

ROLE OF MICRO FINANCE IN ECONOMIC EMPOERMENT OF WOMEN: A STUDY OF SELF HELP GROUPS IN HARYANA

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Supervised by:

DR. SANTOSH NANDAL

Professor, Regn.No.07-MMJ-100

Department of Economics

M. D. University, Rohtak

Submitted by:

SUMAN KUMARI



**DEPARTMENT OF ECONOMICS
MAHARSHI DAYANAND UNIVERSITY
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CHAPTER-6

CONCLUSION

This chapter concluded the major finding, suggestions to improve the functioning of Self-Help Groups, implications and limitation of the study.

Conclusion

Miniaturized scale Finance is a sort of banking administration. Individuals who have low pay or jobless individuals are gotten to by money related and non budgetary administrations. Destitute individuals particularly ladies in creating nations are self enabled by microfinance. From mid 1970's, the development of ladies in numerous nations is expanding to reduce destitution through microfinance programs. From the outset International ladies meeting in Mexico in 1975 the specific focus have been given to the issue of ladies less access to credit. The advancement of small scale fund began as an effective undertaking from Bangladesh from 1970s. Microfinance is an extremely famous term in the present monetary market situation. Microfinance can be as advances, protection, and investment funds stores and it is useful to little estimated venture proprietors just as business visionaries with low capital. There are numerous individuals over the world, particularly in India, who doesn't have legitimate access to money related help.

Miniaturized scale financing is an incredible way to assist poor ladies with being autonomous. They can utilize these assets offered by banks at extremely low paces important to begin their very own little adventure or to make their different blessings from heaven. A significant number of the oppressed individuals in the country don't have any thought regarding setting aside cash or dealing with their accounts. At the point when they gain microfinance from a dependable foundation, they will get presentation to overseeing cash without anyone else and furthermore about using assets in a reasonable way.

Microfinance administrations upgrade the strengthening of ladies by impacting their basic leadership control at their financial status and at the degree of family unit. Miniaturized scale money has turned out to be one of the best means for strengthening of the poor people groups. In creating nations strengthening of ladies is most significant issue. Ladies are basic piece of society. Be that as it may, their member in financial matters exercises and basic leadership is low. The microfinance assumes a significant job in improving ladies choice by making their investment in financial matters exercises.

As the social mindfulness over the globe is developing, it has lead to various issues to the bleeding edge with sexual orientation quality and strengthening of ladies as critical ones. The system of SHG has moved the genuine financial power in ladies' grasp and diminished their reliance on men impressively. It has building fearlessness and furthermore helped in the

strengthening of ladies. The SHGs structure the reason for solidarity, quality and aggregate activity for strengthening and furthermore connected to the issues of social equity and equity. SHG is a relationship of monetarily homogeneous gatherings of country poor which are sparing modest quantities consistently and contribute towards a typical store to its individuals as far as crisis needs. It is a little gathering of around 10 to 20 individuals.

For the dispersal of miniaturized scale credit to the poor ladies, at risk association has been set up named as self - help Groups. It is ladies driven association and works upon the regions including how to noxiousness and oversee units, linkage support with banks, evaluate credits needs and furthermore the implementation of monetary self-followers. The status of ladies as members, leaders and prisons in the social, monetary, vote based and social parts of life have been upgraded by SHGs. Ladies are urged to effectively take an interest in the financial improvement of the general public. Smaller scale account is considered as an improvement apparatus to kill destitution in Asian, African and South American nations. It gives speedy and wanted outcomes to the destitute individuals. The experience crosswise over India and different nations has demonstrated an enormous capability of Micro money to converge with the improvement issues; however its beginning might be followed back to roughly thirty years. The writing on Self-Help Group and microfinance is generally one of the most youthful subsequently SHG and smaller scale fund might be said as the most youthful field of research. In the improvement program, Micro-account has advanced as a compelling system for strengthening and decrease of destitution for objective gatherings. Presently a move from smaller scale credit to miniaturized scale account in which there are expansion to credit preparation of sparing, bolster administrations, protection and preparing are given which are otherwise called credit in addition to. It is required by the needy individuals to use in pay producing exercises and decrease of neediness. The fundamental goal of the SHGs is to make bunches individuals independent, confident and self-engaging through different gathering exercises. SHG have exceptionally made for the Socio-monetary improvement of the provincial ladies in the nation.

There are many ruined individuals in the nation who don't have any information about elective wellsprings of fund separated from ordinary bank advances. They likewise don't have the foggiest idea about that they can take part in different wellsprings of work to win an occupation

Microfinance will show a less blessed individual to gradually escape their monetary circumstance. A couple of destitute individuals may likewise be in high-obligation circumstances because of past credit. Microfinance can enable them to handle past obligations capably as they will figure out how to deal with their accounts. It has prevailing with regards to making destitute individuals and poor endeavors maintainable and solid by furnishing them with reserves, preparing, generation aptitudes, protection, development, innovation, gear, and access to advertise stages. They plan to keep on working with similar objectives by utilizing propelled methods and fresher thoughts.

There are numerous examinations which demonstrates that support in different program has prompted more prominent improvement in ladies strengthening, for example, basic leadership control, self-assured, advancement of aptitudes, learning, social, monetary and political strengthening. The audit of effect assessment study gives significant bits of knowledge into advantages and downside related with microfinance modified and SHGs.

The primary target of the examination is to discover the job of the microfinance and SHG's in financial states of recipients and the issues looked by them. The examination depends on the speculation that microfinance gives business opportunity, increment salary and sparing propensities for the respondents.

The examination is exploratory in nature. It depends on both essential and optional information. The essential information implies for example meeting of the considerable number of respondents and gathered the data. The example for the field study are use by embracing multi organize arbitrary inspecting and purposive examining methods for choosing regions, squares, towns and recipients. The region Bhiwani, Mewat, Rohtak and Ambala are chosen based on one locale in each regulatory zone. Two squares from each area are picked based on greatest quantities of self improvement gathering. Two towns are purposively chosen from each square based on greatest number of self improvement gatherings. At long last 20 respondents are met in each town. So the respondents of the examination are chosen from 1 state, 4 locale, 8 squares, 16 towns and 320 recipients. In the examination different fitting measurable devices like mean, standard deviation, chi square, combined t-test and Karl Pearson connection test are utilized to break down the information and make determination. Auxiliary information is gathered from enumeration of Haryana, area evaluation handbook, DRDA office, Anganwari's record, different diaries, articles, working papers, and NGO reports and so on.

OBJECTIVES OF THE STUDY

1. To study the role of the microfinance and SHG's in socio-economic conditions of beneficiaries.
2. To evaluate the working of Self-Help Groups and the problems faced by them.
3. To compare economic empowerment of women through Self-Help Groups in selected four districts.

Hypotheses

1. Ho: There is no impact of SHGs on the status and position of the respondents after joining the SHGs.

Ha: There is significant impact of SHGs on the status and position of the respondents after joining the SHGs.

2. Ho: There is no impact of SHGs on the social status of rural women after joining the SHGs.

Ha: There is significant impact of SHGs on the social status of rural women after joining the SHGs.

3. Ho: There is no impact of SHGs on the economic status of rural women after joining the SHGs.

H1: There is significant impact of SHGs on the economic status of rural women after joining the SHGs.

4. Ho: There is no impact of SHGs on the employment opportunities to rural women after joining the SHGs.

H1: There is significant impact of SHGs on the employment opportunities to rural women after joining the SHGs.

Impediments of the Study

The examination is dependent upon the accompanying confinements:

- Present investigation is restricted to the region of Haryana. The examination is mostly confined to Mewat, Bhwani, Rohtak and Ambala locale. In this examination is confined to the SHGs in eight squares of chosen four regions since contemplating of all SHGs in the chose region isn't workable for an analyst.
- In my investigation, all respondents are from the rustic zones and because of their absence of education and touchy nature; it was hard for the specialist to find solutions for delicate inquiries.
- Data gave by the respondents is absolutely founded on their discernment as it were. The quality and unwavering quality of the information gathered are the genuine articulation of respondents.
- Study is restricted in light of the fact that it's finding and recommendations depend on different statically devices and method.

RESEARCH METHODOLOGY

The study is exploratory in nature and is based on both primary and secondary data. The primary data means i.e. interview of all the respondents and collected the information. The sample for the field survey has been drawn by adopting multi stage random sampling and

purposive sampling techniques for selecting districts, blocks, villages and beneficiaries. The district Bhiwani, Mewat, Rohtak and Ambala have been selected on the basis of one district from four different administrative zone of Haryana. Two blocks from each district have been selected on the basis of maximum numbers of self help group. Two villages have been purposively selected from each block on the basis of maximum number of self help groups and interview of 20 respondents from each selected village have been taken. So the 320 respondents of the study have been selected from 1 state, 4 districts, 8 blocks, and 16 villages. In the study appropriate statistical tools have been used to analyze the data and draw conclusion. Secondary data has been collected from census of Haryana, DRDA office, handbook of district, Anganwari's record, various journals, articles, working papers, and NGO reports.

Finding of the examination

Financial states of the respondents

- Majority of the recipients 45.31 per cent has a place with the age gathering of 30- multi year. It was seen from the table that the respondents of age bunches between 30-40 years were progressively intrigued to join SHGs.
- Most of the recipients 85.31 per cent have a place with Hindu religion. It was uncovered that the most number of the respondents are of Hindu religion.
- Majority of the respondents 39.69 per cent has a place with plan rank, trailed by 36.87 per cent has a place with OBC and 23.44 per cent has a place with general class. Nobody has a place with the Minorities.
- Majority of recipients 32.19 per cent were uneducated people, 23.12 per cent of the respondents was having essential instruction, 15.62 per cent of .the respondents was having white collar class training, trailed by 14.69 per cent was having secondary school instruction and 3.75 per cent of the respondents were graduate.
- 92.50 of the respondents were hitched and 5.94 per cent of the respondents were window, 1.25 per cent of the respondents were unmarried trailed by just 0.31 per cent of the respondents were divorced person.

- 66.87 per cent of the respondents were has a place with the family unit and 33.13 per cent of the respondents were has a place with the joint family. It is seen from the above table that individuals from family units were increasingly keen on the arrangement of self improvement gatherings.
- It saw that individuals of rustic zone were occupied with different occupations for their vocation. Most of the respondents 18.44 per cent were associated with work. 16.25 per cent of the respondents were associated with agribusiness, trailed by 15 per cent of the respondents were occupied with shop work. Just 1.56 per cent was doing Government work and 3.13 per cent of the respondents were not utilized.
- It is found in the investigation that spouse of recipients was holding headship in 63.75 per cent families, in 7.50 per cent head were Mother-inlaw while in 2.18 per cent leader of the family unit were other individuals of the respondent's family similar to jeth (senior sibling of husband).
- It is watched structure the investigation that 42.50 per cent of the respondents was having pucca house and 35.63 per cent of the respondents was having semi-pucca house. What's more, just 21.87 per cent of the respondents was having kutcha house .It is presumed that most of the respondents have pucca house.
- It is discovered that 36.87 per cent of the respondents were having wellspring of drinking water at their home while 0.63 per cent of the respondents were utilizing the water provided by R.O. water providers at their town.
- It is seen that 56.87 per cent of the respondents were APL card holder and 43.13 per cent of the respondents were having BPL card. It is discovered that respondents who have APL card are more in SHGs.

Functing of Self-Help Groups and issues looked by them

- It was seen that joing year of 26.56 per cent of the respondents was 2014, trailed by joing year of 25 per cent of the respondents was 2017 and joing year of 2.5 per cent of the respondents was 2019.
- Majority of the respondents 66.87 per cent got data or mindfulness about SHGs from Govt. authorities though just 2.19 per cent of the respondents got data about SHGs by some other sources.

- Most of the respondents 74.68 per cent were propelled by the advantage that they can contribute in the salary of their family unit in the wake of joining the Self-Help Groups while just 16.25 per cent of the respondents said that there are numerous different components which rouse them to turn into the individual from self improvement gatherings.
- 75.93 per cent of the respondents need to expand their investment funds to meet crisis in future while just 17.5 per cent of respondents need to build their reserve funds for horticultural reason.
- 94.68 per cent of the respondents were happy with the working of the gathering meeting. Just 5.31 per cent of the respondents were not fulfilled.
- 81.25 per cent of the respondents said that the leader of the gathering is obligation to keep the record of meeting. While 12.5 per cent said that clerk of the gathering is liable for keeping up and keeping record.
- 97.81 per cent of the respondents knew about legitimate support of record. Just 2.19 per cent didn't know about it.
- 96.56 per cent of the respondents were gotten notice with respect to the gatherings of SHG. Just 3.44 per cent said that they didn't get any notice about the gathering of the gathering.
- 80.62 of the respondents said that the length of the gathering of self improvement gatherings close by one hour though 17.5 per cent said that the term times of meeting of SHGs roughly two hour.
- Most of the respondents about 79.69 per cent said that the planning of the gatherings in morning. Around 16 per cent said that the planning of the gathering of SHG in evening. Remaining 3.75 per cent of the respondents said that their gathering of SHG could be whenever.
- 95.94 per cent of the respondents said that they normally go to assemble gatherings. Yet, 4.06 per cent said that they can't go to gather gatherings on ordinary premise.
- 90 per cent of respondents said that they have taken credit from SHGs as it were. Just 6.25 per cent of respondents said that they have not taken any credit till now. It is finished up by the table that SHGs are assuming an imperative job to satisfy their money related needs.

- Most of the respondents 53.75 per cent utilized the advance sum for venture reason in different work. 45.62 per cent of the respondents utilized the advance sum for use and 21.87 per cent said that they utilized the credit sum in wellbeing possibility
- 22.19 Per cent respondents said that advance sum was used without anyone else to begin different salary produce movement (IGA) 46.25 per cent of the respondents didn't begin any pay created action. It is presumed that greater part of the respondents is utilized credit sum in family use.
- 75.63 per cent of the respondents reimbursed the advance sum on schedule and just 18.12 per cent of the respondents were not ready to pay on schedule.
- 53.75 per cent of the respondents reimbursed the advance sum from benefit of salary created action, though 8.23 per cent of the respondents said that they obtained from bunch individuals to reimburse the credit.
- The information demonstrates that 18.12 per cent of the respondents were not ready to reimburse credit on time in which 11.56 per cent of the respondents said that infection in the family was the primary explanation and just 1.25 Per cent of the respondents given some other motivations to not pay advance sum on schedule.
- 56.56 per cent of the respondents said that they don't assume any acknowledgment from cash banks subsequent to joining SHGs. 43.44 per cent of the respondents said that they have assumed praise from cash moneylenders in which 17.50 per cent of the respondents taken from bank, trailed by 15.63 per cent of the respondents have taken from relatives. 8.75 per cent of the respondents taken from neighbors.
- The information demonstrates that 22.19 per cent of the respondents didn't get adequate advance structure Self-Help bunches that is the reason they rely upon cash loan specialists in the wake of joining SHGs. Just 3.43 per cent said that there are some different motivations to rely upon cash moneylenders.
- It is seen in study 16.88 per cent of the respondents acquired bison for their IGA and just 0.63 per cent of the respondents have begun the poultry and dairy cultivating. It is discovered that all out 53.75 per cent of the responders have begun the salary created movement and 46.25 per cent of the respondents didn't begin any pay produced action.

- 51.25 per cent of the respondents said their family unit obtained resources subsequent to joining SHGs and 48.75 per cent of the respondents said no.
- 46.56 per cent of the respondents said that they have contributed while getting to medicinal offices with benefit earned from salary creates action. Around 25 per cent said that there was no commitment by them. 20.31 per cent of the recipients said that they contributed in that condition by benefit earned.
- It is discovered that 54 per cent of the respondents feel that there were exceptionally huge commitments of family unit in getting to medicinal office in the wake of joining SHGs. 16.87 per cent of the respondents uncover that there were constrained commitments of family in getting to therapeutic office.
- 78.12 per cent of the respondents said no they didn't went up against with unsafe or dubious conditions yet 21.88per cent respondents uncovered yes they have confronted some dangerous and questionable circumstance in the wake of joining the gathering.
- 85.93 per cent of the respondents uncovered that their utilization become smoother in the wake of joining the gatherings while 51.25 per cent of the respondents produced resources in the wake of getting to be individual from the self improvement gatherings
- It is discovered that there is a significant addition in oral aptitudes of the respondents. 56.56 per cent of the respondents said that their oral aptitudes get particularly improved; presently they can honestly talk in gatherings of Self Help Group's. Just 2.50 per cent of the respondents feel that there was no adjustment in their oral abilities in the wake of joining SHGs.
- 46.88 per cent of the respondents said that they can talk honestly during open gathering. Just 7.81per cent of the respondents feel that there was no adjustment in their oral ability during open gathering in the wake of joining SHGs.
- The information demonstrates that 36.88 per cent of the respondents said that they can converse with any govt. or then again Ngo authorities effectively now, there is particularly improvement. 29.69 per cent of the respondents said that improvement is constrained. Around 8 per cent of the respondents said that there is no change.

- Some issues additionally discovered which are looking by the respondents. 10.94 per cent of the respondents said that they are confronting the issue absence of preparing. 6.25 per cent said that they are confronting the medical issue and 0.62 per cent of them said that there is the fundamental issue of joblessness that is the reason their pay level is low.
- 37.19 per cent of the respondents said that there is a significant augmentation in family unit pay, where as 16.56 per cent of the respondents said that their family unit pay get less expanded, staying 46.25 per cent of the respondents reacted that there is no adjustment in their pay.
- It was discovered that 42.50 per cent of the respondents said that there is no adjustment in their advantage. While 25.31 per cent of the respondents said there is minor change in the benefit.
- It was discovered that 49.38 per cent of the respondents said that there is significant augmentation in family unit utilization consumption. Though 13.12 per cent said that there are no adjustment in utilization use in the wake of joining SHGs.
- Majority of the respondent 47.19 per cent said that there is significant addition in use on training and 23.12 per cent of the respondents said that there is no adjustment in use of instruction.
- Majority of the respondents 49.38 per cent said that their wellbeing consumption get increasingly expanded however 26.56 per cent said that their use get less expanded on wellbeing. Staying 24.06 per cent said there is no adjustment in wellbeing consumption.
- The information uncovers the adjustment in strengthening of respondents on money related issues subsequent to joing the gathering. 68.44 per cent of the respondents said that they got increasingly money related assistance in predicament yet 20.63 Per cent of the respondents got less monetary assistance in awful circumstance. Just 10.93 Per cent said that there is no adjustment in that sort of conditions subsequent to joining SHGS.
- Table additionally shows expansion in wellspring of pay. Larger part of the respondents 46.29 per cent said that there is no change. 39.06 per cent of the respondents feel that there is more broadening in salary sources.

- Table likewise uncovers the reliance of respondents upon cash loan specialists. Around 52 per cent of the respondents reacted that the reliance on cash loan specialists get increasingly diminished and 37.19 per cent said there is less change in reliance upon cash moneylender. Just 10.31 per cent of the respondents said that there is no adjustment in the reliance upon cash loan specialists.
- As in regards to the strengthening of the respondents in money related issues, about 51.56 per cent of the respondents feel that their strengthening in budgetary issue get progressively expanded however 34.69 per cent said that there is less improvement in their strengthening. Just 13.75 per cent of the respondents feel that there is no adjustment in the strengthening in the wake of joining the gathering.
- It was discovered that respectively 84.06 per cent and 74.69 per cent of the respondents said that they don't stop for a second now while addressing somebody inside and outside the house. Same as around 10 per cent and 16 per cent of the respondents said that there is restricted change in faltering while at the same time addressing somebody inside and outside the house. Staying 5 per cent and 7.8 per cent of the respondents said that there is no change.
- 61.56 per cent and 84.69 per cent of the respondents said that they are certain while talking at the town level just as gathering level gatherings of SHGs. 30.63 and 12.81 per cent of the respondents feel that there is constrained augmentation in certainty while talking at town level gathering just as gathering level. Just 7.81 per cent and 2.50 per cent of the respondent said that there is no adjustment in their certainty level.
- The table shows 71.56 per cent of the respondents said that they are progressively sure now while visiting the concerned authorities. Then again 20.31 per cent of the respondents said that there is constrained change in their certainty level and staying 8.13 per cent said that there is no adjustment in certainty level while visiting the concerned authorities.
- According to information got 48.13 and 58.13 per cent of the respondents said that they tended to the town level gathering and gathering level discussion commonly individually. 35.62 per cent and 30.31 per cent of the respondents said that they tended to discussion of town just as gathering at extremely uncommon event, staying 16.26 per cent and 11.25 per cent of the respondents said that they never tended to any town and gathering level discussion.

- 70 per cent of the respondents said that they keep more measure of cash now in the wake of turning into the individual from SHGs. Just 9.37 per cent said that they don't keep any measure of cash for their needs. Staying of the respondents said that they keep constrained measure of cash with them.
- The information uncovers 40.63 per cent of the respondents said they would now be able to take free choice while making their choice in Panchayat get together and parliament races. Yet, 32.50 per cent of the respondents feel that despite everything they delay while taking the choice with respect to making their choice in different sorts of races. Another 26.87 per cent said that there is no adjustment in the independency about making the choice in various sort of races; despite everything they utilize their vote as indicated by their family.
- 48.12 per cent of the respondents said that now they have full position to utilize the earned pay and furthermore having command over resources. In any case, 34.69 per cent said that they can utilize their earned cash at exceptionally uncommon events. Staying 17.19 per cent of the respondents said that despite everything they can't utilize cash as per them.
- 53.44 per cent of the respondents answered that now they can burn through cash by their own decision upon purchaser durables. 32.50 per cent said that now they can burn through cash on constrained events on shopper merchandise .Only 14.06 per cent of the respondents answered that there is no change.
- The table additionally shows pinions of the respondents to burn through cash on physical resources; various celebrations and get-togethers. 43.44 per cent and 71.25 per cent of the respondents said that now they can burn through cash by their very own decision at physical resources and celebrations. 35 per cents and 28.75 per cent of the individuals uncovered that some time they spent on it by their own decision and once in a while by the decision of family. In any case, 21.56 per cent of the recipients said that they don't have any power to burn through cash on physical resources.
- Whereas 33.13 per cent of the respondents said that now they can burn through cash on the training of their kids by their very own decision and can take choices about their kids' instruction too. Pursued by 36.25 per cent said that they have restricted decision to burn through cash. Staying 30 62 per cent of the respondents

said that there are no adjustments in the power to burn through cash on youngster instruction.

- This table additionally investigates cash spent on pay created movement by the selection of respondents or not. About 34.69 per cent of the respondent uncovered that they burned through cash by their own decision on salary created action however opposite side 46.25 per cent said that they were having no adjustments in their very own decision to burn through cash on pay produced action. Though 19 per cent said that salary produced action was begun by the decision of their family however they have given their conclusion.
- 35.00 per cent of the respondents uncovered that presently there is a significant addition in their circumspection influence; they can offer cash to any individual from the family by their own. 36.56 per cent of the respondents said that they ask to their significant other now and again and they have restricted capacity to make strides about it. 28.44 per cent of the react uncovered that they have no adjustment in attentiveness influence to give earned pay and credit cash to any family part to help them in troublesome circumstance.
- 22.19 per cent of the respondents said that there is significant change in their circumspection to influence; presently they can give earned salary or solitary cash to relatives to help them in predicament. 34.69 per cent said that there is constrained improvement. 43.12 per cent said that still their family takes the choices going to give earned pay and advance cash to relatives in troublesome circumstance.
- 28.44 per cent said that they are having more watchfulness influence to give earned and credit cash to neighbors to help them in predicament. In any case, 40.94 per cent said that they are having constrained carefulness influence to give earned salary and credit cash to neighbors to support them.
- As with respect to the basic leadership capacity to begin salary creates movement. 34.69 per cent of the respondents said that they taken their own choice about salary produced action like what to do, where to do and so on. Another side 46.25 per cent said that they have no adjustment in the ability to take any choices going to begin pay creates action. 19.06 per cent of the respondents said that they began their salary created movement by the assistance of their family, there was a typical choice going to begin the IGA.

To compare economic empowerment of women in selected four Districts.

- It was discovered that in Mewat area Majority of the respondents 52.5 per cent said that their yearly salary is up to 50 thousands. Only 1.25 per cent said that their yearly pay is above 2lac. In Bhiwani locale 40 per cent of the respondents said that their yearly salary in the range up to 50k though just 6.25 per cent of the respondents said that they are getting pay between the range above 2lac. In Rohtak area Majority of the respondents 43.75 per cent said that their yearly salary is up to 50 thousands. Just 5 per cent said that they are getting yearly salary above 2lac. In Ambala area 25 per cent of the respondents said that they are acquiring up to 50k as their yearly salary. While just 2.5 per cent of the respondents said that their yearly pay is above 2lac and 52.5 per cent said that they don't have any pay.
- Most of the respondents 80 per cent said that they saved 100 Rs month to month in bunches as their sparing. While 4.37 per cent of the respondents state that they are sparing 300 Rs month to month sum in gatherings.
- The information demonstrates that in Mewat locale 43.75 per cent of the respondents said that they can't set aside any cash till now while 1.25 per cent of the respondents said their sparing is expanded up to 40 thousands yearly at this point. In Bhiwani region 37.5 per cent of the respondents said that regardless they having no investment funds and 3.75 per cent of the respondents said their sparing is expanded up to 40 thousands every year now. In Rohtak region 35 per cent said that they don't have any sparing yet 5 per cent of the respondents said their sparing is expanded up to 40 thousands every year now. In Ambala locale the greater part of the respondents 66.25 per cent of the respondents said that despite everything they having no investment funds and 1.25 per cent of the respondents said their sparing is expanded up to 40 thousands yearly at this point.
- The information uncover that 90 per cent of the respondents have taken advance up to 10k. Just 8.75 of the respondents said that they have taken credit in the range above 50k in Mewat area. 93.75 per cent of the respondents have taken advance up to 10k. Just 18.75 of the respondents said that they have taken advance in the range above 50k in Bhiwani region. 95 per cent of the respondents have taken credit up to 10k. 31.25 per cent of the respondents said that they have taken credit in the range above 50k in Rohtak area. 83.75 per cent of the respondents have taken advance up to 10k and around 26 per cent of the

respondents said that they have taken advance in the range above 50k in Ambala region. It is inferred that respondents of Rohtak locale taken more advance sum as contrast with the respondents of Bhiwani, mewat, Ambala areas.

- It was seen that in Mewat region 32.5 per cent of the respondents said yearly use of their families set down up to 50 thousands and 5 per cent of the respondents said consumption of their families is above 2lac every year. In Bhiwani area 26.25 per cent of the respondents said that their yearly use is between the scope of 1lac to 1.50lac rupees and 10 per cent of the respondent said their family consumption is above 2lac rupees every year. In Rohtak area, 28.75 per cent of the respondents said that their yearly use is between the scope of 1lac to 1.50lac rupees and 8.75 per cent of the respondent said their family use is above 2lac rupees every year. In Ambala region 27.5 per cent of the respondents said that their yearly use is between the scope of 1.5lac to 2lac rupees and 11.25 per cent of the respondent said their family use is between 50k to 1lac rupees every year.

Ramifications of the examination

- The concentrate present that lion's share of the respondents was uneducated. So it is important to improve instruction level, improvement in abilities and specialized mindfulness by different divisions like ladies and kid advancement office in provincial territories which increment their salary produce exercises, social mindfulness, and way of life.
- Majority of the respondents said that there is lack of salary creating exercises. So there is have to build their work through different projects. A portion of the respondents said the credit sum ought to be fixed by their prerequisites and requirements.
- There is absence of normal, legitimate and important preparing programs which can decide use of accessible asset and neighborhood showcase. These preparation software engineers ought to be composed by DRDA (locale rustic improvement office), SHGs, NGOs and other town level developers.
- Most of the respondents said that they were socially, politically and financially enabled subsequent to joining Self-Help Groups which aided in increment the commitment of their family salary. So there is have to advance and begin SHGs in all towns.

Suggestions

- Market facilities to the sale of products beneficiaries of SHG should be provided.
- There should be more facilities for technical trainings and employment opportunities to the younger generation in the SHGs.
- There should be better understanding and cooperation among the members of SHGs.
- Insurance linked credit facilities should be introduced.
- The amount of credit advanced by banks should be adequate.
- More awareness programs should be introduced by the government for rural area women.
- SHGs should teach women to balance between work and family.
- Psychological and motivational programs need to be conducted to help women to overcome their problems.