

**SELF EMPLOYMENT OPPORTUNITIES EXTENDED BY A  
COMMERCIAL BANK TO RURAL WOMEN**

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## I. INTRODUCTION

The economic status of women is an indicator of a nation's stage of development. Women's life styles and patterns of economic activities are influenced by their own background, chiefly education, prevailing social attitudes, ideologies, institutions and socio-economic patterns. The rapidly changing socio-economic and political milieu has created the need for the members of any community to keep up-to-date the technical know haw in the sphere of economic activities.

Since 50% of the country's population are women of whom more than 80% live in the rural areas, their involvement in rural development needs to be identified. Rural development and changing status of women have been studied independently in a large number of research studies. Those studying rural development have generally ignored the role of women and have omitted consideration of the productive roles of women in rural development.

Women's emotional and mental involvement is vital for rebuilding the villages. In India's rural economy women play a subordinate role. They are helpers and not masters. Despite the equality of status, rights and privileges, conferred on them legally and constitutionally they have been in a weak position traditionally,

culturally and socially. Often they are considered even inferior to men in mental and physical powers. Nevertheless, rural women share several responsibilities and perform a wide spectrum of duties in running the family, maintaining the household attending in farm labour, tending domestic animals and extending a helping hand in rural artisanship and handicrafts (Devadas, 1975).

The 1971 census showed a female population of 264 million of these 31.2 million are in the labour force.

The following table indicates the trends in the distribution of women labour force.

TABLE I

TREND IN THE DISTRIBUTION OF WOMEN WORKERS-1911 - 1971

Year	Agriculture	Industry	Services	Total	Female workers to total female population %
1911	30,898	6,137	4,667	41,802	33.73
1921	30,279	5,409	4,407	40,093	33.73
1931	27,177	5,147	5,276	37,600	27.63
1951	31,062	4,554	4,823	40,539	23.30
1961	47,274	6,884	4,244	59,402	27.96
1971	25,060	3,307	2,931	31,298	11.86

Source: Report of the National Committee on the Status of Women in India. "Towards Equality", Department of Social Welfare, Ministry of Education and Social Welfare, Government of India, New Delhi, 1974, p.153.

The participation rates by women showed a steady decline throughout the 60 year period. Declaliker (1974) sees this decline as a potential danger of restructuring the economic role and status of women. The static pattern of women's labour distribution between the primary, secondary, and tertiary sectors of the economy and the increasing concentration of women workers in the primary sector are in contrast with the trends in the industrial nation. The non-agricultural sector is organised on the capitalist principles and hence does not absorb workers, unless they contribute more to the production.

Prasad (1976) confirms that insufficient land base and exorbitant rates of interest are at the root of poverty and underemployment land owned being the primary collateral in loans. These problems get aggravated because of the gross inadequacy of credit for the consumption as well as production needs of the rural poor. According to Prasad the increase in agricultural labour <sup>S</sup> in the greatest indicator of rising poverty and reduction in employment.

The problem of unemployment and destitution is a multi-dimensional one and has to be tackled systematically in all its aspects. Credit support from banks is just one of the important inputs. The other aspects are those relating to identifying potential entrepreneurs,

motivating and training them to take-up self employment ventures, preparing bankable projects linked to the capabilities of the entrepreneurs and providing them with support in areas of production, management, marketing etc (Venkateswaran, 1978).

The Committee on unemployment agrees with the view that neither agriculture, nor large scale industries nor even both of them together can absorb the growing number of unemployed and underemployed in the villages. Ayodhya Prasad and Viswanath (1973) opine, until a considerable part of the working population is shifted to the non-agricultural sector the problem of unemployment has led to the realisation of the need to promote self-employment in all areas and various programmes have been undertaken by the Government to promote self-employment through training and credit assistance.

#### Bank and Employment:

Banks as purveyors of credit, can through a dynamic and purposeful role help to achieve this objective of building a society based on self-employment.

The draft 6th plan envisages the generation of employment opportunities of the order of 49.26 million. On this task, banks have been assigned an important role for providing credit to bankable schemes. Targets have also been fixed by the Government for providing assistance to self-employment ventures by each bank office (Chikara, 1977).

Banks have been fully <sup>a</sup> alive to this vital problem and have taken a number of measures to improve their landings under the employment - oriented schemes and the half a million jobs programme. These schemes which aim at promotion of self-employment in agriculture small and village industries and small business have achieved a fair measure of success.

The problem of rural un-employment is of great importance and its solution lies mainly in diversification of activities through promotion of minor irrigation, allied agricultural activities, rural industries etc. Bank has been laying special emphasis on providing financial support to these activities which generate additional employment opportunities (Sinha IFMR, 1975).

So the banks can play a vital role in generating employment opportunities through job oriented schemes. This study aims to find out the role of commercial banks in providing self-employment opportunities to women in the rural areas.

Objectives of the Study:

1. To assess the various categories of self-employment provided for women by the commercial banks.
2. To find out the extent of awareness and utilisation of bank services by the women in rural areas.

3. To examine the reactions of the beneficiaries.
4. To recommend to the commercial banks additional services to meet the felt need and to assign priorities for such services.

**Hypothesis:**

The earning capacity of the beneficiaries increase. It is expected that the study will throw light on the role of commercial banks in providing employment opportunities to rural women. It will also help to understand the problems faced by the beneficiaries in getting loans for self employment and help to suggest measures to solve these problems.

## II. REVIEW OF LITERATURE

"Unemployment is the darker side of economic progress and it is almost a universal feature of capitalistic societies. It is very difficult to define precisely 'unemployment and 'employment'. Prof. Pigeon defined full employment as one when "everybody, who at the ruling rate of wages wishes to be employed is in fact employed". According to William Beveridge, full employment means "having always more vacant jobs at fair wages of such a kind and so located that the unemployed men can reasonably be expected to take them; it means, by consequence, that the normal lag between leaving one job and finding another will be very short".

From the point of view of economy as a whole, unemployment means inefficient utilisation of human resources, lower production and therefore, lower standard of living people. Its effects on unemployed workers are very serious. Besides reducing the standard of living, it may affect the morale of the workers, undermine his self-confidence, and finally with prolonged unemployment, a person may lose his skills and work habits and become unemployable.

### Employment Opportunities in India:

Unemployment in India is so conspicuous, and the problems arising out of that is so vesting, no statistical proof of its existence is necessary. A peculiarity of unemployment in India is the large-scale under-employment particularly in the agricultural sector. The growing educated un-employment is another major problem in the country (Sankaran, 1978).

Prof. Dantwala Committee, appointed to give estimates of unemployment in the country, has come to the conclusion that, in the peculiar socio-economic context of the country, it is not possible to arrive at a total figure of unemployment and under-employment.

### Employment and Five Year Plans:

#### First Plan:

Though the First Plan provided some new employment opportunities during the three years of the plan, the Planning Commission realised the magnitude of this increasing problem and gave top priority to this by industrial and economic development of the country. With this end in view the total outlay on the first plan was increased in October 1953 by Rs. 180 Crs. for financing new schemes to expand employment potential.

Consequently on the increase of population by nearly 8 million persons per year during the First Plan period, 9 million jobs had to be created for additional job seekers being calculated at 40 per cent of the population increase. But the total employment effort of the first plan was only 5 million jobs. During the first Plan, the total number of unemployed registered with the employment exchanges increased from 3,37,000 at the end of March 1951 to 7,50,000 at the end of March, 1956.

#### Second Plan:

The main emphasis of the Second Plan was on the problem of unemployment and under-employment. The plan gave top priority to the development of large scale industries, joint stock enterprises and small scale industries. For the period of the Second Plan the aggregate magnitude of unemployment was estimated at 15.3 millions. But inspite of the massive investment and the estimated creation of new employment opportunities for 15 lakhs at the end of the Second plan, the number of the unemployed rose to about 70 lakhs. The Planning Commission concluded that, "In spite of concerted efforts for the mobilisation of available resources and their optimum utilisation as proposed in the Second Plan, the impact on the two fold problem of unemployment and under-employment will not be as large as the situation demands".

**Third Plan:**

The programmes<sup>n</sup> of the Third Plan were expected to provide employment for about 14 million people. But as a result of sharp increase in population, the number of new entrants to the labour force during the third plan was estimated at 17 millions. In actual performance, the Third Plan left a backlog of employment to the extent of 4 millions.

**Fourth Plan:**

The greatest weakness of the Fourth Plan is its failure to solve the unemployment problem. Even if the Fourth Plan is able to provide additional employment to 19 millions there remains the problem of providing employment to 14 millions persons out of the 23 million new entrants to the labour force. It has been estimated that the creation of a single additional job costs Rs. 7,000 obviously, we do not have the resources to create 14 million new jobs for the continual annual increase of employable persons in the country.

A<sup>C</sup> committee on unemployment was appointed under the leadership of Bhagwate in 1972. It suggested a programme involving an outlay of Rs. 3,000 crores, in the two years ending with 1974, which would create four million jobs. This programme was th within the scope of the Fourth Plan

except an additional outlay of 740 crores of rupees for creation of jobs with population increasing at the rate of 2.5 per cent per annum, it would not be easy for any government in an economically under-developed country to provide employment opportunities to all the employable persons.

Therefore, the Fifth Plan regarded the employment problem as the most important challenge to be met with. The plan stressed labour intensive programmes to the extent possible and to the extent they fit into the overall socio-economic objectives (Dandekar, 1976).

#### Banks and Employment:

Banks have been fully alive to the problem of unemployment and have taken a number of measures to improve their lendings under the employment oriented scheme. The Banks have extended assistance to Agriculture and allied activities with a fair measure of success. Agriculture and allied activities are in the nature of subsidiary occupations, can strengthen the economic base of the farmers and agricultural or landless labourers. The banks have been helping in this direction as indicated in the Table below.

TABLE II

**PURPOSEWISE CLASSIFICATION OF OUTSTANDING LOANS FOR  
ALLIED AGRICULTURAL ACTIVITIES AS ON MARCH  
1974 (Rs. in lakhs)**

Purposes	No. of Accounts	% to the total Accounts	Amount in	% of the amount to total amount
Dairy	32,552	12.70	902.56	21.8
Poultry, Piggery, Bee- keeping etc.	8,313	3.0	517.18	12.5
Fisheries	3,103	1.2	638.86	15.4
Other Activities	2,25,775	83.10	2,083.64	50.3
-----				
Total	2,69,743	100.00	4,142.24	100.00

The Table indicates that dairy farming represents 12.7% of the total borrowed accounts with 21.8% of the total outstanding. Poultry, piggery, Bee-keeping etc., cover 3% of the total accounts and 12.5% of the outstanding, other activities have 83.10% of the total accounts with 50.3% of the total outstanding.

**Women and Employment:**

The 1971 census showed a female population of 264 million are in the labour force. The participation rates by women which showed a steady rise until 1961

registered a decline in 1961-1971.

Rural industries emerges the only alternative source of employment for the surplus women labourers. Fortunately they provide an enormous scope for women workers participation in different ways. Women can get work in these activities at leisure hours convenient to them and the household pattern of work will permit the participation of not only women, but also children and elderly persons in the family. They can provide supplementary income to the family. Thus the significance of rural industries lies in the extension of equality of opportunity for work to women (Report of the Committee on the Status of Women, 1974).

#### Female as Against Male Labour Force:

One of the objectives of the International women's year was to ensure the full integration of women in the total development effort especially by emphasizing women's responsibilities and their important role in the economic, social and cultural development.

The ratio of female to male workers in different employments in 1961 and 1971 is shown in Table III.

TABLE III

THE RATIO OF FEMALE TO 100 MALE WORKERS IN DIFFERENT OCCUPATION - 1961-1971

S.No.	Category of activity	W o r k e r s			
		R u r a l		U r b a n	
		1961	1971	1961	1971
1.	Cultivation	50.10	13.34	38.38	9.25
2.	Agricultural Labourers	61.84	40.92	85.62	41.60
3.	Livestock	31.22	23.43	20.06	14.41
4.	Mining and Quarrying	---	17.73	---	11.96
5.	Industry: (a) Household	63.77	27.96	61.33	26.37
	(b) Other than household	19.33	14.42	7.70	6.14
6.	Construction	14.96	9.89	11.59	8.89
7.	Trade and Commerce	19.52	8.04	9.89	4.89
8.	Transport	1.93	2.16	2.35	2.46
9.	Others (Services)	39.25	15.41	20.53	18.70

Source: Majumdar Vina, Women in the unorganised sector, Seminar on the Optimum Utilisation of Women Power for Development, Council for Social Development, New Delhi, 1975, p. 5.

There is greater concentration of female workers in the rural sector in all the activities. Within the rural sector, the proportion of women to male workers, has however declined.

#### Employment of Women in Tamil Nadu:

According to the 1971 census the total number of workers in Tamil Nadu was 1.47 crores. Out of this, males accounted for 1.16 crores and the females for 30.74 lakhs. Out of this 1.6 lakhs are working as agricultural labourers about 5.81 lakhs are cultivators, about 1.05 lakhs are working in forestry, finishing etc., only 1.53 lakhs women are engaged in manufacturing, processing and other allied industries. About 1.36 lakhs are engaged in household industries and 28.2 lakhs are in trade and commerce. The major participation of women in village industries is the processing of cereals and pulses (80%), in Khadi Industry, Spinning is mostly done by women (85%) and in weaving they act as helpers (86%). There is vast potential of these industries increasing gainful employment for women in their leisure and off seasons (Rama, 1974).

#### Self Employed Women's Association:

The S.E.W.A. located in Ahmedabad has been active in generating self employment opportunities to women through Khadi and Village Industries. The members of

this Association numbering 6,000 in mid 1975, are street vendors, cart pullers, Junk Smiths and Garment makers. Through this Association they have been able to accumulate share capital of Rs. 28,000 by December, 1974 and draw loans ranging from 280 to 1,000 from the "money lenders". They have gained self-confidence and have learnt that services available to them. By the end of December 1974, as many as 6,406 applicants had been actually given loans totalling Rs. 24.57 lakhs. The details of loans given by S.E.W.A. are given in the following Table.

TABLE IV

## THE DETAILS OF LOANS GIVEN BY S.E.W.A. - 1974

Bank	No. of loans
Bank of India	2,980
State Bank of India	2,200
Central Bank	660
Dena Bank	401
Vijaya Bank	165
<b>Total</b>	<b>6,406</b>

According to the Organisation, the average daily income, by vocation is roughly as follows:

TABLE V

## THE AVERAGE DAILY INCOME BY TYPE OF EMPLOYMENT

Type of Employment	Average daily income in Rs.
Vegetable vendors	11
Used garment vendors	8
Handicraft puller	6
Junk smith	4
Garment make	3 to 4

97% of the women are slum dwellers and about 93% are illiterate. The majority of the women members of S.E.W.A. are wagers, a backward community (Janh Devaki, 1974).

Studies Conducted:

(1) The Indian Council of Social Scientific Research has made a study on the employment opportunities for women in 1975. It has observed that "the marginal increase in the number of women in the service sector is only minority, offset the massive decrease in employment opportunities in agriculture industry and services".

(2) P.C. Nambiar has made an analysis about the Banks and Employment promotion in 1979. According to him the philosophy for lending advocated is that viability and earning capacity rather than security.

(3) A study was conducted by N.K.Adyantha in 1978 on women's employment. It reveals that the women can occupy the position of marginal workers in the new economy.

(4) A sociological study of working mothers was done by Meera Desari in America in 1970. The study reveals that 29% of women workers worked because "my husband was not working enough" (22%), because "my husband was dead" (14%), because "my husband was sick" (13%), because "my husband left me" (11%) and because "I want to work" (89%). As can be seen from above, women were forced to work due to economic necessity.

#### Reports:

(1) The recommendations of Puri Committee which went into the question of making credit available to small and tiny industries have been published recently. They have recommended relaxation of minimum margin and have desired, that advance for viable schemes should not be denied merely because of the necessary margin is not forthcoming. They have

also recommended that banks should not insist on collateral security in the form of immovable property on third party guarantee. Simplification of application forms, and sympathetic attitude towards problems of small borrowers, and changes in repayment and frequency of instalments have also been suggested by the Puri Committee.

(2) The committee on the Status of Women submitted a report about the unemployment of women in 1978. According to this Committee Report "In the period before the rise of modern markets and commercialisation of the economy, most traditional occupation open to women generally on the basis of their castes could be described as self-employment. Spinning, weaving, fish-curing basket making, midwifery barbering etc., can be mentioned as illustrations. Commercialisation and the rise of intermediate procedures, who could organise both production and marketing in a large scale with the aid of capital and the introduction of wage labour, gradually eliminated many of these avenues for employment of women. The recent increase in unemployment has led to a realisation of the need to promote self-employment in all areas.

(3) A paper was presented by Putthaswamiah in the National Seminar on the Strategy for Employment at Tirupathy, in 1977. According to him "The Ministry of Industrial Development, had observed that no woman candidate had been sponsored by the Small Industries Development Organisation for training in better techniques of productions. While suggesting areas of training and employment opportunities for women both the Ministry of Industrial Development and the Ministry of Labour displayed an urban bias, since their list consisted occupations like tailoring, embroidery, shorthand and typing, doll making and novelty sales. These opportunities for self-employment to a very small minority in the metropolitan cities, will not meet the employment needs of the large mass of women both in small towns and in rural areas.

(4) Report of the J.S.Gulate, "On Careers for Women (1956) reveals that "A new profession has been created for enterprising young women with the announcement of community projects administration to appoint women village workers side by side with men".

(5) According to the Report of the Women in the Labour Force (1959) the total number of working women

in most countries has not actually increased and the type of work they do has considerably changed. Women in all parts of the world are being employed more and more in industries and are moving out of the agricultural field.

(6) A National Seminar was conducted on "strategy <sup>Eradication</sup> for employment in 1975 at Sri Ramakrishna Mission <sup>OF Rural Poverty</sup> Vidyalaya, Coimbatore. The outcomes of the seminar are: (i) in the initial years of planning maximisation of employment opportunities was not considered to be an important objective; (ii) employment generation was looked upon as a residential aspect of the economic growth; (iii) it was recognised that the problem of unemployment could be solved after a period of intensive development.

(7) According to the International Labour Review Report (1953) to improve the quality of the female labourers two suggestions were made. Firstly, to examine the distribution of female labour and its vocation, skill and potential capabilities. Secondly to study the prevalent conditions of employment and work and the measures necessary to improve these without reducing the opportunities open to women for outside work.

### III. EXPERIMENTAL PROCEDURE

The experimental procedure adopted for the study is discussed below:

1. Selection of the area.
2. Selection of the sample.
3. Method of data collection.
4. Method of the analysis.
5. Interpretation and Presentation of data.

#### 1. Selection of the Area:

The Indian Overseas Bank at the heart of Coimbatore City is one of the leading banks in providing loans for self-employment to rural women. For the purpose of the study all the villages covered by the bank under self-employment scheme around Coimbatore City were selected.

#### 2. Selection of the Sample:

The list of all women beneficiaries under the self-employment scheme was collected from the Bank. Out of 130 women beneficiaries assisted by the Bank during the year 1978-79, 75 were selected for the study. All belong to rural areas. The details of the villages and the number of beneficiaries are given in the following Table.

TABLE V

## THE DETAILS OF THE VILLAGES AND THE NUMBER OF BENEFICIARIES

S.No.	Village	No. of beneficiaries
1.	Kallapalayam	10
2.	Kothavadi	12
3.	Ondipudur	8
4.	Nallattipalayam	15
5.	Sokkampudur	13
6.	Othakkalmandapam	17

3. Method of Collection:

Interview schedule was selected for the purpose of data collection on account of its merits. According to Young (1975) the interview is in a sense 'an oral questionnaire'. Instead of writing the response, the subject or interviewee gives the needed information verbally in a face-to-face relationship". This method was used to collect the information because most of the beneficiaries were uneducated, and less educated. The schedule covered the aspects of family background, the types of loans received, the type of self-employment, mode of repayment of loans, income from self-employment, etc (Appendix - I).

**Statistical Analysis Applied:**

The method of test of difference was applied in the analysis of data.

**5. The Presentation and Interpretation of Data:**

The data collected were classified, tabulated and analysed and the results are discussed in the following chapter.

#### IV. RESULTS AND DISCUSSION

To expose the facts how exactly the rural women are utilising the opportunities extended by the Commercial Banks to improve their percapita income, about 75 rural beneficiaries are taken up for analysis.

At the outline, it is well understood that the rural women had undertaken the various jobs to use gainfully the surplus potential available with them and to employ themselves to increase the subsidiary income.

The analysis is done under different groups<sup>d</sup> and the following results reveal the involvement of rural women in extracting the facilities available through bank in various measures. The following are the heads of analysis.

1. Family background of the beneficiaries.
2. Specific information about the beneficiaries.
3. Details of bank assistance.
4. Earnings of beneficiaries with and without self employment.
5. Opinions of the beneficiaries on bank assistance.

1. Family Background of Beneficiaries:

The need and possibilities of getting involved in self employment scheme by rural people especially by women depend upon many practical problems and limitations which can be explained as follows.

The first and the foremost factor which matters much about the necessity of seeking these types of scheme, the selection of a suitable scheme etc. depends upon the family background. Normally family background means the type and size of the family and the educational and economical status of the family. The following Tables give the general informations about the families that are taken for analysis.

GENERAL INFORMATION OF THE FAMILIES INVOLVED IN THE PROJECTS

I. Family Background:

a) Type of family:

TABLE VII

*****	
Joint Family	32
Nuclear Family	43
*****	

b) Size of the family

Number of members in a family	Number of families
1 - 3	36
4 - 5	23
6 and above	16

c) Age and Sex Composition of the families

Age Group	Number of Members	
	Male	Female
1 - 14 years	43	32
15 - 59 years	84	86
60 years and above	26	19

d) Educational Status

Level of Education	Number of Members
1st - 5th Standard	123
5th - 11th Standard	83
11th Standard and above	44
Illiterate	40

e) Occupation of the Head of the Families

Nature of Employment	Number of Employees
Milk work	26
Workshop	9
Agriculture	33
Professional	1
Others (Coolies)	6

f) Income of the head of the families

Range of Income (Rs.)	Number of Members
Upto Rs. 100	20
Rs. 101 - 200	37
Rs. 201 - 300	14
Rs. 301 and above	4

Out of the 75 families considered for analysis about 43 families are nuclear family, the remaining being joint family. From the Table VII(a) it is clear that, as the number of members in the family increases, the number of family involved in the self-employment

scheme decreases. This implies that the family size grows larger and larger, the responsibilities will be scattered which will result in very poor efficiency. From the Table VII(b) it is available that the number of women in the working age group is (86 + 19) 105, which is a very good indication that the surplus power of the rural women are well utilised by the introduction of this scheme. From the Tables VII(c) and VII(d) it is evident that only 75 men out of 110 (84 + 26) are employed. Further the Table VII(e) gives the details that 71 members among 75 employees have income below Rs. 300 per month which is a very poor income even for a family with maximum 3 members. This is the solid reason why the women in these rural families have found this scheme to supplement their income.

Though this commercial bank provides many schemes, the selection of a particular job depends upon the financial capacity, physical capability and the availability of other basic facilities required for that job. As it is well known that the rural families cannot take the projects which require land, excess labour<sup>y</sup>, large investment and extra skill. The following are the few simple projects selected by the various families under this study.

1. Dairy Development
2. Petty Shops
3. Cycle Shops
4. Weaving and
5. Tailoring

The distribution of families by nature of employment and type of family is given in the following table.

TABLE VIII

by  
^  
DISTRIBUTION OF BENEFICIARIES TYPE OF FAMILY

Nature of Employment	Joint Family Number of families	Nuclear Family Number of families	Total
Dairy Development	23	26	49
Petty Shops	--	8	8
Cycle Shops	4	2	6
Weaving	3	2	5
Tailoring	2	5	7

The above Table indicates that more number of nuclear families select projects like dairy development and Petty Shops, which warrant less women power. Since the projects like owing a cycle shop and weaving loom require the involvement of a considerable number of family members, they are mostly selected by Joint families.

Tailoring, of course, depends upon one's own experience and skill. So in a rural area where it is done in a small scale an individual family can do it successfully.

It can also be concluded that 49 out of the 75 families go for the dairy development scheme which absolutely require the women's participation to the fullest extent, and less skill. Further it requires minimum time but on the other hand it has a very good and easy marketing potential which will fetch a good profit.

The justification of the selection of the various schemes by different families with their family background can be done with the aid of few Tables.

TABLE - IX

DISTRIBUTION OF FAMILIES BY SIZE AND AGE COMPOSITION

Nature of Employment	Size of the Family				Number of Families <sup>y</sup> members			
	1-3		4-5 6 and above		Number of Members (Male) age Group (Female) Age Group		1-14 15-59 and above	
	1-3	4-5 6 and above	1-14	15-59 and above	1-14	15-59 and above	1-14	15-59 and above
Dairy Development	23	16 10	20	45 15	18	55	14	
Petty Shops	5	1 2	10	15 5	7	12	1	
Cycle Shops	3	2 1	5	11 --	3	5	1	
Weaving	2	2 1	5	6 4	--	7	1	
Tailoring	3	2 2	3	7 2	4	7	2	

TABLE - X

EDUCATIONAL STATUS, OCCUPATION AND INCOME OF THE HEAD OF THE FAMILIES  
BY NATURE OF EMPLOYMENT.

Nature of Employment	Educational status- Levels of Education					Occupation	Income of the family					
	1-5	6-11	11 & above	Illiterate	Illiterate & above							
1. Dairy Development	90	40	20	27	17	3	23	6	15	25	5	4
2. Petty Shops	15	20	5	--	2	2	3	1	--	1	5	2
3. Cycle Shops	5	10	5	--	2	1	3	--	1	2	3	--
4. Weaving	5	7	5	1	2	1	2	--	--	3	2	--
5. Tailoring	8	6	9	--	3	2	2	--	3	2	2	--

The following are the few facts brought out from the tables IX and X. About 49 families have chosen the dairy development schemes and among them 23 families are having only 1 to 3 members which means that this project can be easily handled by women without much efforts. Further the total number of women in the working age group is (55 + 14) 69 which out number the men in these families. This reveals that this type of job is meant exclusively for rural women. Moreover the large number of illiterate (37) indicates that this scheme doesnot want even a basic educational qualification. The involvement of 23 agricultural families in this project explains that the dairy farming can be taken up by small and marginal farmers as an ancillary occupation which helps and uses the main occupation resources. The last factor which makes this as an attractive project is the income level of the head of the families involved in this scheme. Almost all the heads of the families are getting less than Rs. 200 per month. With this meagre income and limited resources available they cannot take up any other heavier project to supplement their income.

The next project which is very similar in many aspects of dairy development is owning a petty shop. As

it is well known that it is an impossible task to run it profitably in this highly competitive world, many families are not going for this project. The involvement of only 8 families out of 75 families point out this factor effectively. It is worth to mention that all the 8 families are nuclear families and 5 families are having only 1 to 3 members. It is a solid proof that this project is well suited for a small family. Further the large number of women (12) and illiterate in this scheme indicates that it can be seen successfully by rural women with the least amount of skill and education. Further this project requires the constant help of men in getting the things from the nearby towns. So it requires the implicit involvement of men also. Agricultural families which can spare time for this outside work can run this very easily, whereas others have to do some more extra work.

① Owning a cycle shop is not an easy task to a rural woman since it needs careful maintenance and a little bit of skill. It also requires the help of a few other-family members. This aspect is analysed in Tables VII and VIII. Out of the 6 families undertaking this scheme 4 families belong the category of joint family and the number of members are greater than 3 in

3 families. The families which possess the manpower surplus can alone do this job effectively and profitably. This can be arrived at by looking into the Table IX and X where out of the 11 men in the working age group only 3 members are employed in Mills and workshops and another three in agriculture the remaining five are unemployed. Though it does not require higher educational qualification, this can be appreciated that a considerable amount of educated are also involved directly and indirectly in this scheme.

Undertaking a tailoring or weaving project all of a sudden is not at all possible. For example in many cases the weaving is the full time employment for the families those who have selected this as their project. It must be appreciated that though most of them are not educated they are aware of this self employment opportunities extended by the commercial banks, particularly in Coimbatore this project has a higher scope and better opportunities for development. The facts revealed by the Table VII~~X~~ and VIII that 3 joint families and 2 nuclear families have selected this scheme and the number of members in families are more than 3, is reasonable on the normal case. This project will be fruitful if there is large number of

members in the family since it requires in large labour force and time. It is more or less a full time job for rural women.

Similarly tailoring is also an art which requires sufficient skill and experience. This can be substantiated from the Table that 5 nuclear families out of the total 7 have taken this as the project. Here also the women in<sup>n</sup> those families out-number the males. Of course it is a very decent and profitable job for rural women if proper interest is shown on this job. The Table pictures out that above 8 women are benefitted by this scheme. Moreover the education level of the members of those families are also well above the requirements and the members of the families are mostly the employees in Mills and Workshops who are all well aware of the utilisation of this most essential job.

Under the above said circumstances it is clear that the 75 families have chosen the right projects depending upon their talents and skill, educational qualification, their requirements, and the facilities available with them both physical and financial.

## 2. Specific Information About the Beneficiaries:

If the analysis is continued in a deeper sense, the details about the individuals on whom the projects are

entrusted and the successfulness of this scheme will result out. They are presented in the following Tables.

TABLE XI

EDUCATIONAL STATUS OF THE BENEFICIARIES BY NATURE OF EMPLOYMENT

Nature of Employment	Levels of Education			Age		
	1-5	5-11	Illiterate	1-14	14-59	59 and above
Dairy Development	10	2	37	-	48	1
Petty Shop	4	3	-	-	6	1
Cycle Shop	4	2	-	-	6	-
Weaving	4	-	1	-	5	-
Tailoring	3	5	-	-	8	2

The above Table presents the fact that 38 women are uneducated. They must be very well appreciated for their interest and to get themselves employed through this scheme. All the beneficiaries belong to the working group. For this analysis the age group 14 - 59 is taken as the working group.

3. Details of Bank Assistance:

The analysis of bank assistance to rural women for

self employment projects is attempted in this section. The nature of the bank assistance is discussed under various heads like type of loans, amount, rate of interest, securities and sources of repayment. The amount and number of loans to various categories of employment are given in the Table XIII.

TABLE XII

DISTRIBUTION OF THE NUMBER AND AMOUNT OF LOANS (IN Rs.)

Nature of Employment	1000	2000	3000	4000
Dairy Development	14	34	1	-
Petty Shop	2	6	-	-
Cycle Shop	-	-	1	5
Weaving	-	2	1	2
Tailoring	-	5	2	-

The Table reveals that the amount of loans sanctioned by banks depends upon the nature of the projects and the repaying capacity of the beneficiaries. The 48 families out of 49 families who have taken dairy farming as the project have raised loans below Rs. 2,000, which proves the fact that this project needs less investment.

Two projects cycle shop and weaving required a considerable amount of investment. The bank has given loans upto Rs. 4,000 for these two projects only.

The purpose of providing loans to rural women is to improve the economic status of the family. The bank is reasonable enough in fixing the rate of interest, the maximum being 11%.

All the provided loans are of short term in nature. The reasons may be:

1. The amount of loans is less
2. To avoid slackness in repayment
3. To minimise the burden of debt upon the rural poor and
4. To recirculate the loans for other needed people in rural areas.

It is insisted that the repayment of loans must be mainly from the earnings of the projects for which they are intended. As there is no defaulters it can be concluded that these projects have achieved the purpose.

In spite of the various concessions offered by the banks in providing loans for self employment the practical hurdles involved in getting the loans make this scheme less effective. One such is the security

demanded by the banks. The types of securities raised by the banks against the beneficiaries are given in Table XIII.

TABLE XIII

DISTRIBUTION OF BENEFICIARIES BY TYPE OF SECURITY

Nature of Employment	Land	House	Hypothecation	Group guarantee	No security
Dairy	15	12	-	20	2
Petty Shop	1	2	-	5	-
Cycle Shop	3	3	-	-	-
Weaving	-	-	5	-	-
Tailoring	-	6	-	1	-

The Table reveals that 26 out of 75 beneficiaries have given group guarantee, and all the 5 beneficiaries who have undertaken weaving as the project have hypothecated the loans to the Bank. Only 2 beneficiaries have not given any security.

4. Earnings of Beneficiaries With and Without Self-Employment;

The Per Capita income of the families with and without self-employment is given in the following Table.

TABLE - XIV

PER CAPITAL INCOME WITH AND WITHOUT SELF EMPLOYMENT BY NATURE OF EMPLOYMENT (INRUPEES)

Nature of Employment	Without Self-Employment above Total						With Self-Employment above Total			Total			
	0-50	51-100	101-150	151-200	200 and above	200 and above	0-50	51-100	101-150				
Dairy	5	24	17	1	2	49	-	10	25	14	49	(65.3%)	
Petty Shop	4	3	1	-	-	8	-	2	4	2	-	8	(10.6%)
Cycle Shop	3	2	1	-	-	6	-	2	3	-	1	6	(8%)
Weaving	1	-	2	2	-	5	-	-	2	3	-	5	(6.7%)
Tailoring	1	-	6	-	-	7	-	-	4	3	-	7	(9.4%)
<b>Total</b>	<b>14</b>	<b>29</b>	<b>27</b>	<b>3</b>	<b>2</b>	<b>75</b>	<b>-</b>	<b>14</b>	<b>38</b>	<b>8</b>	<b>15</b>	<b>75</b>	
<b>(Average Per Capital Income</b>		<b>Rs.97</b>		<b>Average per Capital Income</b>		<b>Rs.144</b>							

The Table clearly reveals the following facts:

(1) As a result of Self-employment the Per Capita income of all the beneficiaries has increased, irrespective of the nature of employment they have undertaken.

(2) The self-employment, a subsidiary source of income has definitely increased the economic status of the families. There is no family in the Per Capita Income range between 0 - 50 after self-employment and this has been 14 out of 75 families without self-employment. In the upper range it was only two families and this has increased to fifteen after self employment. This proves the fact that all the bank loans were utilised properly and the rural families are taking efforts in improving their economic status.

(3) Regarding the specific category of employment, there is a considerable increase in the Per Capita income of the families who have undertaken dairy farming. The number of families in the range Rs. 200 and above has increased from two to fourteen. This shows that dairy farming in the rural areas is profitably undertaken. This may be due to the increasing demand for milk in both the rural and urban areas and the facilities available in the rural areas for dairy

development. In the case of tailoring there is no family in the income range of Rs. 150 - 200 without self employment, and it is 3 with self employment. This shows that there is viability for such schemes in the rural areas.

(4) The average per capita income has increased from Rs. 97 to Rs. 141. This indicates the real improvement in the economic status of families. It is clear from the fact that the banks have a greater role in uplifting the economic status of rural poor.

5. The Opinions of the Beneficiaries on Bank Assistance:

TABLE XV

OPINIONS OF BENEFICIARIES ON BANK ASSISTANCE FOR SELF EMPLOYMENT

Nature of Employment	Satisfied with rate of interest	Mode of repayment	Delay in sanction	Not satisfied with security
Dairy	49	49	49	49
Petty Shop	8	8	8	8
Cycle Shop	6	6	6	6
Weaving	5	5	5	5
Tailoring	7	7	7	7

This table reveals that all the beneficiaries <sup>we</sup> are satisfied with the low rate of interest and the discriminating interest rate charged by the bank. They were also satisfied with the monthly repayment of loans.

Most of them were not satisfied with the sanctioning of loans. But this may be due to the technicalities and procedures followed by the banks in providing loans.

They are not satisfied with the securities demanded from the beneficiaries whose average per capita income is very much below the national per capita income (Rs. 97). In spite of the fact of the provision of group guarantee, the beneficiaries are dissatisfied means, the discriminating treatment of the banks <sup>n</sup> towards the rural sector.

<sup>Was</sup> A null hypothesis is framed to test whether the beneficiaries' per capita incomes have increased after the self employment. Students 't' test was made to test the null hypothesis by taking 30 items randomly from the sample. On applying the test, the calculated value of 't' test was found out to be 2.8388 which was greater than 2.750 of the 't' table value at 1% level and greater than 2.045 of the 't' table value at

5% level. Since the calculated value of 't' is greater than the 't' table value, the null hypothesis was rejected that is the per capita income of the beneficiaries after self employment has increased. (Appendix II).

## V. SUMMARY AND CONCLUSION

(1) Out of the 75 families selected 43(57.33) are in the nuclear type of family and 32 (42.66) are in the Joint family system.

(2) Thirty six (48%) families are small families with (1-3) members.

(3) The sex ratio is 153:137.

(4) The working population is 170 out of 290 (Both male and female).

(5) Forty per cent of the members are educated upto the primary level and 10% of them are illiterate.

(6) Fifty per cent of the heads of the families earn income between Rs. 100 - 200 per month.

(7) The families which have undertaken dairy farming as the project are equally distributed in the nuclear and joint family system.

(8) In the dairy farming project 50 per cent of the families are rural families with (1 to 3) members.

(9) Seventy per cent of the women are in the working population in the families which have undertaken dairy farming project.

(10) The other 30 per cent of the working population is spread over the other categories of employment.

(11) Eighty per cent of the family members in the dairy farming projects are literate.

(12) The illiterate members are more namely 25 per cent in the families which have taken petty shops as the project.

(13) In the families which are involved in the projects like weaving and tailoring, the literacy rates are more (i.e.) 72 per cent and 92 per cent respectively.

(14) In the families which have undertaken dairy farming, 8% <sup>is</sup> ~~come~~ in the income range between 300 and above and in other categories no family comes in this range.

(15) Sixty five per cent of the women beneficiaries are illiterate in the dairy farming projects.

(16) Ninety six per cent of the beneficiaries are from the working population.

(17) Except for weaving and owning a cycle shop the other projects are given loans upto Rs. 3,000/-.

(18) The banks <sup>is</sup> are fixing the rate of interest between 4% to 11%.

(19) Out of the 75 families, only 2 are from the Harijan Community and the other from Non-Harijan Community.

(20) All the loans are short term loans.

(21) All the beneficiaries are repaying the loans by monthly instalments regularly.

(22) From 24 per cent of the beneficiaries the Bank has raised land as the security and from 32 per cent of the beneficiaries it has raised house as the security. 30 per cent is group guarantee and only from 2 per cent of them no security is raised. Only in the weaving project, the looms are hypothecated.

Suggestions:

In the light of the problems cited in the above analysis, the following few suggestions are recommended to the bank and the Government to solve these problems.

(1) Wide publicity is required by the Government to enhance this scheme among the rural peer.

(2) The Government should direct the Banks to increase the coverage of loans under this scheme.

(3) The official formal procedures in sanctioning the loans should be relaxed to facilitate the rural poor and uneducated.

(4) The banks should not impose stringent conditions in raising securities. As far as possible the hypothecation and group guarantee may be insisted.

(5) Periodical inspections should be done by the Bank Officials, and organised technical instructions should be given to the beneficiaries.

(6) Measures should be taken to improve the existing marketing facilities.

(7) Bank to field programmes should be implemented so as the services of Bank will reach the poorest of the poor.

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**A P P E N D I C E S**

APPENDIX - I

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING THE  
 SELF EMPLOYMENT OPPORTUNITIES UNDERTAKEN BY WOMEN  
 IN RURAL AREAS

- 1. Name of the Interviewee ..
- 2. Name of the Village ..
- 3. Caste ..
- 4. Type of Family ..  Joint  Nuclear

5. Family background:

Number of family members	Relation to the head of family	Age	Education	Occupation	Income

6. Details of Loans:

Amount	Bank	Type	Rate of Interest

3

**7. Mode of Repayment**

=====

WEEKLY

MONTHLY

QUARTERLY

-----

=====

**8. Sources of Repayment**

a. Income earned from the Self Employment

b. Other Incomes

**9. Type of Security for the loans**

**10. The purpose for which the loan is used**

**11. The Sources of information**

1

12. The Income from the Project

=====

PROJECT                      INCOME

-----

+-----

13. What is your opinion regarding the banking service in providing employment opportunities?

## APPENDIX - II

't' TEST TESTING THE DIFFERENCE IN EARNINGS BEFORE  
AND AFTER SELF-EMPLOYMENT.

Per capita income before self- employment	Per capita income after self- employment	d	d <sup>2</sup>
100	130	-30	900
80	110	-30	900
70	130	-60	3600
100	200	-100	10000
100	140	-40	1600
100	190	-30	900
75	100	-25	625
70	120	-50	2500
75	150	-75	5625
150	175	-25	625
60	130	-70	4900
75	110	-35	1225
150	225	-75	5625
100	140	-40	1600
400	450	-50	2500
80	130	-50	2500
30	50	-20	400
60	90	-30	900
30	70	-40	1600
150	200	-50	2500
160	225	-65	4225
150	175	-25	625
150	250	100	10000
160	225	-55	3025
75	100	-25	625
100	200	100	10000
100	125	-25	625
400	500	-100	10000
		-1540	135250

$$\begin{aligned}
 \bar{d} &= \frac{-1540}{30} = 31.3 \\
 (\bar{d})^2 &= 979.69 \\
 s^2 &= \frac{\sum d^2 - (\bar{d})^2 n}{n-1} \\
 &= \frac{135250 - (979.69) 30}{29} \\
 &= \frac{135250 - 29390.70}{29} \\
 &= 3650.3448 \\
 s &= 60.418083 \\
 t &= \frac{31.3 \sqrt{30}}{60.418083} \\
 &= 31.3 \times 5.4 \\
 &= 60.42 \\
 &= 2.83886
 \end{aligned}$$

"t" Value at 1% level is 2.756

"t" Value at 5% level is 2.045