



Sustainability of Vegetable Farming Self Help Groups in Himachal Pradesh

Surinder Singh^{1*} and B.S. Hansra²

¹School of Agriculture, Indira Gandhi National Open University, New Delhi, India

²Amity International University, Noida, Uttar Pradesh, India

Date of Submission: 10-09-2022

Date of Acceptance: 25-09-2022

ABSTRACT

Farming families in states like Himachal Pradesh face enormous hardship in sustaining livelihood from fragmented small and marginal land holdings. Vegetable farming based self help groups have emerged as a major transformation tool for rural economy in hills. Now it is possible to address farm problems in group rather than struggling for individual farms. Vegetable farming based self help groups has paved new path in rural economic development. Self help group is a small economic venture at village level and it can be defined as sustainable if it can work for its basic goal of development by meeting out all day to day expenditures without any external aid while creating profit, social upliftment of members and without deterioration to environment which ultimately bring prosperity in rural area. Knowing sustainability of self help groups help in planning and executing rural development policies. Various tools developed by various researchers to assess sustainability of self help groups but these tools does not fit well for all geographical areas with diverse rural communities. Present study was conducted in Himachal Pradesh to assess sustainability of vegetable farming based self help groups. The study reveals that women farmers constitute major portion of SHG framework, average size of SHG in Himachal Pradesh was 14 and majority of the groups having bank linkages. Majority of self help group members were contributing above Rs 100 per/month and generally held group meeting once in month. 80.00 percent of the self help groups were found with above 90 percent attendance in monthly meeting and family problem was major reason for non-repayment of loan. Self help group capabilities need to be strengthened by more trainings, village specific training content, and better financial management for planning group corpus. As a policy intervention self help groups require more training on maintaining records and financial management

which can enhance scope for cross learning between self help groups where SHGs could learn from experience of better performing one.

Highlights

- Self help group is a small economic venture at village level and it can be defined as sustainable if it can work for economic and social upliftment of its members while maintaining rural ecological system without any external aid.
 - Vegetable farming self help groups has proved to be sturdiest tool and a powerful conduit for empowering rural poor and help them to move from subsistence to sustainability.
 - Study on sustainability of self help groups is very much required to ascertain future viability of self help groups.
 - To be sustainable a self help group must be financially as well as organizationally stable
- Key words: Self Help Group, Vegetable farming, Economic sustainability, Organizational sustainability, Himachal Pradesh*

Himachal Pradesh is a small hilly state where small and marginal land holding is predominant characteristics of agriculture. Most of the farming families in the state try to secure livelihoods from these fragmented land holdings which are unpalatable to cope up with the inherited constraints of traditional agriculture. Poverty and unemployment are major problems faced by rural community (Singh and Hansra: 2017). Collective efforts in the form of self help groups (SHG) have projected new horizon of possibilities over traditional individual farming. Self help group has proved to be sturdiest tool and a powerful conduit for empowering rural poor and help them to move from subsistence to sustainability. Vegetable farming self help groups help to minimize vegetable production constrains (Singh and Hansra, 2021) but still very less information is available on sustainability of self help groups. Self help group is



a small economic venture at village level and it can be defined as sustainable if it can work for its basic goal of development by meeting out all day to day expenditures without any external aid while creating profit, social upliftment of members and without deterioration to environment which ultimately bring prosperity in rural area. Vegetable farming has paved new path of economic development in hilly state like Himachal Pradesh. Now farmers are capable of harvesting more monetary value per unit of land (Singh and Hansra, 2018). It has been also observed that the income of SHG members was increased substantially after joining SHG. Economic activities through vegetable farming self help group significantly supplement incomes of small and marginal land holder farmers. Increase in income had helped to reduce the levels of poverty to a great extent in several families (Kumar, 2018) and age of self help group is an important determinant of SHG sustainability as old self help group members were better empowered when compared to new self help groups in socio, economic and political dimensions (Harika et al, 2020). Government of Himachal Pradesh has also recognized SHG approach as an important economic driver in rural areas and has planned to achieve goal of setting twenty thousand more SHG with Rs 1.75 crore bank credits by 2022 under sustainable development goals (GoHP, 2021). Importance of SHG as rural economy driver can also be recognized by government efforts to constitute more SHGs. Under NRLM, 4666 and 3384 SHGs were constituted during the year 2019-20 and 2020-21 respectively (GoHP, 2021). Government efforts towards formation of more and more self help groups are fruitful only if these SHGs are economically and organizationally sustainable. Group sustainability is having a wider concern among donor agencies, practitioners, policy makers and academicians to achieve persistent benefit from self help groups in financial intermediation (Das and Guha, 2019). Despite considerable achievements, sustainability of self help groups has been suspect because several essential services required by self help groups are provided free or at subsidized cost by organizations that have developed these groups (Nair, 2005). Measurement of sustainability however, is widely recognized as immensely difficult problem, as conventional monitoring and evaluation method, mostly using economic analysis are considered insufficient to detect or quantify sustainability (Brown et al., 1987; Carpenter, 1993; Chopra, 1998). Many tools and scales have been developed by various researchers to assess the sustainability of self help groups but no tool fits well to all regions and geographical locations with

diverse rural community structure. Mahajan (1998) identified four dimensions for sustainability of microfinance programme in India: sustainability of demand, financial sustainability, organizational sustainability and sustainability of the microfinance institutions. The sustainability of SHGs was also measured through following assessment indicators: frequency and attendance of meetings, volume of saving, rotation of own saving, development of financial skill and quality of leadership (Tankha, 2002). Sustainability of SHGs was well established in terms of increased value of assets and savings rate, better access to institutional loans, higher rate of repayment of loans, elimination of informal sources and impressive social empowerment (Puhazhendi & Badatya, 2002). Sen and Sircar (2006) conducted a study on SHGs in West Bengal keeping in view the regularity of meetings, participation of members, group management, regularity of savings, loan disbursement, loan recovery, accounts and records, links with Panchyat Raj Institutions, livelihood engagement and social action as the indicators of quality assessment of SHG. Christen and Ivatury (2007) pointed that the sustainability of SHGs associated with two factors: (a) whether adequate support services was provided to the SHGs and (b) whether the total costs of providing support services were paid from operating income of SHGs. Ahlin and Jiang (2008) identified 'saver graduation' and 'tendency towards membership expansion' as key to make microfinance programme sustainable in India. Kumari and Malathi (2009) emphasized that the sustainability of SHGs depends on several factors: improper maintenance of book keeping, restrictive government procedure, lack of training, low returns, and pressure on repayment of bank loans, inadequate loans and lack of cooperation among members. Feroze and Chauhan (2010) evaluated the performance of SHGs on the basis of savings performance, loaning performance, repayment performance and income and employment generation activity. The method of multistage Principal Component Analysis (PCA) is used to construct indices for each of the four performance indicators Das (2012) assessed self help groups on the basis of organizational constituent, savings & credit, micro enterprise development, network & linkages, empowerment & influence and financial management aspects. It was observed that better time management and commitment to regular meetings may contribute to the sustainability of groups (Ramakrishna et al. 2013). To measure the performance of SHGs Das and Bhowal (2014) selected seven broad indicators



such as group constitution, organizational discipline, organizational systems, financial management and performance, external linkages, activities undertaken by group/members and self-reliance. Financial indicators, SHG-bank linkages, social justice, social upliftment, internal cohesion, self development of SHGs, gender equality and social mobility were eight dimensions identified to develop cumulative scale including 34 indicators by Devaki et al (2015). Yadav *et al* (2016) operationalized performance of self help group as a degree to which a group member had performed at their own level in term of capacity building, economic activity, communicability and self monitoring. The study of APMAS (2017) pointed that building strong social capital, particularly, the SHG book writers, is instrumental for effective functioning and long-term sustainability of the SHGs. Singh (2017) suggested for balanced development and proper utilization of SHG strength, need proper rating and categorization on the basis of their capacity and skill. The sustainability of SHGs depends on the five principles or called *panch sutra* which includes regular meetings, regular accounts, regular repayments and adherence to terms and conditions (Kumar, 2017). Bhanot and Bapat (2019) reported that equitable access to credit, group savings, growth in savings, and loan utilization in income generation activities, members depositing a savings contribution or loan installment on each other's behalf, and distance from bank are contributing factors for sustainability of self help groups. Das and Guha (2019) examined the status of group sustainability with the help of multidimensional sustainability index of SHGs (MDSI^{SHG}) by combining organizational, managerial and financial indicators of self help groups. Knowing capacity and skill of any SHG is possible only by studying its basic profile and sustainability aspects for which present study was planned. It is argued that the financial and institutional sustainability of SHGs depends upon quality and quantity of financial services that the groups provide to its members, how best the group mobilize savings from members, loans from banks and other credit agencies and build group corpus for lending to their members (APMAS,2017). In the hilly state like Himachal Pradesh, very little research work is done on sustainability of SHGs, thus present study was planned with the following objectives:-

1. To study profile of vegetable farming self help groups in Himachal Pradesh.
2. To study economic and organizational behavior of vegetable farming based SHG.

3. To suggest possible measure for strengthening sustainability of self help groups.

I. MATERIAL AND METHOD:

The present study was conducted in Himachal Pradesh. The State is having three administrative divisions (Kangra, Mandi and Shimla) and all were included in the study to cover each geographical area of the state. From each division two districts were selected randomly and five vegetable growing self help groups promoted by government institutes like DRDA under SGSY, NGO/Bank, Agriculture department, were selected randomly. Thus a total of 30 Self Help Groups were included in the study. From each randomly selected self help group one office bearer of the group, either president/secretary/treasurer was interviewed to collect data on group on a pre-tested questionnaire. Variable for economic and organizational sustainability were selected as per NCAER (2008).

II. RESULT AND DISCUSSION

I. PROFILE OF VEGETABLE FARMING BASED SELF HELP GROUPS

Before in-depth analysis of self help group sustainability, it is essential to know the profile of the groups as it reveals the basic information about the groups. It also indicates whether the groups are following guidelines laid down by the promoter agencies and financial institutions or not. Eight parameters such as age of the group, size, gender, social category, economic status of the group, promoter, number of year bank linkage and training programmes attended were studied and tabulated in table 1.

1. Age of Self Help Group: Age of self help group means the numbers of years from the date of formation of self help group. Age of SHG helps to strengthen its organizational as well as economic behaviour as with increase in age a sustainable group tends to develop a good corpus and mutual understanding among members. Age-wise distribution of SHGs is depicted in Table 1. The maximum and minimum of ages of SHGs was 12 and 3. The average age of the groups was 6.1 years. Majority of the groups (18) were above the age of 5 years, 12 were in the range of 3 to 5 years. Average age of 6.1 years indicates that vegetable farming based self help groups formation has gained major momentum in the state only after the year 2010.

2. Size of group: The average size of the self help groups was observed to be 14 members. It was observed that majority of the groups (50 per cent) size was 13-15 (Table 1). It is seen that the number



of the group members ranged from 10-20. This range was well within the norms of SHGs

3. Gender and social category: It is evident from the data presented in Table 1 & 2 that 26 groups (86.67 per cent) were female and 4 groups (13.33 percent) were male groups. Majority of the female groups (38.46 percent) were general category while 25 percent of the male groups were general caste category. Overall in social category general caste had highest 11 groups (36.67 percent)

followed by 8 groups (26.66 per cent) from mixed category. Percentage of SC and ST groups was 5 (18.67 percent) and 3 (10.00 per cent) respectively.

4. Economic status of SHG: Data presented in Table 1 indicates that out of 30 groups studies, 8 groups (26.67 percent) were from below poverty line (BPL) category and 8 groups (26.67 per cent) were from above poverty line (APL) families while 14 (46.66 per cent) were from both APL and BPL families.

Table1: Profile of vegetable farming based self help groups in Himachal Pradesh

S.No	Parameter	Frequency (n=30)	Percentage
1	Age of self help group (years)		
	a. 3-5	12	40.00
	b. Above 5	18	60.00
2	Size of group (no. of members)		
	a. 10-12	08	26.67
	b. 13-15	15	50.00
	c. 16 and above	07	23.33
3	Gender		
	a. Male	04	13.33
	b. Female	26	86.67
4	Social category		
	a. General	11	36.67
	b. Schedule caste	05	18.67
	c. Schedule tribe	03	10.00
	d. OBC	03	10.00
	e. Mixed	08	26.67
5	Economic status		
	a. BPL	08	26.67
	b. APL	08	26.67
	c. APL+BPL	14	46.66
6	Promoter of group		
	a. DRDA	15	50.00
	b. Dept. of Agriculture	12	40.00
	c. Others/NGOs and Banks	03	10.00
7	Bank linkage (No.of years)		
	a. 3-5	18	60.00
	b. Above 5	12	40.00
8	Training programmes for members (in last two year)		
	a. 1	03	10.00
	b. 2-3	21	70.00
	c. Above 3	03	20.00

5. Promoter of self help groups: Table 1 reveal majority of the groups (50.00 per cent) were promoted by DRDA followed by the state department of agriculture, NGOs and banks.

6. Number of years with bank linkage: It is observed that (Table 1) a good majority of the

groups (60.00 per cent) have bank linkage for more than 3 years i.e groups have saving account in banks. 40.00 percent of the groups were found with above 5 years of bank linkage.



Table 2: Gender and Social Category-wise distribution of Self Help Groups

Gender category	Social Category					Total (n=30)
	General	SC	ST	OBC	Mixed	
Women	10 (38.46)	4 (15.38)	3 (11.54)	3 (11.54)	6 (23.08)	26 (100.00)
Men	1 (25.00)	1 (25.00)	0 (0.00)	0 (0.00)	2 (50.00)	4 (100.00)
Total	11 (36.67)	5 (18.67)	3 (10.00)	3 (10.00)	8 (26.66)	30 (100.00)

(Figure in parenthesis indicate percentage)

7. Training programmes for members:

Training to members is an important component of a quality group. Number of trainings given to the group members in various aspects is an indicator of effective group functioning. Data depicted in Table 1 shows that in majority of the groups (70.00 per cent) member attended 2-3 training session for the last two years mainly in vegetable farming. Out of total 26 women groups, 20 groups (76.92 per cent) members attended 2-3 training programmes during last two years while corresponding figure for male self help groups is 1 (25.00 per cent) out of 4. Women self help groups members attended more training than men self help group members.

III. FINANCIAL SUSTAINABILITY OF SELF-HELP GROUPS

Financial sustainability is the economic performance of the SHGs. The financial sustainability of vegetable farming based self help groups was assessed mainly on thrift rate, periodicity of saving, utilization of savings, credit deposit ratio, repayment performance of loan and reason for non- repayment of loan.

1. Thrift rate: Thrift is an important self help group sustainability indicator which helps in building a good corpus for use by group members in a disciplined manner. The rate of saving has direct bearing on the pooled fund generation and on the other hands it promotes the habit of saving among the members. The distribution of sample groups as per their thrift rate is presented in Table 3. Largest set of groups (18) were saving Rs. 100 or above per month. Data in table reveals that only 10.00 percent groups were saving below Rs. 50.00 per month.

2. Periodicity of meetings: Regular meetings of group members provide strength for effectiveness of self help group. Regular meetings bring members closer to each other and individual member problems can be well addressed. Besides this regular meeting also help office bearers to explain utilization of funds which brings transparency in group working. All members must regularly save a

small amount of money, which is put into a joint account with other members of the group. Loans to members are given out of these joint savings. The loans are always collateral-free and the terms of the loan are decided by the members of the SHG. The remaining funds stay in the account and earn interest. The periodicity of saving has direct bearing on the common fund of the group. It also reflects quality of the groups. Table 3 depicts the distribution of the SHGs by periodicity of savings. It is found that most of the groups found it convenient to save on monthly basis and only 10 percent groups saved fortnightly. No group saves weekly.

3. Utilization of savings by SHGs: Groups create a pool fund out of their regular savings to meet the financial necessities of the members. Loans to members are given out of these joint savings. The loans are always collateral-free and the terms of the loan are decided by the members of the SHG. The remaining funds stay in the account and earn interest.. Utilization pattern of this common fund by the groups is an important indicator of financial management of the group. A perusal of the Table 3 reveals that all the groups were keeping a portion of their saving in bank as all groups are bank linked.

4. Credit – Deposit Ratio: The amount of bank's loan divided by amount of its deposit at any given time gives credit- deposit (CD) ratio. The credit-deposit (CD) ratio for groups was worked out to be 0.50:1. It might be due to the reason that members are cultivating vegetable in very small pieces of land and they don't have requirement for higher loan and the loan required for day to day agricultural activities is taken care by the SHG itself.

5. Loan repayment performance: Table 3 represents the distribution of SHGs by percentage of external loan repayment performance. It reveals that 60 % of the sample SHG has reported 100 % loan repayment by its members. 40 % of the groups reported 75- 99 % of loan repayment by its members. It is found that bank charges interest rate of 9 – 14 % per year while groups charges 2.00



percent per month i.e. 24 % per year to member easily appreciable and can be taken as small amount
even then members take loan for SHG as these are too

Table 3: Parameters of financial sustainability for vegetable farming based SHGs in Himachal Pradesh

S.No	Financial sustainability parameter	Frequency (n=30)	Percentage
1	Thrift rate (Rs/month)		
	a. Up to 49	03	10.00
	b. 50-99	09	30.00
	c. 100 & above	18	60.00
2	Periodicity of meetings		
	a. Weekly	0	0
	b. Fortnightly	03	10.00
	c. Monthly	27	90.00
3	Utilization of SHG savings		
	Bank saving+ cash in hand	30	100.00
	Cash in hand	12	40.00
4	Credit-deposit ratio		
	Women SHG		2.75:1
	Men SHG		3.25:1
5	Loan Repayment		
I.	External loan repayment (%)		
	a. 100	18	60.00
	b. 75-99	12	40.00
	c. 50-74	0	0
	d. <50	0	0
II	Internal loan repayment (%)		
	e. 100	12	40.00
	f. 75-99	09	30.00
	g. 50-74	06	20.00
	h. <50	03	10.00
6	Reason for non-repayment		
	a. Natural calamity	03	10.00
	b. Family problem	15	50.00
	c. Utilization in other activities	09	30.00
	d. Health/Illness	03	10.00

6. Reasons for non-repayment of loan: There can be various reasons for non- repayment by the members. Table 3 depicts the reasons for non repayment of loans by members. From the table, it is observed that out of 30 sample groups, 15 groups (50 percent) family problem are main reason of non- payment of loan while 9 groups (20 percent) cited utilization on other activity as a reason for non- repayment of loan. Natural calamity and Health/ illness came as smaller reason of loan- repayment to the tune of 10 % both.

IV. ORGANIZATIONAL SUSTAINABILITY

SHG should be organizationally stable for its success. Many times, lack of trust among members, non - maintaining records and want of co- ordination become reason for break-up of SHG. So, it become essential to analyze the organizational sustainability and it was examined by observing the frequency of meeting, attendance in group meeting, books maintained by the groups, drop- out rates and reasons for such drop outs.

1. Frequency of the group meetings: Frequency and regularity of meetings of SHG give the indication of group's adherence to norms of the group formation and also insight into seriousness of its functioning. The present study revealed that out of 30 sampled SHGs 27 (90.00 per cent) groups was holding meeting monthly (Table 5). Only three groups (10.00 per cent) observed to have fortnightly frequency of meetings.



Table 4:: Distribution of SHG's based on nature of registers maintained

Book/Record	Frequency (n=30)	Percentage
Minutes Book	30	100.00
Saving Ledger	30	100.00
Loan Register	27	90.00
Cash Transactions	21	70.00
Member Passbook	6	20.00
General Ledger	9	30.00
Receipt and Payment	15	50.00

2. Attendance in group meetings:

Attendance in group meeting provided the members an opportunity to participate fully in decision and remains informed about the group's activities. It is the important indicator to evaluate quality of the group. A perusal of the Table 5 reveals that in groups meetings, the attendance above 90 per cent was observed in 80.00 per cent groups. 4 groups (13.33 percent) found to have attendance between 71 to 90 percent and only 2 groups (6.67 percent) were found having attendance percentage below 70 percent.

3. Nature of Books Maintained: Proper book keeping is of paramount importance for effectiveness and sustainability of groups. It is one of the most important indicators for quality of the groups. It is important that all financial and non-financial transactions are transparent in an SHG. This promotes trust, mutual faith and confidence among all members. Books of accounts as also other records like the saving ledger, minutes book, loan register, cash transactions, member passbook, general ledger, receipt and payment books, etc., are to be kept up to date by making regular entries in a transparent manner. All the transactions of the SHG when recorded properly and communicated regularly help to strengthen organizational sustainability. Table 5 depicts the nature of books

maintained by the groups. It is seen that majority of SHG's (70 per cent) don't have standard printed or prescribed books. 70 percent of the groups maintained different note books for different purposes.

4. Number and Type of Records Maintained:

The sample groups found to have maintained 7 types of books/records. However, all groups were not maintaining all 7 types of record (Table 4 & 5). It is observed that 80 per cent of groups were maintaining 4 or less than 4 number of register while 20 % were maintaining 5-7 numbers of registers. From Table 4, it is found that minute's book and saving ledger was maintained by all groups. Loan register and cash transaction record was the second and third important documents maintained by 90 percent and 70 percent of group respectively. Relatively lesser groups were maintaining member passbook and general ledger

5. Drop-Out-Rate and reasons for drop-out:

The reasons for drop-out constitute a varied list that illustrates the wide range of issues that SHG's and their members have to deal with. Table 5 analyzes the reason for drop-out stated and it was found that not getting loan /subsidy amount was main reason reported by 24 (80.00 per cent) groups followed by reasons like conflict within the groups, non-satisfy with functioning and death/illness.

Table 5: Parameters of organizational sustainability for vegetable farming based SHGs in Himachal Pradesh

S.No	Organizational sustainability parameter	Frequency (n=30)	Percentage
1	Periodicity of meetings		
	a. Weekly	0	0
	b. Fortnightly	03	10.00
	c. Monthly	27	90.00
2	Attendance in group meetings (%)		
	a. Above 90	24	80.00
	b. 71-90	04	13.33
	c. Up to 50	02	6.67
3	No. of records maintained		
	a. Up to 4	24	80.00
	b. 5-7	06	20.00
4	Nature of books maintained		



	a. Different notebooks for different purpose	09	30.00
	b. Standard set of printed books	21	70.00
5	Reason for drop out from SHG		
	a. Not getting loan/subsidy	08	24.00
	b. Conflict within group	06	18.00
	c. Migration	04	12.00
	d. Not satisfied with SHG functioning	06	18.00
	e. Death/illness	06	18.00

V. CONCLUSION

Vegetable farming based self help groups have emerged as a major transformation tool for rural economy in hills. Government of Himachal Pradesh is very keen to notice self help groups as rural economy drivers and put many efforts to bring more farmers under the preamble of self help groups. Merely constituting SHG and providing it with meager amount of revolving fund does not serve the purpose but a detailed SHG profile need to be studied to strengthen sustainability on SHGs. In present study SHG sustainability was embedded under two major aspects viz economic and organizational. It was revealed in the study that both financial and organizational sustainability indicators have synergetic effects for overall group performance and these parameters have a lot of scope for improvement. Policy intervention is required to strengthen financial sustainability of SHGs by awareness to run business without external aid and organizational sustainability can be strengthen by improvement in record keeping, transparent functioning and creating a trust of members towards their group.

REFERENCES:

- [1]. Ahlin, C., and N. Jiang. 2008. 'Can Micro-credit Bring Development?' *J_ Develop Econ* 86 (1): 1–21
- [2]. APMAS. 2017. *Impact and Sustainability of Self Help Group Bank Linkage Programme in India*. Hyderabad: APMAS
- [3]. Bhanot, D and Bapat, V. 2019. *Contributory Factors Towards Sustainability of Bank-Linked Self- Help Groups in India*. *Asia-Pacific Sustainable Development Journal*. 26(2)
- [4]. Brown, B., Hanson, M., Liverman, D and Meredith, R. 1987. *Global Sustainability: Towards Definition*. *Environment Management*. 11(6): 713-719
- [5]. Carpenter, Richards, A. 1993. *Can Sustainability be Measured?* *Environment Strategy* 5, (February): 13-16
- [6]. Christen, P. B., and G. Ivatury. 2007. 'Sustainability of Self-Help Groups in India: Two Analyses'. *Occasional Paper 12*. Washington, DC: CGAP.
- [7]. Chopra, 1998. *Watershed Development Programmes: An Evaluation of Alternative Institutional and Technological Options*. Working Paper No. E/197/98/. Delhi Institute of Economic Growth.
- [8]. Das,S.K and Bhowal,A. 2014. *Perception on Self Help Group's Quality Parameters: A Psychometrics Analysis*. *British Journal of Economics, Management & Trade* 4(4): 487-522, 2014
- [9]. Das, T and Guha, P. 2019. *Measuring Women's Self-help Group Sustainability: A Study of Rural Assam*. *International Journal of Rural Management*. 15(1): 116-136 (2019).
- [10]. Devaki, K., Mathialagan, P. and Sabarathman, V.E. 2015. *Developing a Cumulative Scale for Measuring the Performance of Self-Help Groups in Rural Areas*. *International Journal of Applied Research*. 1(10): 08-14
- [11]. Government of Himachal Pradesh. 2021. *Economic Survey. Saving Lives and Livelihood..2020-2*. https://himachalservices.nic.in/economics/pdf/Economic_Survey_eng2020-21.pdf
- [12]. Government of Himachal Pradesh. 2021. *National Rural Livelihood Mission: A Path of Self Reliance to Women*. Information and Public Relations. <http://himachalpr.gov.in/PressReleaseByYear.aspx?Language=1&ID=20739&Type=2&Date=07/02/2021>
- [13]. Kumari, A., and N. Malathi. 2009. 'Micro Credit and Rural Development'. In *Micro-credit and Rural Development*, edited by A. K. Thakur and P. Sharma, 1–10. New Delhi: Deep & Deep Publication.
- [14]. Mahajan, V. 1998. 'Sustainability of MFIs'. In *Microfinance in India*, edited by K.



- G. Karmakar, 95–109. New Delhi: SAGE Publications
- [15]. Nair, Ajai. 2005. Sustainability of Microfinance Self Help Groups in India : Would Federating Help?. Policy Research Working Paper; No. 3516. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/8847> License: CC BY 3.0 IGO.
- [16]. NCAER. 2008. Impact and Sustainability of SHG Bank Linkage Programme. National Council of Applied Economic Research, GTZ-NABARD. pp: 36-37.
- [17]. Puhazhendi, V and K C Badatya. 2002. "SHG-Bank Linkage Programme for Rural Poor- An Impact Assessment" Paper presented at seminar on SBLP at New Delhi, 25-26, November, NABARD, Mumbai.
- [18]. Ramakrishna, H., M. J. Khaja, B. Saleema, and B. Mallikarjuna, 2013. 'Performance of Self Help Group-Bank Linkage Programme in India—An Analytical Study'. *Tactful Management Research Journal* 1 (10): 1–6.
- [19]. Sen, M, Sircar, A. 2012. Study of SHG & MF sector in West Bengal with special reference to CASHE. Action research project to Loka Kalyan Parishad; 2006.
- [20]. Sheikh, Feroze and Chauhan, A.K. 2010. Performance of dairy self help groups (SHGs) in India: Principal component analysis (PCA) approach *Ind. Jn. of Agri. Econ.* Vol.65, No.2, April-June 2010
- [21]. Singh, S, Raman, N.L.M. and Hansra. B.S. 2017. Perspectives of Agritourism in Himachal Pradesh: A New Dimension in Hill Agricultural Diversification. *Journal of Community Mobilization and Sustainable Development*, 12(2): 207-215
- [22]. Singh, S and Hansra, B.S. 2021. Minimizing Vegetable Production Constraints in Hills: Boon to Attain Sustainable Vegetable Farming System. *Indian Journal of Extension Education*. Vol. 57, No. 1 (April-June), 2021, (52-55)
- [23]. Singh, Uttam. 2017. Self Help Groups and Women Empowerment: Appraisal of Drang Block in Mandi District of HP. *Managerial Insight-The Journal of Incisive Analyzers*. 13(1): 45-53 (June 2017).
- [24]. Tankha, A. 2002. Self-help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact. New Delhi: Sa-Dhan.
- [25]. Yadav, R., Sagari, M.O., Tripathi, H., Kumar, P., Balaraju, B.L., Sinha, S.K., and Nukala, R. 2016. Study of Performance of Women Based Self Help Groups at Individual Level in Rewari District of Haryana. *Haryana Vet.* (December, 2016) 55 (2), 206-209