

A Study of Self Help Groups [SHG] As An Innovative Approach Towards Women Empowerment: An Insight



Vinit Kumar Varma
Assistant Professor,
Faculty of Commerce and
Management,
Bhakta Kavi Narsinh Mehta
University,
Junagadh, Gujarat



Bhumit Shah
Assistant Professor,
Deptt. of Co-operative Management
and Rural Studies,
Faculty of Commerce,
The Maharaja Sayajirao University
of Baroda,
Vadodara, Gujarat

Abstract

Self Help Group [SHGs] are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support the SHGs become more or less a part and parcel of the society.

Keywords: Self Help Groups, Women Empowerment, Social Upliftment.

Introduction

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself. As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the objectives of improving the saving habits by increasing the propensity to save. In today's scenario, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.

A self help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping. Self help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

A self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group. The Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) in its credit guidelines for the SHGs defines as a *small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community.*

The distinguishing features of self help groups are given below:

1. An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status.
2. It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.
3. It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.
4. The form of such a group could be mostly on an informal basis (unregistered).
5. Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.
6. The savings of members are kept with a bank in the name of group and authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (usually higher than what the banks charge).
7. Sources of funds are the contribution of member's savings, entrance fee, interest from loans, proceeds of joint business operation and income from investment. Funds may be used for loans, social services and common investment.

The SHG, being a group of like-minded persons, gets empowered to solve most of its problems of a non-financial nature such as raw material and input supply marketing, better adoption of technology, education and training for realization of its objectives for development. In this research paper the Importance of Self Help Groups is studied keeping in mind the present context of co-operatives in India. The Self Help Groups have contributed to a large extent in the rural development of India which has been studied conceptually in India.

Review of Literature

It is noted that the secondary literature was searched on all the keywords mentioned above, but only few of the studies are selected on NGOs role in women empowerment. Hence, the collected literature is reviewed as under.

Jothy and Sundar (2002) published a paper entitled "Self-Help Groups under the Women's Development Programme in Tamil Nadu: Achievements, Bottlenecks and Recommendations" in „Social Change“. This paper profiles the self help groups under the women's development programme in Tamil Nadu (Mahalir Thittam), on the basis of indicators relating to districts covered, growth of self-help groups and members, per cent of SC/ST members, growth of savings and growth of internal lending and internal rotation. The paper finds that the SHGs have played the positive role in development women.

Narayan Banerjee (2004) writes on "Nari Bikash Sangha: Towards Empowerment" in „Indian Journal of Gender Studies“. The idea of Nari Bikash Sangha (NBS) emerged in 1985 as an intervention from a group of economically vulnerable women to reach out to others in similar situations. Gradually, the NBS began to acquire other roles in an economically

and socially backward region of West Bengal. Its spontaneous inroads into natural resource management, political participation, better community relations, etc. with the clear idea of rights and responsibilities were evidence of its growing strength, and capacity and ability to create a new social space for women in the region.

Ansuman Sahoo (2013) writes on "Self Help Group & Woman Empowerment: A Study on Some Selected SHGs" in International Journal of Business and Management Invention. In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation.

Benjamin Lyngdoh and Ambika Pati (2013) conducted a study entitled "Impact of Microfinance on Women Empowerment in the Matrilineal Tribal Society of India: An Analysis Using Propensity Score Matching and Difference-in Difference" published in „International Journal of Rural Management“. This study is an evaluation of the impact of microfinance on women empowerment conducted upon clients of the matrilineal tribal society of India that exists in its north east region.

Dhanalakshmi and Rajini (2013) writes on "A Review of the Literature: Women Empowerment Through Self-Help Groups (SHGs)" in "International Journal of Research in Commerce and Management". This paper looks at the literature around the Self Help Groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of Self Help Groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a Self-Help Group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

Gandhi and Udayakumari (2013) published on "Marketing Strategies of Women Self Help Groups" in „International Journal of Current Research and Academic Review“. Self Help Groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. The NGOs who have formed the SHGs. The banks who financed the groups and the Government agencies nurturing them must join hands in train the SHG members in business and marketing activities and make them play globally.

Gayathiri (2014) published on "Impact of Self-Help Group in Socioeconomic Development" in "International Journal of Scientific Research and Management". The Self-help Group (SHG) method is

used by the government, Non-Government Organizations (NGOs) and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. Self help groups (SHGs) have appeared as popular method in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the principle —by the people, for the people and of the people. Self-Help groups (SHGs) have appeared as popular method of working in the company of people in recent years. The main aim of this paper is to examine the impact of Self-help Group in Socio- economic development of India.

Kappa Kondal (2014) writes on "Women Empowerment through Self Help Groups in Andhra Pradesh, India" in „International Research Journal of Social Sciences“. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper —Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Objective of the Study

The chief objective of this research paper is to conceptualize the role of Self Help Groups as an innovative approach towards Women Empowerment. For this, the researchers have compiled various secondary sources so as to fulfill the stated objectives of the research under study.

Research Methodology

The research paper is an attempt of exploratory research, based on the secondary data sourced from journals, magazines, articles and media reports. Looking into requirements of the objectives of the study the research design employed for the study is of descriptive type. Keeping in view of the set objectives, this research design was adopted to have greater accuracy and in depth analysis of the research study. Available secondary data was extensively used for the study. In this research paper the investigator procures the required data through secondary survey method. Different news articles, Books and Web were used which were enumerated and recorded. An attempt has been made to conceptualize the key aspects related to Self Help Groups and Women Empowerment in India.

Self Help Groups: An Insight

Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms.

A group become the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. Thus, self help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs which is specific terms are as under:-

1. To mobilize the resources of the individual members for their collective economic development.
2. To uplift the living conditions of the poor.
3. To create a habit of savings, utilization of local resources.
4. To mobilize individual skills for group's interest.
5. To create awareness about right.
6. To assist the members financial at the rime of need.
7. Entrepreneurship development.
8. To identify problems, analyzing and finding solutions in the groups.
9. To act as a media for socio-economic development of village.
10. To develop linkage with institution of NGOs.
11. To organize training for skill development.
12. To help in recovery of loans.
13. To gain mutual understanding, develop trust and self-confidence.
14. To build up teamwork.
15. To develop leadership qualities.
16. To use it as an effective delivery channel for rural credit.

According to D'souza the SHGs are basically small informal groups, characterized by voluntary memberships, a democratic and consultative structure of governance, economic participation of members, autonomy, education and training and concerns for

the poor. Apart from a number of things, the members do as a group, they pool their savings and lend within the group to meet the credit needs of the members. Creation of a common fund by regular contribution of members and insurance of loan with minimum documents and often without any security are, in fact, the key features of SHGs.

Fund generation in the initial stages may be substantially low in these groups. Such funds though meager, will be supplemented by external resources mainly, loans from banks or grants given by NGOs, which promote them. SHGs offer to members preliminary banking services characterized by cost effectiveness, flexibility and freedom from defaults. Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settle within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices. Defaulters are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. The influence of the group on members is very powerful because it can put actions against defaulters and monitor the behaviour of members in order to forestall default.

Functions of SHGs

The important functions of SHG are the following:-

1. Enabling members to become self-reliant and self-dependent.
2. Providing a forum for members for discussing their social and economic problems.
3. Enhancing the social status of members by virtue of their being members of the group.
4. Providing a platform for members for exchange of idea.
5. Developing and encouraging the decision making capacity of members.
6. Fostering a spirit of mutual help and cooperation among members.
7. Instilling in members a sense of strength and confidence which they need for solving their problems.
8. Providing organizational strength to members.
9. Providing literacy and increasing general awareness among members, and
10. Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

Key Linkages between Banks and SHGs

NABARD continues to provide 100 percent refinance to banks at an interest rate of 6.5 percent per annum. Other support measures provided include facilitating training of the bank officials and the field staff of the NGOs. The federation of NGOs/SHGs and other related institutions through financial assistance, faculty support and the like. As many as 550 NGOs are participating in the programme. Women SHGs constituted about 94 percent of the total groups linked. On the whole, the programme benefited 5.60 lakh rural poor families in 280 districts. The southern region continues to dominate the linkage programmes with share of 65 percent followed by the western (11 percent), the eastern (11 percent), the central (10 percent) and the northern regions 8 percent. Andhra

Pradesh, Karnataka and Tamil Nadu states has taken the lead in promoting the SHGs and in establishing the bank SHG linkage, the bank linkage is generally established after the successful functioning of individual groups for about six months to a year. The concept of the SHGs has not been as successful in the north-east and some of the eastern states.

Area specific programme need to be formulated to meet the varying socio-cultural practices. After successful experimentation in couvery - Grameen Bank, Mysore (Karnataka) in association with an experienced NGO, namely MYRADA, more and more RRBs are involving themselves as SHGs. Some government agencies like Zillah Panchayat have also taken initiatives to promote SHGs and such efforts are supported by the NABARD through assistance in organizing training programmes for the staff.

Notwithstanding 100 percent refinance from the NABARD, commercial banks perceive this activity as unprofitable. Hence, only regional rural banks and cooperative banks take up such financing. The RBI has been preventing upon the commercial bank to formulate their respective policies on micro credit and promotion of SHG. The NABARD has been organizing the SHGs workshop involving bankers and development personnel to accelerate the process of SHG bank linkage. The RBI has issued circular to the commercial banks to reckon micro credit extended to individual borrower or the tough intermediaries as parts of their priority sector lending. The circular also stated that micro credit should forms an integral part of the corporate credit plan of the bank and should be received at the biggest level on a quarterly basis. The RBI issued a circular dated July 24, 1991, to the commercial banks advising them to participate actively in the pilot support for linking self help groups with banks. The NABARD, after consultation with a few interested banks and voluntary agencies, issued a set of guidelines on February 26, 1992, which, while being adequately comprehensive were kept flexible enough to enable participate banks and field level bankers to involve and to contribute to strengthening the project concept and strategy. When the pilot project was initiated by the NABARD, the self help groups model was adopted and was called as an Indian model, later, in the early nineties, the NABARD called it the SHG-Bank linkage model.

The SHG-Bank linkage programme was show to take off, but has been speeding along since 1999. But it grew rapidly over the years reaching 1,079,091 SHGs in 2003-04 in India, of these about 1.6 millions are linked to banks. In India, soon after independence, there has been an aggressive effort on the part of the government, which was concerned with improving the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparallel achievement of the Indian banking system. The main emphasis is the spread of the banking

Remarking An Analisation

network and introductions of new instruments and credit packages and programmes were to make the financial system responsive to the credit the weaker sections in the society. Comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural labourers and other small borrowers falling below poverty line. With the implementation of the above policies, further government of India in its developmental planning emphasized the promotion of agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In pursuance of this, formal credit institutions have been guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelized towards the weaker sections of the society. Consequently, by the implementation of several poverty alleviation programmes, the number of people below the poverty line has declined from 272.7 million in 1984-85 to 210.8 million in 1989-90, In 1991-2000, which constitutes over 21 percent of the population. The number of operational holdings is expected to have crossed the 100 millions mark with more than 80 percent being small and marginal holdings.

The institutional credit system needs to meet the challenges of delivering credit to an ever-increasing number of rural people who need greater access to formal credit. It may have to reinforce its own structure at the grass root level and also have to devise new ways of reaching out of the rural poor. As a result, the experience of implementation of the above discussed poverty alleviation programmes lead to the introduction of the Integrated Rural Development Programme (IRDP) on 2nd October, 1980 with the specific objective of raising the poor rural families above the poverty line. Such families considered credit support from banks as an important input in taking up economic and gainful activities. In spite of these impressive achievements in the expansion of the credit delivery system and special programmes, nearly half the indebted rural households are still outside the ambit of the institutional system. They approach the moneylenders for meeting their consumption and production in the absence of institutional support. Some of the poor who have not been reached even by the vast network of the institutional credit delivery system, have organized themselves into self help groups (SHGs) and many such groups have come into existence either spontaneously or with the active involvement of the voluntary agencies which motivated the rural poor to pool their meager financial resources for meeting their small and frequent consumption and production credit needs.

Initiatives by Nabard

NABARD has been playing the role of propagator and facilitator by providing conducive policy environment, training and capacity building besides extending financial support for the healthy growth of the SHG linkage programme over the years, various steps taken in this regard may be enumerated as under :-

1. Conceptualization and introduction of pilot programme in February 1992 for linking 500 SHGs with banks after consultations with Reserve Bank of India, Banks and NGOs.
2. Introduction of bulk lending scheme in 1993 for encouraging the NGOs which were keen to try group approach and other financial services delivery innovations in the rural areas.
3. Developing a conducive policy framework through provision of opening savings bank accounts in the names of SHGs (through they are informal groups), relaxation of collateral norms, simple documentation and delegation of all credit decisions and terms to SHGs.
4. Provision of capacity building support of NGOs/SHGs/Banks.
5. Mainstreaming the SHG linkage programme as part of corporate planning and normal business activity of banks in 1996 and internalizing, training, monitoring and review mechanism.
6. Encouraging banks (RRBs and DCCBs) for promotion of SHGs.
7. Financial support to NGOs for promotion of SHGs.
8. Encouraging rural individual volunteers in promotion and nurturing of SHGs.
9. Close monitoring.
10. Dissemination through seminars, workshops, occasional papers and print media.
11. Constitution of High Powered Task to look into the aspects of policy and regulation of microfinance and suggest policy, legal regulatory measures for smooth and unhindered growth of microfinance sector.
12. Setting up a microfinance development fund in NABARD for meeting the promotional costs of up-scaling the microfinance interventions. The funds has since been redesigned as microfinance development and equity fund.
13. Initiating the credit rating of the microfinance institutions through accredited credit rating agencies of India by meeting 75 percent of the cost of the rating as grant. This is done to enable the microfinance institution to approach banks for commercial borrowing and extending micro-credit to the poor.
14. Refinance Assistance Provided by NABARD

Concluding Remarks and Implications

This paper was motivated by the fact that, despite considerable interest in SHG-based approaches to micro-finance, rigorous evaluations of the impact of such intervention are still scant and that even studies pointing to clear social, empowerment, and nutritional impacts were unable to ascertain economic effects. This implies that, to the extent that they participate in SHGs, the poorest seem to be able to benefit not only socially but also economically. We failed to detect significant impacts on the non poor, likely due to low power of our tests given the small number of observations of the non-poor. The economic impact of SHG is counted as a positive step towards poverty eradication. A new sense of pride is found in being SHG members. These groups, undeniably, have ushered in major improvements to

village life and community welfare. The members now have access to improved housing and better education for their children. Their living standards and food security has also been bolstered, as also their standards of health and hygiene. Improvements were noticed in the status and role of women in home and in the village life. Professionals could be a good motivator to these people as part of their social responsibility.

References

1. Bhopal, T., Sciences, S. & Pradesh, M. (n.d.). *Adetailed study of Micro Finance as a tool for Tribal Transformation in areas of Madhya Pradesh* Meenakshi Choudhary, 2(3), 72-76.
2. Choudhary, M., & Professor, A. (2013). *A detailed study of Micro Finance as a tool for Tribal Transformation in areas of Madhya Pradesh*. *International Journal of Business and Management Invention* ISSN (Online), 2319-8028.
3. Rabin Das. (2015). "Emergence and Activities of Self-Help Group (SHG)-A Great Effort and Implementation for Women s Empowerment as well as Rural Development."-A Study on Khejuri CD Blocks in Purba Medinipur, West Bengal. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*, 20(1), 28-39. <https://doi.org/10.9790/0837-20152839>
4. Rajasekaran, M. R., & Sindhu, R. (2013). *Entrepreneurship and Small Business- A Study with Reference to Women Self Help Groups*, 3(7), 703-710.
5. Rakesh Chetry. (2014). *Women in Action: The Role of Shg in Women Empowerment in Goalpara District, Assam*. *IOSR Journal of Economics and Finance (IOSR-JEF)*, 5(6), 48-53. Retrieved from <http://www.iosrjournals.org/iosr-jef/papers/Vol5-Issue6/Version-1/I05614853.pdf>
6. Sarania, R. (2015). *Impact of Self-Help Groups on Economic Empowerment of Women in Assam* Rahul Sarania. *International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS) A Peer-Reviewed Monthly Research Journal, ISSN(148), 2394-7969*. Retrieved from <http://www.irjims.com>
7. Shettar, R. M. (2015). *A Study on Issues and Challenges of Women Empowerment in India*. *IOSR Journal of Business and Management Ver. I*, 17(4), 2319-7668. <https://doi.org/10.9790/487X-17411319>
8. Singh, R., Padala, S. R., Suresh, S. S., Saravanan, S., Thangamani, S., Muthuselvi, S., ... Sahoo. (2013). *Women Empowerment through Self-Help Groups/: A Review of Literature*. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*, 1(1), 43-54. <https://doi.org/10.9790/0837-20152839>
9. Tekale, V. S., Jadhav, J. D., & Shaikh, J. I. (2014). *Empowerment of Rural Women through Self Help Group*, 10(2006), 60-64.
10. Jothy, K and Sundar, I (2002): *Self-Help Groups under the Women's Development Programme in Tamil Nadu: Achievements, Bottlenecks and Recommendations*. *Social Change*. Vol. 32. No. 3 & 4. September- December 2002. P. 195-204.
11. Narayan Banerjee (2004): *Nari Bikash Sangha: Towards Empowerment*. *Indian Journal of Gender Studies*. Vol. 11. No. 2. 2004. P. 179-203.
12. Ansuman Sahoo (2013): *Self Help Group & Woman Empowerment: A Study on Some Selected SHGs*. *International Journal of Business and Management Invention*. Vol. 2. No. 9. September 2013. P. 54-61.
13. Benjamin F Lyngdoh and Ambika P. Pati (2013): *Impact of Microfinance on Women Empowerment in the Matrilineal Tribal Society of India: An Analysis Using Propensity Score Matching and Difference-in-Difference*. *International Journal of Rural Management*. Vol. 9. No. 1. 2013. P. 45-69.
14. Dhanalakshmi, U and Rajini, K (2013): *A Review of the Literature: Women Empowerment Through Self-Help Groups (SHGs)*. *International Journal of Research in Commerce and Management*. Vol. 4. No. 10. October 2013. P. 29-35.
15. Gandhi, K and Udayakumari, N (2013): *Marketing Strategies of Women Self-Help Groups*. *International Journal of Current Research and Academic Review*. Vol. 1. No. 2. 2013. P. 117-122.
16. Kappa Kondal (2014): *Women Empowerment through Self Help Groups in Andhra Pradesh, India*. *International Research Journal of Social Sciences*. Vol. 3. No. 1. January 2014. P. 13-16.
17. http://www.internationalseminar.org/XIV_AIS/TS%203/15.%20Diganta%20Kumar%20Das.pdf
18. http://www.hprural.nic.in/status_guideline.pdf
19. <https://www.nabard.org/english/home.aspx>
20. <http://planningcommission.nic.in/>
21. http://www.censusindia.gov.in/2011-prov-results/prov_data_products_himachal.html
22. http://shodhganga.inflibnet.ac.in/bitstream/10603/45838/9/09_chapter%202.pdf