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Status of Women Self Help Groups Among the Lodhas of Daharpur Village in Paschim (West) Medinipur, West Bengal, India: An Anthropological Perspective

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Abstract

This paper is an attempt towards the construction on Lodha SHGs of Daharpur Sabar Palli of Narayangarh Block in Paschim Medinipur District. We have found 6 Self Help Groups constituted by Lodha Women. The members of each group is 10 and the monthly subscription for each member is 40/- in four groups while it is 50/- rupees in case of two groups. The six SHGs have their own names. The Netaji and Khudiram SHGs were established in 2005 and the other four groups were established in 2008. All groups are very active. Each member of every group took active part for their development. The educational qualification of SHG members was very low; only 4 women were educated out of 60 nos. Their socio-economic background is very poor; most of the members however have own homestead land. Some of them have agricultural land. Only two members of SHG got Patta Land from Govt. Our inferiors with the Lodha SHG members revealed that for the last four years the local Panchayat did not extended any help or cooperation for the promotion of the SHG which have made them marginalized. These SHGs were formed totally by the own initiative of the Lodha women. The study revealed marginalization of the Lodhas in the spheres of Self-Help-Group Formation. Finally, we give some suggestions for improvement and smooth running of the Lodha SHGs in the study area.

Key word: Selp-help-group, Lodhas, Nabard, marginalized community, development, Kahrgapur

Introduction

The paper is based on an empirical study on the status of women self-help-group among the Lodha community in a village under Narayangarh block in Pascim Medinipur district, West Bengal. Through the Self- Help-Group (SHG) women are to organize and empower. Self-help-group has made women independent and says about them ¹. In our study the groups were formed with the Lodha women and the aim is to empower and self confidence among them.

Self-help group:

In India formation of Self- Help-Groups represent a unique approach to income generation for the rural poor. The approach combines access to low cost financial services with a process of self management and development of the women who are SHGs members. SHGs are formed and supported usually by NGOs and Govt. agencies. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women became active in village affairs, stand for local election or take action to address social or community issues, e.g. the abuse of women, abuse of alcohol and problem of water supply. A Self Help Group (SHG) is a village-based financial intermediary usually composed of 10-15 local women. Most self-help- groups are located in India, though SHGs

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are also found in other countries. All members have regular savings contributions over few months until there is enough capital in the group to begin lending. It has been realized in many parts of the world that an effective way to tackle poverty and to enable communities to improve the quality of life is through social mobilization of disadvantaged people, especially into Self Help Groups (SHGs). The concept of Self Help Groups is based on the idea of community participation, as sustainable community development requires the active participation of the entire community. 'Popular participation ensures that the benefits of development are equitably distributed. To further this, proposals are made for the decentralization of the authority so as to ensure redistribution of wealth, improved access to education and other social services. Consequently the focus of self-help groups is to develop the capacity of the disadvantaged, particularly women, and to organize them, so that they can deal with socio-political and socio-economic issues that affect their lives. A self-help group (SHG) is a registered or unregistered group of microfinance having homogenous social and economic backgrounds. Self-help groups is a small organization, this organization was established for the better improvement of rural women. The SHGs is monitoring by the PRI. Self-help groups is a small homogeneous affinity group of rural poor comprising agricultural laborers, small and marginal farmers and micro entrepreneurs who have voluntarily came forward to form into a group. It can be a formal or informal group. Members of the SHG save and contribute to a common fund, from which small loans are lent to the needy members as per the decision of the group. The self-help group is one of the platforms where the women can come together for a meaningful purpose and share their feelings, problems, grievances and miseries. The group provides a good deal of psychological solace. The already women among the group act as a friends and counselors. The major activity of the groups is divided into three categories that are social activities, administrative activities and economical activities.

Tribal Women:

Tribal women are in West Bengal from six per cent of the total population of the state [2]. Chanda Pointed out that according to the size of population, the 38 groups may be classified under the five head like very large, large, medium, small and very small. Santals are 'very large', Oraon are 'large', Bhumij and Munda are 'medium' size, under the 'small' size communities there are the Koras, Lodhas, Kherias, Mahalies, Bhutias, Savars and the remaining 29 communities comes under 'very small' size category². Tribal women have no right to property. This is the same for all tribal societies of West Bengal with small variations. For Example, among the Ho tribe, who inhabit the forest fringes bordering Bihar, a daughter can enjoy some land of residence if she is the only child in the family. But this can happen only if the Panchayat (head) of the community agrees to it. Even then the land s not transfer in her name or in the name of her husband, and if she has no male child, the land reverts back to her parental family at her death². This was the tragedy of Chuni Kotal, the first women Lodha graduate, who found it difficult to cope with these pressures and committed suicide on 16th August, 1992. Tribal women are oppressed from both sides; they are oppressed by their communities, where superstition thrives and traditional authorities. Inadequate village based support system for women and their non-involvement in the planning process keeps them away from economic empowerment².

The tribal women generally work hand in hand with their male counterparts. They can put physical labour to earn money for the family and now they can also save from their earning through SHG. In a article we have seen; there are 7 SHG in four village of Dumuria block in Jharkhand. All are formed by Tribal women. Though the Santal women are the majority in these groups, the Lodhas are also there. The leaders are all groups from Santal and they can sign their name but Lodha's

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can't sign their name¹. But in our study we have found that all groups are formed by the Lodha women and members of all groups can sign their name.

About the Community (Lodha):

In India many tribes who were designated as criminal tribes by British colonial administration³ after independence they have been designated as de-notified tribes and much later some of them have been classified as primitive tribal groups or PTG. The Lodhas of West Bengal are one of them, who have many problems and which have become more intense and complicated day by day. In west Bengal there are many tribes such as Santal, Munda, Lodha, Oraon, Bhumij etc. The Lodhas are socio-economically backward then the tribes, the Lodhas generally live in the forest covered area and depend on forest.

According to early Anthropological works the Lodhas do not like to live in one place for long, they used to move from one place to another⁴. The Lodhas of Paschim Medinipur depend mainly on food gathering and hunting. Some of them are engaged in agricultural activities as hired labourers. It is found among the Lodhas that earning from particular types of occupation is not sufficient in the majority of the cases to maintain their families. So there is a shift towards other occupation like those of day labourers including agricultural labourers and labourers for various types of non agricultural works. Lodhas at present do not live exclusively in the forest covered areas, but have spread out into other deforested regions also and work there as farm labourers. But their main economy is still based on collection of minor forest products, such as leaves for preparing leaf-plate for dining, and faggots for sale. Collection of edible roots and fruits for household consumption and selling the surplus; collection of tussore cocoons and selling these for cash; catching snakes, lizards and selling their hides, the flesh of these animals being consumed; catching fish and tortoises both of domestic consumption and for sale; and finally, daily labour either in agricultural fields or at any other place in the neighborhood⁴.

In one of his papers P.K. Bhowmick (1966) described the transformation of the Lodhas since the British Colonial period. Bhowmick's study based on the Lodhas of present day Paschim Medinipur. We observed that the Lodhas have never been incorporated in the mainstream Hindu Society and culture, although since the withdrawal of the British Criminal Act in 1952, many Governmental schemes had been introduced to improve the socio-economic condition of this marginalized community. He also observed that in the Lodhas in many ways, some time using them to engage in theft, burglary etc. These local elite groups developed a vested interest to block the developmental programmes earmarked for the Lodhas by the Government since economic upliftment of the Lodhas would endanger the clandestine activities of the local power elite⁵. Moreover, the scenarios of development among the Lodhas have been studied by the authors of this article, which revealed the shortcomings of the governmental approach towards the development of this marginalized community in West Bengal⁶.

Literature Review:

According to the NABARD, at the end of March 2007, 2.92 million SHGs cumulatively received bank loans of Rs 180,410 million (US\$4.5 million). In total, 40.95 million poor households have been provided with credit from formal financial institutions. And, given that the average size of the Indian family is five, this indicates that over 200 million people have been provided credit by the banking sector through SHGs, though not all of them would be active borrowers. The majority of who were, hitherto, out of the purview of mainstream financial institutions. The south Indian state of Andhra Pradesh is on the way to achieve near-universal financial inclusion because of SHGs. Other southern states are moving quickly in that

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direction as well; and all other states have realized the potential of SHGs in financial inclusion and are adopting the model. Over 90% of the bank-linked groups are women groups and about four-fifth are situated in rural areas, a traditionally under-served area. It is a well known fact that every individual, how so poor she may be, has potential to save. SHGs became effective instruments in realizing that potential. It should be noted that the SHG model generally requires compulsory savings from members. SHGs have inculcated the saving habit among the poor, however, there is no aggregate data about SHG saving. SHG saving amounts and their corpuses are growing at very high rate year after year. Various studies indicate that members have been using the internal loans to meet the deficit in household consumption, health emergencies, education expenditure, et cetera. However, by and large, saving remains a compulsory component in the SHG scheme, so there is still a lot of progress to make in terms of voluntary savings services. Almost two-thirds of India's population does not have access to formal financial services. The women's self help movement emerged as an important strategy for achieving financial inclusion, contributing to inclusive growth, and generating social capital in order to address larger issues like poverty eradication and women empowerment. SHGs are proving to be the most effective instruments for financial inclusion. The experiments started some thirty years ago with NGOs piloting SHG promotion, which has evolved into a national movement--with the proactive role of the state governments--gaining recognition from all the major stakeholders. SHGs are also helping to optimize the utilization of the India's vast formal financial institutional structure of about 160,000 institutions in the rural areas through linkages with banks and acting as business correspondents for the banks. SHG internal systems need to be strengthened in order to enhance the confidence of the members to save in their SHGs. Some of the SHG federations like SPMS, Sagatitha, and those promoted by SERP in Andhra Pradesh are providing a variety of saving products to their members. However, there is still room for designing innovative savings products by SHGs (and their federations) to provide the full range of savings services and to exploit their full potential ^{7,8,9}.

A note on Narayangarh Block:

Naryangarh is a town and community development block in Kharagpur subdivision of Paschim Medinipur district in the Indian state of West Bengal. Rural area under Narayangarh block consists of 16 gram panchayats, viz. Bakhrabad, Hemchandra, Manya, Pakurseni, Belda-I, Khursi, Mokrapur, Ranisarai, Belda-II, Kunarpur, Narayangarh, Tutranga, Gramraj, Kushbasan, Narma and Kashipur. There is no urban area under this block. Natarayangarh and Belda police stations serve this block. Headquarters of this block is in Belda. In the 2001 census, Narayangarh community development block had a population of 266,450 out of which 136,091 were males and 130,359 were females. Decadal growth for the period 1991-2001 was 17.02% for Narayangarh, against 15.68% in (erstwhile) Medinipur district. Decadal growth in West Bengal was 17.84%.

A short history of Narayangarh: Narayangarh was visited by Chaitanya, on his journey to Orissa, after leaving Midnapore, where a rich citizen named kesava samanta became his disciple. "Thence he went to Narayangarh. The Raja of this place was a Sadgope by caste. His family had held possession of a small territory worth three lakhs a year from the time of great Pala Kings of Bengal. The fort Narayangarh, lying on the highway between Bengal and Orissa, was regarded as the key of the later country. So even the Emperors of Dilhi always tried to keep on good terms with the raja. There is a temple of Siva and then began to proclaim the name of Hari. When the kirtan was at its height, Chitanya lost his senses.

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Chaitanya's proclamation produced a marvelous effect at Narayangarh and Bireswar Sen, Bhawani Sankar become his disciples''^{10,11}.

Study area and Methodology

The present study is based on the fieldwork carried out in Daharpur village, which comes under the Makarampur Grampanchayat of Narayangarh block in Paschim (west) Medinipur district. This village is situated 1 km away from NH-64. Besides this village there is important place named Bidisa, inside Bidisa there is an organization named Institute of Social Research and Applied Anthropology (ISRAA) which was established by Prof. Proboodh Bhowmick for the development Ladhas. The primary data for the research has been collected through intensive anthropological fieldwork conducted for about two consecutive years. Both qualitative and quantitative data through census, structured and unstructured questionnaire and also with the help of genealogy, case studies, participatory observation, focus group discussion, and panel interviews has been collected. Secondary data regarding the tribe, SHG and about description of district, block has been collected from District Panchayat and rural development office, block development office and Gram Panchayat office. In addition, various books, journals, census report and web sites were referred to complete this study.

Objectives of the study

First we find the socio-economic background of the Lodha members of the SHG and the history of the formation of SHGs. Secondly, the data on the role of all the SHG members to develop their status would be collect. Finally, collect the problems of continue the Self-help-groups and will give some suggestions for the better role of the SHGs in the selected study area.

The table 1 shows that the two Self-help group were established in 2005 on the other hand the four Self-help group were established 2007. Each group has ten members except Makali SHG. The Netaji and Khudiram SHGs had received Rs. 25000/- in each group as loan from BDO office where as another four groups they did not receive any loan in 2007. In 2010 all groups have received Rs. 50,000/- as a domestic animal loan. All the group members contribute 50/- rupees as monthly subscription. Netaji Self-help-group cooked midday meal at Bidisha High School and earned Rs.1200/- in every month. Khudiram self-help-group cooked midday meal at Daharpur sabar palli primary school and they get Rs. 1000/- per month.

From the table 2 we have found most of the members are belonging in the 30-34, 35-39 and 40-44 age groups, which are 40.32%, 12.90% and 19.35%. The middle age women are fist preference to get the membership of SHG. They performed actively as SHG member in any sector.

The table 3 shows that in the earlier period most of them were uneducated they were only signed their name which is 62.29%. The number of above class VIII only 03 out of 62 persons, which is 4.83%. 16.19 % are primary standard where as 17.74 % are belongs in upper primary level.

The data from the table 4 reflected to the household size of the study population. 67.74% populations are belongs to 4-6 category household size out of 62 and 27.41 % are in 7-8 category family size.

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Findings of the study

We have found 6 Self Help Groups constituted by Lodhas i.e. Netaji self-help-group, Khudiram self-help-group, Binoy self-help-group, Badal self-help-group, Dinesh self-help-group and Makali self-help-group. The members of each group is 10 and the monthly subscription for each member is 40/- in four groups while it is 50/- rupees in case of two groups. The six SHGs have their own names. The Netaji and Khudiram SHGs were established in 2005 and the other four groups were established in 2008.

All groups are very active. Each member of every group took active part for their development of the SHGs. They are organized meetings four times in a month but in winter season two times. The meeting is held at Daharpur Primary school at 4 pm. Every meeting they have maintains the registered book. They have own bank account of each group. The members of Netaji and Khudiram group are very active and peaceful, they attend their meeting regularly. When call the secretary to any member of these two groups to go to such and such places for developing the SHG.

The educational qualification of SHG members was very low; only 23 women were educated out of 62 nos. 61.29% group member are belongs to can sign status. They were learnt through adult education, some of them can write their name because they have always attended all meetings. 16.19% members are belongs to primary level educations and 17.74 % members are belongs to upper primary level education among the all SHG member in the selected study area.

We have found their family size category are three type like (1-3), (4-6) and (7-8). Among all the category 67.74% members are belongs in (4-6) category. Their socio-economic background is very poor; most of the members however have own home stead land. Some of them have agricultural land. Only ten SHG members have received Patta Land from the Government before established their group.

We quote them-----our inferiors with the Lodha SHG members revealed that for the last four years the local Panchayat did not extended any help or cooperation for the promotion of the SHG which have made them marginalized. These SHGs were formed totally by the own initiative of the Ladhas because when the SHG s were established at that time they could not any help from Panchayat Department and Local leadership. After complete the Group formation various type leader came to meet the group leadership.

The six SHGs members were meeting to the District Magistrate and Shabhadhipati for two times about some demand like agriculture loan, Patta land, cattle cultivation loan, Small industries training, agriculture training, poultry bird rearing training etc. for better improvement of their groups.

Sujata Kotal Secretary of SHG said that “by presser many times to go to attend only the meeting of CPIM parties”. In this reason some members have regained from the group. If they will get any type of help from PRI like loan, skill

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development training and kinds etc. their condition will more better in future and any members cannot regain from the self-help-groups". The following case studies will be supported the above facts.

Case Study 1

Name of informant: Sunita Kotal **Age: 44** **Sex: Female**
Name of SHG: Binoy Self Help Group
Secretary: Sujata Kotal **President: Sunita Kotal**

According to informant her family members are 8, they are belongs in joint family. The family is little bit educated than the other Lodha family. They are dependent on day labourar, they have got patta land from govt. only 10 katha before 7 years ago. Their need mechanical training for earn some money and free education system. She did not like any political work like meeting, conference and michil which is harmful of my children's future. As a member of SHG by presser many times to attend only the meeting of CPIM. In this reason some members will be regain from the group. If they will get any type of help from PRI like loan, training and kinds etc. their condition will more better in future and any members cannot regain from group.

Case study 2

Name of informant: Mukti Bhakta **Age: 34** **Sex: Female**
Name of SHG: NetajiSelf-help group **Family Type: Nuclear family**
Secretary: Mukti Bhakta **President: Bharati Digar**

Her family is consisting of 5 people; the informant is the head of the family and has studied up to VI standard both of her sons in Bidisha High School. Her total land is 15 Katha.

According to him "This SHG was established on 2005. Our members monthly subscription is 40/-, the total no of group is 10. We are organized meeting two times in a month but in winter and rainy season one times. Our members are very active for their group related work like meeting, subscription and deputation etc. Our group got 25000 rupees as loan from Panjab Bank in 2006. We have submitted our demand copy to the District Magistrate, Sabhadhipati and BDO of our District and Block. Last two years we have not any help from Bnak, Panchayat Department and Ruling Parti, but Pradhan, LCM and Sachib were present in our meeting in a month. Our group members cooked mid day meal at Bidisa High School for earn some money to improve their family. Sometimes our members were angry with me because they have not got any kind of help to improve our group. So their opinion is 'what is the value of group? We are reign from our group.'

Conclusion

The Self-Help-Group is one of the platforms where the women can come together for a meaningful purpose and share their feelings, problems, grievances and miseries. Through the SHG women are to organize and empower. The group provides a good deal of psychological solace. The elderly women among the groups act as a friends and counselors. The women can safely give a vent to their suppressed feelings and relive themselves of much familial and social burden.

In spite of their problems and traversing a long journey the SHGs of our study area are running successfully. Not only group formation enables them to become economically strong, unbelievable changes have been noticed in their health consciousness.

The Panchayat did not extend any help or cooperation for the promotion of the SHG which have made them marginalized. So in my study lodha SHG more better position without any help from PRI.

Lastly, I think if we want to see more success of the SHGs, in future we have to take more initiative on cohesiveness among the group members, regular group meeting, rotation of leadership and participation in different training programmes.

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Finally, we have made an attempt to enumerate a list of recommendations for smooth running of the Lodha Self-help-group.....

- Intensive support from the Grampanchayat Department and the Government representatives.
- More emphasis should be given on monitoring from block as well as organizational levels.
- Rigorous training programme is very much necessary for the improvement of the Lodha women Self-Help-Groups.
- More skill development training should be given to the Lodha women SHGs members.
- The level of education among the Lodha women SHG members is very low, so it is very important to improve the education level through night schools or adult literacy centers. This role should be taken by the GramPanchayat.
- The Panchayat Pradhan or his/her representatives should be present in the regular group meetings of the SHGs.
- The representatives of Block Shabhapati should also be present in the monthly sharing meetings.
- Gram Panchayat should take initiatives regarding the monetary assistance to the SHGs for income generation.
- Frequent of group meetings are needed for better communication among the members and day to day schedule work of the SHG members.

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Table 1. Showing the names of six SHGs and their establishment with their nature of work and problem facing

| Name of the SHGs | Total No. of members | Year of formation | Total receive loan and year | Source of loan | Monthly Subscription | Nature of work | Problem facing |
|------------------|----------------------|-------------------|---|----------------|----------------------|---|--|
| Netaji | 10 | 2005 | Rs. 25000/- in 2007 and Rs.50000/- in 2010. | BDO Office | Rs. 50/- each member | They are making basket and cooking midday meal at Bidisha High School. | They have not faced critical problem. |
| Khudiram | 10 | 2005 | Rs.25000/- in 2007 and Rs.50000/- in 2010. | Do | Rs.50/- member each | They are cooking midday meal at Daharpur Sabar Palli Pry. school | They have not faced any problem |
| Binoy | 10 | 2007 | They received only Rs.50000/- | Do | Rs.50/- member each | The members of this group were participating in the monthly meeting and attend the Party Programme. | This group can't any support from the Local Leader and PRI |
| Badal | 10 | 2007 | They received only Rs.50000/- | Do | Rs.50/- member each | The members of this group were participating in the monthly meeting and attend the Party Programme. | This group can't any support from the Local Leader and PRI |
| Denesh | 10 | 2007 | They received only Rs.50000/- | | Rs.50/- member each | The members of this group were participating in the monthly meeting and attend the Party Programme. | This group can't any support from the Local Leader and PRI |
| Makali | 12 | 2007 | They received only Rs.50000/- | Do | Rs.50/- member each | The members of this group were participating in the monthly meeting and attend the Party Programme. | ----- |

Table 2. Age group wise Distribution

| Age group | Total No of Members | Percentage (%) |
|--------------|---------------------|----------------|
| 0-4 | 00 | 0 |
| 5-9 | 00 | 0 |
| 10-14 | 00 | 0 |
| 15-19 | 00 | 0 |
| 20-24 | 00 | 0 |
| 25-29 | 06 | 9.68 |
| 30-34 | 25 | 40.32 |
| 35-39 | 08 | 12.90 |
| 40-44 | 12 | 19.35 |
| 45-49 | 04 | 6.45 |
| 50-54 | 07 | 11.29 |
| 55-59 | 00 | 0 |
| 60+ | 00 | 0 |
| Total | 62 | 99.99% |

Table 3 Level of Education

| Education group | Total Number | (%) |
|----------------------|--------------|--------|
| Can sign | 38 | 61.29 |
| Primary (I-IV class) | 10 | 16.19 |
| V-VIII Class | 11 | 17.74 |
| Above VIII | 03 | 4.83 |
| Total | 62 | 100.05 |

Table 4 Family Size

| Category | Total no of household | (%) |
|----------|-----------------------|-------|
| 1-3 | 3 | 4.83 |
| 4-6 | 42 | 67.74 |
| 7-8 | 17 | 27.41 |
| Total | 62 | 99.98 |