



The Study on Saving Habits of Rural Women's with Special Reference to Rampur

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Abstract

Reserve funds are extremely basic for supporting and building up the individual and the general public. The saving habit engages the women in a single manner or the other. The saving give a few advantages to families. By implication, saving shows reimbursement capacity and furthermore expands FICO assessment. Saving can be characterized as the pay which can't be spent on current utilization, which is just for future. In this paper an endeavor has been made to break down saving habit of Rampur women and furthermore it examines the variables that impact the saving propensities among provincial women. Reserve funds are extremely basic for supporting and building up the individual and the general public. The saving habit engages the women in a single manner or the other. Investment funds could be utilized to oversee planed what's more, startling happenings. Lion's share of the rural people groups are little scale ranchers, their huge piece of their salary is from homesteads in some exceptional cases they possess little and medium undertakings for their pay. Saving can be characterized as the pay which can't be spent on current utilization, which is just for future. In this paper an endeavor has been made to break down saving habit of country women and furthermore it examine the variables that impact the saving propensities among provincial women.

Keywords: rural, savings, empowers, women.

PAPER/ARTICLE INFO

RECEIVED ON: 10/11/2018

ACCEPTED ON: 11/12/2018

Reference to this paper should be made as follows:

Tuba Shamim (2018), "The Study on Saving Habits of Rural Women's with Special Reference to Rampur", Int. J. of Trade and Commerce-IIARTC, Vol. 7, No. 2, pp. 495-498

1. INTRODUCTION

Funds are extremely basic need for supporting and creating rustic enterprises. They give a few advantages for family units straightforwardly. Funds could be utilized for ventures. In a round about way saving demonstrates reimbursement capacity, additionally builds FICO assessment and as guarantee in a credit showcase People and families disposition towards cash differ enormously. Individuals have diverse conduct towards funds and incongruities in pay levels. There are individuals who trust that cash received today should be utilized to address present issues and the future will think about itself (spenders). There are other people who too hold the view that regardless of how minimal one's pay is there to fulfil the need to spare piece of that pay People and families frame of mind towards cash fluctuate extraordinarily. Individuals have distinctive conduct towards reserve funds and variations in salary levels. There are individuals who trust that cash acquired today should be utilized to address present issues and the future will think about itself (spenders). There are other people who additionally hold the view that regardless of how minimal one's salary is there is the need to spare piece of that pay.

2. STATEMENT OF THE PROBLEM

Saving is a vital segment which is require for fighting or meeting any crisis accumulated by the people or the family units or any corporate organizations. Saving is needed for meeting possibilities yet now and again it additionally goes about as a type of speculation. Be that as it may, here and there individuals are not slanted towards saving because of absence of money related arranging. The present examination can be applicable to know the determinants which are in charge of saving.

3. SCOPE OF THE STUDY

This investigation centers around the saving conduct of country's women in Rampur. The after effect of the investigation can't be summed up to other zones. Further this investigation has been reached out to various territories with some other core interest.

4. OBJECTIVE OF THE STUDY

These are as follows:

- 1) To analyze the variables impacted by the saving.
- 2) To comprehend the financial foundation of the provincial ladies.

5. RESEARCH METHODOLOGY

The study is done by collecting primary data from the rural women to know their saving habits using random sampling methods. Total number of samples used is 500. Simple percentage analysis is used to find out the demographic profile of saving habits of rural women and Likerts 5 point scaling technique is used to find out the level of satisfaction of the respondents and accordingly ranked.

Table 1: Showing Demographic Profile of saving habits of rural women

S. No	Content	No. of Respondents	Percentage
1	Up to 20 21-30	Age	
		105	21
		226	45

2	31-40	113	23
	Above 40	56	11
	Total	500	100
	Qualification		
	Illiterate	72	15
3	S.S.L.C	106	21
	H.S.C	92	18
	Graduate	160	32
	Post Graduate	70	14
	Total	500	100
	Occupation	108	22
	Self-Employee	122	24
	Cattle raring	130	26
	Agriculture	63	13
	Government-Employee	77	15
Total	500	100	

Source: Primary Data

Statistic profile of saving propensities for rural women demonstrates that (45%) of the respondents are between 21-30 years, (23%) of the respondents are between 31-40 years, (21%) of the respondents are Up to 20 years, (11%) of the respondents are between Above 40 years. (32%) of the respondents are Graduate, (21%) of the respondents are S.S.L.C, (18%) of the respondents are H.S.C, (15%) of the respondents are Illiterate.(14%) of the respondents are Post graduate. The above table demonstrates that (26%) of the respondents are associated with agri-business, (24%) of the respondents are dairy cattle raring, (22%) of the respondents are Self-Employee, (15%) of the respondents are others. (13%) of the respondents are Government-Employee.

Table 2: Showing level of satisfaction towards saving habits

Factors	Factors that influence to make a saving					Total	Rank
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree		
	5	4	3	2	1		
Educational Expenses	128(640)	113(452)	80(240)	81(162)	98	500(1592)	III
Marriage Expenses	223(1115)	109(436)	59(177)	41(82)	72	500(1882)	I
House hold Expenses	157(785)	60(240)	102(306)	97(194)	84	500(1609)	II
Business Expenses	71(355)	62(248)	59(177)	172(344)	138	500(1262)	IV

Source: Primary Data

The table 2 demonstrates the dimension of fulfillment of the example respondents. It is apparent that, the principal rank is given to Marriage costs since it scored 1882, the second position and third position is given to business House hold costs which scored 1609 points individually lastly

fourth position is given to operational expense which scored 1262. Thus, it is dissected that the marriage costs will be helpful for future because of surprising expense of costs.

6. FINDINGS

1. It is deduced that dominant part (45%) of the respondents are 21-30 years.
2. It is deduced that dominant part (32%) of the respondents are Graduate.
3. It is deduced that dominant part (80%) of the respondents are the propensity for setting aside to 1000 every month.
4. The dimension of fulfillment of the example respondents. It is obvious that, the principal rank is given to Marriage costs since it scored 1882, the second position and third position is given to House hold costs which scored 1609 points separately lastly fourth position is given to business operational expense which scored 1262 points.

7. RECOMMENDATIONS

1. Awareness crusades would be helpful in advancing saving. Banks ought to advance the poor with feature on formal keeping money.
2. Rural ladies should stick on the equation to reinforce the saving conduct

$$\text{Costs} = \text{Income} - \text{Savings}$$

8. CONCLUSION

Reserve funds is an imperative factor for the monetary development of the nation. In India, the rural population is high and the commitment of these specific population is particularly for the requirement financial advancement. Rural women should be taught for numeracy, accumulating funds, impact on swelling and time estimation of cash and figment, as these learning would be of more help to enhance their way of life and saving propensity; to take lesson from casual method for loaning. For compelling budgetary incorporation, the Government, NGOs and other money related foundation need to give careful consideration in giving and enhancing essential monetary education learning as it is venturing stone for enhancing advance proficiency information.

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