

# Women and Financial Literacy: Insights from Self-Help Group's

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**Abstract** - India is steering on an exceptional ride in the top gear towards betterment and progress. In this fast changing environment where the range and complexity of financial products and services are broadening the scope of entire market, it is becoming increasingly important for people to acquire Financial Literacy. Reserve Bank of India (RBI) is the driving force behind Financial Literacy and credit counseling and we are in the infancy stage for promoting financial literacy among women in SHG's regardless of their demographic profile. The present study focuses on the role and awareness of financial literacy among women in SHG's in selected grama panchayath in Trivandrum district. Their awareness with regard to financial products and services were analyzed. As per the findings, women in SHG's have awareness towards financial products and services. But their awareness level is very weak in the area of investments.

**KEYWORDS:** Financial Literacy, Financial Literacy & Credit Counselors, Financial products & Services, Self Help Groups

## 1. INTRODUCTION

The post liberalization era of the global economy demands people to undergo many complex decisions while dealing with finance (Diaz-Alejandro, 1985). The skill and insightness to deal effectively with money and financial matters is a necessity thrust upon all individuals irrespective of their job or profession. The crux of this necessity lies when the weaker section of our nation also comes under the purview of finance. They encounter varied and umpteen number of questions related to basic finance such what is credit/debit? What is income/expenditure? How to save money? What is investment? How do I start a business? How to calculate risk and return? What is GST? To answer these questions and take wise financial decisions, women need education in finance. Ignorance towards finance can lead women to fall in ponzi schemes and other *accounting frauds* (C.P. Chandrasekhar, 2014). Financial literacy is important because financially illiterate people incur higher financial costs and assume higher debts (Lusardi and Tufano 2015).

Several terms, including financial education, competency, literacy, economic capability, and literacy, are used interchangeably and convey the same meaning as financial literacy (Zait, A., Berteau, P.E., 2014). The exact definition of financial literacy is still debatable because it involves various factors that measure financial literacy, and it varies from region to region. (Kimiyaqhalam, F., Safari, M., 2015). OECD, (2014) defined, 'financial literacy is a knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life.' Financial literacy refers to the diverse knowledge and skills on financial matters, such as managing money, setting budgets, and investing (A. Lusardi, 2019) (A. Lusardi, O.S. Mitchell, 2014)

Kerala is a unique example of high social development and the literacy rate of 93.91% (Census 2011) is far exceeding than any other states of India, making Kerala as the highest literacy state of India. This is largely due to the extraordinary performance in the education of women in low-income groups and the depressed communities. The emergence of Kudumbasree Model and their initiation of forming Neighborhood Groups (NHG's) and Self Help Group's (SHG's) paved way to financial intermediation and taught their members the discipline of savings, pooling their savings for lending to members of the group for income generating activities. Knowledge towards financial activities has become a major aspect in the lives of everyone, especially at the grass root level.

In this context, the purpose of the study is to understand the role of financial literacy among women in self-help groups and also to understand the level of awareness of financial literacy among these women in rural areas.

## 2. STATEMENT OF THE PROBLEM

The roles and responsibilities played by women in every house is something which goes beyond words. Their decision making is increasingly recognized, and that more women are participating in economic activities (Sharma and Kota, 2019). Increased financial literacy among women leads to better money management and ultimately influences their decisions to utilize financial products and services (Vincent Gunawana et al, 2021). Moore (2003) stated that “Individuals are considered financially literate if they are competent and can demonstrate they have used knowledge they have learned. Financial literacy cannot be measured directly so proxies must be used. Literacy is obtained through practical experience and active integration of knowledge. As people become more literate they become increasingly more financially sophisticated and it is conjectured that this may also mean that an individual may be more competent”. Hence, it is imperative to understand the women’s literacy level towards finance related activities and to suggest measures to overcome the barriers associated with it.

## 3. REVIEW OF LITERATURE

The journey of women’s financial empowerment unfolds through various studies, each shedding light on different aspects of this critical issue. **Lalitha Shivakumar (1995)** embarked on a quest to understand the power of small savings among rural women. The author studied that these modest savings could generate essential assets, freeing women from the clutches of local moneylenders. The study also revealed that the commercialization of self-help groups (SHGs) had the potential to integrate women into mainstream economic progress, leading to sustainable development. **Lusardi and Mitchell (2007)** suggested that financial literacy is needed to develop the measures related to the financial competence; to have more knowledge related to the financial matters. Literate people usually participate more in the transactions related to financial matters. Authors have found that lack of financial insight is common among the particular groups, like the elders, women and those who are less educated. In the Indian context, **Mathivathani and Velumani (2014)** explored financial literacy among women in Tamil Nadu's rural heartlands. They identified numerous factors and barriers influencing financial literacy and found that marginalized rural women were not familiar with the modern financial services system, highlighting a significant gap in financial education. In the northern reaches of India, **Suri and Singh (2015)** examined the role of SHGs in the socio-economic empowerment of women in Jammu & Kashmir's Ghagwal block. Their findings were heartening: women who joined SHGs showed significant socio-economic improvement and increased awareness of financial security issues. Meanwhile, **Haque and Zulfiqar (2016)** studied the broader themes of women's economic empowerment through financial literacy, attitudes, and well-being. They confirmed that women with higher financial literacy and positive financial attitudes enjoyed greater financial well-being and empowerment, underscoring the importance of financial education. **Amutha Rani (2017)** studied the financial literacy of SHG women members, discovering that they possessed excellent financial knowledge and strong economic empowerment. The author’s findings illustrated how financial literacy enables better decision-making and risk management. **Gudaganavar Nagaraj and Gudaganavar Rajashri (2018)** added another chapter to this narrative by examining the economic, cultural, and social empowerment of rural women. They found significant increases in these areas after women joined SHGs. **Roy and Jain (2018)** investigated the financial literacy levels among working women, considering factors like financial knowledge, attitude, and behavior. Their study revealed a concerning ignorance about financial concepts among women, who often did not prioritize financial literacy. The contribution of **Tilak, Murgai, and Harchekar (2022)** highlighted the crucial role of institutions like the RBI and the Indian government in enhancing citizens' financial knowledge, skills, and attitudes. They advocated for mandatory workshops for women to improve their financial management capabilities, suggesting that such progress in women's financial literacy would reflect the overall advancement of the nation.

Through these studies, a comprehensive story emerges, depicting the significant strides and ongoing challenges in women's financial empowerment across India.

## 4. OBJECTIVES OF THE STUDY

1. To comprehend the role and initiatives of regulatory bodies in enhancing financial literacy among rural women in Self Help Group’s.
2. To understand the level of awareness of financial literacy among rural women in Self Help Group’s.

## 5. SCOPE OF THE STUDY

Financial literacy opens up enormous opportunities to narrow social and economic inequalities of women in rural areas. In order to achieve the objective of Pradhan Mantri's Jan Dhan Yojana (PMJDY) and to promote sustainable livelihood among poor women in rural areas, it is not only important to bring these women under the purview of banking system, but also to educate them to be financially stable. Growth of SHG's in India plays a vital role in making women self-reliant and independent. The real effect of women empowerment is possible only if the women are financially knowledgeable. From the path of an ordinary household to income generating member of a family, it is necessary to know whether these women have awareness in various financial products and services available in the market. The present study helps to find out the level of awareness of financial literacy among the members of SHG's in rural areas of Grama Panchayath's in Trivandrum district. The scope of the study extends to the entrepreneurs, NGO's, governments, researchers, students and the society.

## 6. METHODOLOGY OF THE STUDY

The study is descriptive in nature. It extensively depends on secondary data to meet the first objective viz. role of financial literacy in women empowerment. The secondary data was collected from various web resources and journals, RBI bulletins, Business Magazines, Government publications etc. Primary data was used to find out the level of awareness of financial literacy among women in SHG's. The study was conducted on approx. 100 women from the rural areas of randomly selected grama panchayaths in Trivandrum District. The study was conducted on the basis of convenient sampling techniques with the help of well-structured questionnaire.

## 7. ROLE OF FINANCIAL LITERACY AMONG WOMEN IN SHG'S

Financial literacy is the multi-faceted skill based capability of an individual in understanding the various financial terms and concepts in the right way for making financial decisions. It serves as an important tool for achieving the objective of financial inclusion. In India, financial literacy is viewed as a catalyst to accelerate the pace of financial inclusion. The main aim of financial literacy is to inculcate the habit of savings and thrift among common man. It is meant for everyone who deals with money. During 1990, the role of women SHG's increased rapidly across India. With the support of microcredit institutions they mobilized money so as to engage in various productive activities. In this regard, Micro credit institutions have become increasingly popular as it serves to mobilize poor communities through the provision of loans through specialized financial institutions. Women in rural areas are greatly benefitted by such loans and gradually it increased their household wealth, which leads to the so-called Women Empowerment.

Is Kerala successful in achieving the objective of financial literacy? Of course yes, to some extent. But remember, educating women of all ages and genre is not an easy task. It requires huge effort from policy makers, financial institutions and other agents to bring women community at the forefront of education. Many women's studies in Kerala have proven that the socio economic background of women has increased tremendously after they joined Self Help Group's (SHG's). They provide various financial services such as savings, credit for consumption and insurance to its members. With the increase in the number of financial products and services, financial decision-making became a complex task for these women. RBI recognized the need for financial literacy among the SHG members and an extensive literacy programme was introduced in order to empower them in money matters. Some of the efforts made in the field of financial literacy are:

1. The Reserve Bank's mission 'Project Financial Literacy' focuses more on various target groups viz. school and college students, women, rural and urban poor, defense personnel and senior citizens. The purpose of the mission is to disseminate banking and financing information to these target groups with the support of NGO's, SHG's, educational institutions and banks. The Reserve Bank has already created a link on its web site for the common person to give him/her the ease of access to financial information in English and Hindi, and 12 Indian regional languages. Comic books and animation videos related to financial literacy are also available in order to boost up children's awareness in finance. In addition, RBI celebrates literacy week and organizes exhibition for promoting financial literacy. In addition to these facilities, they have formulated Financial Literacy and Credit Counseling Centre's (FLCC) with the support of banks.
2. Securities and Exchange Board of India (SEBI) offers several learning programs to its investors all over the country. They conduct various trainings, awareness programmes and workshops relating to investment products among school level and college level, executives, housewives, SHG members etc.

3. Insurance Regulatory and Development Authority of India (IRDAI) offers wide range of awareness programs about insurance products to its policy holders through audio-visual media. They also publish 'Policyholders Handbook' and other comic series on insurance products.
4. Pension Fund Regulatory and Development Authority (PFRDA) create awareness about NPS through Leaflets, banners, posters, newspapers advertisement and digital footage on the website. It also includes information regarding Income, Expenses and Budgeting, Saving, Credit and Debt Management, Insurance, Investment, Retirement and Pensions, financial planning, Government schemes, Fraud Protection, Grievance Redressal.

## 8. ANALYSIS AND DISCUSSION

### 8.1 Demographic Profile

Survey results are analyzed under the following heads: -

**Table No.1 Demographic Profile**

Variables	Percentage (%)
<b>AGE</b>	
20-30	19
30-40	34
40-50	33
50-60	11
Above 60	3
<b>EDUCATION</b>	
Up to Class VIII	14
Class X	58
Class XII	16
Graduation	12
Post Graduation	0
<b>OCCUPATION</b>	
Daily wages	32
Agriculture	3
House Wife	40
Salaried	19
Business	6
<b>MONTHLY INCOME</b>	
0-6000	78
6000-12000	12
12000-18000	6
Above 18000	4
<b>STATUS</b>	
Married	73
Unmarried	8
Others	19

(Source: Primary Data)

The following are observed from the table:

A. Out of the total sample, a majority of 34% is in the age group of 30-40. It is closely followed by 33% of women in the age group of 40-50. 19% of the respondents fall under the category of 20-30. 11% and 3% of the respondents fall under the category of 50-60 and Above 60.

B. It is observed that majority of the respondents have education up to Class X, which constitutes 58% of the total sample. Post Graduates are absolutely nil.

C. Majority of the respondents are housewives consisting of 40% of the total sample. 32% of the respondents work for daily wages and 19% are salaried. Least of 6% and 3% respondents engage in business and agriculture.

D. 78% of the respondents earns a monthly income up to Rs.6000. Only 4% of the respondents earns above Rs. 18000 monthly.

E. Regarding the status, 73% of the respondents are married and 8% are unmarried. Other category includes widow, divorcee etc. which constitutes 19% of the sample.

### 8.2 Management of Finance at home

**Table No.2 Management of Finance at home**

Variable	Points	Rank
Myself	140	2
Spouse	280	1
Parents	35	4
Others	45	3

(Source: Primary data)

It is observed that, in most of the houses, respondent's spouse handles the money and occupied the first position. According to the survey, respondents who are salaried and who work for daily wages manage themselves the finance at home and they occupy the second position. Parents and others (son/daughter of elderly women who are widow or divorced) constitute the third and fourth rank.

### 8.3 Financial Advisers of Women in SHG's

**Table No. 3 Financial Advisers of Women in SHG's**

Variable	Points	Rank
FLCC	205	1
Friends/Relatives	76	2
SHG members	51	3
Spouse	12	4
Others	11	5

(Source: Primary Data)

It is observed that majority of the respondents seek advices from Financial Literacy and Credit Counselors (FLCC). Few respondents take the help of their friends and relatives and thus occupy second position. Third and fourth position relates to advices from SHG members and others viz. employed son/daughter.

8.4 Awareness of Financial Products & Services

Table No.6 Awareness of Financial Products & Services

Variables	Very low	low	Moderate	High	Very High
<b>Banking Products &amp; Services</b>					
KYC	0	0	11	83	6
Savings A/c	4	5	32	51	8
Current A/c	34	6	31	25	4
Recurring A/c	64	9	20	5	2
Fixed Deposit A/c	0	0	69	24	7
Education Loans	8	0	39	45	8
Overdraft Facility	19	58	16	2	5
ATM debit card	22	21	38	10	9
RuPay Debit Card	24	53	21	2	0
<b>Insurance Products</b>					
Life Insurance	12	3	72	11	2
Non life Insurance	56	18	18	5	3
<b>Social Security Schemes</b>					
PMJDY	12	15	68	3	2
PMSBY	96	0	4	0	0
PMJJBY	96	0	4	0	0
<b>Pension &amp; PPF</b>					
National Pension Scheme	43	0	57	0	0
Atal Pension Yojana	79	18	0	0	0
<b>Investment Products</b>					
Shares/Stock	92	0	8	0	0
Bonds/Debentures	92	0	8	0	0
Mutual funds	92	0	8	0	0

(Source: Primary Data)

The study focused on the level of awareness in Banking products and Insurance products, Social Security Schemes, Pension & Products & Services and Investment Products.

According to the survey, majority of the respondents have high awareness towards financial products and services. Among banking products and services, the respondents are aware of Know Your Customers, Savings a/c, Current a/c, fixed a/c, recurring deposit, overdraft facility, and Educational loans. Among the insurance products, life insurance is popular when compared to non- insurance products. Pradhan Mantri Jan DhanYojana (PMJDY) is popular among the respondents in the case

of social security schemes. Awareness about Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti BimaYojana (PMJJBY) is very low. Majority of the respondents reacted positively towards National Pension Schemes when compared to Atal Pension Yojana. Data revealed that respondents level of awareness in the field of investments viz, shares, bonds, mutual funds is the least.

**8.5 Awareness on Good Principles of SHG’s**

**Table No. 8 Awareness on Good Principles of SHG’s**

Variables	YES	NO	Total
Periodic Meeting	100	0	100
Periodic Savings	100	0	100
Regular Internal lending	95	5	100
Regular Repayment	100	0	100
Book Keeping	98	2	100
<b>TOTAL</b>	<b>493</b>	<b>7</b>	<b>500</b>

(Source: Primary Data)

All the respondents have high awareness towards good principles to be followed by all SHG members. They have very high awareness in periodic meetings, periodic saving and regular repayment. Only 7% of the total sample lacks awareness in regular internal lending and book keeping. It can be concluded from the survey that, majority of the members in the SHG’s are well aware of the rules and principles governing the SHG’s.

**8.6 Correlation between Income and Financial advises**

**Table No.4 Correlation between Income and Financial advises**

	Financial Advisers	Value of Correlation Coefficient (r)	Interpretation
<b>Income of the respondents</b>	Financial Literacy and Credit Counselors	-0.855	<b>Strong Negative Correlation</b>
	Friends/Relatives	-0.824	
	SHG members	-0.801	
	Spouse	-0.836	
	Others	-0.854	

(Source: Authors’ Calculation)

The study shows an inverse relationship between income and financial advices. As income increases the respondents are less likely to seek advices relating to financial matters.

### 8.7 Hypothesis testing Between Income and Financial advises

H<sub>0</sub>: There is no relationship between Income and Financial advises

**Table No.5 Testing of Income and Financial advises**

	FLCC	Friend/Relatives	SHG member	Spouse	Others	Total
<b>0-6000</b>	26	12	10	6	7	61
<b>6000-12000</b>	8	3	2	3	2	18
<b>12000-18000</b>	3	2	4	1	1	11
<b>Above 18000</b>	4	2	1	2	1	10
<b>Total</b>	41	19	17	12	11	<b>100</b>

(Source: Authors' Calculation)

Level of significance- 5%

$$Df = (r-1)*(c-1)=(4-1)*(5-1)=12$$

Chi Square: Calculated value: 5.0187

Table Value: 21.03

Since the calculated value is less than the table value, we accept the null hypothesis. Income and financial advises are independent.

### 8.8 Hypothesis Testing between Age and Awareness of Financial Products & Services

H<sub>0</sub>: There is no significant relationship between age and awareness of financial products and services.

**Table No. 7 Age and Awareness of Financial Products & Services**

	20-30	30-40	40-50	50-60	60-70	TOTAL
Banking Products and Services	77	73	81	73	52	356
Insurance Products	18	16	17	16	15	82
Social Service Scheme	15	17	15	12	11	70
Pension Schemes	13	11	11	12	11	58
Investments	4	2	2	2	0	10
<b>TOTAL</b>	127	119	126	115	89	<b>576</b>

(Source: Author's Calculation)

Level of significance- 5%

$$Df = (r-1)*(c-1)=(5-1)*(5-1)=16$$

Chi Square: Calculated value: 0.994

Table Value: 26.29

Since the calculated value is less than the table value, we accept the null hypothesis. Age and awareness towards financial products and services are independent. The study shows that financial literacy is important for everyone irrespective of the age. Even though it is independent, the respondents have awareness towards banking products and services. But their awareness level in insurance, social service, pension and investments are weak.



## 9. SUGGESTIONS TO PROMOTE FINANCIAL LITERACY

The following are the suggestions to promote financial literacy among the members of Self Help Group's: -

1. Local self-governments should take the lead in providing mandatory financial education to SHG members regularly.
2. Teachers from local schools and colleges can be enlisted to provide financial knowledge to these rural groups.
3. Financial Literacy and Credit Counselors (FLCC) appointed by the RBI should play a key role in assessing and monitoring the financial planning and performance of SHG members in rural areas.
4. Addressing gender inequality at the grassroots level is crucial. The government should take active measures to tackle gender issues prevalent in society.
5. Resident associations should organize financial literacy campaigns in their communities, supported by NGOs, as part of community development programs.
6. Investment and insurance companies should effectively promote their products through newspapers, workshops, and exhibitions/campaigns. Proper information on risk and return should be provided to women to alleviate their concerns about investing in mutual funds, stocks, and shares.
7. SHG members should be encouraged to use their loans for entrepreneurial activities rather than paying off existing debts. Personnel from Community Development Societies (CDS) and Area Development Societies (ADS) should regularly counsel and inspire entrepreneurial thinking. This requires proper financial literacy training.
8. Personal financial literacy should be a mandatory subject in both school and college curricula.

## 10. CONCLUSION

In order to integrate the bottom of the pyramid into society, basic financial literacy is essential. Financial literacy is a vital part of India's financial inclusion plans as it aims to achieve double-digit growth in the near future. Ensuring that financial literacy fosters the efficient utilization of financial services by the impoverished is crucial for the triumph of microfinance initiatives in the nation. Financial literacy among women in rural areas is a major concern affecting the growth potentials of an economy. It serves as a catalyst for empowering women in different parts of the world. The proper use of knowledge and skills in financial matter enables women in SHG's to take financial decisions. This is possible only if they have good awareness towards various financial products available in the market. The objective of financial literacy in Grama Panchayath's can be achieved only if Local Self-Government, NGO's and Kudumbasree personnel's actively participate in delivering financial trainings to SHG members.

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