IMPACT OF HIMACHAL PRADESH GRAMEEN BANK IN THE DEVELOPMENT OF RURAL AREAS

VINOD KUMAR

RESEARCH SCHOLAR,
DEPARTMENT OF COMMERCE & MANAGEMENT,
SINGHANIA UNIVERSITY, PACHERI BARI,
JHUNJHUNU (RAJASTHAN)-333515

ABSTRACT
The growth of Himachal Pradesh economy lies in the development of rural masses. Rural development is a strategy designed to improve the economy of the Himachal Pradesh. Therefore, the need was felt for establishing financial institutions, specialized to cater to the need of the rural poor in order to fill up the regional and functional gap in the financial credit available to rural areas. It has been noticed that various institutional agencies engaged in rural finance, the Himachal Pradesh Grameen Bank play an important role in financing to the rural masses. After going through the literature of this bank it is observed that most of the literature has skipped the important fact i.e. Impact of Himachal Pradesh Gramin Bank in the development of rural people. So this research paper an efforts has been made to analysis this impact. The main objective of our study is- to examine the facilities provided by Himachal Pradesh Grameen Bank to the rural masses. The primary data been used for getting valuable information. The data will be obtained through Questionnaire and personal interviews. The collected data will have been analyzed and interpreted with the help of statistical tools, tables and method.

KEY WORDS: HPGB, Credit Facility, Poverty, Employment and Social Status.

NOTES AND REFERENCES