

**“EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP: A
STUDY OF NAGALAND WITH SPECIAL REFERNCE TO KOHIMA”**

A Dissertation Report

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DECLARATION

I hereby declared that the dissertation entitled '*Empowerment of women through Self Help Group: A study of Nagaland with special reference to Kohima*'. An analytical study submitted for M.A Political Science degree is entirely my original work and all ideas and references have been duly acknowledged .It does not contain any work that has been submitted for the award of any other degree or diploma from other University.

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CERTIFICATE

This to certify that Neiphresenuo Pienyu has completed her dissertation on “*Empowerment of women through Self Help Group: A study of Nagaland with special reference to Kohima*” ,under my guidance and supervision. To the best of my knowledge ,the present work is result of her original investigation and study .No part of dissertation has been submitted for any other degree or diploma.

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List of Acronym

ATM- Automated Teller Machine

BPL- Below Poverty Line

CBO- Community Based Organizations

FBE-Family Based Enterprises

ICDS- Integrated Child Development Services

IRCTC- Indian Railways Catering and Tourism Corporation

MGNREGA- Mahatma Gandhi National Rural Employment Guarantee Act

NRLN-National Rural Livelihoods Mission

PMJDY- Prime Minister Jan Dhan Yojana

SHG- Self Help Group

SEWA- Self Employed Women's Association

SBLP- SHG Bank Linkage Programme

SWRC- State Women Resource Centre

CHAPTER -1

INTRODUCTION

SHG is an inclusive programme of micro-enterprises layering all characteristics of self-employment, institute of the poor sections in the rural areas. A self-help group (SHG) is an economic mediator and a negotiator based on rural committee, literally comprised of 10–20 indigenous women or men who work for the dimensional capacity of themselves. “Their objective is towards growing into more productive vehicle of change. They function as a policy to create a smoother financial transactions with the destitute which is authentic, explicable and a profit making profession and also facilitate more sustenance for nourishing the pastoral population in particular the women folks constantly with micro-credit ,through the prevailing banks in the area”. The theory of SHG functions as the belief, ‘by the women, of the women and for the women’¹. A SHG is formed autonomously being devoid from political influences. The clusters or an assemblies can be a combination of both men and women or even separate like women and men group. But, it can be understood that above 90 per cent of SHGs ought to have only women members.

The origin of Self-Help Group can be dates back to the Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SGHs which was mainly established to provide assistance to the rural women was started and formed in 1975. The nonexistence of recognized and formal facilities existing in the deprived sections of rural area has led to the formation of SHGs. The notion of self-help groups was mainly formed to bring together the deprived sections to meet their fruitful and also utilizing their requirements out of their saving.²

Ilaben Bhat, in 1970 who founded SEWA (Self Employed Women's Association) in Ahmedabad had recognized and understood the concept of women and microfinance. On the other hand, the

¹ Retrieved from

[https://www.researchgate.net/publication/280022224 WOMEN'S PARTICIPATION IN ECONOMIC DEVELOPMENT OF INDIA THROUGH SELF HELP GROUPS SHG's](https://www.researchgate.net/publication/280022224_WOMEN'S_PARTICIPATION_IN_ECONOMIC_DEVELOPMENT_OF_INDIA_THROUGH_SELF_HELP_GROUPS_SHG's) on 24th Nov.2016

² Retrieved from http://shodh.inflibnet.ac.in/bitstream/123456789/1261/2/02_introduction.pdf as on 20th April, 2017

idea of SHGs was first scientifically progressive with its forward thinking in the current sense in the southern state of Karnataka.

Self-help groups are required and desirable for the general public and for social renovation mostly to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly. The SHGs unite together to empower women for collective aim or target and consenting them to achieve strength in voicing their views of exploitation and social issues, which they are facing in several forms and also permitting them to get exposure to the outside world. It becomes the basis for deeds and transformation. It moreover helps in building of a bond for interactive assurance between the financing association and the rural poor through continuous interaction and sincere hard work.³ SHG as a method aims to help the marginalized and the poor to join hands in stating and solving their problems.

1.1 Importance of Self Help Group (SHGs): Indian Scenario

India's is a land with astonishing diversity and multifaceted beliefs, customs, languages, and ethos which is irreplaceable and absolute in one way or the other. The kind of Government India has, make the system more unique and systematic in its day to day activities. Categorized or ranked as the second highest total of population after China with one billion approximately and almost half of its dweller in rural areas lives below the poverty line, but with the ideology of Self Help Group with its abides mammoth potentialities makes available alternate and innovative ways for the Nation to grow away with the problems of poverty and unemployment, and also a major incentive to sustainable growth of the Nation.

Observing the welfare provisions, of the ninth five year plan then relocating the notion of "development to empowerment" the Government of India implemented the method of 'Self Help Groups (SHGs)' to elevate the status of the rural people⁴

³ Retrieved from <http://www.yourarticlelibrary.com/essay/role-of-self-help-groups-in-india/40439/> on 24th Oct.2016

⁴ Retrieved from [http://yोजना.gov.in/CMS/\(S\(mdt4ua55vstdmbv51qyejnr2\)\)/pdf/Yोजना/English/2012/Yोजना%20June%202012.pdf](http://yोजना.gov.in/CMS/(S(mdt4ua55vstdmbv51qyejnr2))/pdf/Yोजना/English/2012/Yोजना%20June%202012.pdf) on 27th Nov.2016

India's Self Help Group (SHG) program has seemed as the world's biggest and most complex formed of community based organizations (CBOs). The SHG bank linkage program (SBLP), which is the India's own renovation has been proved and indicated to be one of the most effective in lessening poverty and women empowerment programs.⁵

Women of today's world are no longer like the olden eras .In contemporary world women are constantly equipped and organized to come forward and need to widen up their uniqueness, where they shows their desires toward more economic independence, success, equality in the society and countless independence .As a result , Government of India has provided for Self Help Group to them so that proper devotion and the same aids should be given to their economic liberation through self-employment , groundbreaking advance and security that in the long run leads to its constitution .

Self-help group with the linkage of commercial banks, co-operative, district rural banks, NGO's, etc. has existed as one of the large source and ambitious approach in the establishment of economic facilities to the deprived section and more supplementary improving their position in the society . Thus, SHGs are significant not only in lessening poverty but also upholding rural savings and at greater level with gainful employment. But besides all these, the most important thing is to study the growth of SHGs and also analyzing the current position of women empowerment, enterprising women and their economic improvement after their joining SHGs.⁶

Moreover their significance in the public, they are required at the maximum as they help to drum up individual skills for group's awareness at large, construct team spirit for greater assistances, and develop leadership potentials for tomorrow world, exposing individual talents or individual resources for collective economic development, and for entrepreneurs activities.

Therefore , Self-help groups also plays an important role in segregating the role between consumer credit and production credit, evaluating the credit system for its implication and modifications in economy, culture and social location of the target groups ,etc. Thus SHG in India emerged as Women's movement for social change and Women's development and also to

⁵ Retrieved from <https://www.microfinancegateway.org/sites/default/files/mfg-en-paper-self-help-groups-in-india-a-study-on-quality-and-sustainability-dec-2012.pdf> on 22nd Nov.2016

⁶ Retrieved from <http://indianresearchjournals.com/pdf/IJSSIR/2012/August/2.pdf> on 22nd Nov. 2016

increase the quality of public life through social mobilization of the poor in rural areas and the community as the whole.

1.2 Gandhian Principles and The Empowerment of Women

Mahatma Gandhi shapes that the location of women in the social order as an index of its civilization. “Train a man and you train an individual, Train a woman and you build a nation” The SHGs (Self Help Groups) are the most important source of motivation or encouragement for women’s welfare⁷. Gandhiji admiration of women’s self-esteem and debates about empowerment of women .According to Him, a woman should try to hold and attain or obtain authorities like that of the welfare in the society to make judgments on their own personal views or fight back against the decisions of others that affect them or hurt their feelings.

Therefore, according to Gandhi “development” is the process of empowerment. Hence he developed *Sarvodaya* means ‘development of all’. Gandhiji’s concept of development is *Sarvodaya* through *Antyodaya*, pointing toward the well-being of all through the fragile of the society. Ethics of mutual aid and cooperatives attempt are central to society. Women remain as the most depressed and long-neglected section of the society, despite the Constitutional guarantees for equal rights and privileges for men and women.⁸

M.K. Gandhi is acknowledged to be one and only, of the few people who heartened women's active contribution in the freedom struggle-marking him as a rare supporter of women's emancipation.⁹

The expansion of SHGs by women in diverse spaces has demonstrated that they can definitely carry about a change in the mentality outlook of the very unadventurous and tradition-bound uneducated women in rural areas. The concept of group formation is the best approach to enlighten women and provide necessary strategic courage for self-employment. SHGs as a new progress has been an example for carrying about sexual justice among rural women in India by

⁷ Retrieved from http://shodhganga.inflibnet.ac.in/bitstream/10603/9526/5/05_chapter%201.pdf on 24th Nov.2016

⁸ Retrieved from <http://www.mkgandhi.org/articles/gwomen.htm> on 26th Oct.2016

⁹ Retrieved from <http://www.gandhiashramsevagram.org/gandhi-articles/gandhiji-and-women-empowerment.php> on 24th Nov.2016

producing self-employment opportunities through microcredit. They are better-equipped to overcome the undesirable social stress and sexual partialities functioning against them through group identity and activity. Empowerment of the women population is necessary for sustainable development. Empowerment is accumulating the ability of women to develop self-reliance in order to recognize and classify their problems. It give emphasis to team spirit and cooperative action.

Self Help Group as an ideology has been used by different governmental and non-organisations or institutions. It has been widely used to enriched women economically and socially .It provide them a sense of economic freedom .SHG which is a breathtaking programme has been beneficial and useful for every society especially the unwaged women of the rural areas. It has also been observed by many thousands including families and societies towards building a sustainable lives. They depend on the kind of labors and wages to satisfied their daily needs or livelihood.

Self-help Groups (SHGs) have been playing a significant part in training of Swarozgaris(a scheme which has been provided by the government to the deprived or the poorest of the poor people living in towns or urban cities of the country in terms of sustainable income), physical and organizational structure and its development, business and machinery sustenance, imparting or exchanging of knowledge among the members , self-reliance or the bond of confident among members, transformation in household brutality , modification in savings pattern , inculcating the habits of savings the income of the group monthly ,active participation in societal chores and contributing in polity, attaining community based coordination and unity, accomplishing collective integrity, participating or contributing towards communal arrangements, sustainable growth, matter of excellence and liability, sense of fairness and prevailing justice within the groups , the act of failure and reclamation , and justifiable investment and its importance .¹⁰

¹⁰ Retrieved from

<http://www.theinternationaljournal.org/ojs/index.php?journal=rjeb&page=article&op=view&path%5B%5D=1782>
as on 24th February ,2017

Thus ,SHG empowers women to nurture themselves into more self-sustained and self-supporting character and enables them to form an assembly or a meeting to interchange different concepts and thoughts, it also encourage them to solve and overcome the social problems of the society.

Engaging oneself in the working of Self- Help Group could bring a drastic change in the attitude of the deprived women in rural areas ,as it would help them to be become more influential which in turn would make them aware of the domination by the other population of theirs in the society and also encouraging them to take advantages and grab hold of greater opportunities. Self-Help Groups of quality less women will have to be made sustainable through backward linkages to credit and technology and forward linkages with systematized markets.

1.3 Self Help Group (SHGs) in Nagaland

The State of Nagaland was inaugurated as the Sixteenth State of India on 1st December, 1963. The State consists of eleven Administrative Districts, inhabited by 16 major tribes along with sub-tribes. The land has oral traditions, which has been handed down the generations .It is a land of song and music where you can hear folk songs praising the brave deeds of ancient warriors and folk heroes, love songs immortalizing tragic love stories, gospel songs and modern tunes. Nagaland is also sometimes referred to as the Switzerland of the East.¹¹

The formation of the Self Help Group scheme in the state of Nagaland in 1999-2000 has been a blessing to the people of Nagaland in all walks of life as it serves as a prospect in producing occupational works to the youths and women in large. The statistics of Nagaland as reported by The Shillong Times on the statement given by Mrs. Kikhi Chozhule, ‘Deputy Director and Schematic Officer of the Horticulture Department’ in Kohima ,2012 was 1,368 SHGs in total which has been formed in 60 villages across the state with a memberships of 14,753 women .¹²

¹¹ Retrieved from <https://www.nagaland.gov.in/portal/portal/StatePortal/AboutNagaland/NagalandInfo> as on 28th Nov.2016

¹² Retrieved from <http://www.theshillongtimes.com/2012/05/30/nagaland-gets-shg-sell-centre-at-kohima/> as on 28th Nov.2016

Self Help Groups in Nagaland emerged as a platform to empower women in various respect economically, socially, politically and morally. And also serves as serious factor in lightening the burden of poverty in the society. The women bring forward the notion to form groups where they called themselves as “Women Activists” with the theme ‘Women Ahead’, the group has been functioning as a major role in altering the native life of the people in rural Nagaland .The group with its members at present performs an active relation among commercial or private enterprise banks and SHGs. It was designed with the ideas to empower women in rural women in all phases and to produce knowledge about eco-friendly approaches, developing reading habits and inculcate self-sustaining and collaboration.¹³

The SHGs are not only making enough contribution to the state budget but also assists and stand as an agent for the unwaged women to make their livelihood. It built-up the capacity of the individuals and repeatedly monitoring the actions of women. The members of SHGs in Nagaland engaged in various activities such as horticulture, Weaving, handicrafts, piggery, bee keeping, making pickles, make local products like detergent powder and decorative items, etc. They not only engaged in making and selling but also participate in exhibitions and fair handlooms and handicrafts. The group has taken an initiative where women not only contribute to the income of the family, but were given the freedom to participate in public affairs, decision making, election process and the freedom to express the social issues faced by them in the society.

In present scenario, SHGs in Nagaland, serves as a strong pillar in empowering women, not only for the benefit of individual woman or women group but for the community as a whole through collective actions for its expansion and also to take along changes in inclusive manner wholly .

The SHGs programme with a different and a simple approach having several dimensional platform perfectly suiting the less privileged and economically weaker sections of the society is nothing but a special gift to the state with numbers of women entrepreneurs, where women today are seen everywhere as managers, administrator and a great touch behind

¹³ Retrieved from <http://economictimes.indiatimes.com/news/politics-and-nation/shg-movement-takes-firm-grip-in-nagaland/articleshow/3070081.cms> as on 27th Nov.2016

every success in the society. These SHGs has been spreading to villages, towns and semi-towns since its existence in the state.

The role of SHG in the economic growth of the state depends on various factors, the group with the support of government, NGOs, financial institutions, etc. made a joined effort for improving and promoting SHGs and the position of primary sector of the state economy. Nagaland has a total of 24 major banking companies operating in different capacities with 146 branches in total.

Thus Self Help Groups in Nagaland are heading for a growth of the state economically, socially and even more politically with close collaboration of various agents, government and non-governmental organizations.¹⁴

1.4 Women Development in Nagaland

The Government of Nagaland has been taking enough initiatives along with the Directorate of Women Development has command the rights for uplifting the status of women in the society to utilities their powers and to make them feel the sense of equality in case of partners and contribute in the enlargement process. This new and challenging Directorate has been executing and introducing a number of welfare programme for developing women and also to empower them and providing training them to face the world challenges.

Government of India has also been initiating and implanting various and schemes for women, for example Swayamsidha a centrally funded and unified scheme for womenfolk's specially in empowering them based on the development of womanhood into Self Help Groups(SHG).As a result ,the department has initially identified 6 ICDS Blocks for a preliminary period '2001-2006' i.e.Medziphema, Kohima, Jakhama, Pfutsero, Mon, Sangsangnyu, where 140 village dweller have been covered and 600 SHGs were formed up to 2006-07, covering 6340 rural women. 538 SHGs have opened bank accounts, 289 SHGs have availed loan from the

¹⁴ Retrieved from <http://docplayer.net/21861598-Self-help-groups-a-model-for-economic-growth-in-nagaland.html>
on 27th Nov.2016

banks/other agencies. It may also be mentioned that 35 grocery shops are owned by Swayamsidha SHGs.¹⁵

The Directorate also established training cum Protection Centre to instruct them by giving training to the school dropout girls and the rural women for self-employment .The Centre imparts training in an ocean wave current like weaving , knitting ,doing household chores, tailoring trades ,etc. During 2006-2007 professional physical activity or vocational was taught to 65 girls. The department also made a recommendations of 25 applicants of deserving girls to the Maulana Azad Education Foundation, New Delhi during the year 2006-2007. Under the Chief Ministers Corpus Fund, the Department has also introduced a women-group-based programme and is at work though SHGs on transformative livelihood interferences and market linkages.¹⁶

Thus, the Constituent part of the main branch make every effort to speed up the process of empowering women while also accepting the fact that women are now accepted agents of development.

¹⁵ Retrieved from <http://www.indigenoussherald.com/index.php/region/119-women-development-in-nagaland> as on 19th April,2017

¹⁶ Ibid from <http://www.indigenoussherald.com/index.php/region/119-women-development-in-nagaland> as on 19th April,2017

1.5 REVIEW OF LITERATURE

Sharmal Saurabh (2016)¹⁷ : The author states about the problems facing by the Self Help Group(SHG) workers, with regard to completion of work under individual beneficiary scheme of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), where state government has opened employment guarantee programme for women working under SHG and also broadening its scope . In his article the author mentioned, that SHG should be encouraged to take up manual works that have not been taken by labourers .The author also critically analyze the role of government in solving the issues of caste .And also aiming to empower and provide labour to rural women .He also described about the initiatives taken by the government, that out of 3.33 lakh, one lakh women of SHGs have been identified in the first phase , who fulfill the eligibility norms under MGNREGA and are entitled for work up to 3 lakh under individual beneficiary scheme .Under this scheme, a person will allow to construct cowshed, dig wells, develop kitchen garden and other activities. Thus the author, present a statement given by Sudarsan Sethi, Principal Secretary, Rural Development and Panchayati Raj Department , that SHG can be effective medium to carry out NREGA work "Our attempt is that women SHG should strengthen so that they can take big responsibilities and lead the society.”

Business Standard (2016)¹⁸: National newspaper says, that Self Help Groups of women to provide food on Indian Railways. It described on how ,Self Help Group’s and Indian Railways Catering and Tourism Corporation (IRCTC) are planning to tie up for better enhancing of e-catering portfolio, with this the enlisted groups will be displaying on e-catering websites with their menu and prices. As this will help in sustainable development and allow passengers travelling in train to enjoy food at agreeable prices. It also reported the statement of IRCTC Chairman and Managing Director Manocha A.K , that “the proposed association with SHG is part of our plan to empower women” and also aims to develop local communities and ensure all inclusive growth.

¹⁷ Retrieved from <http://timesofindia.indiatimes.com/city/jaipur/MGNREGA-boost-for-women-self-help-groups/articleshow/53391624.cms> on 18th Nov. 2016

¹⁸ Retrieved from <http://www.financialexpress.com/economy/self-help-groups-of-women-to-provide-food-on-indian-railways-trains-with-irctc-co-in/186996/> on 24th Nov.2016

The Hindu (2015)¹⁹, reported the statement of Mor Nachiket .The author said in his write up, “Collectives help rural women ‘Lean In’.” He analyzed the role of women in cooperative enterprise, in building social capital through regular meetings .In his article he states the word ‘micro-finance world’ where women play a dominant role of prominence globally. He reported a research stating, the financial services with unethical feature where women face complete denial of services in most cases like unable to fit in the criteria of one or other standardized group models. And analyzed how this leads to, extreme cases like Ostracism, harassment and even leading to suicide. He questioned himself ‘Why Collectives’? Because of the benefits and outcomes that plays a determinant role in improving the status of women. He explains how women after undergoing and undertakings the challenges, ensure better growth towards women empowerment.

The Hindu (2015)²⁰: National Newspaper states the importance of Self Help Group in making rural women more self- reliant. The main idea behind this, is to know how these groups emerged as a fast mode in changing the lifestyle of rural .The study is based on Himachal Pradesh .It shows an estimates of more than nine thousands SHGs actively working on 50 thousands rural women (Below Poverty Line) and rural families under National Rural Livelihood Mission. The main objectives is to assess on the working of the mission and its operational in the hill state from April ,2013.It also provide an estimates , based on the programme where the bank would be provided with huge amounts and continue depending on its performance.

The Indian Republic (2014)²¹: The article ‘Self Help Group turns women into successful entrepreneurs’ explores how Naga women, once traditionally enjoyed a high position, within the family and community are also barred from inheriting assets like land and property have transformed themselves to become successful entrepreneurs by forming Self Help Groups .The article, mentioned women as main actors and are responsible for keeping the states agrarian economy going. It also described their hard work and dedication in every sphere. It shows an

¹⁹ Retrieved from <http://www.thehindu.com/opinion/columns/collectives-help-rural-women-lean-in/article7703424.ece> on 24 Nov.2016

²⁰ Retrieved from <http://www.thehindu.com/news/cities/Delhi/self-help-groups-making-rural-women-self-reliant/article7168538.ece> on 27th Nov.2016

²¹ Retrieved from <http://unpo.org/article/17147> on 25th Nov.2016

empirical study of various SHGs and attempts to examine whether women's involvement in the working of different activities makes any positive changes on women empowerment. It reported the statement given by Tungoe Ajabu , Coordinator State Women Resource Centre (SWRC), on the initiatives introduced by the organization, to give importance to social, economic development of Naga women. It also stated that "all hardworking Naga women farmers are going to realize their potential and their dreams."

Kumari Archana (2013)²²: The author stated in her article the unique form of microfinance in India, which helps in strengthening the marginal section of the society. She explained the weakness of majority people in availing these facilities .She also stated in her article on how to start an SHG, and the main purpose of SHG which is to build the functional capacity of the poor. The author also gives a statement based on a handbook issued by National Bank of Agriculture and Rural Development (NABARD) on how to open a saving bank account, where it mentioned a resolution based on group meetings and the consent of the group member's .It also mentioned the authorization of the concern SHG, to jointly operate upon the account. Loans can be sanctioned even without certain rules and regulations. The author thus stated, SHGs as community platform where women become active in village affairs, decision making, and election process and also stands for social issues.

Das Sanjay Kanti , Amalesh Bhowal (2013)²³: The authors stated in their write up the importance of SHG for empowering women and alleviating poverty in rural areas. The main objective according to the authors is to assess the opinion of the direct stakeholders of SHGs based on whether SHG in an empowerment model. The authors stated the study based on the Nagaon districts of Assam based on the number of donor, financial institution and group members .They also present a data based on their descriptive statistics on item wise perception of different stake holders of SHG as empowerment model, where they found out 40 elements of

²² Retrieved from

[http://yojana.gov.in/CMS/\(S\(f10x5w55wfyhx555ejmia545\)\)/pdf/Kurukshetra/English/2013/Kurukshetra%20July%202013.pdf](http://yojana.gov.in/CMS/(S(f10x5w55wfyhx555ejmia545))/pdf/Kurukshetra/English/2013/Kurukshetra%20July%202013.pdf) on 24th Nov.2016

²³ Retrieved from <http://article.sciencepublishinggroup.com/pdf/10.11648.j.ijefm.20130106.22.pdf> on 28th Nov.2016

empowerment, in these 34 elements have a positive mean value , which are considered as the main elements of their respective model .Thus they explained, how SHG as an instrument for social change and women empowerment ensure sustainable development of the nation.

Singh Gurmeet (2013)²⁴: The author stated in his write up ‘the challenges before Self Help Group’. Social mobilizations as the key element of SHG approach are being devoid of bureaucratization and politicization. He examines the challenges based on the rapid growth of the program for the last five years. The Challenges are System for monitoring SHGs ,capacity building ,uneven distribution ,regional imbalances ,SHG lending and agriculture, and the needs of micro enterprises .Besides all these challenges come under these , it emphasize on the aspect for developing health and sustainable groups , establishing self-help group monitoring cell in every states . It Suggest innovative approach in addressing the capacity building needs, showing the needs of SHGs network in the states with low banking services. The author thus, analyzed SHG as a strategic in empowering women and socio-economic development.

Dhir Kahnu Charan (2012)²⁵: The author said in his write up about the ‘policies of exclusion’ which he means patriarchal societies in the whole world. The main objective is to assess the process of marginalization among women in all spheres, therefore took examples of the least developed and developing countries as these are the countries which act responsibly in terms of the process of making women more marginal. The author states that in order to uplift the status of women, they should be given a platform where they can express their views of exploitation, participate, decision making and where the society itself should adopt the ‘policies of inclusion’. The author also states the problems face by the women towards poor participation in community. The author explains how Women Self Help Group (WSHG) serves as a solid means to women empowerment and its benefits, which interns help them to get an exposure with the outside

²⁴ Ibid

[http://yojana.gov.in/CMS/\(S\(f10x5w55wfyhx555ejmia545\)\)/pdf/Kurukshetra/English/2013/Kurukshetra%20July%202013.pdf](http://yojana.gov.in/CMS/(S(f10x5w55wfyhx555ejmia545))/pdf/Kurukshetra/English/2013/Kurukshetra%20July%202013.pdf) on 26thNov.2016

²⁵ Ibid

[http://yojana.gov.in/CMS/\(S\(mdt4ua55vstdmbv5lqyejnr2\)\)/pdf/Yojana/English/2012/Yojana%20June%202012.pdf](http://yojana.gov.in/CMS/(S(mdt4ua55vstdmbv5lqyejnr2))/pdf/Yojana/English/2012/Yojana%20June%202012.pdf) on 27th Nov.2016

world. The author also explains Sri Nilakantheswar WSHG of Erasana Block as one of the successful Self Help Group's, and also its impact on women as a whole.

Suguna B. (2006)²⁶: The author explores the meaning, working and the governance system of SHG in empowering women. The author mentioned that 'Becoming Powerful' is the liberal meaning of the term empowerment. The author also reported a statement based on the Draft Country Paper-India for the Fourth World Conference on women being held at Beijing in 1995, where it proposed qualitative and quantitative indicators for evaluating women empowerment. The author described SHGs as a new Women's movement for social change and women's development. In his article he also mentioned on how to eradicate poverty and ensure quality of community lives .The author analyzed the governance in Self Help Groups, where she mentioned the savings and credit groups and the factors that determined its success. The author also states in his writes up the prevalence of transparency because of its effective functions and discipline among its members.

The Times Of India (2016)²⁷: National Newspaper states the difficulties of SHG in its day to day activities, where they found themselves helpless after demonetization .It also states that many women across the country depends on SHGs for its source of revenue but the sudden result has badly hit the business. The article talks about the views of some of the SHG workers for e.g. Meenal Bhosale , a small entrepreneur who runs an SHG involved in food processing company told TOI, that before demonetization their annual average sale is around Rupees 5 lakh but due to demonetization it has harmed them and was suffering a losses of rupees 20 to 25 thousand per month .He said that "demonetization is a good decision as it helps to curb corruption but at the end of the day ,we have been terribly affected."

²⁶ Suguna. B.,(2006), 'Empowering f rural women through Self Help Groups', First edition, Discovery Publishing house, New Delhi.

²⁷ Retrieved from <http://timesofindia.indiatimes.com/city/kolhapur/Self-help-groups-find-themselves-helpless/articleshow/56110083.cms> as on 20th April ,2017

1.6 Research methodology

The study is based on Self Help Groups (SHG's) as a whole and the analytical review of the collective data, which aimed at understanding the role of the groups in ensuring quality to sustainable development of the Nation. Data of the study were derived from primary as well as secondary sources which will be used to find a result. The primary data was collected through the modes of questionnaire, interviews, survey, etc. The secondary data has been collected from the sources like websites, journals, published newspapers, books, reports from departments, institutions, government publications, etc.

1.7 Scope of the study

The scope of the study cover and extend to a large areas of people's participation in the society .Through Self Help Group ,women participation in decision making, public affairs are widening where women seems to get exposure to the outside world. It also studies the initiatives or the measures taken up by the government in framing the policies to empower women through SHG towards the sustainable development of the Nation.

1.8 Significance of the study

Unlike other states, Nagaland is a state which is usually characterized because of its unique cultures, practices, etc. where the economy of the state is characterized by agriculture then comes small service sectors, trades and entrepreneurship. Unemployment which has been a massive problem where most of the educated youths remained jobless, during decades back it has almost reached its mount due to the irrational rush for government job. However the status of youths, middle ages ,old ages are getting a better sense in present times as compared to the earlier times, when the Government inaugurates a programme to address these problems by launching an extraordinary experimental model known as the Nagaland Empowerment Of People Through Economic Development (NEPED),with these development the farmers were given extra financial services and facilities. One great step towards empowering women also took shape under this which is commonly known as SHG ,under this women were given vocational course like knitting, weaving, tailoring, etc. With these it stood as the finest architects in creating employment opportunities and promote savings of the members, promote credit facilities and

empowering women. It is best known with the term 'umbrella' as it covers all sections of the society equally and are considered as a technique to lessen up the problems of poverty .Meeting are held on a regular basis and the bond which developed between the members make it more strong and unique from other groups ,these display a board where members can easily come together in times of difficulties, natural disasters or during financial crisis . Thus this small and basic approach has being a gift to the state both rich and poor in all times.

1.9 Objectives of the study

The major objectives of the study is to understand and find out the factors that influence the structure, working, quality, etc. of Self Help Group in Kohima, Nagaland. The specific objectives are:

1. To study the role of SHG towards the empowerment of women.
2. To evaluate and get an perception into the functioning of SHG in Nagaland
3. To assess the contribution of SHG's towards the capacity building and skill development.
4. To know the level of satisfaction among the women entrepreneurs working in Nagaland.
5. To evaluate the impact of SHG Bank Linkage Programme on economic empowerment working in Nagaland.

10.1 Hypothesis

1. There is an increased participation of women entrepreneurs in decision making at their homes.
2. Working with the Self Help Group provides women entrepreneurs and sense of satisfaction.
3. SHG's in Nagaland helped women in increasing their level of skill development
4. SHG has provided the better standard of living to women entrepreneurs.
5. SHG-Bank Linkage Programme aims to provide economic facilities to the deprived sections who lack authorized or licensed funding .

10.2 Extended outcome

The outcome of the study would indicate the factors that are responsible for the functioning and working of SHG formed by Government and Non-Governmental Organizations in the state of Nagaland. The result of these could be used as means to motivate Self Help Group members for their enhanced participation in the group towards empowering of women.

Thus Self Help Group is necessary and important as they emerged with the objectives and a powerful instrument to alleviate poverty and empowering women in rural economy towards holistic social development. It gave a glance on how women change within themselves and also their contribution to the community and development of the Nation as a whole.

CHAPTER- 2

Financial Inclusion: Women Self- Help Group and Micro-Finance in India

Financial Inclusion or inclusive financing is the carriage of economic facilities at affordable costs to the vast sections of underprivileged and the low income groups towards developing a sustainable nation²⁸. It can be described in which individuals and the businesses have maximum accesses to useful and affordable financial products and services that meet their needs in various fields of interest like business undertaking, remission or installments, credit assurance and security in a sustainable way. Financial access facilitates day to day living and help families and business plan for everything from long term goals to unexpected emergencies. Financial Inclusion can also be understood as a key enabler in reducing poverty and boosting prosperity²⁹

India is a South Asian Country and a land of incredible diversity launched its Self Help Group –Bank Linkage Program in 1992 as a flagship program by the country's National Bank for Agriculture and Rural development³⁰. Women's lack of economic empowerment not only hinders growth and reduction of poverty, but also adversely influences education and health outcomes for children. Thus, women should be ensure economic advantages or economically empowered . Therefore ,Financial Inclusion as the process of certifying access to financial services and appropriate and adequate credit- where needed by vulnerable groups, such as women-at an reasonable cost.³¹

Financial Inclusion is an imperative priority of the Government. The objectives of Financial Inclusion is to prolong monetary services to the large part of the country population which remain as un-served and also to reveal its advance prospective. It also struggles towards a more inclusive growth of living like providing basic minimum standard, reduction of poverty,etc. by

²⁸ Retrieved from <http://www.allbankingsolutions.com/Articles/Articles-AB-Financial-Inclusion.htm> as on 24th March 2017

²⁹ Retrieved from <http://www.worldbank.org/en/topic/financialinclusion/overview#1> as on 24th March 2017

³⁰ Retrieved from https://www.worldwidejournals.com/paripex/file.php?val=August_2015_1439547740_65.pdf as on 6th April,2017

³¹ Retrieved from https://www.worldwidejournals.com/paripex/file.php?val=August_2015_1439547740_65.pdf as on 6th April,2017

making financing available to the poor in particular.³² And also to meet the needs of the poor by linking Self Help Groups SHGs with the recognized credit agencies with an attempts to lift the poor .³³ Women can be best ensured through Financial Inclusion. The broad objective of financial inclusion is to extend the financial system and its activities that include its domain people with low incomes.

Likewise Micro-credit or micro-finance is a commercial amenities of a small quantity provided by business institutes to the poor .These commercial amenities may include investments, credit insurance, leasing, money transfer, equity transactions etc. However, these is a type of commercial amenities which are provided to customers to meet their ordinary commercial needs life cycle ,monetary prospect and alternative.

In order to develop a sustainable nation, there is a need to achieve comprehensive development and growth. The expansion and the calling hour of financial services to all sections of society, Financial Inclusion is considered as a universal trends. Financial Inclusion results in prevalent disparity in profits and grossing opportunities. It has been observed that countries with low wages or incomes disparity tends to have lesser amount of financial inclusion, while greater heights of exclusion are supplementary with the least equal ones. For example ,in Sweden, less than two percent adults did not have an account in 2000 whereas in Portugal, about 17 per cent of the adult populations had no account of any kind in 2000. In GINI index of income inequality, both Sweden and Portugal have improved with higher financial inclusion.³⁴

Thus SHGs has emerged as one of the foremost approach in group founding or construction and also many schemes of the Government of India have shown that strong women's groups contribute considerably to the development and merging of facilities and happenings. All these

³²Retrieved from <http://financialservices.gov.in/banking/Overview%20and%20Progress%20on%20Financial%20Inclusion%20.pdf> as on 6th April,2017

³³ Retrieved from https://www.worldwidejournals.com/paripex/file.php?val=August_2015_1439547740_65.pdf as on 6th April,2017

³⁴ Retrieved from <http://indiamicrofinance.com/benefits-financial-inclusion-india.html> as on 6th April, 2017

experience by various programme and projects ,has highlighted the benefits of formation of women groups for building confidence and focusing on development task.³⁵

2.1 SHG-Bank Linkages: A Deliberate instrument for enhancing the Women Empowerment

Since centuries back there has been an evident that women in most cases have a respectable position in the society as well as in the family. But it has been decades since the time of Independence ,the socio-economic characteristics or status of women is deteriorating especially in the rural and backward areas.³⁶

Empowering of women has become a fundamental and a key concept in today's world ,it has been playing a significant role in developing equality among both the sexes especially women in the society as a whole .Likewise women empowerment has become an important and a key issue in the Government Five-Year Plans where it promote shaping women into SHGs by launching the process of empowering women. Even though, the agenda of SHGs is 'Empowerment' and alteration from latent grassroots of the rural women to energetic multitudes and developing more profit from woman hands and control of women so they lead a pleasant life in the society.

The consequences that women's develop in themselves the capabilities to encourage and stimulate women's participation in the society like decision makings , voting, developing their attitudes in a cordial manner towards changes, self -independence , healthier status and their contribution in domestic are some of the significant changes results from economic liberation .³⁷

However in the need for achieving a sustainable development ,many events and procedures has been adopting for empowering women, where it stands as an eye opener for every citizens and also been given much importance to eradicate the social issues and to develop a sustain environment with better standard of living .Self Help Group developed themselves around the core heart of the society and organized women around the basic ideals like economy and credit activities which prompts in economic autonomy by contributing into their life's encourages

³⁵ Retrieved from https://www.academia.edu/5008495/FINANCIAL_INCLUSION_WOMEN_SELF-HELP_GROUPS_AND_MICRO_CREDIT_IN_INDIA as on 18th April ,2017

³⁶ Retrieved from <http://www.irjcjournals.org/ijmssr/Apr2014/4.pdf> as on 13th April,2017

³⁷ Retrieved from www.isical.ac.in/~wemp/Papers/PaperTiyasBiswas.doc as on 13th April,2017

changes in behavior and status in the family and the society as a whole. It has been the motivating boost and strategic tool for greatest women development activities. Self Help Group as small credit cooperatives is performing an energetic character for all poor rural areas and all women in rural India.³⁸

The value of empowering women not only benefit the individual herself but as considering the whole women's population by having a united bond of cooperation towards progress and growth. Therefore Micro-credit or Finance Programmes and SHGs ,stood as an central pillars towards many problem in India, moreover this system was introduced in some parts of India. This Programme was introduced with the core belief to minimize the difficulties like the deficiency lack of banking services in rural India.

Self Help Group by organizing women around economy and credit activities have resulted in economic self- reliance there by changing their social attitude and status in the family and society Self Help Group has emerged as a key programming strategy for supreme of the women development activities

SHGs-Bank Linkage Programme is evolving as an active instrument, which plays as a great contributor to the grassroots level or the rural people in villages, as in term of giving financial facilities and also in term of leadership qualities through the economic activities through schemes or banking system. As these not only contribute towards people's desires but also strengthen cooperative groups and their capabilities ,which largely gave a boost towards empowering women in the society .It has been observed and experience that the hasty growth of the group's results into an empowerment movement amid female population across the globe and in particular throughout the country.³⁹

Hand In Hand India, as an organization is one of such example, under this Jai Amargiri Maharai SHG of Rohat Branch has been awarded as the best NGOs .Their presence are visible in some States of India like Uttar Pradesh ,Rajasthan, Madhya Pradesh ,Odisha, Karnataka, Tamil

³⁸ Retrieved from <http://www.irjcjournals.org/ijmssr/Apr2014/4.pdf> as on 13th April,2017

³⁹ Retrieved from <http://www.irjcjournals.org/ijmssr/Apr2014/4.pdf> as on 13th April,2017

Naidu, Poducherry. They mainly engaged themselves in activities like social mobilization, training and capacity building, Micro-Finance, business development, institutional development.

Its achievements are that, a total number of 1,06,864 SHGs are formed, 14,17,795 SHGs are enrolled, where a total number of 15,17,099 Family –Based Enterprises (FBEs) were created or strengthened, while a number of 53,051 Microenterprises and 114,895 Vocational Training Beneficiaries.⁴⁰

The main aim of the Program was to innovate and advance the term into more unique by modifying and adapting the micro-finance programme to empower women with various ideas, by letting them to adapt and bear the ecological environment in which they live, by creating a workable environment with immense support from the society in its day to day activities, to generate income opportunities or possibilities. The programme also aims to uplift women status in rural or unreached areas or those living below poverty line by encouraging them to form groups to improve their living standard and their attitudes. However in order to develop and build their ability or capabilities, tough or healthy training and workshops based on management, leadership qualities and finance education were held. With the collective investment or principal of the crowds as the insurance, microfinance is delivered or provided as to develop and made possible sustainable growth of initiatives.

Besides all the given wealth and economic ingredients of microfinance, the entrepreneurs and NGOs, they are also provided with maximum help like bank linkages and indicators believed to advance their creativities through professional advertising advantages like the backward and forward linkages, including market support. The chief target is to make the endeavors of these women sustainable to empower them to come out of the poverty deception and top subsists with hope and dignity.⁴¹

⁴⁰ Retrieved from <http://www.hihindia.org/self-help-group-microfinance> as on 13th April, 2017

⁴¹ Ibid from <http://www.hihindia.org/self-help-group-microfinance> as on 13th April, 2017

2.2 Spatial Disparity in SHG Programme

Though the noteworthy advancement, geologically has been a crooked improvement of SHG-Bank linkage programme in India. There is wide provincial discrepancy both in terms of the spread of SHGs linked to banks and cumulative bank loans distributed under the programme.

A recommendation has been introduced on economic incorporation based on the inclusion of SHGs by 2015, as it has been shown that the total number of household in terms of low income in North-Eastern part of India where Nagaland has been incorporated with 109,825, where 8% has been currently covered. Number of household visualized to be included by 2015 financially is 19,769.⁴²

Numbers Self Help Groups (SHGs) promoted under National Rural Livelihoods Mission (NRLM) was 1864742 as on 31.03.2014. Their number increased to 2305513 as on 31.07.2015, recording a growth of 440771 SHGs as compared to 31.03.2014. In percentage terms, the progress made in the number of SHGs between 31.03.2014 and 31.07.2015 was 23.64%.⁴³

Generally the number of SC Self Help Groups (SHGs) supported was 285580 as on 31.03.2014. The quantity was raised to 394041 as on 31.07.2015, recoded a growth of 108461 SHGs as matched to 31.03.2014. In percentage reports, the advancement made through the figure of SHGs in the middle of 31.03.2014 and 31.07.2015 was 37.98%.⁴⁴

Primarily the number ST Self Help Groups (SHGs) sponsored was 128885 as on 31.03.2014. Their figure increased up to 195820 as on 31.07.2015, recording a growth of 66935 SHGs as compared to 31.03.2014. In percentage terms, the progress made in the number of SHGs between 31.03.2014 and 31.07.2015 was 51.93%.⁴⁵

However Minority Self Help Groups (SHGs) was further advance to 81900 as on 31.03.2014. Their number increased to 117177 as on 31.07.2015, recording a growth of 35277 SHGs as

⁴² Retrieved from http://www.accessdev.org/downloads/microfinance_vision_2015.pdf as on 24th April, 2017

⁴³ Retrieved from <https://community.data.gov.in/status-of-self-help-groups-and-village-organisations-under-national-rural-livelihoods-mission-as-on-31-07-2015/> as on 19th April, 2017

⁴⁴ Ibid from <https://community.data.gov.in/status-of-self-help-groups-and-village-organisations-under-national-rural-livelihoods-mission-as-on-31-07-2015/> as on 19th April, 2017

⁴⁵ Ibid from <https://community.data.gov.in/status-of-self-help-groups-and-village-organisations-under-national-rural-livelihoods-mission-as-on-31-07-2015/> as on 19th April, 2017

compared to 31.03.2014. In percentage terms, the progress made in the number of SHGs between 31.03.2014 and 31.07.2015 was 43.07%.⁴⁶

Numbers of PWD Self Help Groups (SHGs) was advanced to 19900 as on 31.03.2014. It was further increased to 26764 as on 31.07.2015, recording a growth of 6864 SHGs as compared to 31.03.2014. In proportion, the development made in the figure of SHGs between 31.03.2014 and 31.07.2015 was 34.49%.⁴⁷

Self Help Groups (SHGs) in terms of savings corporations with the banks in North Eastern Region was Rs. 13022 lakhs as on 31-03-2015. The amount of SHGs in North Eastern Region was 333981 as on 31-03-2015. The top 3 states in terms of the Savings Amount of Self Help Groups (SHGs) with banks in the North Eastern Region were: Assam, Tripura and Meghalaya as on 31-03-2015.⁴⁸

⁴⁶ Ibid from <https://community.data.gov.in/status-of-self-help-groups-and-village-organisations-under-national-rural-livelihoods-mission-as-on-31-07-2015/> as on 19th April, 2017

⁴⁷ Ibid <https://community.data.gov.in/status-of-self-help-groups-and-village-organisations-under-national-rural-livelihoods-mission-as-on-31-07-2015/> as on 19th April, 2017

⁴⁸ Retrieved from <https://community.data.gov.in/savings-of-self-help-groups-shgs-of-north-eastern-region-with-banks-as-on-31-03-2015/> as on 19th April, 2017

2.3 Digitizing Self Help Group's in India

In the wake of globalization ,digitizing or digital development has become an area of greatest concern .Though struggles for freedom or the determination and labors for the people globally ,still there exists 2billion people which are still excluded from the mainstream of formal economic facilities.⁴⁹

Digitizing Self Help Group's which literally means accessing universal prescribed sources of financial services for those living in rural and backwards areas of the country .⁵⁰Digital Financial Inclusion is distinct from other word which means digital access to and use of recognized proper economic services by the barred and underserved inhabitants.

Digital financial inclusion comprises of the disposition of the cost-saving digital which means to grasp the economically omitted populations with vast variety of recognize economic service which are suited to the best needs of the society in the most sustainable way.⁵¹With the aim to foster and boost the growth of financial inclusion in India ,through digitizing or access to information technology, National Bank for Agriculture and Rural Development (NABARD) launched a model or a mission to drive an inclusive and a detail digitization of women's Self Help Groups(SHG's).The aim of the project was to benefit different stakeholders and also to assist the mainstream facilities of Self Help Group members with Aadhar based financial inclusion and through the Prime Minister Jan Dhan Yojana(PMJDY)⁵²

Moreover digital financial inclusion has emerged as the pillar with the objective to achieve maximum support from the weaker sections of the society in a wise and suitable manner. As per the 2015 Financial Inclusion Insight survey, 49 percent of Indian adults are digitally included – i.e., they have digital access to a financial account. However, procedure of these digital

⁴⁹Retrieved from www.cgap.org/publications/digital-financial-inclusion on 18th April,2017

⁵⁰ Retrieved from <http://www.worldbank.org/en/topic/financialinclusion/publication/digital-financial-inclusion> on 18th April,2017

⁵¹Retrieved from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/as> on 18th April,2017

⁵² Retrieved from <https://www.microfinancegateway.org/announcement/nabard-launches-digitization-scheme-self-help-groups> as on 18th April,2017

interpretations remains questionable. Similarly, only 0.4 percent of adults in India use mobile money, mostly due to the key challenges of deprived infrastructure and absence of financial .⁵³

Digitization and its working proves the citizens, its transparency and reliability to acts and procedure of Self Help Groups with complete inherent grouping Management Information Systems (MIS). This however in return helps the banks and the bankers to develop a sense of comfort like acknowledge review ,evaluation ,distribution, expense and observing. The method will also comfort while assigning of common assistances and through benefit transfer leading to better participation of SHG members in PMJDY. At present there are over 74 lakhs SHGs in the country that have bank accounts ,and out of this , there are around 42lakhs SHGs are recognized allied which benefits from digital progress and by way of expanding the model or the mission across India.⁵⁴

The financial inclusion gulf is uniform , which further added conspicuous amongst deprived womenfolk. Indian women with a percent of 8 are more less than other countries in case of owing recognized financial inclusion and moreover as comparing to other countries Indian womenfolk's are less expected to use digital facilities which are accessible through financial records. Digitization methods of augmenting or increasing financial inclusion for the women population which aim at targeting possible network for hastening and endorsing digitization of financial inclusion in developing countries like India.⁵⁵

In India ,SHGs as a typical and a key weapon can precisely profit from digital growth .Studies by 'IFMR' Institute for Financial Management and Research LEAD in the year 2014 , observed or scrutinized 200 Self Help Group's transversely in Karnataka, Bihar, and Madhya Pradesh and initiate that although individuals remained as industrious in the demo or footage of the meeting transcripts, they found it challenging to modernize SHG deal or business, contract evidence unpaid to the absence of capitals and over-reliance on the limited learned associates in the groups. It also existed and initiate that individual associates did not have equal and whole admission to financial information and that evidence was determined between influential or

⁵³ Retrieved from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 18th April,2017

⁵⁴ ibid from <https://www.microfinancegateway.org/announcement/nabard-launches-digitization-scheme-self-help-groups> as on 18th April,2017

⁵⁵ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 18th April,2017

administrators of the groups relatively than extent amongst everybody. Digitization of SHGs sideways using the practice or usage of portable handsets devises the possibility to unravel or explain these difficulties.⁵⁶

Government of India ,Minister of State Finance, Sh Jayant Sinha , promoted that NABARD must have to introduce an experimental model or a mission of venture on acknowledged or magnificent growth in inferior backwards or underprivileged rural areas. He conveyed a sense of self-assurance that NABARD drive and sort finest usage of the Long Term Rural Credit Fund of INR 15,000 crore delivered in Union Budget 2015. Dr. Harsh Kumar Bhanwala, Chairman of NABARD, stressed that NABARD has engaged itself with this active chapter to report the concerns and limitations faced by the shareholders of the SHG Bank Linkage Program (SHG-BLP) like for example, the need for cultivating the superiority of border among the SHG members and banks, appropriate credit linkage of SHGs, encounters in book keeping by low literate clients, and union with other pro-poor government programs. He supplement that further down digitization, corrupt data of SHG's and their associates will be seized in the system with periodicals appraises of economic relations comprising minor investments, internal loaning, and their compensation or refund.⁵⁷

Digital financial inclusion in SHGs can be embattled over separate but then symbiotically empowering and facilitating the core happening . Some of these are the demo and reports of financial evidence digitizing and simplifying contacts by means of digital, paper-less modes like mobile money, mobile wallets, debit cards, ATMs, and Epos machines . The interdependence flanked by these two rises because of smoothing connections which can be sustainably more effective digitally only when it happens to be a manageable record or a list with financial evidence on SHG memberships, at the same time digitization or the information which are digitally compatible are most cost efficient and seamlessly restructured in the extended route if contacts themselves are digitized. ⁵⁸

Further digitizing evidence about the memberships of the group's and their dealings in the form of primary and secondary loans emanate with firm and positive inborn profits .Largely this has

⁵⁶ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 16th April,2017

⁵⁷ Ibid from <https://www.microfinancegateway.org/announcement/nabard-launches-digitization-scheme-self-help-groups> as on 16th April,2017

⁵⁸ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 15th April,2017

the possibility to dig with the bond and liability within SHGs and encourage self-reliance in accounting and group-level policymaking. It compromises a low-cost and added secure marginal to tidying away and apprising facts on paper. It has the dissimilarity of proposing more expediency, both for self-help advancement associations (SHPI) staff and SHG memberships, by eradicating the need to largely travel to deliver or collect information. It allows calm entrance for applicable investors like banks, which can then make more timely decisions.

In detail, it has the probability to offer comprehensive and consistent evidence to banks and credit bureaus about SHGs' credit and transaction histories, creating it easier to grade them accurately and provide them with indispensable and accountable financial services. Lastly, a digital platform with financial information about SHGs and SHG members can be used to magnify the reach of government programs like for example the National Rural Livelihoods Mission (NRLM) and the Pradhan Mantri Jan-Dhan Yojana (PMJDY) by targeted at enlightening financial inclusion and livelihoods .⁵⁹

Women's SHGs ,Amma mobile scheme, Chief Minister J Jayalalithaa made an important and significant announcement on 28th September 2015 ,where she stated for the introduction of a mobile app directed towards the 92,00,000 women who are members of 6,08,000 SHGs that functions in the state. This new mobile app will help in recording the details ,which in turn will help in the effective functioning of the SHGs.Since the trainers are responsible for monitoring the progress and moreover helps the trainer for effective monitoring.⁶⁰

The National Bank for Agriculture and Rural Development (NABARD),Government of India remained as a pole position or a pillar in forcing digital feature in SHGs economic statistics .The scheme has been playing a significant role in strengthening the positive beliefs in people's day to day life. E Shakti which means automated liberation or a mission of NABARD on digitization of Self Help Group⁶¹ which is shown in two districts of India i.e. Ramgarh in Jharkhand and Dhule in Maharashtra, so far it has covered a total of 8,400 SHGs across 1,110 villages. At

⁵⁹ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 15th April,2017

⁶⁰ Retrieved from <http://www.pradhanmantriyojana.co.in/women-shgs-amma-mobile-scheme/>

⁶¹ Retrieved from <https://eshakti.nabard.org/Aboutus.aspx> as on 18th April,2017

present the consequences and the outcome shown by this have been encouraging ,that too with forthcoming strategies to spread out the package to 22 other districts.⁶²



Source E-Shakti website as of August 2016

The main goals of the project is to give maximum sustenance to the leading mission of the Government of India i.e. Prime Minister Jan Dhan Yojna (PMJDY) through-

- Incorporating SHG members with the nationwide Financial Inclusion program
- Enlightening the quality of boundary between SHG members and Banks for competent and without any difficulty deliver free banking services
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

Moreover the improvement in the economic standard of the SHGs memberships ,specially poor rural womenfolk's by these method it will eventually assist in collective outspread of PMJDY and economic enclosure in poor household⁶³

⁶² Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 15th April,2017

⁶³ Ibid from Retrieved from <https://eshakti.nabard.org/Aboutus.aspx> as on 18th April,2017

2.4 Challenges in the digitization's of SHGs' records

The digital growth of SHGs ,has not been wanting numerous tasks or challenges that creep up to avoid the full actualizations of its benefits-

- **Data Quality:** NABARD reports proves that it has been facing complications in collecting reliable data, owing that there is the existence of lowly performers adjacent to the collection of data and retaining and preserving of its minutes.
- **Process Delays:** The record of data is a time consuming and burdensome method, especially at the beginning of the digitization process, given the staggering amount of data there is to digitize. Moreover this process of development is often hinders by the poor connectivity of network especially in rural areas..
- **Resource Constraints:** In the extensive term, digitization platforms are likely to be continued by SHG members ingoing materials on their feature or smart phones. During the initial stages of its development training is a mandatory , and frequently further than the early stages statistics is still being move in tablets by unpaid helper or loan collection officers in many instances. These tablets, while cost effective, are difficult to provide at a large scale, not to mention the resource constraints of relying on volunteers and loan collection officers. Entering data via smart phones and SHG members are the obvious first choice, but, mobile ownership among women remains low. SHPI's like Hand in Hand, India are overcoming this problem by designing innovative loan products, such as loans to buy mobile phones.
- **Stakeholder Cooperation:** To wholly recognize the profits of digitization, it must be extensive both “horizontally” and “vertically”. Horizontally, it requires the teamwork or collaborations of all members in all SHGs across the country, and vertically, all the stakeholders – SHPIs, banks and credit departments – must be a sustenance in direction to help people realize the benefits of going digital. Though challenging, bringing all the

relevant stakeholders on a common podium would help make the conversion from manual to digital collection of information extraordinarily efficient.⁶⁴

Thus, the challenges helps the conclusive rural community, and also the shareholders in their active and full participation ,but the tracing of information from poor database and proceedings also stood as a challenge for the digitization of the groups .These challenges when striving for the benefit remarks from policy makers implementers, are not overwhelming. It has to be understood that digitizing prevailing facts is an early static price tag, after which updating can be composed at a least periodic cost. As mentioned, digitization of records helps statement liability and develop a sense of transparency , and it also opens the doorway towards facilitating and enabling SHG s to digitize their financial transactions and function with less cash. Digitization of SHG records and transactions should thus be viewed as interdependent functions rather than viewed in isolation to each other. ⁶⁵

⁶⁴ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 18th April,2017

⁶⁵ Ibid from <https://cfi-blog.org/2016/09/12/digitizing-self-help-groups-in-india/> as on 18th April,2017

CHAPTER- 3

Data collection and interpretation

Data Collection is the method of accumulating and calculating data on variables of awareness, in an recognized and organized technique that assists one to response identified research questions ,test hypotheses, and estimate the results.

Data Interpretation is a chunk of most of human life. Interpretation is the method of making sense of arithmetic data that has been collected ,examined or questioned and presented.

1.Is there any delay in sanctioning of loan by banks to SHGs?

Table 1.1

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	16	76	3	35
Percentage	12.30%	58.46%	2.30%	26.92%

Explanation-The data pertaining about the delay of loan sanctioned by the banks to SHGs and the response of the people is 12.30% said they are strongly agreed,58.46% said agreed,2.30% said strongly disagreed and 26.92 %said neutral.

2. Is Self Help Group's loan amount adequate?

Table 1.2

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	6	58	19	47
Percentage	4.61%	44.61%	14.61%	36.15%

Explanation-The data pertaining about the adequate amount of loans and the response of the people is 4.61% said they are strongly agreed, 44.61% said agreed, 14.61% said strongly disagreed and 36.15% said neutral.

3. Do you feel that SHGs are politically interlinking in its day to day activities?

Table 1.3

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	18	67	15	30
Percentage	13.84%	51.53%	11.53%	23.07%

Explanation-The data pertaining about the SHG in its political interlinking its day to day activities and the response of the people is 13.84% said they are strongly agreed, 51.53% said agreed, 11.53% said strongly disagreed and 23.07% said neutral.

4. Do you feel that members learn new skills after joining SHGs?

Table 1.4

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	67	54	4	5
Percentage	51.53%	41.53%	3.07%	3.84%

Explanation-The data pertaining about the SHG learning new skills after their joining and the response of the people is 51.53% said they are strongly agreed, 41.53% said agreed, 3.07% said strongly disagreed and 3.84% said neutral.

5. Do you think that credit facilities are improved after joining SHGs?

Table 1.5

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	14	48	57	11
Percentage	10.76%	36.92%	43.84%	8.46%

Explanation-The data pertaining about the credit facilities and its improvement and the response of the people is 10.76% said they are strongly agreed, 36.92% said agreed, 43.84% said strongly disagreed and 8.46% said neutral.

6.Are people aware about the banking procedure after joining SHGs?

Table 1.6

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	15	58	21	36
Percentage	11.53%	44.61%	16.15%	27.69%

Explanation-The data pertaining about the aware of banking procedure after their joining and the response of the people is 11.53% said they are strongly agreed,44.61% said agreed,16.15% said strongly disagreed and 27.69% said neutral.

7.Do you think that the SHGs are taking enough initiatives for the welfare of the people?

Table 1.7

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	17	59	16	38
Percentage	13.07%	45.38%	12.30%	29.23%

Explanation-The data pertaining about the working of the groups and whether they are taking enough initiatives for the welfare of the people and the response of the people is 13.07% said they are strongly agreed,45.38% said agreed,12.30% said strongly disagreed and 29.23% said neutral.

8.Are the government providing sufficient fund to the groups?

Table 1.8

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	7	44	39	40
Percentage	5.38%	33.84%	30%	30.76%

Explanation-The data pertaining about the funds providing by the government and the response of the people is 5.38% said they are strongly agreed,33.84% said agreed,30% said strongly disagreed and 30.76% said neutral.

9.Is there any development happened through SHGs in your area ?

Table 1.9

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	17	69	9	35
Percentage	13.07%	53.07%	6.92%	26.92%

Explanation-The data pertaining about the development and the response of the people is 13.07% said they are strongly agreed,53.07% said agreed,6.92% said strongly disagreed and 26.92% said neutral.

10.Should SHGs members comprise only poor people ?

Table 10.1

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	5	19	91	15
Percentage	3.84%	14.61%	70%	11.53%

Explanation-The data pertaining about the structure of SHGs and the response of the people is 3.84% said they are strongly agreed,14.61% said agreed,70% said strongly disagreed and 11.53% said neutral.

11.Do you think that SHGs are beneficial for the Women in uplifting their socio- economic status?

Table 10.2

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	50	69	5	6
Percentage	38.46%	53.07%	3.84%	4.61%

Explanation-The data pertaining about the upliftment of women and its beneficial and the response of the people is 38.46% said they are strongly agreed,53.07% said agreed,3.84% said strongly disagreed and 4.61% said neutral.

12. Do you really think that SHGs sustain themselves?

Table 10.3

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	9	52	9	60
Percentage	6.92%	40%	6.92%	46.15%

Explanation-The data pertaining about their sustenance and the response of the people is 6.92% said they are strongly agreed, 40% said agreed, 6.92% said strongly disagreed and 46.15% said neutral.

13. Do you think that SHGs effectively train women for leadership roles?

Table 10.4

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	26	69	8	27
Percentage	20%	53.07%	6.15%	20.76%

Explanation-The data pertaining about the effectiveness of the group towards leadership roles the response of the people is 20% said they are strongly agreed, 53.07% said agreed, 6.15% said strongly disagreed and 20.76% said neutral.

14. Is participation in social activities improved after joining SHGs?

Table 10.5

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	31	78	11	10
Percentage	23.84%	60%	8.46%	7.69%

Explanation-The data pertaining about their participation and the response of the people is 23.84% said they are strongly agreed, 60% said agreed, 8.46% said strongly disagreed and 7.69% said neutral.

15. Are you aware about the rules and bye-laws of the SHGs?

Table 10.6

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	16	63	21	30
Percentage	12%	48.46%	16.15%	23.07%

Explanation-The data pertaining about the people awareness of laws and the response of the people is 12% said they are strongly agreed, 48.46% said agreed, 16.15% said strongly disagreed and 23.07% said neutral.

16. Do you get sense of economic freedom after being a part of SHGs?

Table 10.7

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	17	50	16	47
Percentage	13.07%	38.46%	12.30%	36.15%

Explanation-The data pertaining about the economic freedom and the response of the people is 13.07% said they are strongly agreed, 38.46% said agreed, 12.30% said strongly disagreed and 36.15% said neutral.

17. Do you think there is a positive change in your overall personality after joining SHGs?

Table 10.8

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	20	50	11	49
Percentage	15.38%	38.46%	8.46%	37.69%

Explanation-The data pertaining about the change in overall personality and the response of the people is 15.38% said they are strongly agreed, 38.46% said agreed, 8.46% said strongly disagreed and 37.69% said neutral.

18. After joining SHG you are now considered yourself a better decision maker?

Table 10.9

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	25	53	2	50
Percentage	19.23%	40.76%	1.53%	38.46%

Explanation-The data pertaining about decision making and the response of the people is 19.23% said they are strongly agreed, 40.76% said agreed, 1.53% said strongly disagreed and 38.46% said neutral.

19. Is SHGs functioning properly?

Table 11.1

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	7	71	12	40
Percentage	5.38%	54.61%	9.23%	30.76%

Explanation-The data pertaining about their proper functions and the response of the people is 5.38% said they are strongly agreed, 54.61% said agreed, 9.23% said strongly disagreed and 30.76% said neutral.

20. Do you think that SHG establish credibility and legitimacy for itself ?

Table 11.2

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	10	50	11	59
Percentage	7.69%	38.46%	8.46%	45.38%

Explanation-The data pertaining about the credibility and legitimacy and the response of the people is 7.69% said they are strongly agreed,38.46% said agreed,8.46% said strongly disagreed and 45.38% said neutral.

21. Does digitizing SHG groups transactions through technology helps banks gain better information about their customers?

Table 11.3

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	17	54	15	43
Percentage	13.07%	41.53%	11.53%	33.07%

Explanation-The data pertaining about the group transaction through technology and the response of the people is 13.07% said they are strongly agreed,41.53% said agreed,11.53% said strongly disagreed and 33.07% said neutral.

22. Do you think that your Village has benefitted from the SHGs?

Table 11.4

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	17	67	12	34
Percentage	13.07%	51.53%	9.23%	26.15%

Explanation-The data pertaining about their benefits and the response of the people is 13.07% said they are strongly agreed, 51.53% said agreed, 9.23% said strongly disagreed and 26.15% said neutral.

23. Do you think that the SHGs fulfill the member's needs?

Table 11.5

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	14	73	3	40
Percentage	10.76%	56.15%	2.30%	30.76%

Explanation-The data pertaining about the fulfillment of needs and the response of the people is 10.76% said they are strongly agreed 56.15% said agreed, 2.30% said strongly disagreed and 30.76% said neutral.

24. Do you think that mixed groups (Women's and men's) are generally not preferred?

Table 11.6

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	10	32	31	56
Percentage	7.69%	24.61%	23.84%	43.07%

Explanation-The data pertaining about the preference of mixed group and the response of the people is 7.69% said they are strongly agreed, 24.61% said agreed, 23.84% said strongly disagreed and 43.07% said neutral.

25. Do you think Women's groups are generally found to perform better?

Table 11.7

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	15	80	12	23
Percentage	11.53%	61.53%	9.23%	17.69%

Explanation-The data pertaining about whether women perform better than male members or not and the response of the people is 11.53% said they are strongly agreed, 61.53% said agreed, 9.23% said strongly disagreed and 17.69% said neutral.

26. Do you agree with the fact, that SHGs are usually male dominated?

Table 11.8

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	34	46	13	37
Percentage	26.15%	35.38%	10%	28.46%

Explanation-The data pertaining about the fact that whether SHG are usually male dominated and the response of the people is 26.15% said they are strongly agreed, 35.38% said agreed, 10% said strongly disagreed and 28.46% said neutral

27. Do you agree that SHGs at present are effective enough to create an impact in the society?

Table 11.9

No. of Respondents	Strongly agreed	Agreed	Strongly Disagreed	Neutral
130	27	59	17	27
Percentage	20.76%	45.38%	13.07%	20.76%

Explanation-The data pertaining about their effectiveness in creating impact in the society and the response of the people is 20.76% said they are strongly agreed, 45.38% said agreed, 13.07% said strongly disagreed and 20.76% said neutral.

CHAPTER-4

Hypothesis Testing

Hypothesis 1: Role of Self Help Group (SHGs) towards empowerment of women

The data pertaining to table 10.2 revealed that there are 130 respondents who were asked whether SHG are beneficial for the women and about 38.46% said strongly agreed ,53.07% said agreed, 3.84% said strongly disagreed and 4.61% are neutral about it.

The data pertaining to table 10.4 revealed that there are 130 respondents who were asked about SHG and its effectiveness in training women towards leadership roles and about 20% said strongly agreed ,53.07% said agreed, 6.15% said strongly disagreed and 20.76% are neutral about it.

The data pertaining to table 10.7 revealed that there are 130 respondents who were asked whether they get a sense economic freedom after being part of SHGs and about 13.07% said strongly agreed ,38.46% said agreed, 12.30% said strongly disagreed and 36.15% are neutral about it.

The data pertaining to table 11.7 revealed that there are 130 respondents who were asked whether women groups are generally found to perform better and about 11.53% said strongly agreed ,61.53% said agreed, 9.23% said strongly disagreed and 17.69% are neutral about it.

Conclusion: Thus, from the above analysis it is clear that majority of the respondents are in favors of SHGs as a key contributor towards empowerment of women. So, the hypothesis is hence proved.

Hypothesis 2: To evaluate and get an perception into the functional framework of SHG in Nagaland.

The data pertaining to table 1.3 revealed that there are 130 respondents who were asked whether they feel SHGs are politically interlinking in its day to day activities and about 13.84% said strongly agreed ,51.53% said agreed, 11.53% said strongly disagreed and 23.07% are neutral about it.

The data pertaining to table 1.7 revealed that there are 130 respondents who were asked about whether SHG are taking enough initiatives for the welfare of the people and about 13.07 % said strongly agreed ,45.38% said agreed, 12.30% said strongly disagreed and 29.23% are neutral about it.

The data pertaining to table 11.1 revealed that there are 130 respondents who were asked whether SHH is functioning properly and about 5.38% said strongly agreed ,54.61% said agreed, 9.23% said strongly disagreed and 30.76% are neutral about it.

Conclusion: Thus, from the above analysis it is clear that majority of the respondents are of the view that SHG are functioning accordingly .So, the hypothesis is hence proved.

Hypothesis 3: To assess the contribution of SHGs workers towards the capacity building and skill development .

The data pertaining to table 1.4 revealed that there are 130 respondents who were asked whether they learn new skills after joining SHG and about 51.53% said strongly agreed ,41.53% said agreed, 3.07% said strongly disagreed and 3.84% are neutral about it.

The data pertaining to table 10.5 revealed that there are 130 respondents who were asked whether women participation in social activities improved after joining SHG and about 23.84% said strongly agreed ,60% said agreed, 8.46% said strongly disagreed and 7.69% are neutral about it.

The data pertaining to table 10.8 revealed that there are 130 respondents who were asked whether there is a positive change in overall personality of theirs after joining SHG and about

15.38% said strongly agreed ,38.46% said agreed, 8.46% said strongly disagreed and 37.69% are neutral about it.

The data pertaining to table 10.9 revealed that there are 130 respondents who were asked whether women consider themselves a better decision maker after joining SHG and about 19.23% said strongly agreed ,40.76% said agreed, 1.53% said strongly disagreed and 38.46% are neutral about it.

Conclusion : Thus, from the above analysis it is clear that majority of the respondents are in favors of SHGs as a key contributor towards capacity building and skill development. So, the hypothesis is hence proved.

Hypothesis 4: To know the level of satisfaction of the women entrepreneurs working in Nagaland

The data pertaining to table 1.9 revealed that there are 130 respondents who were asked whether there is any development happened through SHG in their area and about 13.07% said strongly agreed ,53.07% said agreed, 6.92% said strongly disagreed and 26.92% are neutral about it.

The data pertaining to table 11.4 revealed that there are 130 respondents who were asked about whether their village has benefitted from SHG and about 13.07 % said strongly agreed ,51.53% said agreed, 9.23% said strongly disagreed and 26.15% are neutral about it.

The data pertaining to table 11.5 revealed that there are 130 respondents who were asked whether SHG fulfill the members needs and about 10.76% said strongly agreed ,56.15% said agreed, 2.30% said strongly disagreed and 30.76% are neutral about it.

The data pertaining to table 11.9 revealed that there are 130 respondents who were asked whether SHG at present are effective enough to create and impact in the society and about 20.76% said strongly agreed ,45.38% said agreed, 13.07% said strongly disagreed and 20.76% are neutral about it.

Conclusion: Thus, from the above analysis it is clear that majority of the respondents are of the view that the level of the women entrepreneurs working in Nagaland is satisfied .So, the hypothesis is hence proved.

Hypothesis 5: To evaluate the impact of SHG Bank Linkage Programme on economic empowerment in Nagaland

The data pertaining to table 1.1 revealed that there are 130 respondents who were asked whether there is any delay in sanctioning of loan by banks to SHG and about 12.30% said strongly agreed, 58.46% said agreed, 2.30% said strongly disagreed and 26.92% are neutral about it.

The data pertaining to table 1.2 revealed that there are 130 respondents who were asked about whether loan amount is adequate and about 4.61% said strongly agreed, 44.61% said agreed, 14.61% said strongly disagreed and 36.15% are neutral about it.

The data pertaining to table 1.5 revealed that there are 130 respondents who were asked whether credit facilities are improved after joining SHG and about 10.76% said strongly agreed, 36.46% said agreed, 12.30% said strongly disagreed and 36.15% are neutral about it.

The data pertaining to table 1.6 revealed that there are 130 respondents who were asked whether people are aware about the banking procedure after joining SHGs and about 11.53% said strongly agreed, 44.61% said agreed, 16.15% said strongly disagreed and 27.69% are neutral about it.

The data pertaining to table 1.8 revealed that there are 130 respondents who were asked whether Government is providing sufficient funds to the group and about 5.38% said strongly agreed, 33.84% said agreed, 30% said strongly disagreed and 30.76% are neutral about it.

The data pertaining to table 11.3 revealed that there are 130 respondents who were asked whether digitizing SHG transactions are through technology helps banks gain better information about their customers and about 13.07% said strongly agreed, 41.53% said agreed, 11.53% said strongly disagreed and 33.07% are neutral about it.

Conclusion: Thus, from the above analysis it is clear that majority of the respondents are of the view that SHG –Bank Linkage Programme are progressing for economic empowerment in Nagaland. So, the hypothesis is hence proved.

CONCLUSION

Self Help Group is a universal programme .It has been playing a key role in monitoring and uplifting the status of the poor especially the women in rural areas ,as it is a small group usually comprises with 10-20persons strained from homogeneous practices comparatively .The ideology has been a voluntary group which is non-political in nature and has the feature of representative principles. The study examined the usefulness and efficiency of its working in Nagaland and how these led to empowerment of women, its paybacks and limitations among poor women in Kohima district of Nagaland.

The study clearly indicates that SHG as a strategy has maximum impact in empowering women in Nagaland where women get a sense of economic and social freedom in family and in society at large .It provide a pillar and a foundation in maximizing and fulfilling the needs of women and provide them with trainings like knitting, weaving, vocational courses on health and sanitation, etc. which taught life values towards a sustainable growth.

The study also shows SHG-Bank Linkage and its benefits towards rural women in Nagaland and taught the members on certain awareness on banking procedures ,rules and by-laws ,etc. Where industrious competence needs to improve for better insurance and security and also working out for better occupational services. It also studied the issues defining profits generation. Opportunities in term of productivity of items and sale of finished goods should be support through expansion of market which would harvest higher income and support in terms of distribution too. The ideology has been the supplier device for growth as it is flanked by informal society of the deprived and the bank.

The study also proved SHG as an ideology which stood as a driving force in alleviating poverty and upliftment of women status.NABARD has taking enough initiatives towards the growth of the group as it develop different instrument or a tool to advance access to the poor in terms of financial services with adequate resources and in a sustainable way.

The study has shown the socio-economic background of the respondents to be high as most of the respondent seems to be self-employed .SHG in Nagaland can be said as a blessing as it benefits a woman in particular and the entire population in common. The programme has been

well-functioning till date as they held regular meetings and moreover a sense of unity has been bond on the structure as between the leaders and the members are strong. However it has been seen that women groups are also seen to perform better as compared to male groups. Further members used technology like mobile phones and other services for commercial information and business dealings.

Self- Help Group as the main agent place importance in collecting wealth and professional expertise of those related to the economic advancement and the availability of markets. It utilize the massive wealth of its members by reutilizing and creating the needs of the members for meeting the emergent credit, needs of the groups. Its main focus is on improving the safety of its members economic dealings and increasing the mutual attention of its memberships such as development of certain area , building a sense of alertness ,enthusiasm, leadership roles ,vocational courses ,and developing a sense of inspiration in people's beliefs and actions ,etc. Therefore bringing the main section of the society to the mainstream of the society .It acts as a catalytic agent in solving the common problems through common understanding and directive principle.

Thus, the impact of micro finance in SHG has become, of late, as a development nourishment in developing countries. Micro-credit program has been influential in many countries ,for example, India which holds the largest micro credit programme in the world. Hence, Empowerment of women which is a ambivalent term is an innovative ideology stood as the most debatable topic, the idea to carry on independent values into the family and society.

SUGGESTION

Some of the suggestion which would boost the working of the group more effectively towards empowerment of women are:

1. Education must be the top priority towards empowering women and also for the effective functioning of the group's. Education as in countless technique but of all financial knowledge should be instructed to the deprived section of women through active participation of various cooperates group ,for example providing expertise advice on professional course in a sustainable and realistic way towards improvement of activities with improved thought.
2. The need to mobilize the financial sources should be strengthen where they can provide loans in terms of capital which enhance greater benefits which can be an extended outcome for the society at large.
3. It is also necessary for the bank to act as the main funder and to repeatedly being check on their customers application of finance or financial utilization.
4. The need for empowerment should be encouraged and put forward from every possible means so that womenfolk's must have equal resources and facilities which results in women's freedom and moreover strengthening their rights for a prosperous future
5. It should have the courage to build a sense of self-confidence and independent characteristics in its members aptitudes towards being quick in responding to their own needs
6. Credit facilities need to be upgraded by boosting the training methods of the deprived rural women towards healthier occupational prospects and also towards harvesting greater earnings and profits.
7. They have to be assists and support by a number of practices and grater skills in case of production and distribution of finished goods towards enlargement of market .
8. Therefore these procedures or the steps would make the group and the receivers more competent and challenging in its business dealings in the greater industrial global domain with sustainable feature .All these can be reached over with incorporated activities of the Non-Governmental Organisations, Institution of higher education, Government's, public

undertakings ,campaign,etc. by providing education, seminars, and also motivating and giving financial assistance to the women's .

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APPENDIX

“EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP: A STUDY OF NAGALAND WITH SPECIAL REFERNCE TO KOHIMA”

Name:

Present address or permanent address:

Socio-economic Characteristics:

Age:

Sex:

Religion:

Occupation:

Marital Status:

Date:

1. Is there any delay in sanctioning of loan by banks to SHGs

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

2. Is Self Help Group's loan amount adequate?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

3. Do you feel that SHGs are politically interlinking in its day to day activities?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

4. Do you feel that members learn new skills after joining SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

5. Do you think that credit facilities are improved after joining SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

6. Are people aware about the banking procedure after joining SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

7. Do you think that the SHGs are taking enough initiatives for the welfare of the people?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

8. Are the government providing sufficient fund to the groups?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

9. Is there any development happened through SHGs in your area ?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

10. Should SHGs members comprise only poor people ?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

11. Do you think that SHGs are beneficial for the Women in uplifting their socio-economic status?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

12. Do you really think that SHGs sustains themselves?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

13. Do you think that SHGs effectively trains women for leadership roles ?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

14. Is participation in social activities improved after joining SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

15. Are you aware about the rules and bye-laws of the SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

16. Do you get sense of economic freedom after being a part of SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

17. Do you think there is a positive change in your overall personality after joining SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

18. After joining SHG you are now considered yourself a better decision maker?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

19. Is SHGs functioning properly?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

20. Do you think that SHG establish credibility and legitimacy for itself ?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

21. Does digitizing SHG groups transactions through technology helps banks gain better information about their customers?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

22. Do you think that your Village has benefitted from the SHGs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

23. Do you think that the SHGs fulfill the member's needs?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

24. Do you think that mixed groups (Women's and men's) are generally not preferred?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

25. Do you think Women's groups are generally found to perform better?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

26. Do you agree with the fact, that SHGs are usually male dominated?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral

27. Do you agree that SHGs at present are effective enough to create an impact in the society?

a. Strongly agreed b. Agreed c. Strongly Disagreed d. Neutral