

# National Rural Livelihood Mission and Women Empowerment in Nagaland : An Approach Based Village Study

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## Abstract

Indian society is patriarchal in nature and always tried to suppress and subordinate women in different facets of literature, social norms, and in other religious & mythological texts. The introduction of self-help groups in India was considered one of the most significant tools to adopt a participatory approach for women's empowerment. The data for this study were collected from 300 respondents covering three intensive blocks under three districts of Kohima, Dimapur, and Mokokchung of Nagaland. The evidence showed that significant changes occurred in terms of socioeconomic and political empowerment after implementing the rural livelihood mission in all selected villages. The study's findings revealed that about 73% of the respondents had attained economic security through decent work conditions, and 50.7% of the respondents stated that they attained more employment days in agricultural and other skilled employment activities under the NSRLM scheme. The study results disclosed that the quality of life and status of socioeconomic conditions improved significantly. However, distribution of property rights, participation in political activities, and freedom of movement by the women were limited in all selected villages, which need more strategies and training for women so that they are empowered in these areas.

**Keywords :** NRLM, economics of gender and well-being, empowerment

**JEL Classification Codes:** R28, J16, I31

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Empowerment aims at creating both equality and equity among individual or social groups. The World Bank defines empowerment as the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (Nagayya & Begum, 2012). Thus, empowerment is a process that leads to both individual and collective transformation by encouraging awareness and decision-making power and promoting capacity building of the people (Pusa & Giribabu, 2016). In India, women's empowerment is a major goal of development, and the Indian Constitution ensures rights of equality, liberty, and dignity to both women and men. In a patriarchal society, the men always play on the subjugation and submissiveness of women to keep women behind in many social indicators like education, politics, health, employment, and empowerment (Misra, 2006).

National Rural Livelihood Mission (NRLM) is a flagship program initiated by the Ministry of Rural Development (MoRD), Government of India, in June 2010 with the support from the World Bank to implement a new strategy of poverty alleviation woven around community-based institutions aimed at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. However, the Nagaland State

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Rural Livelihood Mission (NSRLM) was started on September 13, 2012 in the state and is the implementing agency of NRLM. NSRLM also facilitates mobilizing rural poor women into SHGs, enhancing their livelihood opportunities by promoting self-employment and skill employment by providing capacity building training and organizing them into public institutions to a large extent (Ministry of Rural Development, Government of Nagaland, Annual Report, 2016).

SHGs are a novel and innovative organizational setup in India for women's upliftment and welfare. Based on the principle of 'united we stand and divided we fall,' SHGs aim to empower women through a group approach by mobilizing and organizing women into groups (Battu, 2014). The SHG - bank linkage program has emerged as a cost-effective mechanism for providing financial services to the unreached poor, which has been successful not only in meeting the financial needs of the rural poor women but also in strengthening the capacities of the poor leading to their empowerment (Sundaram, 2012). The socioeconomic empowerment of women is highly essential for economic growth and to enhance gender equality and sustainable development. With this background, the present study attempts to analyze the perceptions of self-help groups' members on women empowerment after the enactment of the Nagaland State Rural Livelihood Mission in various facets.

## **Review of Literature**

Thilagaraj (2020) stated that the SHGs have improved the lives of socially and economically backward women. There has been a significant improvement in financial independence and security, and SHGs have been identified as a source of financial needs for women empowerment and enhancing their socioeconomic status.

Brody et al. (2015) observed that the SHGs have a positive impact on three dimensions: social, political, and economic, and they have gained higher mobility and participate in decision making focused on access to resources.

Nisha and Asokhan (2015) emphasized that education improves one's capacity to cope with different situations and strengthens the psychological and sociological dimensions of empowerment, while Sharma and Nagaich (2014) observed that with an increase in women's literacy rate, there was no significant impact on improvement in the sex ratio and women's work participation in Punjab.

Rawat (2014) stated that the scheme of microfinance through SHGs creates empowerment, promoting conditions for women to move from positions of marginalization within the household decision-making process and exclusion within the community to one of greater control. The social processes of microfinancing programs strengthen women's self-esteem and self-confidence.

Sharma et al. (2014) found out that SHGs had a strong impact in terms of livelihood security and gender empowerment. This potential needs to be harnessed by ensuring regular capacity building and linkage with institutions that will enhance the effectiveness of SHGs.

Biju (2007) observed that the SHGs not only provided the members with an opportunity to carry out economic activities but also discussed and analyzed their social and economic situations to arrive at a root cause of their problems and strove to find out the solutions. SHGs, therefore, have become a forum for the collective voice of the poor against common oppression and exploitation to understand individual and common problems and improving skills and capacities to manage resources.

It may be pertinent to observe that most of the studies have concentrated on theoretical aspects, and some empirical works examined self-employment and women empowerment in general, while some other works emphasized on other governmental schemes. Very few works have found the same in other states, but no studies have been conducted in particular in the North East Region or Nagaland. The literature on explicit indicators of NSRLM is very meager. Due to a lack of literature, it is challenging to understand whether the program has positively impacted women in the tribal state. This study attempts to bridge this research gap.

## Data and Methodology

The primary data were collected by using the convenience sampling method. A comprehensive interview schedule designed by the author applied three-stage probability/non-probability sampling methods with blocks as the primary unit, villages as a secondary unit, and the member beneficiaries as the ultimate sampling unit. A total of 300 individuals SHG members of NSRLM were interviewed, covering three districts, three blocks, and six villages, comprising 50 respondents from each village. The data obtained were analyzed using discriminate analysis through SPSS. The study relates to the years 2018–19, and the data were collected from November 2019 – February 2020.

## Analysis and Results

### *Social Empowerment*

Human beings are social animals and cannot live in isolation; they need interaction with other people. The participation of the SHG members in various activities or programs like group meetings, social gatherings, and awareness programs, skill training (DeSouza & Pai, 2012) and capacity building workshops; frequent interaction with bank and government officials, non-government officials (NGOs), and officials at the local levels enhance the social status of the SHG members and gives them confidence (Sundaram, 2012). Similarly, association with SHGs provides an identity and a social status of recognition, an esteem booster, and a benchmark of women's empowerment and emancipation (Makandar & Mulla, 2013).

It is evident from Table 1 that the majority of the members (291; 97%) stated that they gained respect and built a network with bank and government officials, NGOs, and other resource persons and subsequently fetched greater benefits for the group and respect for the members after joining the NSRLM scheme followed by 277 (92.3%) respondents, who informed that their self-confidence increased after NSRLM was implemented.

**Table 1. Respondents' Perception on Social Empowerment After Joining NSRLM**

Organization	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Gained respect and built network with officials	50 (100)	49 (98.0)	50 (100.0)	50 (100.0)	44 (88.0)	48 (96.0)	291 (97)
Increase in self confidence	46 (92.0)	48 (96.0)	45 (90.0)	49 (96.0)	43 (86.0)	46 (92.0)	277 (92.3)
Educated and skill development	35 (70.0)	39 (78.0)	42 (84.0)	38 (76.0)	40 (80.0)	39 (78.0)	234 (78.0)
Possessing the desired social status	32 (64.0)	33 (66.0)	31 (2.0)	38 (76.0)	40 (20.0)	42 (24.0)	216 (72)
Participation in decision making	39 (78.0)	32 (64.0)	29 (58.0)	34 (68.0)	35 (70.0)	25 (50.0)	194 (64.7)
Freedom to work outside family	30 (60.0)	35 (70.0)	29 (58.0)	29 (58.0)	25 (50.0)	19 (38.0)	167 (55.7)
Member in women organizations	35 (70.0)	30 (60.0)	19 (38.0)	17 (34.0)	29 (58.0)	27 (54.0)	157 (52.3)

**Note.** Figures in parentheses are percentages.

Similarly, about 234 (78%) respondents stated that they learned many things despite their low level of education and gained immense potential for addressing poverty alleviation and improved their livelihood by building social capital.

On the other hand, about 216 (72%) respondents revealed that they enjoyed a better social status, while 194 (64.7%) respondents stated that they were acknowledged and given a better self-image in the family, and family members started valuing their decisions regarding various family matters. Similarly, about 157 (52.3%) respondents informed that they had the freedom to join various women's organizations like Naga Mother's Association (NMA), Angamiapfu Mechu Krotho (Angami Women's organization - AWO), etc., while 57 (19%) respondents revealed that they enriched their skills by knowledge sharing and disseminating best practices as envisaged by NSRLM. Thus, the study reveals that the majority of the members responded that they received respect; experienced an increase in confidence, self-esteem, and decision-making power; gained leadership qualities and respect in the society, which, in turn, increased their social status.

### ***Freedom of Movement***

An essential indicator of empowerment is the rejection of norms that underlie and reinforce gender inequality. Women are considered to have freedom of movement if they are usually allowed to go alone to all three of the following places: the market, the health facility, and places outside the village or community. Women's freedom of movement varies greatly by states in which 85% of the women in Sikkim and Mizoram are allowed to go alone to various places of importance while, in Nagaland, the figure was only 27.7%, which was the lowest among the North East Region (Ministry of Health and Family Welfare, Government of India, 2016).

Table 2 indicates that the majority of the respondents (178; 59.3%) reported that they were allowed to go alone for participating in group meetings, trainings, etc., while 122 (40.7%) respondents stated that they were required to inform their family members if they wanted to go alone. Among the villages, Chantongya and Akhoya villages under Mokokchung district, that is, the Ao community women were free to go to important places whenever they needed, while in Kigwema village in Kohima district, women had limited freedom to move to various places followed by cultural and social restrictions within the families after marriage.

### ***Economic Empowerment***

Women's economic empowerment requires that the women can engage in a productive activity that will allow some degree of financial autonomy, no matter how small and hard to obtain at the beginning. It can be measured in terms of changes in income levels, asset creation, decision-making in financial matters, etc. After the initiation of the National Rural Livelihood Mission with the aim of ensuring livelihood enhancement and diversification and

**Table 2. Respondents' Opinion on Women's Movement to Various Places of Importance on Their Own**

Responses	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Yes	28 (56.0)	27 (54.0)	22 (44.0)	28 (56.00)	36 (72.00)	37 (74.00)	178 (59.3)
No	22 (44.0)	23 (46.0)	28 (56.0)	22 (44.0)	14 (28.0)	13 (26.0)	122 (40.7)
Total	50	50	50	50	50	50	300

**Note.** Figures in parentheses are percentages.

**Table 3. Respondents' Perception on Economic Empowerment Through NSRLM**

Benefits	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Entrepreneurial skills	48 (96.0)	42 (84.0)	44 (88.0)	47 (94.0)	34 (68.0)	28 (56.0)	243 (81.0)
Economic security	38 (76.0)	37 (74.0)	34 (68.0)	38 (76.0)	37 (74.0)	35 (70.0)	219 (73)
Employment opportunities	38 (76.0)	27 (54.0)	24 (48.0)	21 (42.0)	32 (64.0)	36 (72.0)	152 (50.7)
Increase in income	23 (46.00)	14 (28.0)	31 (62.00)	15 (30.0)	19 (38.00)	26 (52.00)	128 (42.66)
Increased household assets	19 (38.0)	20 (40.0)	15 (30.0)	32 (64.0)	17 (34.0)	15 (30.0)	118 (39.3)
Financial decisions	19	15	12 (24.0)	14 (8.0)	11 (22.0)	13 (26.0)	84 (28.0)

**Note.** Figures in parentheses are percentages.

increased access to financial services, SHGs in rural India are able to save, invest, and borrow from it and build their social and economic rights and entitlements and increase their collective bargaining power.

The data depicted in Table 3 emphasizes that 81% of the respondents gained entrepreneurial skills through the NSRLM scheme, while 73% of the respondents stated that they attained economic security through decent work conditions. Similarly, about 152(50.7%) respondents stated that they attained more employment days by increasing participation in agricultural activities in Kohima and Mokokchung districts and involving in self-employment activities like weaving, knitting, tailoring, and craft & toys making, etc.

On the other hand, 128 (42.7%) respondents revealed that their household/family income increased significantly due to livelihood strategies designed by the center to enhance income opportunities and economic support extended by loan-based financial assistance. About 118(39.3%) respondents stated that they purchased household assets like television, refrigerator, and other home durables due to the alternative livelihood source to ensure social integration and got right to decent work in all selected villages.

### **Property Rights and Entitlements**

Women's right to property has been recognized as an essential development issue. Property rights for women can impact decision-making, income pooling, acquisition of self-confidence, and social empowerment in society (Madhana & Yaseen, 2012). However, women in India have long been subjugated in property inheritance and are frequently violated. In India, there are many religious communities in which each religious community is governed by its respective personal laws. There are subgroups and local customs and norms among each religious group with their respective property rights (Agarwal, 1994). Due to the profound social and cultural biases, equal property rights are mediated through family relationships with deeply inculcated perceptions about women and gender discrimination in society. It is evident from Table 4 that the majority (178; 59.33%) of the respondents stated that they had equal rights and entitlement with respect to household properties, while 122 (40.66%) respondents reported that they did not have equal rights compared to their male counterparts. The data reveals that the state of Nagaland is not an exception from gender biases in the distribution of assets and property, though the majority of the respondents reported that they had equal rights as their male counterparts in the family.

**Table 4. Opinions of the Members – Whether Women Have Equal Rights and Entitlements with Respect to Property as Compared to Men**

Responses	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Yes	18 (36.00)	11 (22.00)	30 (60.00)	22 (44.00)	48 (94.00)	49 (98.00)	178 (59.3)
No	32 (64.00)	38 (72.00)	20 (40.00)	28 (56.00)	2 (4.00)	1 (2.00)	122 (40.66)
Total	50	50	50	50	50	50	300

**Note.** Figures in parentheses are percentages.

### Political Empowerment

The Government of India has been consistently focusing on women's safety and security aspects and declared 2001 as the 'Year of Women Empowerment.' The Women's Reservation Bill was passed in Rajya Sabha on March 9, 2010, requiring 33% women's reservation in both parliament and state legislative body elections. However, the women aspirants still face different obstacles for their representation even in local bodies, though there has been significant progress in women's literacy (Sharma & Nagaich, 2014). After the formation of self-help groups in the country, women have been involving themselves in many social and economic activities and getting empowerment, however, they have failed in achieving political empowerment. In Nagaland, society has failed to review the traditional and age-old values and customs that marginalize women. People's attitudes and mindsets are deeply rooted in their customs and traditions, and men have always usurped all powers and have kept women in a state of dependence, and the code of law has been set up against them.

Though there was no direct connection between NSRLM and the political amelioration of women, the formation of SHGs had an optimistic impact on women's political representation in rural areas. It is evident from Table 5 that about 146(48.7%) respondents stated that they were aware of 33% reservation in legislation, while 136 (45.3%) respondents reported that they were conscious about human rights and other rights like equality in opportunity, equal pay for equal work, the dignity of women, etc. On the contrary, only 43 (5%) and 36 (4.7%) respondents revealed that they participated in politics and had the decision-making power in politics-related

**Table 5. Respondents' Perceptions on Political Empowerment Through NSRLM**

Benefits	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Awareness of legislation for women	39 (78.0)	9 (18.0)	7 (14.0)	22 (44.0)	27 (54.0)	42 (84.0)	146 (48.7)
Awareness of human rights	28 (56.0)	6 (12.0)	3 (6.0)	20 (40.00)	42 (84.00)	37 (74.00)	136 (45.3)
Political participation	9 (18.0)	11 (22.0)	8 (16.0)	2 (4.00)	4 (8.00)	9 (18.00)	43 (5)
Political decision making	3 (6.00)	5 (10.0)	6 (12.0)	4 (8.0)	10 (20.00)	12	36 (4.7)

**Note.** Figures in parentheses are percentages.



matters. Thus, the study reveals that, in the Naga society, women are marginalized by traditional norms, and conditions make them accept and tolerate the dominance of patriarchy in the political system.

### ***Socioeconomic Status of Respondents***

The respondents were asked whether there was any improvement in their socioeconomic condition after the implementation of the Nagaland State Rural Livelihood Mission. It is evident from Table 6 that about 229 (76.3%) respondents stated that their socioeconomic conditions improved to a good category, while 28(9.3%) respondents were under the very good category, followed by 26 (8.7%) under moderate, and 17 (5.7%) under no change category. Interestingly, none of the respondents reported that their condition deteriorated after the scheme was implemented.

**Table 6. Socioeconomic Status of Respondents After NSRLM Implementation**

Status	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Very good	6 (12.0)	4 (8.0)	3 (6.0)	2 (4.0)	10 (20.0)	3 (6.00)	28 (9.3)
Good	40 (96.0)	32 (44.0)	37 (100.0)	42 (96.0)	37 (80.0)	41 (94.00)	229 (76.3)
Moderate	--	13 (26.0)	8 (16.0)	3 (6.0)	--	2 (4.0)	26 (8.7)
No change	4 (8.0)	1 (2.0)	2 (4.0)	3 (6.0)	3 (6.0)	4 (8.0)	17 (5.7)
Total	50	50	50	50	50	50	300

**Note.** Figures in parentheses are percentages.

**Table 7. Quality of Life of Respondents After NSRLM Implementation**

Status	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Highly Improved	1 (2.00)	7	4	2 (4.00)	11 (22.00)	4 (8.00)	29 (9.7)
Improved	42 (84.00)	27 (54.00)	44 (100.00)	46 (96.00)	37 (78.00)	43 (92.00)	239 (79.7)
Moderate	5 (10.00)	15 (56.00)	--	--	--	--	20 (6.6)
No Changes	2 (4.0)	1 (2.0)	2 (4.0)	2 (4.0)	2 (4.0)	3 (6.0)	12 (4.0)
Worsened	--	--	--	--	--	--	--
Total	50	50	50	50	50	50	300

**Note.** Figures in parentheses are percentages.

## **Quality of Life**

The respondents were asked: “Was there any improvement in your quality of life after implementation of the NSRLM in your village?” Table 7 indicates that about 239 (79.7%) respondents stated that their quality of life improved significantly, while 29 (7.9%) respondents stated that there was an eccentric change in their livelihoods. On the other hand, 20 (6.6%) respondents informed that there was a minute change in the quality of life, while only 12 (4.0%) reported that there was no change either before or after NSRLM was implemented by facing disadvantages in accessing information and other resources.

## **Challenges**

As the NSRLM scheme did not fetch the desired output, the members of the SHGs under this scheme were asked about the problems that they were facing. Based on the data collected through field survey, it can be argued that few members reported that they experienced some challenges, which are listed in Appendix Table A1. It is evident that 125 (41.7%) respondents stated a lack of cooperation among the members, followed by a lack of economic identities and restricted individual access to financial services. There was also prevalence of institutional gender biases for political representation. About 72 (24%) respondents reported that availing loans/funds was difficult as these were not sanctioned by the banks on time, which creates problems and delayed the initiation of their economic activities. Another significant challenge was maintaining records and book keeping in which 51 (17%) respondents claimed that some information was missing because sometimes, the leaders failed to enter the information. Thus, the data reveals that the members often faced some limitations that restricted their active participation in the SHG activities and their socioeconomic enhancement and empowerment in selected villages in Nagaland.

## **Policy Implications**

The respondents were asked what improvements are needed to overcome the challenges and strategies that could be adopted to improve their livelihoods and empower them in socio economic and political facets. The results shown in Appendix Table A2 indicate that the majority of the respondents stated that both Centre and State governments should initiate and design more effective programmes for empowering women and alleviating poverty. About 147 (49%) respondents reported that training and record/book keeping through systematic documentation need to be in place for ensuring transparency and accountability to avoid the risk of conflict among the members ; 116 (38.7%) respondents informed that providing training on skill development and capacity building workshop helps women to develop skills for self-employment. About 88 (29.3%) respondents reported that there is a need to provide loans and credit on time and extending other financial services to the doorstep with simplified procedures and minimal paper work for vulnerable women in a topographically remote and hilly state like Nagaland. Cooperation among the members, promoting gender sensitive livelihood activities, and addressing the grievances of the members are some of the other areas that need to be addressed for the betterment of the women in the state.

## **Conclusion**

The analysis of the NSRLM and its impact of women empowerment in selected villages reveals that a significant change occurred in all socioeconomic areas and in the political empowerment of women after implementation of the rural livelihood mission. The extent of socioeconomic empowerment was high in Dimapur and Kohima



districts, while socioeconomic and political empowerment prevailed in Mokokchung district. The distribution of property rights and freedom of movement of women were limited. Quality of life and the socioeconomic conditions of women improved significantly after NRLM was implemented successfully in all the selected villages during the study period. Lack of cooperation among the member groups, accessibility of economic identities, and other financial services are the major obstacles while designing more livelihood strategies, providing more trainings, creating more awareness about government schemes, and providing loans on time are the important suggestions made by the respondents to improve their livelihoods and promotion of women empowerment in the sample villages.

## **Limitations of the Study and Scope for Further Research**

The present study is limited to only the beneficiary families of SHG members under the NSRLM scheme and it is limited to intensive blocks only. The data collected from the respondents on the basis of their opinions might not be accurate as no records were maintained for their quality of life and other socioeconomic status parameters. However, despite these limitations, efforts were made to educate the respondents about the importance of this study in order to minimize the errors. Discussions with the Secretary, Mission Director, resource persons, nodal officers in the State and selected districts made it possible to cross check the collected data.

Since this study is an outcome of a Minor Research Project sponsored by the Indian Council of Social Science Research (ICSSR-IMPRESS), Ministry of Human Resource Development (MHRD) with limited financial support and time constraints, the study covered only three districts out of 12 districts of Nagaland. There is a vast scope for further research to cover all the districts in both intensive and non-intensive blocks as well as space for comparative study of NRLM and NRLP schemes in the state of Nagaland.

## **Author's Contribution**

This manuscript has been conceived and written by Dr. Giribabu M., the sole author. He undertook all the research and readings to develop this original piece of work.

## **Conflict of Interest**

The author certifies that he has no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

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## Appendix

**Table A1. Challenges/Constraints Faced by the SHG Members**

Challenges	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Lack of cooperation	25 (50.0)	23 (46.0)	28 (56.0)	21 (42.0)	12 (24.0)	16 (32.00)	125 (41.7)
Difficulty in accessing economic identities and FS	24 (48.0)	18 (36.0)	21 (42.0)	15 (30.0)	16 (32.0)	12 (24.0)	110 (36.7)
Gender biases in VDBs/VLOs	19 (38.0)	16 (32.0)	22 (44.0)	18 (36.0)	14 (28.0)	12 (24.0)	101 (33.7)
Availing of funds	15 (30.0)	12 (24.0)	18 (36.0)	10 (20.0)	8 (16.0)	9 (18.0)	72 (24.0)
Attendance in meeting	4 (8.0)	6 (12.0)	3 (6.0)	4 (8.0)	24 (48.00)	18 (36.00)	59 (19.7)
Record keeping	8 (16.00)	6 (12.00)	9 (18.00)	9 (18.00)	11 (22.00)	8 (16.00)	51 (17.0)
Marketing of economic goods	3 (6.0)	5 (10.0)	9 (18.0)	9 (18.0)	4 (8.0)	7 (14.0)	37 (12.3)
Access to decent work	5 (10.0)	7 (14.0)	4 (8.0)	6 (12.0)	3 (6.0)	5 (10.0)	30 (10.0)

**Note.** Figures in parentheses are percentages.

**Table A2. Suggestions by the Members for the Better Functioning of NSRLM**

Suggestion	Dimapur		Kohima		Mokokchung		All
	Diphupar	Model	Kigwema	Jakhama	Akhoya	Chantongya	
Design more livelihood strategies	28 (56.0)	26 (52.0)	22 (44.0)	24 (48.0)	27 (54.0)	23 (46.0)	150 (50.0)
Training on record/book keeping	20 (40.0)	22 (44.0)	33 (66.0)	20 (40.0)	25 (50.0)	27 (54.0)	147 (49)
Provide skill training regularly	24 (98.0)	25 (10.0)	24 (48.0)	36 (72.0)	20 (40.0)	27 (54.0)	116 (38.7)
Create awareness about scheme benefits	13 (26.0)	11 (22.0)	21 (42.0)	4 (8.0)	20 (40.0)	36 (72.0)	105 (35)
Provide loans on time	23 (46.0)	23 (46.0)	4 (8.0)	1 (2.0)	13 (26.0)	24 (48.0)	88 (29.3)
Strengthening of self-perception in economic identity and entitlement	12 (24.0)	15 (30.0)	17 (34.0)	11 (22.0)	9 (18.0)	7 (14.0)	71 (23.7)
Priority in planning and management and other decision-making process	8 (16.0)	13 (26.0)	10 (20.0)	14 (28.0)	11 (22.0)	14 (28.0)	70 (23.3)

**Note.** Figures in parentheses are percentages.

### **About the Author**

**Dr. Giribabu M. has a distinguished academic record in Economics at Mizoram University. He has vast experience in the field of agricultural economics and developmental economics. He has contributed more than 34 research articles, guided PhD scholars, and has been involved in research projects.**