

Source : Field Survey

**Chart No. 4.3**

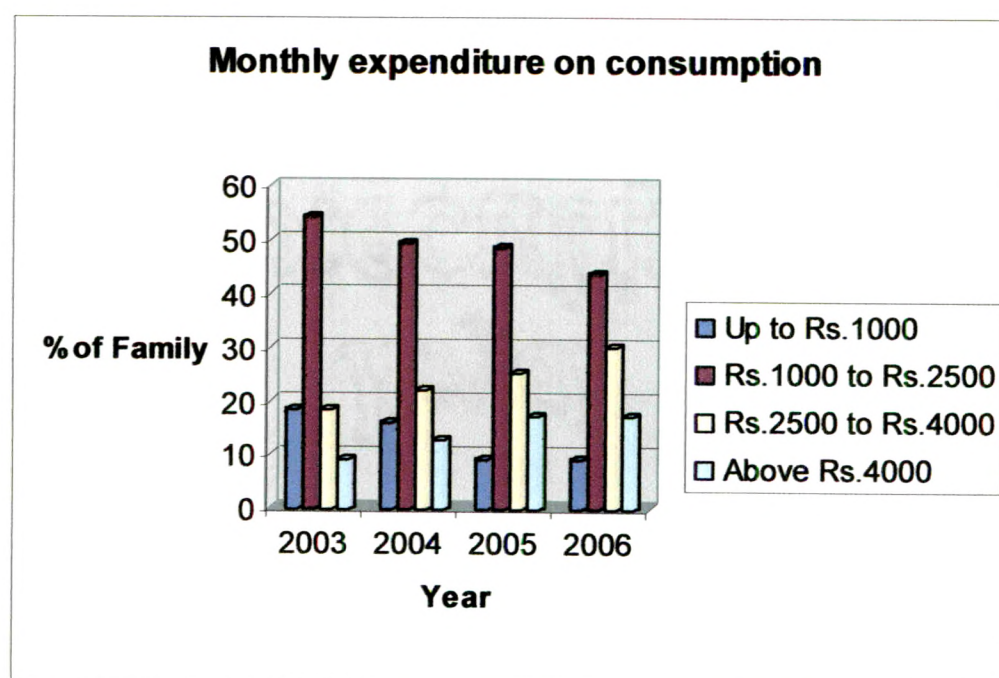


Table No. 4.11 Indicate classification of respondents as per monthly expenditure on consumption. In this table monthly expenditure on consumption classified in four groups: up to Rs.1000, Rs. 1000 to Rs.2500, Rs.2500 to Rs.4000 and above Rs.4000/- Statistic in above table reveals that expenditure on consumption range of: up to Rs.1000, 16 (18.4%) respondents are in a year 2003, 14 (16.1%) respondents are in year 2004 & 8 (9.2%) respondent are in a year 2005 and 2006 respectively.

On the expenditure on consumption range of Rs.1000 to Rs.2500 there is 47 (54%) respondent are in year 2003, 43 (49.4%) respondent in a year 2004, 42 (48.2%) in year 2005 and 38 (43.7%) respondents are in a year 2006.

In respect of expenditure on consumption of Rs.2500 to Rs.4000, 16 (18.4%) respondent are in year 2003, 19 (21.9%) respondent in a year 2004, 22 (25.3%) respondent are in a year 2005 and 26 (29.9%) respondent in year 2006.

The expenditure on consumption group of Above are Rs.4000, 8 (9.2%) respondents are in year 2003, 12 (13.8%) are in year 2004, 15 (17.2%) respondents in a year 2005 & 2006.

It is clear that most of respondent are in the expenditure on consumption group of Rs.1000 to Rs. 2500 i.e. 47 (54%), 43 (49.4%), 42 (48.3%), 38 (43.7%) respondent in year 2003, 2004, 2005 and 2006 respectively. Where as percentage of women in the monthly expenditure on consumption group of above Rs.4000 is respectively small. Over the period time expenditure on consumption of this group is increased but it shows marginal increment.



#### 4.12 Monthly Expenditure on repayment of loan

**TABLE NO.4.12**  
**Monthly Expenditure on repayment of loan**

Sr. No	monthly Repayment of Loan Rs.	Year							
		2003		2004		2005		2006	
		Frequ ncy	Perce ntage	Frequ ency	Perce ntage	Frequ ency	Perce ntage	Frequ ency	Perce ntage
1.	Debtless	43	49.4	38	43.7	30	34.5	28	32.6
2.	Up to Rs.1000	16	18.4	19	21.9	22	25.3	24	27.6
3.	Rs.1000 to Rs.2000	12	13.8	10	11.5	14	16.1	14	16.1
4.	Rs.2000 to Rs.3000	10	11.5	13	14.9	12	13.8	13	14.9
5.	Above Rs.3000	6	6.9	07	8.0	09	10.3	8	9.2
<b>Total</b>		<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>

Source : Field Survey

**Chart No. 4.4**

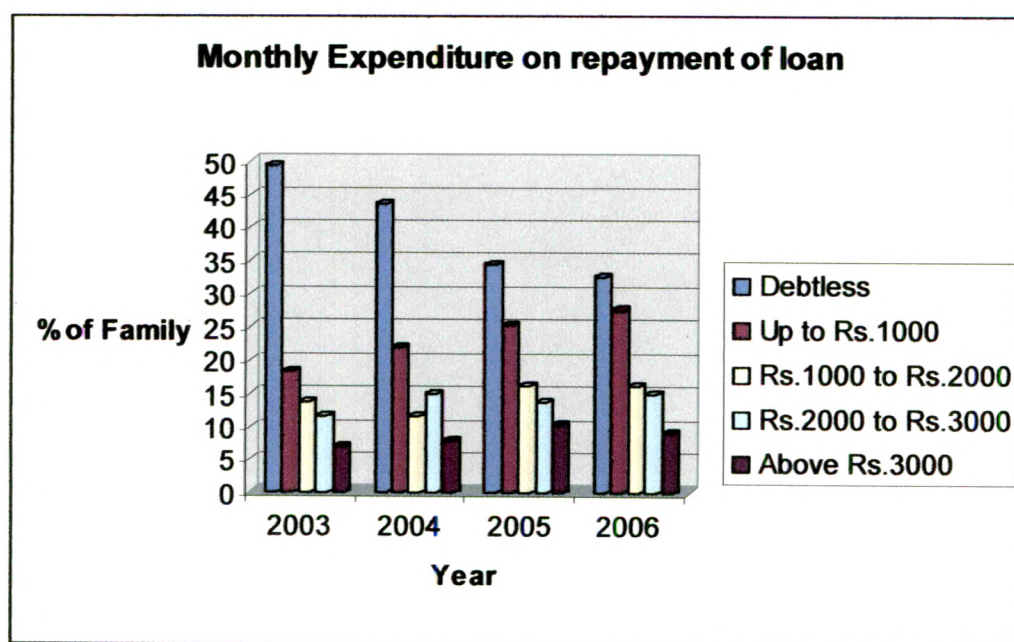


Table No.4.12 Indicate classification of respondent as per monthly repayment of loan. In this table monthly repayment of loan classified in five groups: Debtless up to Rs.1000/-, Rs.1000/- to

Rs.2000/-, Rs.2000/- to Rs.3000/- and above Rs.3000/-. Stastatic in above table reveles that in the repayment of loan range of Debtless respondent (These respondents have not expenditure on repayment of loan) 43 (49.4%) respondent are in a year 2003, 38 (43.7%) respondents in year 2004, 30 (34.5%) in year 2005 and 28 (32.6%) in a year 2006.

In the repayment of loan range of up to Rs.1000 there is 16 (18.4%) respondent are in a year 2003, 19 (21.9%) are in a year 2004, 22 (25.3%) in year 2005 and 24 (27.6%) respondent are in a year 2006.

In respect repayment of loan range of Rs.1000 to Rs.2000, 12 (13.8%) respondent are in year 2003, 10 (11.5%) respondent are in year 2004 and 14 (16.1%) respondent in year 2005 and 2006.

In the repayment of loan range of Rs.2000 to Rs.3000 there is 10 (11.5%) respondent in year 2003, 12 (13.8%) respondent in year 2005 and 13 (14.9%) respondent in year 2004 & 2006.

In the repayment of loan group of above Rs.3000, 6 (6.9%) respondent are in year 2003, 7 (8.0%) are in year 2004, 9 (10.3%) respondent in year 2005 and 8 (9.2%) respondent in year 2006.

It is clear that most of respondent are debtless. Over the period of group of up to Rs.1000 shoe increasing number of respondents.

#### 4.13 Total family Investment

**TABLE NO.4.13**

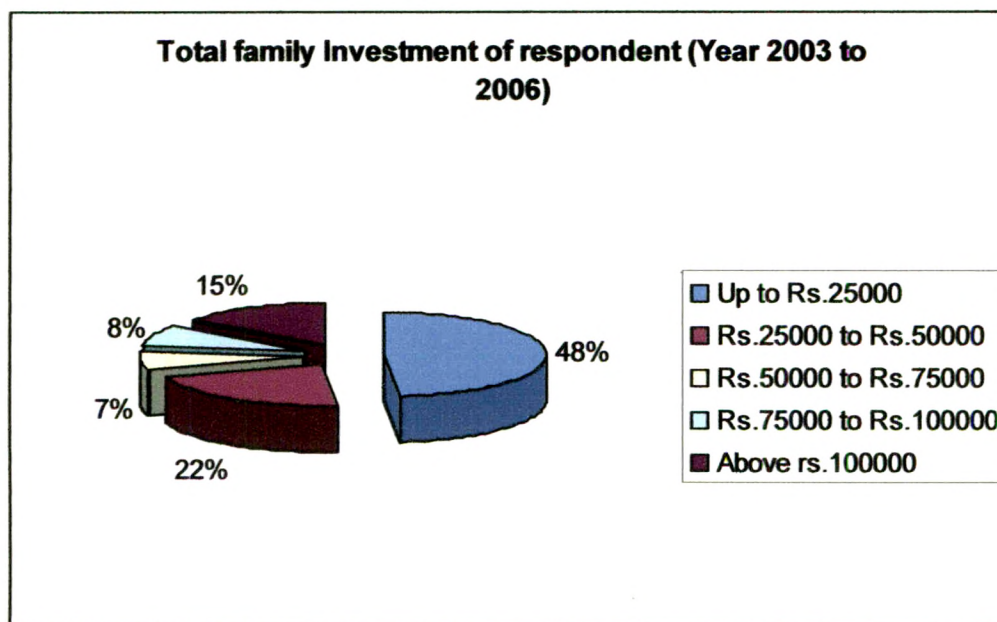
**Total family Investment of respondent (Year 2003 to 2006)**

Sr.No.	Investment (Rs.)	Frequency	Percentage
1	Up to Rs.25000	42	48.3
2	Rs.25000 to Rs.50000	19	21.8
3	Rs.50000 to Rs.75000	06	6.9
4	Rs.75000 to Rs.100000	07	8.1
5	Above rs.100000	13	14.9
<b>Total</b>		<b>87</b>	<b>100</b>

Source : Field Survey



Chart No. 4.13



Above Table No.4.13 shows distribution of respondent as per family's total investment (in period year 2003-2004). It is investment such as investment in gold. House, plot to purchase land, etc.

To study Investment status respondents are classified as per amount of investment. These groups are: upto Rs.25000/-, Rs.25000/- to Rs.50,000/-, Rs.50,000/- to Rs.75,000/-, Rs.75,000/- to Rs. 1,00,000/-, Above Rs.1,00,000/-

Information in above table reveals that out of total women respondent 42 (48.3%) women are upto Rs.25000 investment, 19 (21.8%) respondents are fell into investment range Rs.25000 to Rs.50000, 13 (14.9%) women respondent have investment of above Rs.1,00,000, 07 (8.1%) respondent are fell into investment range of Rs.75000 to Rs. 100000. And 06 (6.9%) respondents are fell into investment range of Rs.50000 to Rs.75000. It is obviously clear that most of respondents are fell in to family investment range of up to Rs. 25,000/- .

#### 4.14 Type of Deposits

**TABLE NO.4.14**

**Classification of Respondent as per type of Deposits**

Year	Pigmy Deposit		Saving Deposit		Recurring Deposit		Fixed Deposit	
	Frequen cy	Perce ntage	Freque ncy	Perce ntage	Freque ncy	Perce ntage	Freque ncy	Perce ntage
2003	10	11.5	07	8.1	68	78.2	10	11.5
2004	10	11.5	09	10.3	69	79.3	11	12.6
2005	11	12.6	11	12.6	73	83.9	11	12.6
2006	12	13.8	12	14.9	75	86.2	12	13.8

Source : Field Survey

Table No.4.14 indicate classification of respondent as per type of deposit. In this table types of deposit classified in four groups: Pigmy deposit – It is a type of daily deposit where depositor daily deposit their money, Saving deposit- this type of deposit having similar characteristic as that of commercial bank, Recurring deposit – It is deposited for three year or five year only after maturing period only three/five year depositor get their money, Fixed deposit – It is fixed for the period of one year to eight year then ‘dam-duppat’, dai-tippat, Sawitriakka Kore Dhanwurdhi Yojana etc.

In this table saving on pigmy deposit 10respondent (11.5%) are in a year 2003 & 2004, 11 (12.6%) in year 2005 & 12 respondent (13.8%) are in a year 2006. On saving deposit 7 respondent (8.1) are in a year 2003, 09 respondent (10.3%) are in a year 2004, 11 (12.6%) in year 2005, 13 respondent (14.9%) are in a year 2006. Saving on Recurring deposit 68 respondent (78.2%) are in a year 2003, 69 respondent (79.3%) are in a year 2004, 73 respondent (83.9%) are in a year 2005, 75 (86.2%) in year 2006. Saving on fixed deposit 10 (11.5%) in year 2003, 11 (12.6%) in year 2004 & 2005, 12 (13.8%) in year 2006.

It is clear that most of respondent are saving on recurring deposit & least respondent are saving on saving deposit.

#### 4.15 Investment of financial Institution

**TABLE NO.4.15**  
**Classification of Respondents as per investment of financial Institution.**

Year	Post office		Banks		Path Sanshta (credit society)		Self-Help group	
	Frequ ncy	Perce ntage	Frequ ency	Perce ntage	Frequ ency	Perce ntage	Frequ ency	Perce ntage
2003	27	31.0	0	0	59	67.8	0	0
2004	31	35.6	0	0	62	71.2	12	13.8
2005	27	31.0	0	0	64	73.6	27	31.0
2006	27	31.0	0	0	67	77.0	35	40.2

Source : Field Survey

Above Table No.4.15 shows distribution of respondent as per investment in financial institution. Here, the four institutions where all the respondents deposit their money these are: Post office, Banks, Path sanstha (credit society) & self-help group.

In this table, deposit in post office out of total respondent 27 (31.0%) respondents invest their money in year 2003, 31 (35.6%), 27 (31%) & 27 respondent (31.0%) are in a year 2004, 2005 & 2006 respectively. Deposit on Path sanstha: 59 respondent (67.8%) are in a year 2003, 62 respondent (71.2%) are in a year 2004, 64 respondent (73.6%) are in a year 2005 & 67 respondent (77.0%) are in a year 2006. Deposit on self-help group (SHG) shows: Nill in year 2003, 12 respondent (13.8%) are in a year 2004, 27 respondent (31.0%) are in a year 2005 & 35 respondent (40.2%) are in a year 2006.

No any respondent invest their money in Bank.

It is also clear that,

From this table it is clear that most of the respondents invest their money in Path sanstha & over a period of time respondents investment in self-help group shows increasing truant.

#### 4.16 Sources of Income

**TABLE NO.4.16**  
**Respondents sources of income**

Sr. No	Sources of income	Year							
		2003		2004		2005		2006	
		F.	%	F.	%	F.	%	F.	%
1.	Service	48	55.2	48	55.2	48	55.2	48	55.2
2.	Service + farm	12	13.8	12	13.8	12	13.8	12	13.8
3.	Service + complimentary occupation	8	9.2	8	9.2	8	9.2	8	9.2
4.	Service + other	5	5.7	5	5.7	5	5.7	5	5.7
5.	Service + farm + complimentary occupation	6	6.9	6	6.9	6	6.9	6	6.9
6.	Service + farm + other	3	3.5	3	3.5	3	3.5	3	3.5
7.	Service+farm + complimentary occupation+other	5	5.7	5	5.7	5	5.7	5	5.7
<b>Total</b>		<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>	<b>87</b>	<b>100</b>

Source : Field Survey

Table No.4.16 indicates classification of Respondent as per sources of income. In this table source of income classified into 7 groups: these groups are as shown below-

- 1) Service
- 2) Service + farm
- 3) Service + complimentary occupation
- 4) Service + other
- 5) Service + farm + complimentary occupation
- 6) Service + farm + other
- 7) Service + farm + complimentary occupation + other

Income from service means respondents salary income, Farm means agricultural income, Complimentary incomes means: It relates to agricultural e.g. income from animal, husband, tailoring etc. & Other includes pension, rate of interests on their deposits etc.

Above table shows 48 (55.2) respondents source of income is only service, 12 (13.8%) respondents source of income is of service & farm, 8 (9.2%) respondents source of income in service & complimentary occupation, & 5 (5.7%) respondent source of income in service & other, 6 (6.9%) respondents source of income is service, farm & complimentary occupation, only 3 (3.5%) respondents income is source is, farm & other while, 5 (5.7%) respondents source of income is service, farm, complimentary occupation & other.

It is clear that most of respondents depend on service (they are salary earner).

In summing, After careful investigation of collected data regarding various matters. To some up such as income pattern, expenditure pattern, saving pattern etc. It is clear that out of total Respondents mostly respondent (i.e. 83%) are daily wage earner. Where 16.1% are permanent salary earners. Their service period is different also, most of respondents i.e. 27.6% respondents are working since 6 years to 10 years. Due to job, their participation in decision making has increased significantly, i.e. 90% respondents shows their participation in decision making. It is also found that only 24.1% women respondent have property right where as 75.9% respondent still not have property

right. In respect of respond share in Gross family income, It is found that 39.1% respondents have share in Gross family income of Rs. 26 to 50% and only 6.9% respondents show 100% participation in the family gross income, it means these families are totally depend on the wages which they receive from mahila udog samuha. In case of respondents fulfillment of essential needs it is clear that 39% respondents essential needs are fulfillment up to some extent only where as 38% respondents essential needs are fulfilled upto negligble extent. In respect of respondents expenditure: their expenditure is classified in four part such as: expenditure on monthly saving, on consumption, investment & loan repayment. After carefully study the statistics from their 2003 to 2006 it is clear that. In respect of expenditure on monthly saving most of respondents are belong to monthly saving group of Rs.100 to Rs.300/-. In case of monthly expenditure on consumption it is clear that most of respondents are belong to expenditure on consumption group of Rs.1000 to Rs.20,000/-. About investment most of respondents are investing their money in to assets such as gold, purchase land, plot, flat etc. & it is found that 48.3% respondent are in investment group of upto Rs. 25,000/- In case of monthly expenditure on loan repayment it is found that most of respondents is are debtless. 27.9% respondents are is the monthly expenditure group on loan repayment of: up to Rs.1000.

In respect of investment in provides funds most of respondents have not invested in provident funds. Only 16.1% respondents are investing in provident fund but these are permanent worker. About family protection only 42.5% respondents are investing into insurance scheme such as 57.5% respondents are not investing into insurance scheme. In case of monthly income most of respondents are in the income range of Rs.15,000 to Rs.45,000 i.e. 44.8%. Where as 3.5% respondents are in the income range of above Rs.5000 basically they are monthly salary owners. In case of Deposits most of depositors are giving preference to Recurring deposits. And, they are deposited in their Path

sanstha only. Most of respondents have deposited their money into path sanstha only followed by post office. It is also found that after 2005 women are giving preference to S.H.G. (self help groups) for deposit their money.

About source of income it is found that most of i.e. 55.2% respondent families income source is Employment only (service) where as 13.8% respondent families income source is employment plus farm. It is clear that most of respondent families are depend on salary only.