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PERCEPTION OF HEALTH NEEDS AMONG LAMBANIS OF ALURHATHI VILLAGE

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Introduction

The perception of health needs and personal Hygiene and habits among the people of the Lambani community which may reflect upon their social, political, economical, educational and religious conditions of the people The empirical data given in the preceding and the following shows the impact of these factors on their health conditions and the necessary measurements to adopt in order to improve and bring changes not only in their health conditions, but also in other spheres o f life.

Table1

Age –Wise classification of the respondents

SL.NO	Particulars	Total respondents	Total %
1	20-25	1	1.7%
2	26-30	10	16.7%
3	31-35	6	10.0%
4	36-40	12	20.0%
5	41-45	6	10.0%
6	46-50	5	8.3%
7	51-55	5	8.3%
8	56 and above	15	25.0%
	TOTAL	60	100%

The above table, indicates that the age classification. Of the respondents who were interviewed from the house hold survey schedule method, Out of 60 respondents, 15(25%) respondents belong to the age 56 and above, 12(20%) respondents belong to the age group of 36-40,Respondents who aged 26-30, 31-35 and 41-45 all together constitute 30 percent, where the male respondents were 46(76%) and women respondents were 14(23.3%),The place of these respondents was in the village only, The majority of the respondents were aged above30 years, Even though the lineage of the family is found to be patrilineal along with male respondents women respondents were also interviewed, because for the reasons that their husbands were out for the work and some were widow.

Table 2

Education- wise classification of the respondents

Sl No	Particulars	Total respondents	Total %
1	Illiterate	40	66.7%
2	Primary	03	5.0%
3	Middle school	00	00%
4	High school	04	6.7%
5	College	11	18.3%
6	University	02	3.3%
	TOTAL	60	100%

The above table indicates the educational qualifications of the respondents who were interviewed and these include both men and women, Out of 60 respondents, 40(66.7%) both men and women respondents were illiterates, 03(5.0%) respondents had primary education, 4 respondents (6.7%) had finished studying in high school. 11(18.3%) respondents had their education will the college level and lastly 2(3.3%) respondents completed their university level of education.

The education level of the people of Alurhatti village is very poor. The respondents replied that education, facilities were not made available to them because of the family conditions and there were no facilities till so for in their village. One of the main reasons for lack of the education level of the respondents was the occupation and economic conditions of their families Agriculture being their basic occupation of the entire family members was made to work, in the field to improve, their

ender all banking services electronically, with quate security and at lower costs, many king activities are operated through the rnet.

jectives of study

To find the relationship between Customers education and usage habits of online banking services in Manora region.

To examine customer's reasons of avoiding the online banking services.

ypothesis

There is significant relationship in the Customer education and usage habits with online banking services.

Review of Literature

Banking is undergoing a rapid and radical transformation due to all-pervasive influence of IT, telecommunication and electronic data processing, still so many customers are not aware about different products and services provided by their bank. Majority of the respondents of public sector banks were not using IT enabled services except ATM due to factors like risk, lack of need and operating problem (Rao and Bhatnagar, 2012). Hundal (2005) stated that new technology created new markets and opportunities for the banking sector. Rapid penetration of mobile phones, as a result of new technology innovation in telecommunications, lead to usage of mobile devices in banking services. Customers who adopt electronic financial services are more likely to perceive problems related to loss of privacy, as the internet seemingly allows other people to access their information easily (Jones, 2000).

Research Methodology

Efforts are done to examine the relationship between the education of Customers and their usage rate, satisfaction and problem faced during the use of online banking services. For this study primary data is collected from sixty customers in each category on the basis of education (12th, UG, PG and Professionals) from Manora town of Washim district by stratified randomly sampling method through walk-in interview and analyzed using Percentage analysis & graphical presentation. The collected data in the present study is analyzed through descriptive statistical techniques. Percentage method is used to test the collected data.

Table 1: Usage habit and Education

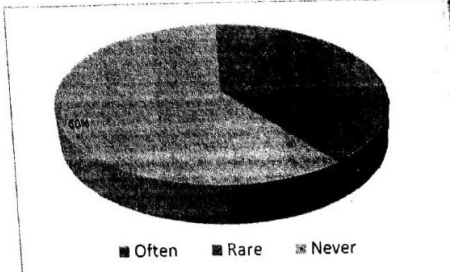
Education	Often	Rare	Never
12th	03	01	11
UG	03	02	10
PG	04	02	09
Professionals	05	04	06

Knowledge of the basic characteristics of the customers would help in understanding usage habits and category of customers using online banking facilities. The general characteristics of sample Customers include educational status.

Table 2: Percentage of Frequency of use of online banking services

Frequency of use of online banking services	No of respondents	Percentage
Often	15	25%
Rare	09	15%
Never	36	60%

Graph 1: Showing Percentage of Frequency of use of online banking services



Relationship between customer's educatio

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