



Gender-Based Perceptions for Investment in Services and Facilities in Himachal Pradesh

*Priksht Gupta

**Prof. Dr. Devinder Sharma

*Research Scholar, Department of Commerce, Himachal Pradesh University

**Professor and Chairman, Department of Commerce, Himachal Pradesh University

Abstract –

Himachal Pradesh, a hilly state known for its scenic hill stations, attracts tourists from around the world. The state's topography is characterized by hilly terrain, rich in natural resources but posing challenges to the development of infrastructure, services, and facilities. Despite these hurdles, Himachal Pradesh stands as one of India's leading regions in literacy, healthcare, and tourism development. To understand the role of education, healthcare, and tourism from the perspectives of both males and females in Himachal Pradesh, this study was conducted with a sample of 377 respondents drawn from three districts of the State: Mandi, Sirmour, and Solan. The findings reveal significant gender-based differences in perceptions of services and facilities, highlighting disparities in service delivery. These results underscore the need for targeted infrastructure development and improved service provision to ensure equitable and inclusive access for both genders.

Keywords: Topography, Natural resources, Hurdles, Literacy, Healthcare, Tourism, Demographic variables.

Introduction -

The gender-based perception of services and facilities is important in understanding the distinct experiences of men and women in accessing and utilizing resources in unique socio-cultural context. Himachal Pradesh, an Indian state in the northern part of the country known for its rugged topography, picturesque beauty, rural population, and distinctive gender dynamics. Gender differences in access, use, and satisfaction with public services such as healthcare, education, transportation, communication, power and other infrastructural facilities often crop up from norms of the society, economic disparities, and gaps in policy implementation (Desai & Banerji, 2008). Around the world, various scholars are of the view that gender roles significantly affect the utilization of services and facilities and how they are perceived. For instance, women likely to face greater barriers and hurdles in accessing education, healthcare and transportation due to mobility restrictions, household responsibilities, and financial

dependency especially in rural areas ([Kabeer, 2010](#)). These discrepancies often get intensified in geographically challenging regions such as Himachal Pradesh, where physical infrastructure development is a challenge due to its mountainous terrain. Women have been more reliant on government for providing services, particularly in education and healthcare. but the presence of women in decision making is higher at local level than at national level but local government are still not engaging women sufficiently ([EU Commission et al., 2014](#)). In Himachal Pradesh, despite relatively better and progressive social indicators such as high female literacy rates , high doctors per patient and better health outcomes compared to other states ([Prinja et al., 2019](#)), gendered disparities in perceptions persist. This can be attributed to ingrained patriarchal structures, regional inequalities, and gaps in service delivery mechanisms (Thakur, 2019). The aim of this study is to analyze gender-based perceptions of the presence, situation, accessibility, and quality of public services and facilities in Himachal Pradesh. By exploring the experiences of men and women, this research seeks to provide insights into existing situation of public services and recommend targeted interventions to promote equitable service delivery. Recognizing these perceptions is a fundamental step toward achieving gender-responsive governance and inclusive development ([World Bank, 2012](#)). However, existing literature explores the impact of gender roles on the accessibility and utilization of public services, particularly in rural and geographically challenging areas (Desai & Banerji, 2008; Kabeer, 2010), there is limited analysis on gendered perceptions of public services in the context of Himachal Pradesh. While studies recognise indicators, such as high female literacy rates and better healthcare outcomes in Himachal Pradesh as compared to other Indian states (Prinja et al., 2019), gender-based perception in service remain underexplored. Earlier research have focused on societal norms, economic disparities, and gaps in policy implementation as major factors (EU Commission et al., 2014; Thakur, 2019). But the interplay of regional inequalities, and infrastructural challenges in shaping these perceptions has not been adequately researched. Furthermore, while local governance in Himachal Pradesh has seen increased female participation, women's engagement in decision-making processes is still insufficient to address gender-specific service delivery concerns (EU Commission et al., 2014). This study fills the gap by examining gender-based perceptions of accessibility, quality, and availability of public services, offering targeted insights for gender-responsive governance and equitable development (World Bank, 2012). The objective of the study is to analyze gender-based perception i.e. perception of both males and females regarding the services and facilities provided by the government and recommend some measures of investment to enhance public service delivery as per their needs.

Objective –

- To analyze gender-based perception for investment in services and facilities rendered in Mandi, Sirmour and Solan regions of Himachal Pradesh.

Review of Literature –

Thematic review of the studies highlight the crucial interlink between education, healthcare, tourism, and employment development in promoting and enhancing economic growth and addressing structural challenges. [Apatov and Grimes \(2017\)](#) underscored the positive and non-linear relationship between the size of university-

equivalent full-time students (EFTS) and local population and employment growth. They analyzed 57 New Zealand territorial authorities and found that regions with a higher share of EFTS relative to their working-age population experienced accelerated demographic and employment expansion, while employing the Generalized Method of Moments (GMM) to address endogeneity concerns. Education and employability have been the central themes in [Scandura et al. \(2023\)](#), who reviewed 156 studies related to the employability programs in Higher Education Institutes (HEIs). They have found that work-related learning (WRL) and internships, improve and boost students' skills, practical experience, and labour market readiness, addressing hurdles like skill imbalances and socio-cultural barriers. As per them, HEIs play a pivotal role in fostering employability, as stakeholders (students, institutes, and employers) align on the significance of developing general skills over specific competencies for sustainable career outcomes. In the context of healthcare inefficiencies, [Grigoli and Kapsoli \(2017\)](#) examined the public health expenditures in 80 emerging economies, and revealed that health system performance lags behind advanced economies significantly because of governance and socio-economic disparities. Though public health spending positively correlates with health-adjusted life expectancy and immunization rates, inefficiencies exist, specifically with high mortality rates. The Rural Health Statistics 2021-22 report identifies similar issues in India, particularly in Himachal Pradesh's rural healthcare infrastructure. The report underscores severe workforce shortages, including doctors, specialists, radiographers, and nursing staff, alongside a complete absence of district hospitals in Chamba, Hamirpur, and Sirmour districts as of March 2022 (Ministry of Health and Family Welfare, 2022). Addressing economic development through tourism and community participation, [Millo \(2021\)](#) highlights the importance of entrepreneurship in harnessing untapped rural resources. He has advocated for training programs and local inclusion and suggests that by empowering local communities external interference can be reduced, equitable economic benefits can be promoted, and local culture is preserved. Effective guidance and resource channelization, he concludes, can bolster the tourism industry to stimulate rural economies.

To conclude, the reviewed studies converge on the significance of institutional initiatives - educational, healthcare-related, or entrepreneurial—in promoting regional growth, reducing inefficiencies, and fostering sustainable socio-economic development. While higher education improves employability prospect and demographic growth (Apatov & Grimes, 2017; Scandura et al., 2023), inefficiencies in public health and infrastructure remain critical challenges, specifically in emerging economies (Grigoli & Kapsoli, 2017; Ministry of Health and Family Welfare, 2022). Moreover, community-driven entrepreneurship and tourism pop-up as transformative tools for rural empowerment and resource utilization (Millo, 2021).

Research Gap –

The reviewed studies emphasizes the connections between education, healthcare, tourism, and employment development in promoting economic growth and addressing structural challenges. However, a significant research gap exists in examining the integrated role of these inter-dependent sectors—education, healthcare, tourism, and employment—particularly for rural and remote regions. While, Apatov and Grimes (2017) explored the relationship between education and employment growth, and Scandura et al. (2023) focussed on employability

programs within Higher Education Institutions, the rural healthcare inefficiencies reported by Grigoli and Kapsoli (2017) and Rural Health Statistics (2021-22) highlight sectoral challenges in isolation. Similarly, Millo (2021) emphasises the role of tourism and entrepreneurship in economic development, yet these studies fail to address the holistic and cross-sectoral interventions required to simultaneously improve healthcare, education, employment, and tourism in rural settings. This gap underscores the need to further investigate into integrated frameworks that leverage the synergies between these sectors to drive sustainable economic and structural development, particularly in regions grappling with workforce shortages, skill imbalances, and underutilized resources.

Methodology –

The data is collected through the filling up of questionnaire and schedule from the respondents in Mandi, Sirmour and Solan districts of Himachal Pradesh. A total of 450 respondents were contacted for filling up the questionnaire but due to non-response and respondents giving back incomplete responses only 377 respondents provided the needed information. The criteria used to analyse services have been news articles and interviews with the experts (Delphi Method). Descriptive statistics and Chi-square have been used with the help of SPSS software to analyse the data.

Analysis and Interpretation –

[Table 2](#) shows the gender-wise descriptive analysis of the responses on the services and facilities being offered by the public as well as private sectors. The descriptive analysis of male respondents depicts that their mean response with regard to good condition of health and wellness centre, adequate number of healthcare staff, availability of important medicine, availability of ambulance services and presence of medical store, presence of college, adequacy of teaching staff, availability of practical labs in school/college, availability of playground, availability of all-weather road, satisfaction with government bus facilities, presence of bank branch, presence of post office, availability of government accommodation, presence of police station, presence of hotels/motels, availability of water supply, presence of local market, availability of fair price shops, condition of communication facilities, internet accessibility, good condition of roads, availability of government buses at regular intervals, suitability of location of the place, positive correlation between population and law and order, lack of basic amenities in the area, non-availability of government grants/funding, challenge of uneven topography of the area, sanitation & hygiene and law & order being the main concern of the area is neutral. The descriptive analysis also shows that mean perception of the respondents with regard to environment fragility, lack of money in the panchayat, low income level of people, administrative procedure, enmity among people as a hurdle for development, distance from city/district headquarters as a reason for non-development, presence of enough tourist attraction but not getting much attention, inconvenient location of the area, low population of the area as the reason for non-development of the area, internet connectivity or communication problems, and political rivalry being a hurdle in the development is also neutral. Whereas, the mean responses of the respondents agree with regard to presence of school building, availability of electricity without interruption, government as well as private firms should look for the development of the area, scope for developing a state-of-the-art facility, need for more infrastructure to be

added in the institute and lack of basic infrastructure in the area. On the other hand, the respondents mean responses tend to disagree with regard to availability of health care equipments, presence of lab testing facilities and availability of sewerage facilities.

The values of standard deviation from the male respondents show high degree of variation in the responses. The values of standard deviation range from .84615 to 1.21215.

The skewness value regarding, availability of important medicines at the health centre, availability of ambulance services, presence of medical store, presence of school building, presence of college, availability of adequate teaching staff, availability of playground, satisfactory government bus service, presence of bank branch, presence of post office, presence of police station, availability of electricity without interruption, presence of local market for buying basic necessities, good signal strength on phones, accessible internet connection on phones as well as computers, government as well as private firms should look for the development of the area, availability of buses at regular intervals, scope for developing state-of-the-art facility, suitability of location of the area, need for more infrastructure to be added in the institutes, lacking of area in terms of basic infrastructure, non-availability of government grants as a challenge, sanitation and hygiene as the main concern, environment fragility as a hurdle for development, lack of money in panchayats as a hurdle for development, low income level of people as a hurdle in development, administrative procedure as a challenge for the development, enmity among people as a hurdle for development, distance from city dissuades government from taking up any project, enough tourist attractions but not getting much attention, internet connectivity/ communication problems reason for non-development, law and order of the area not in good condition, political rivalry being the reason for backwardness of the area, is negative. It can be inferred that with regard to the above-mentioned statements the majority of the responses lie on the higher side of the mean. To the rest of the statements mentioned above, the skewness is positive which means that for those statements the mean responses of the respondents lie on the lower side of the mean.

The descriptive analysis of female respondents depicts that their mean response with regard to good condition of health and wellness centre, adequate number of healthcare staff, availability of healthcare equipments, availability of lab testing facilities, availability of important medicine, availability of ambulance services, availability of practical labs in school/college, availability of playground, availability of all-weather road, satisfaction with government bus facilities, availability of government accommodation, presence of police station, presence of hotels/motels, availability of water supply, availability of sewerage facilities, presence of local market, availability of fair price shops, condition of communication facilities, internet accessibility, good condition of roads, availability of government buses at regular intervals, positive correlation between population and law and order, lack of basic infrastructure in the area, lack of basic amenities in the area, non-availability of government grants/funding, challenge of uneven topography of the area, sanitation & hygiene and law & order being the main concern of the area is neutral. The descriptive analysis also shows that mean perception of the respondents with regard to environment fragility, lack of money in the panchayat, low income level of people, administrative procedure, enmity among people as a hurdle for development, distance from city/district headquarters as a reason for non-development, presence of enough tourist attraction but not getting much attention, inconvenient location of the area, low population of the area as the reason for non-development of the area, internet connectivity or communication problems, and political rivalry being a hurdle in the development is also neutral. Whereas, the

mean responses of the respondents agree with regard to presence of medical store, presence of college, presence of school building, adequacy of teaching staff, presence of bank branch, presence of post office, availability of electricity without interruption, the government as well as should look for the development of the area, scope for developing a state-of-the-art facility, suitability of location of the place and need for more infrastructure to be added in the institute. On the other hand, the respondents mean responses tend to disagree with regard to availability of health care equipments.

The values of standard deviation from the respondents of Sirmour districts show high degree of variation in the responses. The values of standard deviation range from .83333 to 1.24927.

The skewness value regarding, good condition of health and wellness centre, availability of important medicines at the health centre, availability of ambulance services, availability of medical store, presence of school building, presence of college, availability of adequate teaching staff, availability of playground, satisfactory government bus service, presence of bank branch, presence of post office, presence of police station, presence of hotels/motels in nearby area, availability of water supply, availability of electricity without interruption, presence of local market for buying basic necessities, availability of fair price shops, good signal strength on phones, accessible internet connection on phones as well as computers, government as well as private firms should look for the development of the area, availability of buses at regular intervals, scope for developing state-of-the-art facility, suitability of location of the area, positive correlation between population and law and order of the area, need for more infrastructure to be added in the institutes, lacking of area in terms of basic amenities, non-availability of government grants as a challenge, uneven topography as a challenge of the area, sanitation and hygiene as the main concern, environment fragility as a hurdle for development, lack of money in panchayats as a hurdle for development, low income level of people as a challenge, administrative procedure as a challenge for the development, enmity among people as a hurdle for development, distance from city dissuades government from taking up any project, enough tourist attractions but not getting much attention, law and order of the area not in good condition, political rivalry being the reason for backwardness of the area, is negative. It can be inferred that with regard to the above-mentioned statements the majority of the responses lie on the higher side of the mean. To the rest of the statements mentioned above, the skewness is positive which means that for those statements the mean responses of the respondents lie on the lower side of the mean.

With regard to the significance of the results, the mean responses of the respondents is significant at 5 percent level of significance as the chi-square value was less than 0.05 for the following statements:

1. There is a significant difference in the mean responses of the respondents with respect to the availability of healthcare equipments at the health centre on the basis of their gender.
2. There is a significant difference in the mean responses of the respondents with respect to the availability of lab testing facilities at the health centre on the basis of their gender.
3. There is a significant difference in the mean responses of the respondents with respect to the availability of important medicines at the health centre on the basis of their gender.
4. There is a significant difference in the mean responses of the respondents with respect to the availability of ambulance services on the basis of their gender.

5. There is a significant difference in the mean responses of the respondents with respect to the availability of medical store in the area on the basis of their gender.
6. There is a significant difference in the mean responses of the respondents with respect to the presence of school building in the area on the basis of their gender.
7. There is a significant difference in the mean responses of the respondents with respect to the presence of college in the area on the basis of their gender.
8. There is a significant difference in the mean responses of the respondents with respect to the availability of adequate teaching staff in the institution on the basis of their gender.
9. There is a significant difference in the mean responses of the respondents with respect to the presence of post office in the area on the basis of their gender.
10. There is a significant difference in the mean responses of the respondents with respect to the availability of hotels/motels nearby on the basis of their gender.
11. There is a significant difference in the mean responses of the respondents with respect to the availability of regular water supply in the area on the basis of their gender.
12. There is a significant difference in the mean responses of the respondents with respect to the availability of sewage facility in the area on the basis of their gender.
13. There is a significant difference in the mean responses of the respondents with respect to the presence of local market for buying basic necessities in the area, on the basis of their gender.
14. There is a significant difference in the mean responses of the respondents with respect to the perception that private firms should also participate in the development of the area on the basis of their gender.
15. There is a significant difference in the mean responses of the respondents with respect to the perception that area lacks in basic infrastructure on the basis of their gender.
16. There is a significant difference in the mean responses of the respondents with respect to the perception that area lacks in basic amenities on the basis of their gender.

Findings –

1. The research findings assert that healthcare equipments, lab testing facilities, important medicines and ambulance services are not same for both genders.
2. The findings reveal that there is variation in presence of school buildings, colleges and teaching staff in the surveyed areas for both males and females.
3. The findings also assert that there is a variation across genders in their responses regarding the presence of post office in their area.
4. The findings of the study reveal that there is a variation across genders in their responses regarding the availability of hotels/motels and local market in the surveyed areas.
5. The study finds that the availability of water and sewerage facilities are not same in the areas.
6. The study reveals that responses of the respondents is not similar with regard to the role of private sector in the development of their area.

7. The findings also reveal that the responses of both males and females vary with regards to the lacking of their area with reference to basic infrastructure and basic amenities.

Suggestions –

1. Government should focus on developing facilities such as healthcare equipments, labs for medical testing, enhance medicine delivery at its centers, and increasing the fleet of ambulances. For that matter, mobile vans with lab testing equipments should be run in every area of the state on some fixed days of the month. For healthcare equipments, they should be taken on lease basis if the government is short of finances.
2. The focus of government should be on developing infrastructure for schools and colleges. It should be done so as to increase the Human Development Index of the State.
3. As people have different opinion with regard to the participation of private sector in the development, a way out that suits both public and private should be adopted by the government.
4. Water and Sewerage facilities should be provided by the government to every household by increasing its pipe network to inaccessible areas. It will help in achieving Sustainable Development Goals as well as increasing the service access.

References –

1. Desai, S., & Banerji, M. (2008). Negotiated identities: Male migration and left-behind wives in India. *Journal of Population Research*, 25(3), 337–355. <https://doi.org/10.1007/bf03033894>
2. Kabeer, N. (2010). Women's Empowerment, Development Interventions and the Management of Information Flows. *IDS Bulletin*, 41(6), 105–113. doi:10.1111/j.1759-5436.2010.00188.x
3. EU Commission, UNDP, UN Women, UN Women/UNJPGE, & Mukhopadhyay, M. (2014). THEMATIC BRIEF 1. In *THEMATIC BRIEF 1*. https://eugender.itcilo.org/toolkit/online/story_content/external_files/TA_GovPublicDecent.pdf
4. Prinja, S., Chauhan, A. S., Bahuguna, P., Selvaraj, S., Muraleedharan, V. R., & Sundararaman, T. (2019b). Cost of delivering secondary healthcare through the public sector in India. *PharmacoEconomics - Open*, 4(2), 249–261. <https://doi.org/10.1007/s41669-019-00176-9>
5. Thakur, R. (2019). Regional Inequalities and Gender in Himachal Pradesh. *Journal of Regional Studies*, 21(1).
6. Communications Development Incorporated & Peter Grundy Art & Design. (2012). *WORLD DEVELOPMENT INDICATORS*. International Bank for Reconstruction and Development/THE WORLD BANK. <https://documents1.worldbank.org/curated/en/553131468163740875/pdf/681720PUB0EPI004019020120Box367902B.pdf>
7. Apatov, E., & Grimes, A. (2017). Impacts of Higher Education Institutions on Local Population and Employment Growth. *International Regional Science Review*, 016001761769874. doi:10.1177/0160017617698742
8. Scandurra, R., Kelly, D., Fusaro, S., Cefalo, R., & Hermannsson, K. (2023). Do employability programmes in higher education improve skills and labour market outcomes? A systematic review of academic literature. *Studies in Higher Education*, 49(8), 1381–1396. <https://doi.org/10.1080/03075079.2023.2265425>

9. Grigoli, F., & Kapsoli, J. (2017). Waste not, want not: The efficiency of health expenditure in emerging and developing economies. *Review of Development Economics*, 22(1), 384–403. <https://doi.org/10.1111/rode.12346>
10. Rural Hospital Network. (2023, January 24). *Rural Health Statistics 2021-22*. <https://ruralhospitalnetwork.org/?p=3048>
11. Yaja, M. (2021). COMMUNITY PARTICIPATION IN TOURISM: a CASE STUDY OF ARUNACHAL PRADESH. In G. A. Swamy & Pondicherry University, *Pondicherry University*. https://airs.org.in/wp-content/uploads/2024/08/tourism-millo-yaja_compressed.pdf



Annexure –

Table 2 – Gender-wise Responses on Availability of Services and Facilities

Statement	Gender						Chi Square
	Male			Female			
	Mean	S.D.	Skew.	Mean	S.D.	Skew.	
Health and Wellness Centre is in good condition	2.8974	.97173	.037	3.1493	.90472	-.002	.064
Health care staff is in adequate number.	2.8205	.94689	.137	2.9683	.86544	.231	.336
Healthcare equipments are available at the health centre.	2.2885	1.00328	.713	2.5747	1.07876	.320	.039
Lab testing is conducted.	2.5321	1.07415	.264	2.8824	1.12602	.118	.026
Important medicines are available at the health centre.	2.9936	1.06254	-.249	3.4253	1.03137	-.600	.002
Ambulance service is available	2.9167	1.00295	-.181	3.3937	1.04610	-.292	.000
Medical store is available	3.3013	1.00592	-.135	3.6018	1.08074	-.418	.036
School building is present.	3.6795	.87979	-.360	4.0136	.93653	-.630	.002
College is situated at nearby place	3.1795	1.16667	-.282	3.5656	1.11661	-.463	.031
Adequate teaching staff is available	3.3462	.96823	-.226	3.8326	.99728	-.407	.000
Practical labs are available in school/college.	2.7564	1.16049	.112	3.0136	1.14209	.010	.303
Playground is available for children to play	3.0705	1.14222	-.034	3.2353	1.15948	-.081	.530
All weather road is available.	2.9295	1.14786	.113	2.9955	1.05958	.171	.188
Govt. bus facility is satisfactory in the area	3.1603	1.12735	-.211	3.1131	1.12041	-.029	.638
Bank branch is situated in the area.	3.4038	.98883	-.317	3.5611	1.06264	-.494	.329
Post office is situated in the area.	3.3974	.93450	-.250	3.7104	.96169	-.288	.022
Govt. accommodation/ rest house is available for public to reside.	2.7436	1.21215	.087	2.9005	1.16738	.074	.487
Police station is situated in the area.	3.2051	1.08787	-.265	3.3258	1.09242	-.402	.476
Hotel/Motels are available in the nearby area.	2.6923	1.12230	.022	2.9457	1.24927	-.024	.008
Water supply is available regularly.	3.2628	.88800	.017	3.4118	1.06072	-.262	.042
Electricity's availability without interruption.	3.7244	.93377	-.867	3.7059	.94360	-.855	.995
Sewage facility is available.	2.3590	1.06528	.310	2.6787	1.22880	.145	.031
Local market is situated for buying basic necessities.	3.2051	.89959	-.202	3.4344	1.02314	-.361	.041
Fair price shop is available for people to buy food grains at subsidized rates.	3.0705	.88800	.029	3.1357	1.07011	-.027	.134
Signal strength on phones is good.	3.2949	1.01738	-.285	3.3665	1.02981	-.304	.702
Internet connectivity for computers as well as mobile phones is accessible.	3.1410	1.19919	-.207	3.2941	1.13994	-.188	.512
Govt. should look for the development of the area.	4.1026	.91707	-.968	4.0090	.95818	-.1019	.536
Private firms should also participate in the development of the area.	3.8013	1.12117	-.963	3.6697	1.00654	-.514	.012
Condition of roads is good.	2.6474	1.14613	.101	2.7919	1.15685	.219	.192
Government bus service is available at regular interval.	3.3846	1.03151	-.686	3.4615	1.10561	-.482	.191
There is a scope for developing state of the art facility.	3.6795	.90152	-.551	3.6425	.90141	-.546	.995
Location of place is in suitable area from all point of view.	3.5128	.94689	-.407	3.5385	.84993	-.256	.653

Positive correlation between population and law and order situation.	3.4295	.93057	-.327	3.2986	.92975	-.099	.557
There is need for more infrastructure to be added in institutes.	4.0192	.95357	-1.079	3.9683	.83333	-.796	.098
Area lacks in basic infrastructure	3.6090	.99401	-.186	3.2036	.91908	.116	.001
Area lacks in basic amenities	3.4872	.84615	.041	3.2398	.87980	-.125	.029
Govt. grants or funding is not available is the challenge for the area.	3.4744	.95342	-.175	3.1855	1.00768	-.003	.071
Uneven topography is the challenge for the area.	3.2308	.94934	.026	3.0724	.94590	-.145	.319
Sanitation and hygiene are the main concern for the area.	3.4295	1.03557	-.197	3.3575	.96944	-.377	.183
Environment fragility or ecosystem of the area is a hurdle for development.	3.1603	1.10423	-.090	3.3258	1.04565	-.131	.297
Lack of money in panchayats is the hurdle in the development of area.	3.2821	1.07039	-.201	3.0995	.99043	-.031	.189
Low income level of people is hurdle for development.	3.3974	1.05757	-.290	3.2805	.99683	-.032	.404
Administrative procedure is a challenge in the development.	3.3013	.95997	-.283	3.3348	.96111	-.064	.503
Enmity among people is a hurdle for development.	3.4423	1.05488	-.197	3.5023	1.04718	-.378	.451
Distance from city/district headquarters prevents government from pursuing any project.	3.4167	1.08335	-.245	3.2715	1.05682	-.305	.245
There are enough tourist attractions in the area but they have not got much publicity.	3.4167	1.09520	-.322	3.3756	1.05707	-.263	.888
Inconvenient location of area from main market is hurdle in the progress.	3.0449	1.06767	.168	3.1493	1.08308	.046	.517
Low population of the area is the reason for non-development.	2.8333	.96275	.209	2.7421	.98696	.051	.389
Internet connectivity/communication problems reason for non-development.	3.0256	1.05921	-.085	2.9502	1.01903	.048	.846
Law and order of the area is not in a good condition.	3.1154	.99652	-.155	3.1946	.93087	-.056	.577
Political rivalry is the reason for backwardness of area.	3.5256	1.08627	-.128	3.5113	1.06861	-.345	.374

IJNRD
Research Through Innovation