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CASE STUDY

(2022-24)



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Role of Financial Inclusion on Sustainable Livelihood Development and Women Empowerment: A Case Study of Block Nuh, Haryana



Faculty Co-ordinator

- 1. Dr. Mohammed Nizamuddin**
(Assistant Professor) SOMC
- 2. Mr. Krishan Kumar**
(Assistant Professor) SOMC

Student Co-ordinator

- 1. Rajan Kumar**
(M.B.A. Ist year)
- 2. Gaurav Sharma**
(M.B.A. Ist year)
- 3. Khushi Jain**
(M.B.A. Ist year)

**School of Commerce and Management
K. R. Mangalam University
Sohna Road, Gurugram-122103 (Haryana)**



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Content

- 1. Introduction**
- 2. Literature Review**
 - 2.1 Financial Inclusion and Women Empowerment*
 - 2.1.2. Financial Inclusion and Its Dimensions*
 - 2.1.3. Impact of Financial Inclusion on Women's Economic Empowerment*
 - 2.1.3.1 Access to Credit and Entrepreneurship*
 - 2.1.3.2 Savings and Financial Security*
 - 2.1.3.3 Income and Employment Opportunities*
 - 2.1.4. Financial Literacy and Women's Empowerment*
 - 2.1.4.1 Knowledge and Decision-Making*
 - 2.1.4.2 Impact on Household Welfare*
 - 2.1.5. Challenges and Barriers to Women's Financial Inclusion*
 - 2.1.5.1 Gender-Based Discrimination*
 - 2.1.5.2 Cultural and Social Norms*
 - 2.1.6. Government Initiatives and Policy Implications*
 - 2.2 Financial Inclusion and Sustainable Livelihood Development*
 - 2.2.1 Access to Banking Services*
 - 2.2.2 Microfinance and Entrepreneurship*
 - 2.2.3 Government-led Initiatives*
 - 2.3. Financial Inclusion, Agriculture, and Rural Development*
 - 2.3.1 Agricultural Finance*
 - 2.3.2 Rural Entrepreneurship*
 - 2.4. Financial Literacy and Sustainable Livelihood Development*
 - 2.4.1 Empowering Communities*
 - 2.4.2 Impact on Poverty Alleviation*
- 3 Haryana State Rural Livelihood Mission (HSRLM): An Overview**
 - 3.1 Objectives of HSRLM*
 - 3.1.1. Poverty Alleviation*
 - 3.1.2. Livelihood Promotion*
 - 3.1.3 Promoting Self-Employment*
 - 3.1.4. Women Empowerment*
 - 3.1.5 Promoting Self-Help Groups (SHGs)*
 - 3.1.6. Social Inclusion*
 - 3.1.7 Community Mobilization*
 - 3.1.8. Skill Development and Capacity Building*
 - 3.1.9 Capacity Building*
 - 3.1.10. Strengthening Institutional Framework*
 - 3.1.11 Monitoring and Evaluation*
- 4 Research Problem**
- 5 Need and Importance of the Study**
- 6 Objectives of the Study**
- 7 Research Methodology**
 - 7.1 Research Design and Sources of Data Collection*
- 8 Limitations of the Study**



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THE COMPLETE WORLD OF EDUCATION

(Est. Under the Govt. of Haryana private Universities Act No. 2006, under section 2f of the UGC Act, 1956)

9. Case Study Area Village Ghasera and Ujina, Block Nuh District Nuh Haryana

- 9.1 Agricultural Dependence and Economic Vulnerabilities*
- 9.2 Historical Socio-Economic Disparities*
- 9.3 Limited Access to Formal Financial Services*
- 9.4 Gender Dynamics and Financial Inclusion*
- 9.5 Government Initiatives and Financial Inclusion*
- 9.6 Digital Transformation and Financial Inclusion*
- 9.7 Demographic Profile of Block Nuh*
 - 9.7.1 Population*
 - 9.7.2 Geographical Distribution*
 - 9.7.3 Languages*
- 9.8 Socio-economic Profile of Block Nuh*
 - 9.8.1 Economic Activities*
 - 9.8.2 Education*
 - 9.8.3 Healthcare*
 - 9.8.4 Infrastructure*
 - 9.8.5 Social Indicators*
 - 9.8.6 Livelihood Patterns*
 - 9.8.7 Cultural Identity*
 - 9.8.8 Government Initiatives*

10. Findings, Analysis and Discussion

- 10.1 To investigate the living conditions and livelihood of women prior to the establishment of the Canteen through “Antyodaya Ahar Yojna”*
- 10.2 Women Empowerment through “Antyodaya Ahar Yojna” in Block Nuh*
 - 10.2.1 Individual Liberty*
 - 10.2.1.1. Freedom of speech*
 - 10.2.1.2. Moving from one place to another*
 - 10.2.1.3. Work Frame*
 - 10.2.2 Earnings for Rural Women*
 - 10.2.3 Control or access to resources*
 - 10.2.4 Decisions Making*
 - 10.2.5 Level of Satisfaction*
- 10.3 The Role of Financial Inclusion to sustainable livelihood assets*
 - 10.3.1 Community Resources*
 - 10.3.2 Human Resources*
 - 10.3.3 Financial Resources*
 - 10.3.4 Physical Resources*
 - 10.3.5 Resources Found in Nature*
- 10.4 The Relationship between Women's Livelihood and Employment*

11. Conclusion and Recommendations

- 11.1 Conclusion*
- 11.2 Recommendations*

References

Annexure



Website

krmangalam.edu.in



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Address

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ROLE OF FINANCIAL INCLUSION ON SUSTAINABLE LIVELIHOOD DEVELOPMENT AND WOMEN EMPOWERMENT: A CASE STUDY OF BLOCK NUH, HARYANA

Abstract

Rural women are the backbone of sustainable livelihoods. This case study aims to investigate the impact of financial inclusion in promoting sustainable livelihood among indigenous women empowerment. According to Niti Ayog report (2019) district Nuh is considered as the most educationally and socially backward district in India. In rural Nuh many efforts are being made by state as well as central Government to empower women in local level with aid from internal and external or local institute. These efforts are appreciable, but its effectiveness, impact and sustainability haven't been studied. This case study mainly focused on the impact of financial inclusion through Self Help Groups by Haryana State Rural Livelihood Mission on the sustainable livelihood development and women empowerment. The study was carried out in two villages of Block and district Nuh which is 22 km away from K. R. Mangalam University. Primary data was collected using semi structured interviews with key informant survey, households survey, and group discussion. Whereas, secondary data was collected from relevant articles, journals and published and unpublished reports. Level of satisfaction of women and decision making on spending was measured using Chi-square test. The qualitative data was analyzed using descriptive statistics such as pie charts, bar graphs and tables. It showed positive changes in livelihood development and socio-economic condition of rural women. HSRLM has been able to provide loan to improve business and savings accounts (like Mahila Bachat and Bal Bacha) to make women financially strong and independent. It has been found during study potential to create opportunities; women employment and human skill development. Thus, concerned agencies need to explore, and promote indigenous products for promoting them as micro-entrepreneurs or similar institutions working on uplift of woman's status and rural area as a whole. The results showed that financial inclusion has direct and indirect effect on promoting sustainable livelihood among indigenous women. The



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Government of India should formulate policies on financial inclusion. In addition, to increase the base of microenterprises and the achievement of sustainable livelihood in rural regions, more focus should be given toward the promotion of inclusive finance among indigenous women in India. The present idea has not been discussed or explored earlier among the indigenous communities in the Indian context. So, the study will benefit the marginalized groups of women in promoting their livelihood sustainably.

Keywords: Financial Inclusion, Indigenous women, Sustainable Livelihood Development, Women Empowerment, District Nuh.

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1. Introduction

Achieving sustainable livelihood has long been a priority for developing nations (*Tripathy et al., 2022; Kumar et al., 2023*). Having sufficient, long-term access to resources and income to satisfy basic needs like food, clean water, and shelter is what is meant by a sustainable livelihood. Potable water, excellent healthcare, educational opportunities, and community participation (*Frankenberger et al., 2002*). According to *Chambers and Conway (1992)*, it often refers to having access to enough food, clothes, excellent healthcare, education, social inclusion, and professional prospects. Establishing the link between financial inclusion, and the development of sustainable livelihoods would assist policymakers in creating and implementing policies that support the expansion of livelihoods and the availability of financial services. Women contribute significantly to the advancement of sustainable livelihood in developing countries, and their entrepreneurial activities promote long-term socioeconomic progress (*Sahu et al., 2021; Hasan et al., 2022*).

Previous studies evaluating the effects of financial inclusion on the development of sustainable livelihoods (*Datta and Sahu, 2022; Ding et al., 2023*) have demonstrated a significant long-term impact on its outcomes. Financial inclusion is considered as 17th sustainable development goals, based on the accomplishment of the Sustainable Development Goals (SDG), India is placed 115th out of 162 nations in the world, with an index score of 61.1. However, it is crucial to recognize that achieving financial inclusion requires a multimodal approach, with a focus on the formation of self-help groups (SHGs) (*Dar and Ahmed, 2021; Kuada, 2022; Sethy and Goyari, 2022*). It also facilitates the transfer of funds from depositors to borrowers (*Sharma, 2016*), which has a significant impact on the efficacy, sustainability, and efficiency of the financial system (*Lenka and Barik, 2018*).

The need of financial inclusion is particularly felt in the district Nuh of state of Haryana, where the bulk of the population is indigenous and lives in rural areas with inconsistent work and income sources, making them severely marginalized financially (*Niti Ayog Report, 2019*). Because it enables businesses to make multiple decisions about spending



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and investing and helps them deal with unforeseen financial shocks and upsets, financial inclusion is frequently seen as a workable strategy to promote sustainable livelihood (Inoue, 2019; Hasan et al., 2022; Datta and Sahu, 2022). It is also essential for self-employment and the advancement of socially backward women (Ding et al., 2023). Access to formal financial services is required to engage in worthwhile activity and build a sustainable livelihood that boosts people's economic empowerment (Sethi and Acharya, 2018; Sahu et al., 2021). Financial inclusion has been prioritized by the Sustainable Development Goals (SDGs) as a major agenda topic (SDG India, 2021; Hamad et al., 2023). In their microenterprises, women should ideally employ microloans to create and maintain a living. In the end, this would allow them to raise their standard of living (Mahato et al., 2022).

Empowerment can be defined as a “*multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important*” . Women's empowerment is defined as having greater influence and control over one's own life (Sen, 2001). A way of life is deemed sustainable when it can endure shocks and pressures, bounce back from them, and maintain or enhance its material and social resources both now and in the future all without endangering the foundation of natural resources (Scoones, 1998). Women play a significant influence in shaping the outcomes of household livelihoods in rural areas (Shanta, at al., 2017). They usually oversee complex families, pursue many sources of income, and maintain food security for their households and communities while also ensuring a steady supply of food during hard financial times (Sasson, 2012). Rural women take care of household duties like gathering firewood and water, as well as making a living outside the farm and giving their family access to basic healthcare and education (Doss, et al., 2011). Women need to be economically independent in order to be self-sufficient and powerful. Securing a living is the process of achieving economic independence. One of the 17 Sustainable Development Goals (SDGs) is women's equality and empowerment (Hoy, 2016) However, the relationship



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between financial inclusion and sustainable livelihood development is not one-dimensional. It necessitates an understanding of the specific socio-economic and cultural context of the target community. The effectiveness of financial inclusion initiatives is contingent upon tailoring strategies to meet the unique needs and challenges of the population under consideration (Duflo & Banerjee, 2019).

This case study seeks to delve into the nuanced dynamics of financial inclusion in the context of women empowerment and sustainable livelihood development, with a particular focus on Block Nuh, Haryana. By examining the current state of financial inclusion in the region and its impact on livelihoods and women empowerment, the study aims to provide insights that can inform policies and interventions for fostering inclusive and sustainable economic development. In the subsequent sections, this research will explore existing literature, present the objectives and methodology, analyze the anticipated outcomes, and discuss the significance of the study in contributing to the broader discourse on the role of financial inclusion in women empowerment and sustainable livelihood development.

2. Literature Review

2.1 Financial Inclusion and Women Empowerment

Financial inclusion and women empowerment are intertwined concepts that have gained significant attention in academic research and development discourse. This literature review aims to provide insights into the relationship between financial inclusion and women's empowerment, drawing on key studies and scholarly works in the field.

2.1.2. Financial Inclusion and Its Dimensions

Financial inclusion refers to the accessibility and usage of formal financial services by all members of society, regardless of their economic status. It encompasses various dimensions, including access to banking services, credit facilities, insurance, and



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financial literacy. Women, especially in developing economies, have historically faced challenges in accessing these services, leading to their economic marginalization.

2.1.3. Impact of Financial Inclusion on Women's Economic Empowerment

2.1.3.1 Access to Credit and Entrepreneurship

Financial inclusion provides women with access to credit, enabling them to engage in entrepreneurial activities. Studies such as Duflo and Banerjee (2019) have shown that increased access to microfinance can lead to significant improvements in income-generating activities among women, contributing to their economic empowerment.

2.1.3.2 Savings and Financial Security

Access to formal banking services facilitates women's savings and financial security. According to a study by Kabeer and Natali (2013), women's participation in formal savings schemes enhances their ability to cope with economic shocks and invest in their family's well-being.

2.1.3.3 Income and Employment Opportunities

Financial inclusion also plays a role in enhancing women's income and employment opportunities. The study by Beck et al. (2014) suggests that women who are financially included are more likely to access employment opportunities, leading to increased financial independence.

2.1.4. Financial Literacy and Women's Empowerment

2.1.4.1 Knowledge and Decision-Making

Financial literacy is a key component of financial inclusion that empowers women by enhancing their knowledge of financial products and services. Studies such as Cole and Fernando (2018) demonstrate that financial literacy programs contribute to improved decision-making and economic independence among women.

2.1.4.2 Impact on Household Welfare



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Financially literate women are better positioned to manage household finances effectively. The research by Klapper et al. (2016) suggests a positive correlation between women's financial literacy and overall household welfare, emphasizing the broader societal benefits of financial inclusion.

2.1.5. Challenges and Barriers to Women's Financial Inclusion

2.1.5.1 Gender-Based Discrimination

Despite the positive impacts, women face gender-specific barriers to financial inclusion. Gender-based discrimination in access to credit and financial services remains a pervasive issue, as highlighted by Demirguc-Kunt et al. (2017).

2.1.5.2 Cultural and Social Norms

Cultural and social norms also contribute to inhibiting women's financial inclusion. Studies by Bateman and Chang (2012) emphasize the need for culturally sensitive financial inclusion policies to address these barriers effectively.

2.1.6 Government Initiatives and Policy Implications

Government-led initiatives play a crucial role in promoting women's financial inclusion. For example, the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** in India has aimed to provide financial services to all, with a specific focus on women. Evaluations of such initiatives, like the one conducted by Agarwal and Pradeep (2020), offer insights into their effectiveness and potential areas for improvement.

2.2 Financial Inclusion and Sustainable Livelihood Development

Financial inclusion and sustainable livelihood development are critical components of economic growth, particularly in the context of marginalized and underserved communities. This literature review explores existing research to understand the relationship between financial inclusion and sustainable livelihood development, providing insights into the ways in which access to financial services contributes to long-term economic well-being.



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2.2.1 Access to Banking Services

Financial inclusion involves providing access to formal financial services, including banking. Studies, such as by Beck et al. (2007), emphasize the positive correlation between access to banking services and improved livelihoods, with increased savings, investment, and risk mitigation.

2.2.2 Microfinance and Entrepreneurship

Microfinance, as a form of financial inclusion, has been instrumental in fostering entrepreneurship and sustainable livelihoods. Notably, studies like Khandker (2005) highlight the positive impact of microfinance on income-generating activities and poverty reduction in developing economies.

2.2.3 Government-led Initiatives

Government-led financial inclusion initiatives, such as India's *Pradhan Mantri Jan Dhan Yojana (PMJDY)*, have aimed to provide access to financial services for all. The research by Demirguc Kunt et al. (2015) examines the effectiveness of such initiatives in promoting sustainable livelihoods, especially in rural areas.

2.3. Financial Inclusion, Agriculture, and Rural Development

2.3.1 Agricultural Finance

In agrarian economies, access to financial services is crucial for farmers' livelihoods. Studies, including Holt and Markose (2005), emphasize the role of agricultural finance in promoting sustainable farming practices, increasing productivity, and ensuring food security.

2.3.2 Rural Entrepreneurship

Financial inclusion acts as a catalyst for rural entrepreneurship, as highlighted by Morduch (1999). Increased access to credit and financial resources enables rural entrepreneurs to establish and expand small businesses, contributing to the overall development of rural areas.

2.4. Financial Literacy and Sustainable Livelihood Development



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Financial inclusion, according to Ukanwa et al. (2018) and Igwe et al. (2019), is a practical tactic for dealing with erratic financial shocks and promotes entrepreneurship and sustainable livelihood. Increasing financial inclusion speeds up the process of decreasing poverty in emerging nations (Mashapure et al., 2023). Women who are socially and economically marginalized are shielded from financial hardship and are encouraged to participate in mainstream employment through financial inclusion (Pal et al., 2022). Microcredit and micro-entrepreneurship have an influence on the living conditions of female entrepreneurs (Tripathy et al., 2022; Tabares et al., 2022).

2.4.1 Empowering Communities

Financial literacy is integral to the success of financial inclusion initiatives. Lusardi and Tufano (2009) argue that financial literacy empowers individuals to make informed decisions, manage resources effectively, and participate actively in economic activities, ultimately contributing to sustainable livelihoods.

2.4.2 Impact on Poverty Alleviation

The research by Cole et al. (2013) delves into the link between financial literacy and poverty alleviation. It suggests that enhancing financial literacy leads to improved financial management, increased savings, and a higher likelihood of breaking the cycle of poverty.

3. Haryana State Rural Livelihood Mission (HSRLM): An Overview

Haryana State Rural Livelihood Mission (HSRLM) is a dedicated initiative by the Government of Haryana to uplift and empower the rural poor by enhancing their livelihoods through sustainable and participatory development approaches. Launched to address the multifaceted challenges faced by rural communities, HSRLM aims to alleviate poverty, improve living standards, and promote social and economic inclusion.

3.1 Objectives of HSRLM:

3.1.1. Poverty Alleviation: Targeting the Poorest of the Poor: HSRLM focuses on identifying and reaching out to the most marginalized and economically vulnerable



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households in rural areas. The mission aims to bring about a positive change in their socio-economic status through various interventions.

3.1.2. Livelihood Promotion: Diversification of Livelihoods: HSRLM recognizes the importance of diversifying livelihood options for rural communities. It implements programs that encourage entrepreneurship, skill development, and the adoption of sustainable agricultural practices to enhance income-generating activities.

3.1.3 Promoting Self-Employment: The mission encourages the establishment of micro-enterprises and self-help groups, empowering individuals to become self-reliant. This includes supporting entrepreneurship in various sectors, such as agriculture, handicrafts, and services.

3.1.4. Women Empowerment: Enhancing Women's Participation: HSRLM places a strong emphasis on women's empowerment by creating avenues for their active participation in economic activities. The mission supports initiatives that provide skill training, financial literacy, and access to credit for women entrepreneurs.

3.1.5 Promoting Self-Help Groups (SHGs): SHGs are a key component of HSRLM's strategy to empower women. By forming and strengthening SHGs, the mission enables women to pool resources, access credit facilities, and engage in collective decision-making.

3.1.6. Social Inclusion: Inclusive Development: HSRLM adopts an inclusive approach, considering the needs of various social groups, including Scheduled Castes (SCs), Scheduled Tribes (STs), and other marginalized communities. It aims to bridge social gaps and ensure equitable development for all.

3.1.7 Community Mobilization: The mission encourages active participation and involvement of communities in the planning and implementation of development programs. Community mobilization fosters a sense of ownership and ensures that initiatives align with the actual needs of the people.

3.1.8. Skill Development and Capacity Building: Enhancing Skills: Recognizing the importance of skill development for employability, HSRLM implements programs that



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equip individuals with market-relevant skills. This includes training in various trades, agriculture, and service sectors.

3.1.9 Capacity Building: HSRLM invests in building the capacities of individuals, institutions, and community-based organizations. This ensures that they are better equipped to manage and sustain the benefits of various livelihood enhancement programs.

3.1.10. Strengthening Institutional Framework: Promoting Institutional Partnerships: HSRLM collaborates with various government departments, non-governmental organizations (NGOs), and other stakeholders to create a conducive environment for rural development. Building strong partnerships enhances the effectiveness and reach of the mission's initiatives.

3.1.11 Monitoring and Evaluation: A robust monitoring and evaluation framework is in place to assess the impact of interventions and make informed decisions for continuous improvement. Regular assessments help in identifying successful models and areas that require further attention. In Haryana State Rural Livelihood Mission (HSRLM) plays a pivotal role in transforming the rural landscape of Haryana by addressing poverty, promoting sustainable livelihoods, and fostering inclusive development. Through its comprehensive objectives, the mission strives to create a pathway for rural communities towards economic independence and improved quality of life.

4. Research Problem

The women of Nuh make significant contributions both within and outside the home, serving as mentors and workers, yet their services are sometimes overlooked and do not constitute economic activity. Due to their gender, women are subject to social, cultural, and political prejudices. Additionally, as heads of homes, they may have to perform all conventional tasks in addition to managing the family and production.



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Women also have fewer entry points to education and career possibilities than males do. Nonetheless, the majority of homes and society oppose or reject the role of women in decision-making, both directly and indirectly. However, the number of programs aimed at improving the status of women is quite small. Village women lack access to independent economic opportunities, health care, and education. Rural projects are necessary to strengthen their sense of self-reliance. Even while they brought some short-term respite, many of the early attempts at rural development were short-lived and frequently ended without establishing any local institutions when donor financing ran out. The projects' execution has to be assessed because the assessment of such projects wasn't done correctly. Determining the significance and degree of project target accomplishment, as well as its development, efficacy, efficiency, impact, and sustainability, is the goal of assessment. This study has the potential to shed light on the efficacy, impact, sustainability, and promotion of sustainable livelihoods of such activity.

5. Need and Importance of the Study

The background history of Nuh indicates the existence of a patriarchal civilization. Women must endure spousal violence in silence since they are unable to support themselves, have no rights over their parents' property, and have no employment opportunities. This is the scenario for most of the women in the district. Moreover, women's conditions are especially bad in this rural region. The infrastructure and style of living in rural areas pose an additional obstacle to economic expansion. Certain remote villages in Nuh are attempting, either independently or with assistance from non-governmental organizations or the government, to enhance local livelihoods and empower women via a variety of initiatives. Although these programs' efforts and activities are much appreciated, it's equally critical to assess their effectiveness, impact, sustainability, and capacity to support sustainable livelihood. While we (me and student volunteers) much appreciate the efforts and activities of these programs, it's equally important to evaluate their impact, efficacy, sustainability, and ability to promote sustainable living. Many times our university provides the opportunities to visit Nuh



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district for getting insight the issues during the time span. Meanwhile the co-operations were provided us by local women who wanted to better their financial circumstances and empower one another. The effectiveness of these projects in promoting the overall development of women and communities will be determined by examining the implementation of cooperative initiatives in rural areas with regard to women's empowerment and means of subsistence with the help of financial inclusion. This examination will also help identify areas that may be modified or minimized to maximize the overall impact of these initiatives. The research will contribute to the corpus of information for more studies on the impact of microfinance through cooperatives and other initiatives on women's lives and empowerment, both inside and outside of K. R. Mangalam University. In a similar vein, the initiatives undertaken there may act as a template for enhancing women's status and raising standards of living in other rural areas.

6. Objectives of the Study

The primary goal of the study was to examine how financial inclusion through Haryana State Rural Livelihood Mission (HSRLM) plays a significant role in women's empowerment and sustainable livelihood. The precise goals of the research were to accomplish the following in order to fulfill this aim:

1. To investigate the status and means of subsistence of women prior to the establishment of SHGs.
2. To learn more about the Haryana State Rural Livelihood Mission (HSRLM) contribution to sustainable living.
3. To ascertain how the financial assistance through Haryana State Rural Livelihood Mission (HSRLM) affects women's empowerment
4. To investigate the effectiveness of the scheme "Antyodaya Ahar Yojna" for employment creation and sustainable livelihood development for women.

7. Research Methodology



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This case study aims to investigate the impact of micro-credit as a proxy of financial inclusion through Haryana State Rural Livelihood Mission (HSRLM) on women's empowerment and sustainable livelihood development. It is descriptive in nature and mostly consists of a summary of relevant material. This will be reinforced with information from talks and interviews. Because Women who are the members of Self Help Groups (SHGs) are incorporated to the case study, this study uses the qualitative approach. The most of SHGs is made up of women who reside in the same village so as to meetings and work together made convenient. Village Ghasera and Ujina have taken as sample area for the study. Among the 143 members of the scheme, eighteen residences are chosen at random by stratified random selection for the study. This method will facilitate understanding of the relationship between women's empowerment, sustainable livelihood and understanding about rural areas of Block Nuh. Thus, statistical and qualitative research will be employed. Qualitative data will be gathered through individual interviews, focus groups, photographs, and semi-structured and unstructured questioning.

The constructivist paradigm is being used in this research because the phenomena being examined cannot be isolated from its environment and understanding the viewpoints of other parties, or stakeholders, is essential to producing the final product and analysis. According to the ontological perspective, women of block Nuh established their own SHGs in spite of social and economic constraints in an effort to raise their standard of living. The stance on epistemology is that reliable sources of information may be found through literature reviews, secondary data analysis, and conversation and story interpretation. Given that the women's cooperative project already exists, the research's logical methodology is the abduction technique, which looks for the solution from the viewpoint of others. The study began with observation and proceeded to involve stakeholder interaction. Based on a multitude of observations, a broad conclusion will be made.

7.1. Research Design and Sources of Data Collection

Data is gathered using a variety of techniques, including document analysis, focus groups with locals, observations, interviews, and focus group discussions. Many



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aspects of the impact of women's empowerment are investigated and analyzed through semi-structured household surveys (a stratified random sampling of 18 households, or more than 10% of the SHGs total membership in both the villages, was chosen from 143 members) and unstructured interviews with key informants (District Project Manager, Block project manager and other representatives, social workers, and stakeholders) to learn about their perspectives on the pattern of resource use in the past and present as well as the promotion of livelihood through various activities. Similarly, an unstructured focus group questionnaire to talk about the study questions. Following a thorough analysis of all the data (which was divided into distinct variables in accordance with the study's objectives and rationally interpreted in the form of straightforward tables, charts, and graphs using Microsoft Excel and the SPSS Chi-square test), a conclusion and recommendations were provided.

8. Limitations of the Study

This study does not take into account the transforming structures (e.g., levels of government, private sector interventions) and processes (e.g., laws, policies, culture, institutions) that give women the opportunity to pursue livelihood outcomes as indicated by the sustainable livelihood framework. Instead, it only analyses women's empowerment capabilities (agency and resources). A home survey does not examine economic status. The SHGs members at both the villages of Block Nuh district of Nuh Haryana provided sample replies.

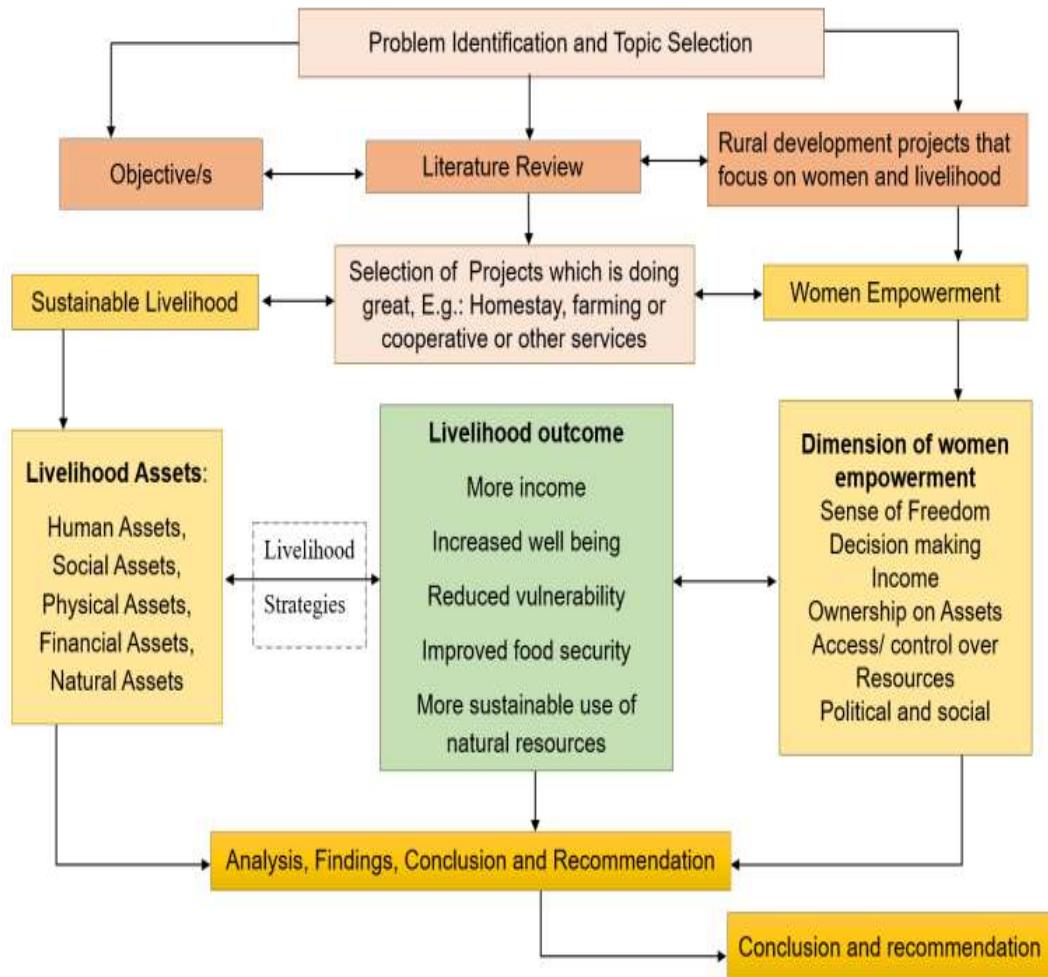


Figure 1 Graphical Representation of Research Methodology

9. Case Study Area Village Ghasera and Ujina, Block Nuh District Nuh Haryana

Nuh, formerly known as Mewat, is a district in the state of Haryana, India, with a unique socio-economic landscape characterized by historical disparities and diverse cultural identities. The region faces challenges such as agrarian livelihood uncertainties, inadequate access to formal financial services, and socio-economic vulnerabilities. Against this backdrop, exploring the role of financial inclusion in sustainable livelihood development becomes crucial for fostering economic empowerment and community resilience.



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9.1 Agricultural Dependence and Economic Vulnerabilities: Nuh has a predominantly agrarian economy, where a significant portion of the population is engaged in agriculture. The region's dependence on traditional farming practices and susceptibility to climatic variations expose communities to economic vulnerabilities (Census of India, 2011). Agricultural income volatility often translates into challenges related to income stability and financial planning, necessitating interventions that enhance financial resilience.

9.2 Historical Socio-Economic Disparities: Historical socio-economic disparities have contributed to a complex set of challenges in Nuh. The district has been characterized by lower literacy rates and limited access to modern economic opportunities, exacerbating the need for targeted interventions to uplift the standard of living (Census of India, 2011). Addressing these disparities requires a multifaceted approach, with financial inclusion emerging as a key component.

9.3 Limited Access to Formal Financial Services: Despite the proximity to urban centres, Nuh faces issues of financial exclusion, with a significant population having limited access to formal banking services. This lack of financial infrastructure impedes economic activities, inhibits savings and investments, and limits the ability of individuals and communities to cope with unforeseen financial shocks (World Bank, 2014).

9.4 Gender Dynamics and Financial Inclusion: Nuh also grapples with gender disparities, and the role of women in economic activities is often constrained by limited access to financial resources. Empowering women through financial inclusion is not only a matter of social justice but also a strategic pathway to catalyze sustainable development (Duflo, 2012).

9.5 Government Initiatives and Financial Inclusion: In recent years, the Indian government has launched several financial inclusion initiatives to address these challenges. Programs like *Pradhan Mantri Jan Dhan Yojana (PMJDY)* aim to ensure that every household has access to a bank account and basic financial services. These



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initiatives have made progress in expanding financial access, but the impact at the grassroots level in regions like Nuh requires nuanced exploration (RBI, 2021).

9.6 Digital Transformation and Financial Inclusion: The increasing digitization of financial services provides both opportunities and challenges in Nuh. While digital platforms can bridge geographical barriers and enhance accessibility, ensuring digital literacy and overcoming technological barriers is crucial (CGAP, 2016).

9.7 Demographic Profile of Block Nuh

9.7.1 Population: Mewat has been historically recognized for its significant Muslim population. It's known for its distinct cultural identity and has been a region with a high concentration of minority communities. The population size is subject to change, and the census data provides the most accurate and up-to-date figures.

9.7.2 Geographical Distribution: Mewat is a district in the southern part of Haryana and is known for its semi-arid terrain. The geography and climate play a role in the economic activities of the region, often influencing livelihood patterns.

9.7.3 Languages: While Hindi is widely spoken, the district may have a considerable population that communicates in Mewati, a language spoken in parts of Haryana and Rajasthan.

9.8 Socio-economic Profile of Block Nuh

9.8.1 Economic Activities: Agriculture has traditionally been a significant economic activity in Mewat. The region has faced challenges related to water scarcity and insufficient infrastructure for modern farming practices. Livestock rearing is also common, contributing to the rural economy.

9.8.2 Education: Educational attainment levels have historically been lower compared to other districts in Haryana. Efforts to improve educational infrastructure and increase literacy rates have been ongoing.

9.8.3 Healthcare: Access to healthcare facilities and services may have been a concern, especially in rural areas. Government initiatives and NGOs often play a role in addressing healthcare challenges.



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9.8.4 Infrastructure: Infrastructure development, including roads, electricity, and sanitation facilities, has been a focus to improve the overall quality of life in the district.

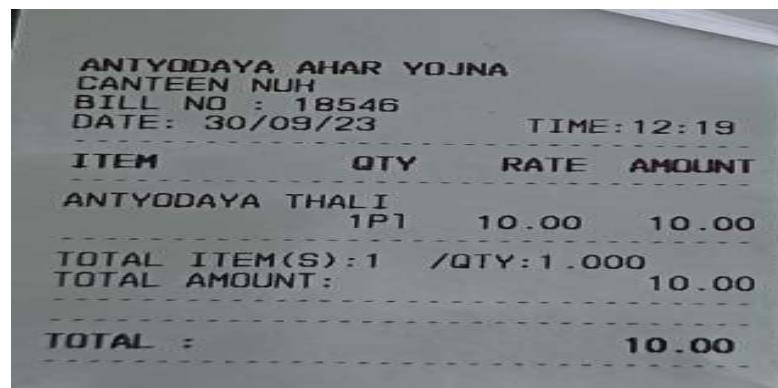
9.8.5 Social Indicators: Due to historical socio-economic disparities, there might be efforts to address issues related to social indicators, including gender inequality and community development.

9.8.6 Livelihood Patterns: Traditional occupations such as handicrafts, handlooms, and small-scale businesses may contribute to the livelihoods of the people.

9.8.7 Cultural Identity: The cultural identity of Mewat is characterized by its distinct traditions, customs, and festivals. Efforts to preserve and promote this cultural heritage are often observed.

9.8.8 Government Initiatives: Various government schemes and programs aimed at socio-economic development, poverty alleviation, and empowerment may be implemented in the district.

For field study only two villages named as Ghasera and Ujina were selected from rural Mewat of Block Nuh. The great majority of participants in SHGs in both the villages were found. Another important reason for selecting these villages is Ghasera is dominated by Meo community (mostly are muslims) and Ujina is dominated by Rajput community. Second both the villages are considered as large in terms of population size. The majority of people work in traditional occupations like farming and animal husbandry, while some run businesses (like grocery stores, mills, carpenters, bakeries, and dairy farms), provide services (like government offices, health care, and labor), or travel overseas to support their families. Ghasera village is also known as Gandhigram. Ghasera has had lack of drinking water and sanitation facilities frequently break down of power etc. For this case study, beneficiaries of the “Antyodaya Ahar Yojna” were selected for interview to find out how this scheme supports women's economic independence and empowerment. With the Objective of women empowerment and sustainable livelihood of rural women, HSRLM provide assistance of Rs. 5,00,000/ (five lakhs) to the members of SHGs for opening up a canteen.



Picture 1: Slip of Rs.10 for one Thali



Picture 2: Food in Thali prepared by women members of canteen.



Pic: Women preparing food in Canteen



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This amount has been invested to open up a canteen where daily wagers and other peoples take food only in Rs. 10 per Thali. This Thali of food includes chapatti, sabzi, daal and rice along with small amount of salad. Now it has been growing progressively and has been increased as five in numbers.

10. Findings, Analysis and Discussion

The results of the present case study entitled as “*Role of Financial Inclusion on Sustainable Livelihood Development and Women Empowerment: A Case Study of Block Nuh, Haryana*” are obtained from the data collection, observation of the women working with this scheme. In interviews were taking by 20 women members in which 6 Chattri (Rajput), 8 Meo (Muslim) as 4 Jat and 2 others.

10.1 To investigate the living conditions and livelihood of women prior to the establishment of the Canteen through “Antyodaya Ahar Yojna”

Prior to the villages no permission was from the husband and other family members to go outside from home. Here there were no sources of income and our villages are recognized as most backward and are located 7 to 8 kilometres away from main market of district headquarter of Nuh. In the area, getting married when you were fifteen or sixteen was still a popular practice. In the past women would typically spend their days doing domestic chores like cooking, cleaning, and laundry as well as caring for animals, mowing grass, and labouring in the fields. People used to go work in another field during the times of cultivation and harvesting. The majority of men used to labor in the fields, and some moved outside to make money driving is the main source of income in this area. There were fewer individuals working in small food stores (*Hotels*) and companies. Most women used to give birth in their homes without the assistance of a midwife, leaving them susceptible to both mother and infant mortality. As a result, they had to rely on health posts for treatment. Due to the high dropout rate, there was a significant disparity between entering the primary level and graduating from the secondary level.

10.2 Women Empowerment through “Antyodaya Ahar Yojna” in Block Nuh

10.2.1 Individual Liberty



Website

krmangalam.edu.in



Phone

011 -48884888



Address

Sohna Road, Gurugram, Haryana

122103



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10.2.1.1. Freedom of speech: In the past, women were not allowed to express their opinions on anything other than domestic matters. Back then, fever had just started school and had no idea that everyone's freedom to free speech applied to them. In addition, they would endure harassment and sexual assault but were unable to report it since they were dependent on the male family member for their living and had no other source of income. They became member and joined Self Help Groups (SHGs) in order to socialize with other ladies who shared their background or position. Additionally, since they share the same degree of sensitivity, they may at least communicate their emotions to supportive group members. They also learn about their rights as women. Any human being and are aware of that they have the right to speak out against any abuse or injury done to them.

10.2.1.2. Moving from one place to another: In the past, women who wanted to leave home even with urgent work this community were required to bring guardians, especially males. They can go shopping these days, either by themselves or with mates. The HSRLM plans an excursion every other year to provide women the chance to go to other places and get a taste of diverse cultures and lifestyles. One of the respondents, *Manju*, commented, "*We went there because they have a unique culture and dance performance.*" People visit the sites if they can prove their identity to visitors. In order to draw tourists to our area, we must showcase our cultural legacy.

10.2.1.3. Work Frame: Traditionally, women's daily schedules were centered on the family, the farm, the children, and the house. Women used to work uninterrupted, without breaks, from early in the morning until late at night. On the other hand, individuals can use credit, save money, and get permission to take time off and participate in public or other activities by joining this scheme.

10.2.2 Earnings for Rural Women

Many women who worked year-round were left with nothing at the end of the day. They worked as labourers for no compensation. As a result, the majority of women had no savings. Women who have joined this scheme now understand that farming may be a source of income in addition to providing food for their families. Their understanding

of peanut growing through the representative extensively. Similarly, raising animals is a profitable endeavour. Women members of the society are certain that if they can raise three buffalo or cows in their home, they may make between fifteen and twenty thousand rupees a month. Additionally, HSRLM provide several training programs for women that focus on skill development, animal husbandry, and agricultural activities. Ten households that began “*homestays*” received a grant of Rs. 10,000 from the cooperative to enhance various hospitality facilities. Through all of these projects, women are assisted in making money, either directly or indirectly. A variety of savings accounts are offered by self-help groups for group members including accounts for women and children. The “*Aama Bachata Khata*” group of moms also has a savings account. The member has five years from the date of maturity to withdraw the money they have accumulated. Many respondents are happy that their account will save even the bare minimum of Rs. 500. Likewise, the members engage in reciprocal farming. They may therefore offer work in the field as needed. Every member's savings amount will be increased when profits from peanut growing are realized.

10.2.3 Control or access to resources

In the past, a husband and wife would have owned land and property alone; today, they would own it jointly. Either way, to use the land is to have the consent of a man. Most women did not have access to any programs that built capability and did not have an independent source of income. Every penny they earned had to go to their family. As a result, they were usually unable to save money and had to depend on the family head for financial assistance. These days, SHGs provide funding, incentives, subsidies, or training to assist women raises their standard of life. In the early days of cooperative, women were reluctant to take credit.

10.2.4 Decisions Making

Historically, women have followed the work schedules established by their spouse and parents (after marriage). They lacked the education necessary to understand at the time that they were capable of thought and expression. Since the scheme was established, people have been able to become more self-sufficient financially, participate in a variety



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of local activities, and acquire new skills related to technical knowledge and personal growth. With their knowledge, expertise, and capacity to communicate, they are given the opportunity to make several decisions about the raising of livestock, the production of crops, and the use of money. They can also voice their opinions during meetings and collaborative decision-making. Women who joined the SHGs are somewhat comfortable speaking in front of their family, friends, and other social gatherings. The survey also showed that 7 respondents, or 35 percent of the sample, are women who make all household choices.

Table 1 Head of Family

Sr. No.	Head of Family	
1	Male	Female
2	11	07

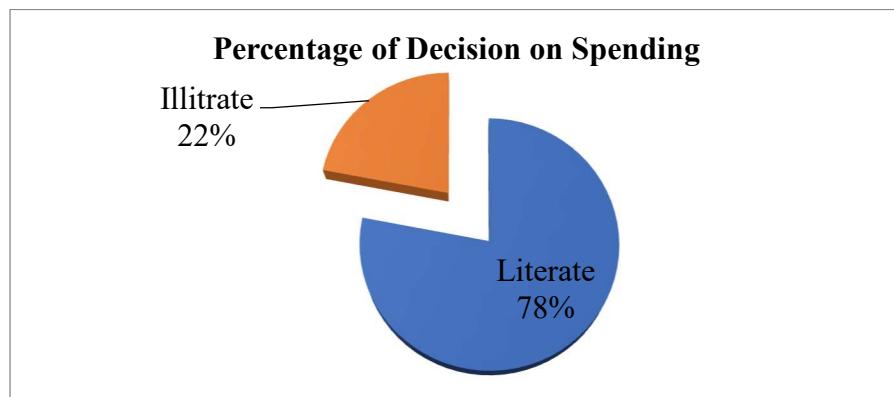
Source: Primary Survey

Also a survey was conducted to determine who makes the purchasing decisions. According to the report, 35 per cent of women began making decisions on their own and had their voices heard. Similarly, 50 per cent of respondents decide how much money to spend with their partner.

Table 2 Decision on Spending

Deciding on Spending	No of Respondents	Percentage
By Oneself	07	35
Jointly with husband/family	10	50
By Husband Only	03	15
Total	20	100

Source: Primary Survey



Source: Based on above table2

10.2.5 Level of Satisfaction

Table 3 Satisfaction Level after Joining the “Antyodaya Ahar Yojna”

Particulars			Who decide to spend savings			
			Decide on my own	Decide jointly with my husband	Decide by husband only	Total
<i>Level of satisfaction after joining the Group</i>	40% to 70%	Count Expected Count	03 3.4	07 6.5	01 1.1	11.0 11.0
	71% to 100%	Count Expected Count	04 4.5	03 2.5	02 2.0	09.0 09.0
Total		Count Expected Count	07 07.9	10 09.0	03 03.1	20.0 20.0

Source: Primary Survey

Chi-Square Tests

Particulars	Value	d.f.	Asymp.Sig (2-sided)
Pearson Chi-Square	2.939 ^a	2	0.230
Likelihood Ratio	3.372	2	0.185
Linear-by-Linear Association	0.093	1	0.760
N of Valid Cases	20		

a. 6 cells (100 %) have expected count less than 5. The minimum expected count is 0.44

Source: Primary Survey



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The Chi-square calculated value is higher than the tabular value. As a result, the alternative hypothesis—that is, the relationship between women's empowerment and their level of pleasure and their decisions about saving and spending is accepted.

10.3 The Role of Financial Inclusion to sustainable livelihood assets

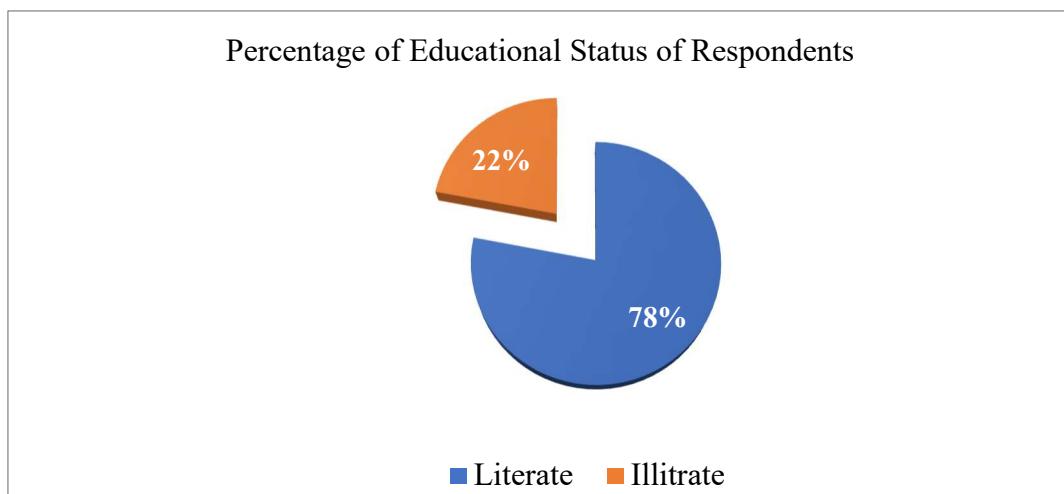
Natural resources, tangible assets, financial assets, social assets, and human assets are the categories into which the livelihoods framework divides up assets.

10.3.1 Community Resources

In the past, women were in charge of the home, the kids, and the domestic animals. They typically lacked the time and habit of speaking in public. They also don't have any free time to go out and mingle with members of the community. Women are more vocal in public speaking and leadership after joining SHGs; for example, they are chiefs in groups, members of school management committees, and leaders of *mahila summitti*. Similarly, the HSRLM has arranged cleanliness programs, celebrations of the founding day of Haryana and other programs during festivals like "Geeta Jayanti". In addition, they offer "*Certificate of Appreciation*" to Bachelor's degree recipients and Rs. 1,000 to women who have given birth to a child (up to two children maximum). They organized a "*Donation collecting program*" for victims of flooding and other calamities. the cooperative launched the "*Bal Bachat Khata*" children's savings account. The mothers of these kids push them to save money. Money may be withdrawn or a savings account with a minimum share amount of Rs. 20,000 may be transferred when a kid is 18 years old. Early financial literacy will shape their lifestyle in the future and encourage them to make their own meals rather than relying on store-bought junk food. Similarly, the daughter-in-law will have the opportunity to access their savings account when moving to this community following their marriage. The women worked together to build the SHGs, which is effectively operated by them and transparently handles financial transactions. These successes of these groups are therefore happy to see their "*a name*."

10.3.2 Human Resources

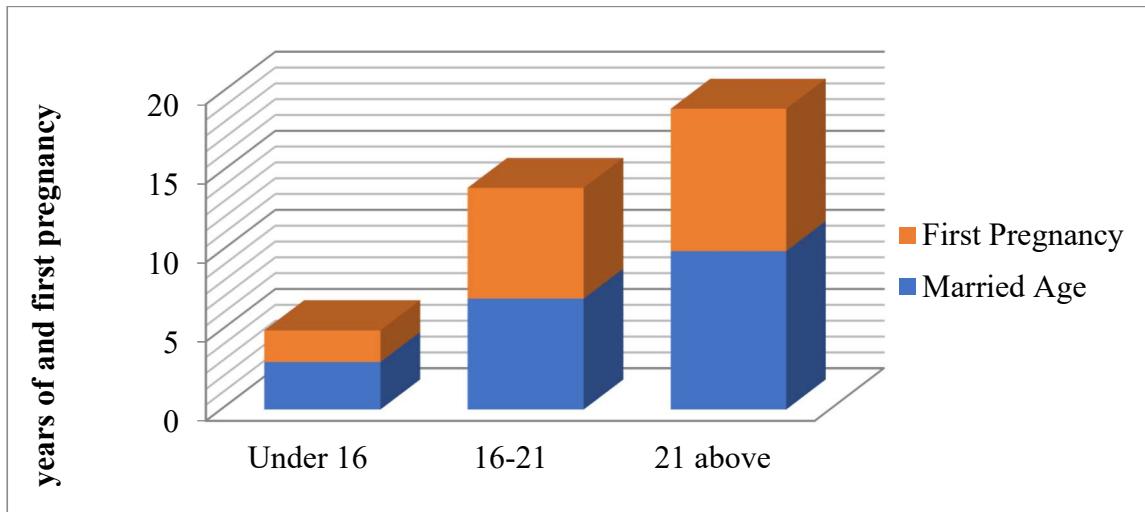
Twelve years ago, female family members were in charge of cooking, cleaning, washing, and caring for the animals. Giving birth to and caring for children is their primary responsibility within the family. They are not independent individuals; rather, they are the spouse, mother, grandmother, or daughter of someone. According to the male member, they are responsible for providing for the family's financial needs, thus they either labor in the fields growing crops or work in service-related industries or businesses.



Source: Primary Data

Women who marry early and have children at a young age put their own and their children's health at danger in a number of ways. Strong financial family sends their daughter to school. They have to take care of their younger siblings or perform home chores while they are at school. The majority of the time, they were able to complete their elementary education but not their secondary education since the schools offering secondary education were located one to two hours' walk from the hamlet, and these girls didn't have a lot of free time to get there. However, the group still had illiterate women. The scheme offered those ladies learning programs dubbed "*Praud Shikchhya*" since it recognized the value of literacy. And based on the data, we may conclude that, in the present, about 78% of respondents are literate. Village has been started by cooperative cleaning program with school-age children participating (a two-day cleanliness program was held on February 26 and 27, 2023).

Figure1: Marital and Pregnancy Status



Source: Primary survey

The survey was conducted to determine the member's age at marriage and the date of her first pregnancy. Three respondents to the study was married before turning 16, which suggests that she may have given birth to her first kid at a relatively young age. Similarly, 7 of the participants had their first pregnancy before turning 21, indicating a potential risk of health program participation.

10.3.3 Financial Resources

In the past, the majority of women's lives were centered on their families, domestic duties, farming, and pets. If someone acquired the opportunity to work somewhere other than their house, their spouse or a male family member had to get the pay. They therefore had no control over their earnings. Additionally, they must give a thorough explanation of their expenses along with a valid request for funding. Women began joining groups when they were established. Women who had previously worked in farming and animal care have begun to view these fields as opportunities to make money. Additionally, they are obtaining financing from the cooperative up to one lakh in order to improve or extend those livelihoods. Some people have upgraded their goat or cow rearing operations using loans, and some are building poly tunnels with the money to grow a variety of fruits and vegetables even when they are out of season.



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However, some people have invested in businesses using credit. They also have six months to make amends. Women are usually able to make their payments on schedule. Women who work outside the home and in the field have also grown. The following discusses the respondent's and their spouses' current occupations:

In 2022, HSRLM granted fund of Rs. 5 Lakh to a SHG of both the villages to designate as a canteen “*Antyodaya Ahar Yojna*” due to the transparency of financial transactions, the commitment of its members, and its growth as a social unit to upgrade infrastructure (building white wash, furniture and other things for canteen) in a three-year period. With the assistance of government funds, cooperative had to group various activities to improve the village's standard of living.

10.3.4 Physical Resources

Since the formation of district Nuh in 2005, Haryana government along with other bodies worked together for the development of this area. In addition many schemes both from central as well as state government have been launched to get benefit of the community. Presently, there are two routes connecting these villages to metropolitan cities are Palwal via Mindkola and Hathin and second one Gurugram via Sohna. These roads link these villages from Nuh to other big cities. According to the respondent's data, the respondent's children get education which is free to girls and very nominal amount of for boys and attend the nearby or government schools in these villages. Educationally both the village has government senior secondary schools. Some respondents with higher incomes than usual are enrolling their children at better private schools such as Aditya Army public school in Ujina and DAV public school near to Ghasera. Both the schools are Boarding Schools. This demonstrates that every responder is sending their kids to school in a similar vein and school buses.

10.3.5 Resources Found in Nature

Drinking water and sanitation facilities were found in very pathetic condition, most of the respondents use water from wells in the past. But now water supply lines for drinking water have been established from Nuh to Ghasera and Ujina villages. Various



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Non-government Organizations are also working with assistance from the World Banks and local development committee. Government allocates funds for providing various livelihood schemes through Surpanch of the villages. Sanitation facilities are also on full swing through Prime Minister's "Swachh Bharat Abhiyaan" in these villages. Aside from this, the cooperative didn't seem to have made much of a contribution in terms of natural resources.

10.4. The Relationship between Women's Livelihood and Employment

Only three survey parameters have overlapping results when it comes to women's livelihood and empowerment. The relationship between women's livelihood and empowerment is seen in the table below:

Table 6: Nexus between women empowerment and livelihood

Parameter	Women Empowerment	Livelihood
Income Opportunity	<i>Encourage to involve in economic activities</i>	<i>Economic independence</i>
More Sustainable use of resources	<i>Know the value of those resources</i>	<i>Efficient use of to improve livelihood</i>
Decision making	<i>Help to speak or try new things to learn more</i>	<i>Help to expand horizon of livelihood opportunity</i>

Source: Primary Data

11. Conclusion and Recommendations

11.1 Conclusion

Women need to be "empowered" in order to narrow the "gender gap" and to create an equal playing field between women and men before gender equality can be reached and maintained. In one way or another, gender sensitization is a topic covered by every SDG. Ensuring the complete economic growth of women is vital in order to improve their involvement in all domains.

Women's empowerment and livelihood have a connection to income opportunities, more sustainable resource use, and decision-making power. Women are also more likely

to speak up in public and in the home, and their involvement in decision-making is beneficial to their confidence, well-being, and happiness. Training and credit access from cooperatives has effectively resulted in livelihood as: modern equipment introduced in farm land; organic crop production; farm based livestock rearing; cash crops are encouraged to grow in farm land

1. Despite the significant efforts made by HSRLM through “*Antyodaya Ahar Yojna*” to empower women, women still do not have a sufficient amount of revenue from their own sources. The Self Help Groups has to come up with more creative ideas to help women become financially independent.
2. Based on the findings and conversations, it can be said that HSRLM through Self Help Groups play a significant role in the financial security of rural impoverished women. Additionally, the initiative makes a major contribution to the improvement of rural impoverished women's and their families' quality of life and helps them create sustainable livelihoods. One of the best strategies for empowering women and reducing vulnerability is the provision of modest loans.
3. Credit availability is increasingly seen as having a major role in improving rural women's quality of life. As a result, cooperatives play a key role in helping the rural poor achieve gender equality, a better social standing, and a sustainable standard of living.

Based on the findings and discussions, it can be said that HSRLM through Self Help Groups play a significant role in the financial security of rural impoverished women. Additionally, the initiative makes a major contribution to the improvement of rural impoverished women's and their families' quality of life and helps them create sustainable livelihoods. One of the best strategies for empowering women and reducing vulnerability is the provision of modest loans. Credit availability is increasingly seen as having a major role in improving rural women's quality of life. As a result, HSRLM through Self Help Groups play a key role in helping the rural poor achieve gender equality, a better social standing, and a sustainable standard of living.

11.2 Recommendations



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The following recommendations might be put into practice to give rural women better sustainable livelihood options and a wider range of better social and economic standing, and a sustainable standard of living:

1. Myriad program implementation, the competent agencies must assess the program's effectiveness at grass root level.
2. Conventional methods of training in particular fields of skill development are being used therefore training and development programs should be widely used with professionally trained persons provides training to the members of the SHGs.
3. HSRLM through Self Help Groups shouldn't be restricted to indigenous products instead; they should encourage producing the market demanded products and promote them through social media and other online platforms to increase price and create demand as well as enhance the income level of the respondents.
4. K. R. Mangalam University can contribute to provide training to the respondents, help in developing app for product promotion and marketing the products and helping them to assist financially through various state and central government schemes.
5. School of Commerce and Management help the rural women to train them with visiting frequently in their area. Also helping them by providing financial knowledge through various financial literacy programs.

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Website

krmangalam.edu.in



Phone

011 -48884888



Address

Sohna Road, Gurugram, Haryana

122103



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Annexure



Picture 1 Faculty and Students Coordinators of SOMC



Picture 2: Interacting with Self Help Group Members



Picture 3: Faculty and Students co-ordinators with District Project Manager HSRLM, Nuh



Picture 4: Students of SOMC providing knowledge about various states and centres' Scheme



Picture 5: Team SOMC received invaluable literature from district project manager, Nuh



Picture 6: Members of “Antyodaya Ahar Yojna” preparing food in Canteen



Picture 7 Team SOMC providing financial knowledge to the respondents



Picture 8: Successful completion of the Case Study



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**Thanks a lot Team
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