



# Before & After Joining of Self Help Groups, Social Capital Formation and Women Empowerment – A study w.r.t. Bengaluru Urban District of Karnataka.

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## Abstract:

**Purpose:** The main holy grail of the present paper is know how far socio-economic factors impact on the microfinance activities and to know about the effect of before and after joining Self Help Groups (SHGs), and to know the factor driving women empowerment and social capital formation. Since independence maximum attention is given to the development of rural poor but urban poor has been neglected. The poverty programmes, further, undertaken by government except at present where the beneficiary get benefit through direct transfer, could not trickle down to the poor previously. Urban poor like rural requires organised financial assistance to meet the expenditure of children education and health. Bengaluru is experiencing rapid urbanisation due to increase in the population. Microfinance programmes has been emerged as a powerful tool of poverty alleviation since the last 3 decades several studies have examined its economic influence on the community well being (Asghar Tahamaseli et al. 2021).

**Methodology / Design:** A well drafted questionnaire has managed as schedule after considering the literacy level, avoid of non response, incomplete and rejection. A total of 113 questionnaires were in the hand only 100 funds be useful forming 88.49% success rate. Chi-square, contingency co-efficient, weighted average and Kendall's coefficient, weighted average and Kendall's co-efficient of concordance statistical tools were perform for the purpose analysis and presentation of data.

**Findings:** The study reveals significant variation and high degree of relationship between demographics of respondents and micro finance initiatives. Further, the study reveals better improvement of members after joining SHGs. Factors like savings formation, retaining of earnings and reduction in dependency on money lenders are the three major factors driving women empowerment. The study also found that factors like social relationship, sharing valuable information and healthy discussion on common matters are the major drivers of social capital formation.

**Keywords:** Drivers, social capital, poverty, urban poor, male domination, welfare programmes, education.

**Introduction:**

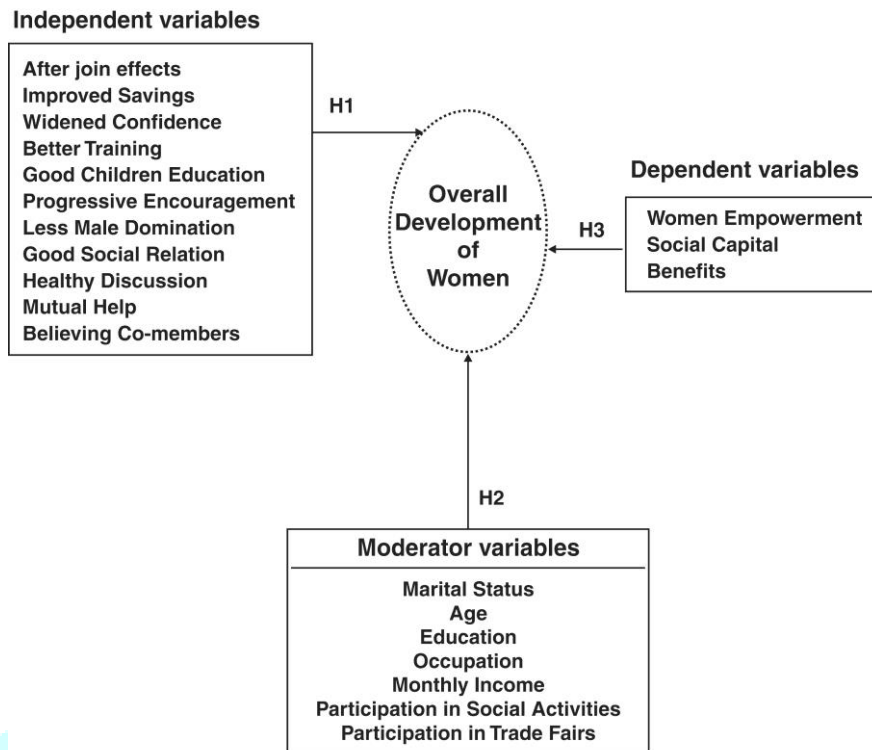
Microfinance is not a new concept. Its origin can be traced to the year 1976 when Muhammad Yunus set up the Grameen Bank as experiment on the outskirts of Chittagong University Campus in the valley of JobraBangladesh (Shaeed Ullah Sangin, 2015). Plenty of microfinance institutions came up and have succeeded but the urban poor has been neglected. The scant urban poor development programmes unfortunately could not trickle down to the urban poor level. Women empowerment and poverty alleviation is one of the major problems faced by developing nations across the globe. Sustainable development programmes make the urban women to create more jobs and become entrepreneurs. The traditional banks could not realise value of the responsibility towards urban poor development and neglected the urban poor as they are incapable of providing collateral. Economist, planners and policy makers stress on the distribution of economic gain among the poor and deserved which finally empowers the masses at gross root level (Dadhich, 2022; Ravi et al., 2005, Sarangi, 2008). Women forms two thirds of working hours, but unfortunately women are subjected to discrimination (Sandhya Kaveri et al. 2015). Unless and until women are empowered in this male dominated society the women problems cannot be solved and women development is not possible. Microfinance positively contributed to the overall growth in standard of living and financial services (Madhubala Swamy, 2014). Microfinance is a type of service provided to the poor women who have no prior access to organised financial services (Julia Kagan, 2021). Innumerable studies in the previous like Kabeer (2005), Mayoux (2001), Oetro, M. (1989), Pitt and Khander (1996) found that microfinance is a good strategy to alleviate poverty, empower women and augmenting economic development. Self Helps Groups provide platform for the promotion of activities in groups and promotion of infrastructure facilities, technology, credit and marketing support for women (Sethi &Atibudhi, 2001; Sharma, 2001).

Social capital has been described as a lubricant that facilitates things done. It allows people to work together and to access benefits from social relationships. Our society, economy, institutions could not exist without social capital. At the unit of society social capital facilitates the cooperation and collaboration of different group and organisations.

**Statement of the problem:**

Women constitute 50% of population and two-third of working hours. But unfortunately women in India have not received proper recognition and further in a male dominated society they are only confined to unit level only. Unfortunately they have to confine only their family unit. Urban women like rural poor women required financial assistance to meet children education, health and children marriage. organised financial agencies are not in a responsible position to finance the needs of urban women on account of inability of providing collateral. Further, the governmental welfare programmes targeting women could not trickle down to the level of poor and many of welfare programmes met failure except direct transfer of assistance to the women. In order to self help they form Self Help Groups which are now-a-days becoming popular and capable of sanctioning loans to the needy women. The life of urban women living in outskirts and slum and are improving after they joining SHGs. Attainment of women empowerment is essential as it is going to empower women and improved their living standards, enhance savings formation and discourage and eradicate money lenders. Social capital formation plays an impressive role in all round development of SHGs and their income generating activities.

## Theoretical Framework



Source: Author's Creation

**Review of Literature:**

Sandeepkumar et al. (2020) explorative study reveals knowledge on financial literacy / awareness level about various investment options among women. The timely research by the researchers assumes importance since financial literacy is gaining significant from policy makers, government officials, and educators in India. The present study showed evidence to support that there is a significant mean-score difference in women's awareness level about various investment avenues based on their qualification level. Financial literacy is about enlightening women investors about their financial knowledge enable them to utilize this knowledge to evaluate different investment avenues. In the light of changing structure of our economy, financial knowledge has become not just a convenience but an essential survival strategy.

Hasan, M. et al (2021) are of the opinion that financial literacy is considered as one of the vital factors of financial inclusion. The study concentrated on rural people's financial better knowledge and financial services. Proper understanding of financial products is essential. The study reveals about the approaches to getting financial access i.e., banking, microfinance and FinTech (Mobile banking). Some variable shows significant insignificant result on account of participant poor responses, unfamiliarity. The study reveals that financial literacy had a positive effect on access to finance. Financial knowledge influenced strongly to enhance financial inclusion. Financial knowledge provides to promote financial communication for rural and low income people. Proper knowledge as per the researchers regarding different financial services influenced strongly in getting financial access and extending other financial services.

Manju Shree Raman et al. (2022) expressed that financial literacy would contribute in empowering the women through improving of social, economic, psychological conditions. They can get better access and claim the benefits of services of finance i.e., insurance, saving, loans, government subsidies so on. Further, the authors stated all these would create win-win situations to the different stake holders, such as government, banking and financial firms, NGOs, community groups etc. which enables to sustainable development in the real sense.

Basher & Rashid (2012) explained the characteristics of urban microfinance within Urban low income groups and their significance. They emphasise on the urban microfinance program because of the increasing trend of urban poverty.

Tanya Sharma et al., (2014) stated that microfinance in Delhi led to an improvement in living standards of the poor women and an increase in their incomes, savings and improvement in financial condition and impacted on poverty alleviation and also given them greater autonomy to take decisions concerning the lives of their families and themselves.

Prema Basargekar (2010) expressed about the impact of urbanisation at Poona Urban area where the villages are converted into industrial zones. Transition of these villages into semi-urban areas received mixed responses as this conversion provides jobs and better infrastructure and whereas as it develops agriculture and local jobs and enhance social pressure.

Jeremaiah Machigambi (2020) examined the relationship between sustainable micro finance and sustainability to poor clients. The paper focused more on demonstrating the impact of a sustainable lending approach of the poor clients. The key issues highlighted differences in terms of target clients and implications for the sustainability of beneficiaries.

### Objectives of the study

1. To study socio economic characteristics of respondents.
2. To analyse the effect of microfinance before and after joining SHGS.
3. To study factors impressing women empowerment.
4. To analyse the factors affecting social capital formation.

### Hypotheses

1. There exist no significant variation in the demographics of respondents and hence do not impress on the study.
2. There is no effect of microfinance after joining SHGs.
3. There are no factors driving women empowerment.
4. There are no factors affecting social capital formation.

### Research questions

1. What are the reasons behind socio economic factors not impacting on the microfinance activities in the study?
2. What is the effect of before and after joining SHGs?
3. Which factors drives women empowerment?
4. What are the factors affecting social capital formation?

### Research Methodology

Research methodology supplies detailed programme of approach to research. It explains about how a researcher intends to carry out research work. Further, it contains an explanation of why, what and how of the research. A well drafted and pretested questionnaire for validity performed in order to collate the required data. 5 point of scale and 3 point of scale Likert scale was utilised in order to place bipolar opinion of respondents. Questionnaire is a strategy for answering the structured questionnaire using empirical data (Shona, 2021). Research design should be an academic procedure (Claire Sellitz, 1965). The required data was gathered in a natural setting at the work place and visited the place of respondents and appealed to provide the data after explaining the objectives of the study. The data obtained was compared with the data given by official website of Karnataka. Panchatantra.kar.nic and talukwise report of group information.

**Questionnaire design:** It is a set of logic questions pertaining to the study and arranged in a systematic manner. Researchers are required to apply most relevant and effective way to gather maximum amount of information in terms of validity and reliability as recommended by Easterby Smith, Thorpe & Lowe (1991).

**Universe of the study :** The study confined to urban Bengaluru district. There are 69 Grama Panchayats, 3655 confirmed SHGs and 65805 members in all SHGs of 5 subdistricts.



**Sample of the study**

Name of the sub district	Grama Panchayat	SHGs	Members	Sample
Anekal	28	1321	24427	20
Bengaluru East	11	253	4717	20
Bengaluru North	30	1252	22766	20
Bengaluru South	15	829	13853	20
Yelahanka (Bengaluru North Additional)	-	NA	NA	20

Source: Panchatantra.kar.nic.

**Limitations of the study:**

1. The study is confined only to the selected villages of 5 sub districts of Bengaluru Urban district.
2. The data was collected in a limited time.
3. Any generalisation of the present work further in depth study.

**Variables Under study:**

Perceptions of respondents regarding before joining and after joining SHGs form independent variables. Factors driving women empowerment and factors of social capital formation are the independent variables. Microfinance activities are the dependent variables and respondents demographics profile is the moderator variables.

**Method of data analysis:** The study used  $\chi^2$ , contingency, coefficient, Kendall's coefficient of concordance, Weighted average technique & Garrett Ranking technique. These statistical tools are performed as they are appropriate and sample to understand.

**Data Presentation and Analysis : Demographics Profile of respondents – A**

The relevant demographics of respondents were studied to know the impact created on microfinance. These characteristics include, marital status, age, income, occupation, living conditions, participation in social activities, previous supply etc.,

**Research question No. 1:** What are the reasons behind the demographics do not impact on microfinance activities?

The study of socio economic characteristics of respondents necessary as it is going to decide whether they form the part of representative sample of target population. The respondents were requested to answer all the questions of questionnaire. Table-1 contemplated data about socio economic characteristics of respondents. All respondents are females and out of 100 respondents 82 are married and the remaining unmarried and 45 belongs to 30-40 years age group, 21 to the 40-50 years, 14 to the 20-30, 8 to the 50 years above. The education data reveals that 45 completed PUC, 30 studied upto 10<sup>th</sup> standard, 10 each completed 7<sup>th</sup> standard and general degree and 5 are post graduates. The occupation details reveals that 41 are selling seasonal fruits, 15 each provisions supply and vegetable selling, 9 working in medical stores, 8 involved in the sale of papads. Monthly income details reveals that 41 are getting monthly income in between 10K-15K, 39 getting more than 15K, 12 in between 5K-10K and 8 below 5K. 60 respondents are living in slums. 32 in outer skirts, 8 in developing areas. As far as savings are concerned 54 are regular savings creators, 28 are frequently, 11 moderate and 7 not regular. The respondents participation in social activities reveals that 49 occasional, 38 always 10 not always but choice selection and 3 never participated. 57 regular attend the job of provisions supply regular, 38 occasional and 5 frequent. The respondents participate in election, supporting a candidate are 59 in regular 37 occasional and 4 never. 88 participated in trade fairs and 12 not participated.  $\chi^2$  statistical tool reveals about the significant variation in data and reveals high degree of relationship.

**Research question No. 2:** What is the effect of before and after joining SHGs?

Table 2 & 3 reveals about the effect before and after joining SHGs. Before joining SHG there were 78 respondents strongly agree and after joining there were 90 respondents who strongly agree about the perception of respondents about factors driving microfinance activities. Similarly 15 were agree before and 6 after joining the SHGs and finally 7 were who said somewhat agree and 4 after joining. It was found that after joining there is an improvement and 'w' reveals the preference of high degree of relationship and shows respondents found benefited after joining SHGs.

**Research question No. 3:** What are the factors driving women empowerment?

Table – 4 shows about the factors driving women empowerment weighted average statistical tool was performed and ranked by using weighed average technique. The weights are awarded in proportion to the Likert scale. The opinions are expressed by 'f' and 'w' are weights and 'fw' is the multiplication of f and w. The sum of fw is divided by the sum of weights i.e.,  $5+4+3+2+1 = 15$  to get "WA". The first rank was awarded to savings formation followed by second rank to the retention of earnings and the third rank was awarded to more awareness of political system, voting and contest. The remaining factors are awarded ranks as per the strength of WA.

**Research question No. 4 :** What are the factors affecting social capital formation?

Table – 5 reveals data about factors affecting social capital. The frequency i.e., 'f' is the sum of opinions against scale derived from per cent position and Garrett values Table – 6. In order to obtain values, the calculated values has to be arrived by using the formula  $100 (R_{ij} - 0.5)/N_j$  and thus obtained values are referred with Garrett conversion table to get Garrett values (Table 6). The value of fx is the multiplication of f and x the value. The sum of fx is the total which is divided by N to get mean score. Based on the strength of meanscore ranking is awarded and accordingly the first rank was given to social relationship and the second and third was awarded to sharing valuable information and healthy discussion on common matters. The remaining factors driving social capital are ranked depending on the strength of mean score.

**Summary and conclusion:**

The main goal of the present study is to know whether socio economic factors of respondents impacts on microfinance effect measurement of before and after joining SHGs. Further, the study reveals about factors driving women empowerment and social capital formation. The target population interviewed for the intention of data collation belongs 5 sub district of Bengaluru Urban. The existing literature also taken into account in order to make this study most appropriate. A structured closed ended questionnaire was administered as schedule.

The population of Urban Bengaluru is 8749944 and literacy rate is 87.67% and majority of women 309059 are working in readymade garment units. The total SHGs excluding Yelahanka is 3655 and data on Yelahanka is not available as it was formed as Taluk recently. The number of measures from all excluding Yelahanka is 665763. The respondents were produced in income generating activities and women respondents involved in seasonal fruit selling, vegetables and provisions supply. The study reveals about the respondents demographics which are significantly varied and high degree of relationship between two variables. The members are highly benefited after joining SHGs which is verifiable through enhancement in confidence, family support and more training. Further, the negative aspect in the Table-2 has been found more improvement positively as it can be verifiable by referring to Table-3. Factors like savings formation, retention of earnings and more awareness of political system, voting and contest. Factors like social relationship, sharing valuable information, and healthy discussion on common matters found to be the driving factors of social capital formation. On the basis of women respondents bipolaropinion it was found that the demographics are impacting the microfinance activities and members benefitted after joining SHGs. All factors driving empowerment are impressing on SHG members and the responsible factors are also driving capital information and vital among them as related to healthy discussion on common matters and spread takes place from one to another mouth. The study performed convenient sampling technique to collate the required data on microfinance.

**Conclusion:**

SHG and Bank Linkage Programme (SHG – BLP) is a unique and popular microfinance programme which is offering several benefits to the members. Bengaluru Urban district growing beyond imagination. It is a “happening city” truly as expressed by Pandit Jawaharalal Nehru. Bengaluru of late nicknamed as “Science City”, “Silicon city”, “garments center” and “peaceful city”. The study reveals about the presence of significant variation and high degree of relationship between demographics of respondents and microfinance. The benefits of microfinance is found more after joining SHGs which are seen in the form overall improvement in all the variables or factors of the study and its found improvement. Further, the study also found factors like savings formation, retention of earnings and more awareness of political system, voting and contest are driving women empowerment. Factors like social relationship, sharing valuable information and healthy discussion on common matters are the revealed factors of driving social capital formation. Women in Bengaluru are showing interest towards joining SHGs for the purpose of employment, savings formation and to become entrepreneurs after getting experience in the line of income generating activities.

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**Table – 1 :Demographics profile of respondents participation in microfinance activities.**

Demographics of respondents	x <sup>2</sup>	TV@0.05	df	result of x <sup>2</sup>	“c”	Result of ‘C’
Marital status	43.56	3.841	1	Significant	0.55	High Degree
Age	67.98	11.070	5	Significant	0.63	High Degree
Qualification	57.50	9.488	4	Significant	0.60	High Degree
Occupation	64.52	12.592	6	Significant	0.62	High Degree
Monthly income (INR)	36.40	7.815	3	Significant	0.51	High Degree
Living conditions	40.64	5.991	2	Significant	0.53	High Degree
Savings formation	54.80	7.815	3	Significant	0.59	High Degree
Participation in social activities	58.16	7.815	3	Significant	0.60	High Degree
Perilous supply	41.54	5.991	2	Significant	0.54	High Degree
Participation in election, supporting a candidate	45.98	5.991	2	Significant	0.56	High Degree
Participation in trade fair	57.76	3.841	1	Significant	0.60	High Degree

Source : Field Survey

Note : x<sup>2</sup> = chi-square

‘c’ =  $\sqrt{(x^2 / x^2 + N)}$

Where ‘c’ = contingency coefficient

N = Number of observations

When the value ‘c’ is equal or near 1, it means there is high degree of association between attributes. Contingency co-efficient will always to be less than 1. High degree is considered here if ‘c’ is 0.50 and above.



**Table – 2 : Perception of respondents before joining SHGs – Kendall’s co-efficient of concordance.**

Factors driving microfinance activities before joining	SA	A	SWA	RT	RT <sup>2</sup>
Lack of confidence	16	3	1	20	400
Lack of training	9	2	-	11	121
Lack of family support	7	2	1	10	100
Lack of technical knowledge	6	3	-	9	81
Savings habit	8	2	1	11	121
Awareness level	7	-	1	8	64
Male domination	8	1	1	10	100
Education of children	5	1	1	7	49
Hesitation in facing the problem	4	1	-	5	25
Regressive encouragement	5	-	-	5	25
Lack of guidance for group formation	3	-	1	4	16
Total	78	15	7	100	1102

Source : Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree, RT - Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$= 1102 - (100)^2 / 9$$

$$= 1102 - 909.09$$

$$= 192.91$$

$$W = 12 \times SSR / K^2 N (N^2 - 1)$$

$$= 12 \times 192.91 / 9 \times 11 (21 - 1)$$

$$= 2314.92 / 11880 = 0.195$$

**Table – 3 : Perception of respondents after joining SHGs – Kendalls co-efficient of concordance**

Factors driving microfinance activities after joining	SA	A	SWA	RT	RT <sup>2</sup>
Gaining confidence	35	2	2	39	1521
Enhanced training	9	1	1	11	121
Family support	10	1	-	11	121
More technical knowledge	7	-	-	7	49
Savings habit	5	1	-	6	36
Awareness level	4	1	-	5	25
Male domination	4	-	-	4	16
Education of children	5	-	1	6	36
Hesitation in facing the problem	3	-	-	3	9
Progressive encouragement	4	-	-	4	16
Guidance for group foundation	4	-	-	4	16
Total	90	6	4	100	1996

Source : Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree, RT - Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$= 1996 - (100)^2 / 9$$

$$= 1996 - 909.09$$

$$= 1086.91$$

$$W = 12 \times SSR / K^2 N (N^2 - 1)$$

$$= 12 \times 1086.91 / 9 \times 11 (121 - 1)$$

$$= 13042.92 / 11880 = 1.10$$

Now, find the difference between 1.10 and 0.195 = 0.905.

Test the significance of “W” by using the chi-square statistic.

$$x^2 = k (n-1) w$$

$$= 3 (11-1) 0.905$$

$$= 3 \times 10 \times 0.905 = 27.17$$

**Decision :** At 10d.f. with 0.05 level of significance the TV = 18.307. The calculated value being 27.15 higher than the critical table value and hence ‘w’ fails to accept H<sub>0</sub> and accepts H<sub>1</sub>. Therefore it is

concluded that there exist significant relation between before and after joining SHGs and respondents found benefitted after joining SHGs.

**Table 4 : Factors impacting women empowerment – Weighted Average**

Factors impacting women empowerment	Weight	5	4	3	2	1	T	WA
	Likert scale	SA	A	N	DA	SDA		
Savings formation	f	87	12	-	1	-	100	I
	fw	435	48		2		485	32.33
More self confidence	f	86	2	1	-	1	100	X
	fw	430	8	3		1	442	29.47
More awareness of political system, voting and contest	f	80	14	4	1	1	100	III
	fw	400	56	12	2	1	471	31.4
Reduction in dependency on money lenders	f	81	13	3	2	1	100	III
	fw	405	52	9	4	1	471	31.40
Access to markets	f	75	14	5	4	2	100	VI
	fw	375	56	15	8	2	456	30.40
Liberty to buy and sell fixed assets	f	65	10	12	8	5	100	XVII
	fw	325	40	36	16	5	422	28.13
Employment and widened social status	f	68	12	10	6	4	100	XIII
	Fw	340	48	30	12	4	434	28.93
Participation in local campaign against any discrimination	f	55	28	9	4	4	100	XV
	fw	275	112	27	8	4	426	28.40
Freedom from domestic violence	f	66	25	5	3	1	100	VII
	fw	330	100	15	6	1	452	30.13
Enhanced standard of living	f	81	10	2	3	4	100	V
	fw	405	40	6	6	4	461	30.73
Freedom in spending, nutrition and education	f	64	18	5	5	8	100	XVI
	fw	320	72	15	10	8	425	28.33
Psychological wellbeing	f	58	20	8	5	9	100	XIX
	fw	290	80	24	10	9	413	27.53
Control over sexual relations, delivery and use of contraceptives	f	61	18	7	6	8	100	XVIII
	fw	305	72	21	12	8	418	27.87
More access to and control of family resources	f	71	15	5	6	3	100	VIII
	fw	355	60	15	12	3	445	29.67
Economic independence	f	68	15	8	7	2	100	XII
	fw	340	60	24	14	2	440	29.33
Women freedom movement	f	69	16	6	8	1	100	IX
	fw	345	64	18	16	1	444	29.60
Autonomy for women in marriage	F	71	14	5	6	4	100	X
	fw	355	56	15	12	4	442	29.47
More empowerment in deciding daughter marriage	f	65	14	12	8	1	100	XIII
	fw	325	56	36	16	1	434	28.93
Retention of earnings	f	82	14	2	2	-	100	II
	fw	410	56	6	4	-	476	31.73

Source : Field Survey

Likert scale : SA - Strongly Agree, A - Agree, N - Neutral, DA - Disagree, SDA - Strongly Disagree

Weights :  $5 + 4 + 3 + 2 + 1 = 15$

Weighted average = Total / sum of weights

**Table – 5 :Factors affecting capital – Garrett Ranking Technique**

Ranks	Scale & Scale Value of ranks										T	M S	R
	Scale	I	II	III	IV	V	VI	VII	VIII	IX			
Livelihood activities	Value- x	81	69	62	56	50	44	38	31	19			
	f	45	18	9	8	5	6	4	2	3	100		
Social relationship	fx	3645	1242	558	448	250	264	152	62	57	6678	66.78	I
	f	43	20	7	9	6	5	7	2	1	100		
Sharing valuable information	fx	3483	1380	434	504	300	220	266	62	19	6668	66.68	II
	f	42	22	8	7	5	7	4	2	3	100		
Healthy discussion on common matters	fx	3402	1518	496	392	250	308	152	62	57	6637	66.37	III
	f	35	21	8	9	8	7	6	4	2	100		
Mobilisation of savings regularly	fx	2835	1449	496	504	400	308	228	124	38	6382	63.82	V
	f	38	22	10	7	5	8	4	3	3	100		
Mutual help in case of need	fx	3078	1518	620	392	250	352	152	93	57	6512	65.12	IV
	f	40	16	8	9	5	4	6	5	7	100		
Social trust	fx	3240	1104	496	504	250	176	228	155	133	6286	62.86	VIII
	f	41	15	7	8	4	8	7	6	4	100		
Attitude and spread of benefits of micro finance	fx	3321	1035	434	448	200	352	266	186	76	6318	63.18	VI
	f	39	14	6	9	7	8	7	4	6	100		
Believing co-members	fx	3159	966	372	504	350	352	266	124	114	6207	62.07	IX
	f	41	14	8	8	7	4	7	6	5	100		
Respecting norms and values	fx	3321	966	496	448	350	176	266	186	95	6304	63.04	VII

Source : Field Survey

Note : Mean Score = Total Score / No. of respondents

**Table – 6 : Per cent position and Garrett Values**

Sl.No.	$100(R_{ij} - 0.5) / N_j$	Calculated value	Current value
1	$100(1-0.5) / 9$	5.56	81
2	$100(2-0.5) / 9$	16.67	69
3	$100(3-0.5) / 9$	27.78	62
4	$100(4-0.5) / 9$	38.89	56
5	$100(5-0.5) / 9$	50.00	50
6	$100(6-0.5) / 9$	61.11	44
7	$100(7-0.5) / 9$	72.22	38
8	$100(8-0.5) / 9$	83.33	31
9	$100(9-0.5) / 9$	94.44	19

Source : (1) Subhash Vadgale (2016). Village consumer behaviour towards perishable goods. A study with respect to Ahmednagar district of Maharashtra, Pezzottaite Journals, 5, (3) 2286-2287. (2) <https://pd4pro.com.edu>