

Abstract Details

Title: Economic Comparative Study of Microfinance Models in Haryana

Author: Dr. Surender Ahlawat

Abstract: Haryana is one of the economically developed states of India as indicated by various socio-economic parameters. Poverty ratio of the Haryana state is not higher than that of India. Although microfinance movement is comparatively new in the state of Haryana, it is becoming popular in the rural areas of Haryana. The three most popular credit delivery microfinance models used by NGOs in Haryana are SHG, Mixed and Grameen Models. The main objective of the paper was to compare the Performances of different credit delivery Microfinance models used by NGO-MFIs in the state of Haryana. 20 NGOs which were directly related to microfinance were chosen from the universe of 75 NGOs. ANOVA was used to test the significance of the difference in the performance measures of NGOs. It was found that there was no significant difference in the overall performances of the NGOs using different microfinance models.

Keywords: Microfinance, Self Help Groups, NGOs, Micro credit..