

**EMPOWERING WOMEN THROUGH SELF HELP  
GROUP: A CASE STUDY OF KOHIMA**

*A dissertation submitted to the school of Arts and Languages in partial  
fulfilment of the degree of Master of Arts in Sociology*

*Under the supervision of*

**Jaiffer Ali Arackal**

*Submitted by*

**Mhalo Kikon**

*Registration No: 11512334*



Lovely professional university

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## **Declaration**

I hereby state that the thesis entitled “*Empowering Women through Self Help Group: A Case Study of Kohima*” submitted to MA Degree in Sociology which is based on my original work and all ideas and references have been duly acknowledged. It does not contain any work that has been submitted for the aware of degree or diploma from any university

## CERTIFICATE

This is to certify that Mhalo Kikon has completed thesis entitled “Empowering Women through Self Help Group: A Case Study of Kohima” under my supervision. To the best of my knowledge, the present work is the result of her original investigation and study. No part of the thesis has been submitted for any degree or diploma. The thesis work is fit for the submission and the partial fulfillment of the conditions for the award of M.A. degree in sociology from Lovely Professional University, Phagwara.

Date .....

Mr. Jaiffer Ali Arackal

Supervisor

Assistant Professor

Dept. of Sociology, LPU

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Needless to say those matters of analysis, interpretation, judgment, opinion, error or omission are entirely my responsibility

# CONTENT

DECLARATION

CERTIFICATION

ACKNOWLEDGEMENT

CHAPTER I – INTRODUCTION	6-16
CHAPTER II- EVOLUTION OF SELF HELP GROUPS IN NAGALAND	17-19
CHAPTER III –WOMEN IN NAGA SOCIETY	20-24
CHAPTER IV- DATA ANALYSIS AND REPORT WRITING	25-33
CHAPTER V- CONCLUSION	34-36
REFERENCES	
APPENDIX I	
APPENDIX II	

## Chapter-I

### **Introduction**

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India is a country where women are considered to be the weaker section of the society and are kept suppressed by the male dominance. Women in urban and rural society do have some difference in certain aspects but putting women below the men is similar. There are number of women in and around India who are working for the betterment of the status of women. Because of Non Governmental Organisations (NGOs) and Self Help Groups (SHGs) it has helped many women to eradicate poverty in rural areas. Women are exposed to those works which they are capable of doing and with it they earn and have their own income. Many villages in India have SHGs which is opening door for the women folk to come out of their homes and start doing something which will help them in many ways be it learning new skills and earning money. Not only in rural but also in urban areas there are end number of opportunities for the housewives who can be a part of any SHGs and have their own income.

Nagaland being a part of India is also influence by the process of SHGs. Many women (housewives) in Nagaland are now getting involved in SHGs. Empowerment takes place when one strives to go beyond their comfort zone and having the authority over something. Likewise through SHGs 60% to 70% of the women in India are empowered and it is setting an example to many women in all the states out of which Nagaland is one and are striving to attain the goals.

#### **1.1.Women Empowerment**

Women empowerment is a process that promote social, cultural and political participation of woman and their wellbeing. The concept challenges the existing establishments that

suppresses women and denies their agency of being a change bearer. Empowerment ensures an environment for women where they can make decisions of their own for their personal benefits as well as for the society. We can also add that empowering women to participate fully in economic life across all sectors is essential to build stronger economies, and improve the quality of life for women, men, families and communities.

It is a legitimate indicator to give correspondence to women in the general public in all circles simply like male as per the Constitution of India. The women folk are given a top place in India from the old time yet were not given the benefit to take an interest in all ranges. The women should be solid and mindful of each minute for their development and advancement. Enabling ladies is the real aphorism of the development office on the grounds that an engaged mother with youngster makes the striking fate of any country.

Empowerment is multi-dimensional and multi-layered idea. It is the activity and interface of different variables physical, financial, political, mental and mental. Ladies strengthening can be depicted as a procedure in which ladies increase more prominent share of control over assets material, scholarly like learning, data, thoughts, and budgetary assets like cash and control over basic leadership in the home, group, society and country, and to pick up power. The term empowerment of women has come to be related with women's struggle for social equity and balance. There are many planning procedures and starting procedures begun by the administration of India keeping in mind the end goal to bring ladies into the standard of improvement.

Generating safe space, supporting independence and mobility, educating women, increase saving and income, teach job skills, built self esteem and confidence, boost decision making power, impact health, create public leaders, save a woman's life in childbirth, invest in a small business owner and creating more part-time job opportunities are ways of empowering women. Women empowerment prompts a change of the basic components, social determinants and unequal power relations that support broad and relentless sexual orientation disparities that outcome in ladies' unequal access to circumstances and assets over all regions of political, monetary, social and social life. Strengthening of ladies is a test to society since it might break the since a long time ago settled example of family life

Support from the society and the colleagues, especially through SHGs make

woman empowered. Counseling and training in order to become empowered. Ensuring gender equality by removing gender discrimination is the key to real empowerment (Baltiwala, 1995). The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence (Meenamhigai, 2004).

Women's empowerment leads to the change of basic components, social determinants and unequal power relations that bolster broad and consistent gender orientation that result in women's unequal access to opportunities and resources in political, economic, social and cultural life. As women's empowerment is a context-specific, dynamic process with diverse intersecting variables, it remains an unobservable phenomenon.

The financial strengthening of women in Asian and Pacific area lingers behind. Despite the fact that work in Asia and the Pacific has been ascending at a normal yearly rate of at least 1.3% since 2002, female work as an extent of male business has not enrolled much increment. A positive pattern in the area is to chop down the sexual orientation hole among the businesses with an expansion of 8 % of female managers in respect to male bosses inside 10 years. This is a more prominent increment than the worldwide normal, which remained at 23.5 for every penny in 2002 and 28.5% in 2012. This reflects in addition to other things i.e. a women's expanded in entrepreneurial exercises. Women who possessed little and medium-sized undertakings are developing at a yearly rate of 10% in Malaysia. In 2006, Philippines 69% of developing entrepreneurs and 51% of new entrepreneurs were female, contrasted and 34% of set up entrepreneurs. Despite this advance, women who possess endeavors are reliably littler and moved in less beneficial parts than men-claimed reciprocals. Despite the fact that explanations behind this differ, women lower training levels, hazard unfavorable speculation conduct, bring down access to advances and insurance, and childcare and family unit duties are contributing variables.

The support of gender equality and the empowerment of women are central to the consent of the United Nations Development Program. By advancing gender equality and empowering of women as agents of change in the development process which will shape the lives of the women. UNDP is working closely with partners across the UN system



and throughout the world to ensure gender equality and women empowerment are included in the developing agenda.

Among 147 nations on women empowerment India ranks 135 according to the United Nations Human Development index. Article 14 guarantees to all Indian women equality before law. Article 15 prohibits discrimination on grounds of sex. Article 15(3) enables constructive discrimination in favor of women. Article 16 provides for equivalent opportunity in case of employment. Article 39(d) guarantees equal means of livelihood and equal pay for equal work. Article 14 talks about just and human conditions of work and maternity relief of women. Article 46 promotes with special care the educational and economic interests of the weaker sections of the people. Article 51(A)(e), the fundamental duty to renounce practices of derogatory to dignity of women. All the above constitutional are for the safeguard for empowering women.

The strength of the nation lies in the strength of the people, especially the women folk. If we want to bring changes in the social face of India, the socio-economic conditions of women must change to some extent. Economic growth is not an end in itself. It flourishes with the happiness of the dejected, depressed, damaging, poor sections of the society.

According to J K Pillai (1995), "Empowerment is an active, multi dimensional process which enables women to realize their full identity and power in all spheres of life. Power is not commodity to be transacted; nor can it be given away as aims. Power has to be acquired and once acquired, it needs to be exercised, sustained and preserved".

## **1.2. Brief history of Self Help Group and its importance:**

Self Help group movement have gained a lot of attention since its successful introduction by Professor Muhammad Yunus in 1976 in a village near Chittagong, Bangladesh to assist improvised villages. The successful experiment in Bangladesh of forming Self Help Groups and extending micro credit through it and it has been adopted by India and many developing countries.

SHG is a comprehensive program of smaller scale ventures covering all parts of self employment, association of the provincial poor into SHG and their ability in building, arranging of action bunches, foundation perspectives, innovation, credit and

showcasing, etc. It lays accentuation on action groups in view of the assets and the word related aptitudes of the general population and accessibility of business sectors. Self - Help Group alludes to self-represented, peer controlled, casual gathering of individuals with same financial foundation and wanting to by and large perform regular purposes. Needy individuals enthusiastically meet up and spare any measure of cash they have keeping in mind the end goal to commonly consent to add to a typical reserve and to loan to the individuals for meeting their profitable and developing needs.

The presence of SHGs is very important to make the general population living underneath poverty line hopeful and independent. SHGs empowers such individuals to expand their income and propel their way of life and additionally status in the public arena. SHGs go about as an entryway for bringing the under benefit area of society to the standard. Self improvement gatherings in the contemporary time are assuming a noteworthy part in neediness mitigation in provincial India. A developing number of poor individuals (generally ladies) in different parts of India are individuals effectively take part in SHGs and are reserve funds the little or more sum they get past it. The SHG is one of the most significant elements which opens a way to create some control over capital, though in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation.

Few objectives of Self Help Group can be to pick up from aggregate intelligence in sorting out and dealing with their own back and circulating the advantages among themselves, to sharpen women of target zone for the need of SHG and its importance in their strengthening, to make bunch feeling among women, to upgrade the certainty and abilities of women, to create aggregate basic leadership among women, to energize propensity for sparing among women and encourage the gathering of their own capital asset base, to motivate women taking up social duties especially identified with ladies improvement. It goes about as the gathering for individuals to give space and support to each other.

### **1.3. Women empowerment through Self Help Groups:**

The empowerment of women through SHGs leads not only for the beneficial of an individual woman and women groups but also for the families and community as a

whole. Majority of the SHGs have a common perception of need and impulse towards collective actions. Empowering women is not just for meeting the economic needs but also for more holistic social development. In India a number of opportunities are introduced for the women which will help them to have their own income. Self Help Group is one which is playing a very important role among women. Women who are members of any SHGs have changed their lives in many ways and the most important of all is the empowerment. Women involved in SHGs are busy with workshops and other kind of activities. They are not only having their own income but are also respected by their counterpart and the society.

The SHGs can play various important empowerments like social, economic and political. For a women to be empowered she has to do one thing or the other instead of being confined to the four walls of their homes. Thousands of women (housewives), be it in rural or urban all over India are empowered through SHGs.

According to the 2011 Census, 82.3 percent of women in rural India are engaged in agricultural activity or household production; only 28.83 percent of them are cultivators. Moreover, almost 60% of women are outside the labor force and do not participate in any gainful economic activity, which is among the highest in the world. These numbers taken together are an indication of the limited economic opportunity available to women in the country, and bring into sharp focus issue of gender equality. Women's participation in the workforce is reflective of a country's economic strength, thus making it a pertinent indicator. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups has made a significant blow on their empowerment both in social and economical aspects.

According to some scholars empowerment of women through SHGs would: (i) lead to reduction in exploitation: (ii) create confidence for economic self reliance in rural women who are mostly invisible in the social structure (iii) enable women to come together for a common objective and gain strength to deal with exploitation which they thee in several forms; (iv) create opportunities for women for education and awareness: (v) encourage decentralized problem analysis and collective action including periodic group based savings and credit.

The participation of women in SHGs has a critical effect on their strengthening. Both in social and economic perspectives. It additionally achieves mindfulness among provincial women about investment funds, instruction, well being, condition, cleanliness, family welfare, social ranger service, and so forth and makes them independent.

#### **1.4. Research objectives:**

- To analyses the income, expenditure and savings pattern of the Self Help Groups members.
- To study the mode of empowerment and the background of the women beneficiaries and their family members.
- To study the level of satisfaction of members in Self Help Group.
- To find out the benefits through Self Help Group.
- To find out the problems faced by the members in Self Help Groups.

#### **1.5. Research methodology:**

The proposed study is analytical and descriptive. To collect the data the researcher have used the structured interview method by preparing the questions and asking them directly to the women volunteers working in SHGs. For this purpose, the researcher has conducted a field visit and the data was collected from approximate 7 Self Help groups working around Kohima in Nagaland.

In this study non-probability judgmental method was selected to choose the SHGs because the area was feasible for the researcher to conduct the study. The intended study relied upon primary and secondary sources. Primary sources include various governmental reports, interviews, international organizations reports, archives etc. Secondary data like books, journals, articles, newspaper reports, websites and videos is used. Internet related data bases are also used as an important source.

In Kohima district, Non-Governmental Organizations have been playing an

important role in promoting and making the SHGs sustainable. Entrepreneurs association Nagaland, Kohima based is playing the role by giving loans to the SHGs which helps their group. There are more than 30 SHGs whom the EA Nagaland has helped with the loan. The SHGs taken for the study are based on EA.

### **1.6. Scope of the study:**

The area of this study is Kohima which is the capital city of Nagaland. Kohima shares its border with Burma. Its population according to 2011 census is 267,988; area is 16.527 Sq.km. Kohima is a population mix place. People from all the tribes are settled. Kohima has a mixture of people working in different jobs be it government employed or self employed. There are end numbers of Self Help Groups in Kohima run by different tribes both male and female from all walks of life. But when we take a closer look we see that the SHGs are mostly operated by the women folk (mostly housewives). These women are not only from the rural areas but also from the urban areas as well.

From this study the researcher will be able to find out how after forming SHGs have brought changes in the economic and social status of the women. Since this study will be focused mainly on women empowerment, the women working in SHGs will be interviewed and asked questions about how and why they chose to form the group and in what way they have benefited and whether forming this group have made them more independent. The researcher will also be able to find out whether joining or forming Self Help Group has any positive and negative impact on their life as well as within their family through this study.

### **1.7. Review of literature:**

The review of literature is divided into three broad categories: women empowerment, self-help groups and social welfare, social developments in Nagaland.

#### **1.7.1 Women Empowerment**

Mhod Ishaq Khanday, Bilal Ahmad Shah, Pervaz Ahmad Mir and Parvaiz Rasool (2015) *Empowerment of Women in India Historical Perspective* argues that status of women is

the best way to understand a civilization, the progress and shortcomings of any society. In India, women have come a long way from women sages and scholars in Rig Vedic period to women in the armed forces, politics, industry and other significant areas while corresponding their role as a daughter, wife and mother. The journey towards modernization has not been easy for them. The women had to fight the traditional Indian male-dominated society to come out themselves as stronger and independent individuals. While all these are positive developments, cases of rape, harassment at workplace and dowry deaths are uncontrolled. Illiteracy and unawareness about their rights are prevalent among a majority of the women.

M.Suguna in her study *Education and Women Empowerment in India* (2011) talks about how women's education in India has been a major preoccupation of both the government and civil society as educating women can play a very important role in the development of the country. Educating women plays an important role in empowerment because it enables them to respond to the challenges, to face and deal with the traditional role of life. Women education in rural areas is very low and this means that still large womenfolk of India are still illiterate, weak, backward and exploited. Education also minimizes the inequalities and functions as a means of improving their status within the family.

Meenakshi Malhotra in her book *Empowerment of women: Women in rural development* (2004) argues that not all women face the same problem of social and economic changes that are taking place in the rural areas like offering opportunities to some whereas to some they bring difficult challenges. Globalization has affected those dependent on agriculture leading to restructuring and declining of agricultural sectors. The growth of service sectors and increased emphasis on technology. In many areas, it has now employment opportunities as well as bringing changes in the role of the women. This study focuses on the development of rural women. In many parts of the world various programs are designed to empower them.

### **1.7.2 Self-Help group and Social Welfare**

According to S.Thangamani and S.Muthuselvi in their article A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk in Coimbatore District contributes women empowerment as a process in which women challenge the existing norms and culture for their well being. The participation of women in Self Help Groups made an important impact on their empowerment both in social and economic aspects. According to this article it has revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

As said by Dr. B.Sugunain in her book *Empowerment of Rural Women through Self Help Group* (2006), the best way to remove or deal with poverty all over the world is to facilitate the people or community to improve the quality of life through social mobilization of the poor especially the women to get involved into Self Help Groups. In India many schemes have been launched for the upliftment of women ever since the independence. Indian Government has taken lot of initiatives to strengthen the institutional rural credit system and development programs. Viewing it in is the welfare programs of Ninth Five Year Plan (1997-2002) and shifting the concept of Development to Empowerment. The Indian Government adopted the approach of Self Help Groups to strengthen the rural women. Empowering women through SHG not only benefits the individual or the group but also to the families and community as a whole through collective action for the cause of development in many aspects.

According to Sanjay Kanti Das in his article Ground realities of Self Help Group-Bank Linkage Programme: An Empirical Analysis discuss about how Self Help Groups under the Indian micro finance became paved way to pursue diverse developmental agenda and for profit motive as well. We can see how the fast the growing of Self Help Group bank linkage programs the quality of Self Help Groups have come under pressure. Some factors which are affecting the quality of Self Help Groups are the target of the government in preparing group, inadequate incentive to NGO's for nurturing their groups etc.

### **1.7.3 Social developments in Kohima**

According to A.K.Mishra and K. Timothy Langwangbe in their study *Self Help Groups, a model for Economic Growth in Nagaland* (2014) states that the economic status of a nation or a state is largely associated by the presence of industries, companies and manufacturing units. The presence of such industries and companies are lacking in the state of Nagaland but the state is striving to have some progress over the years at a slow phase. The introduction of the Self Help Group scheme in Nagaland in 1999 – 2000 has been an eye opener to the people in various aspects. The study dwells on the huge contribution made the self help groups towards the growth of the state's economy. The role of SHG brings out the light in strengthening the economic position of the state and employment opportunities.

V. Nirmala and Kavika. K. Yeptomi in their study *Self Help Group: A strategy for Poverty Alleviation in Rural Nagaland, India* (2014) talks about empowerment as an vague and notorious term. Vagueness arises from the fact that different people hold and promote different ideas or significations of the term, while controversy results from the over-ambitious claims made about the empowering ability of NGO programs, including micro-finance. It is an unbelievable thing of how a small loan program operated by private groups could bring huge changes in the social and economic structure for women empowerment.

Benito Z Swuin in his article "Empowerment of Women Today" (2016) argues that empowerment of women is not going to take place only with the reservation given to them. Though the women in Nagaland are equal partner with the men folk and are bread earners themselves, the bottom line is that like anywhere in the India or world in Nagaland as well have problems faced by the women will decline gradually if only the economic independence of women are ensured. Self-Help Group movement with micro-credit facility will also greatly help in empowering women. The Naga gender equity question can be realistically met only if the vast majority of our needy women who are still engaged in agriculture and the allied sectors are empowered. Their capacity needs to be building upon. They need to be given the maximum of micro-credit facilities and people need to be trained in making the best use of the micro-credit facilities.



## **Chapter – II**

### **Evolution of Self Help Group in Nagaland**

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Women were traditionally not incorporated in the decision-making process of the clan and the village and this became a kind of a problem for the women to come out of the boundaries to raise their voice. Although Naga society is patriarchal, women enjoy considerable freedom and play an important role in family as well as community life. Women have a greater series of responsibilities like domestic work in and out the farmstead - to various agricultural activities and bear a greater work load as well. Not many opportunities were given to the women to work outside their homes. Gradually when education was made known to the people and exposure to other parts of the country it enlightened the minds of the Naga people on how women can earn their livelihood without depending wholly on their husbands or other family members. As times passes certain situation made the people aware the importance of enforcing women to work even if it may be non- governmental.

The state of Nagaland introduces SHGs programs to eradicate poverty in and around the state in 1999-2000. It was launched under the centrally sponsored scheme which is the Swarnjayanti Gram Swarozgar Yojana (SGSY). But even before this scheme came into action SHGs existed which was formed by the NGOs. The Department of Rural Development in Nagaland took the role in assisting the SHGs since its inception. The state is now the 17<sup>th</sup> year since the formal launching of SHGs Despite the fact that many SHGs are already in existence spreading across all the villages, towns and semi - towns of the State, the soundness of these existing SHGs are a matter of concern. Though

some of the SHGs have been formed during the year 2005 to 2014, they are still trying to come out in the limelight.

Nagaland is rated to be having the highest number of government employees among the states in the country. The dependency of the people on government jobs rather than taking up private entrepreneurial businesses have tremendously put pressure on the state government. The Self Help Groups which require low capital investment is very appropriate in this kind of circumstances. Here SHGs extend its scope towards addressing issues faced by women in the society. It also empowers women in various respects economically, socially, politically, and morally. They improve the socio-economic status of the women, which change the role of women from that of a housekeeper to an organizer, manager and decision maker. The SHGs members in Nagaland come from all walks of life and from different districts and are involved in various domains. As the progress and benefits of SHG in Nagaland is getting higher and more employment opportunities are involved, we see that a number of people are taking part to join or organize different SHGs based on their interest and on the demands and needs of the people. The state of Nagaland and its people are now very much dependent on the products that are distributed or sold by different SHGs and as a result we can see that at least some amount of unemployment are reducing.

Due to various SHGs formed in Nagaland have encourage end number of people to take part in it. An example can be given of Vitho SHG, Tsiepama village” comprising 10 members (all women). This group runs their business in a vegetable marketing shed constructed under DRDA, located along NH-29 at Phirema, some 12 Kms away from the village. The SHG was formed in 2007 under its team leader Seyienei-ii. On an average, each of the group members is able to sell fresh products worth 2000 per day and each member today earns 8000 to 15000 per month. The society also receives monetary help from the Land Resource Department and Horticulture Department while it initially started. Along with this example another example can be given about Watershed program that took place in four districts in Nagaland where more than hundred SHGs took part in it. And the outcome of their participant was amazingly good. Though the SHGs members include both male and female but majority was female. Such are the examples of SHGs which can be an encouragement to the other people who are still in doubt about the SHGs

and the roles played by them.

On October 2013 a proposal was made by the Government of Nagaland Planning and Co-Ordination Department which states, “Bridging Inequalities Towards Human Development” to the Joint Secretary (State Plan) Planning Commission, Government of India. Yojana Bhavan in New Delhi. Under this, it was said that in order to improve the disparities among the Naga people. For development to take place budget is necessary and through it development on rural areas, women empowerment development in the state premises will take place. Because of such steps taken by the Planning Departments the upliftment of women are also considered.

We can also include how NGOs are flourishing in Nagaland and it is paving way for uplifting the status of the women and for the right of women. The NGOs in Nagaland precisely Kohima District found to be involved in fighting for the rights of women due to which there is 33 per cent reservation of women in municipal and town council election due to the effort of the NGO like Naga Mother Association. The government of Nagaland strives towards empowerment and upliftment of Naga women which has already enacted by the Nagaland State Women Empowerment Policy 2007, Nagaland Municipal Act 2006 and Domestic Violence Act 2005 for the safeguard of women from domestic violence.

## Chapter –III

### Women in Naga society

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#### 3.1. Status of women in Nagaland in traditional and contemporary time:

During the traditional time there were number of customary law where the women were given equal rights to that of men. Though their duty was also to look after the home and children, the women also worked in the field with their husbands. Men do work like ploughing that is considered difficult and allotted women tasks that involved standing in wet fields and bending for a long time, (Misra 2000:74-77). Despite the hardship the women go through while working in the field, they were also in charge of the family economy and production. This is one main reason why women in traditional Naga society enjoy a slightly higher status:

“Many women in more civilized parts of India may well envy the women of the Naga Hills their high status and happy life and if you measure the cultural level of the people by social position and personal freedom of its women, you will think twice before looking on the Nagas as ‘savages’” (Haimendorf 2004: 101).

Whereas in the contemporary Naga society women have given privilege to get education, work in public as well as private sector, self employed and also they have the freedom to choose their life partners. Presently there are end numbers of Naga women who are not only working within Nagaland but also all over the world. Though Nagaland is a patriarchal society the status of women is equal to that of the men folk. Besides all these the one thing that the Naga women have no place is in the political area which they are fighting for a place there.

### **3.2. Self Help Groups in Nagaland:**

Presently there are 1368 Self-Help Groups that have been formed in 60 villages across the state with a membership of 14753. The items that are being distributed include vegetables like leek, tomato, beans, potato, king chilli, short term cash crops like ginger turmeric and passion fruit, floriculture, nursery raising of cardamom, passion fruit, tree tomato, while off-farm activities are food processing, mushroom cultivation, vegetable vending and other economic activities like handicraft, small business, human resource and thrift saving. Poverty have been able to eradicate due to the help of SHGs in many villages and has help the people to meet their ends.

### **3.3. Self Employed Women in Kohima:**

Though Kohima is the state capital of Nagaland we cannot find 100% government employed women. There approximately 50% who are housewives and unemployed. But despite of the unemployment there are end numbers of women who are self employed through training and classes they attend and also who are involved in self help groups. The training centers can be of weaving, baking, business skills, floriculture, cooking, etc. Some training centers are free of cost which makes the women to participate without any hesitation of money problem though some centers require fee. There are number of opportunities for the unemployed women to participate but to some it gets impossible due to restriction of husbands, family pressure or is not able to come out from their comfort zone. If we estimate the percentage of such women it can be countable maybe only 30% are facing such problem other.

### **3.4. Self Help Groups in Kohima:**

There are uncountable SHGs in Kohima 50% are affiliated with association, linked with some banks from where they take loans and make their savings in it but the other 50% are on their own invest their own money as a group and continue with it. Almost all the SHGs in Kohima are business based. The common items are homemade pickles, clothes, tea leaves, indigenous items. The SHGs also organize exhibition in and around Nagaland to display and sell their products and the result is always successful. Some of the SHGs have been maintaining the group for more than ten years that now they supply their items

to different parts of Nagaland. The common months which the SHGs are in action are from February to November because December and January is break and a festive time for them. Majority of the SHGs members are women precisely housewives though some SHGs have male involvement. SHG is a success in Kohima because it is opening door for people who are unemployed in government sectors and is a platform for people especially female be it old and young to have an income of their own

### **3.5. Self Help Group and Women Empowerment:**

The state of Nagaland took a major step forward in empowering women when “The Nagaland Municipal Act First Amendment Bill” with the inclusion of women reservation, which became an Act, was passed in the Legislative Assembly. However, this also is a time for the people of Nagaland and, all the more, for the women as the main stake holders, to pause and ponder on their issues in uplifting themselves. As in a democracy, objections to women reservation can range from the valid to the outright silly, down to the ridiculous. But there can also be a kernel of truth in some of them. Every society is unique on its own and the brands of the uniqueness have many times proven to be a bane in itself. Nagaland is rated to be having the highest number of government employees among the states in the country. The dependency of the people on government jobs rather than taking up private entrepreneurial businesses have tremendously put pressure on the state government.

The Self Help Groups which require low capital investment is very appropriate in this kind of circumstances. Here SHGs extend its scope towards addressing issues faced by women in the society. It also empowers women in various respects economically, socially, politically, and morally. They improve the socio-economic status of the women, which change the role of women from that of a housekeeper to an organizer, manager and decision maker. The most important aspect of looking at the SHGs is that the SHGs are considered as the main key to remove poverty because it generates employment opportunities. In the wake of the increased in population, the need for obtaining gainful employment have been in the forefront ever since the time of statehood. The needs could not be met by the available means, due to the failure on the part of the state government in creating job avenues, lack of job opportunities, and also the mindset of the people in

opting for government jobs.

Presently the people of Nagaland have put more focused on self employment through Self Help Groups. People from both rural and urban areas are taking part in this association and it is showing a good result to reduce at least some amount of unemployment in the state. Both male and female are getting involved but majority can be seen from that of the women folk. Women folk with many young women can be seen getting involved in self employment and trying to earn through the SHG. The SHGs members in Nagaland come from all walks of life and from different districts and are involved in various domains. As the progress and benefits of SHG in Nagaland is getting higher and more employment opportunities are involved, we see that a number of people are taking part to join or organize different SHGs based on their interest and on the demands and needs of the people. The state of Nagaland and its people are now very much dependent on the products that are distributed or sold by different SHGs and as a result we can see that at least some amount of unemployment are reducing.

Majority of women are in SHGs and are mostly house wives. Though Nagaland does not have a huge gender discrimination issue, the women folk are earning themselves and not depending wholly on the income of their spouse or other family members and empowering themselves. The women there are supported by the society to keep themselves busy not only with household works but also in other aspects outside their homes. The coming of SHG in Nagaland has open doors of many people especially the women. These women in SHGs are wiser, smarter and independent as compared to before they got involved in SHGs. If such progress is taking place now we can say that there is high chance that SHGs can empower more women be it in rural areas and even urban areas in Nagaland. Not only that but people will strive more for self employment through SHGs or any other aspects rather than waiting years and years to get a government job.

SHG is playing a very important role in the Naga society. Not only in the villages but also people in the urban areas especially women are getting involved in it and through the joining of the SHGs the women have become economically and socially empowered within the family strata as well as in the society. Though the formation of SHGs is not so long as compared to other states of India, Nagaland have coped up with the trend where

people get employment through SHGs and stand on their own feet without depending wholly on the income of their counterparts. Empowerment can be definitely seen among the Naga women who are members of different SHGs because housewives are now involved in decision making and also we can find single mother who are running her family on her own by being a part of SHG.



## **Chapter – IV**

### **Data analysis**

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There are more than hundred Self Help Groups who are affiliated with some banks or associations. The SHGs which was taken for this study are affiliated with Entrepreneurs Associates Nagaland in Kohima. The seven SHG which selected was given loan by the EA Kohima to start and gradually they paid back the loans especially those groups who have reached more than 5 years.

#### **4.1 Brief introduction of the Entrepreneurs Associates Nagaland**

The Entrepreneurs Associates (EA), formed in September 2000, is passionately committed to developing entrepreneurship in Nagaland for economic development, creation of jobs, social justice and increased participation of the local people in the economic activities of the state for social equity and harmony. Entrepreneurs Associates endeavors to fully utilize local knowledge, skills and resources through active involvement and empowerment of local human-assets and resources. The key strategies of Entrepreneurs Associates initiatives are providing motivation, training, and mentorship, enabling credit for micro enterprises and creating market networks.

The study was conducted by the process of interview. The main interviewers are the President, Advisor and simply a member of the group. The main focus of the study is to see whether the women working under the SHG are being empowered because most of the women under the SHG are housewives.

#### **4.2. Detail descriptions/information of the selected SHGs**

1. Moidang SHG Kohima, started by 12 members in 2016. The member consists of only female out of which 80% of them are housewives and belong to mix tribes and resides in church colony Kohima. 20% of the members are working in government

sector though not of a high designation. Initially the investment put by this group to start was 5000 and also took loan from Vijaya bank Kohima Branch (no specific amount mentioned). The main items sold/ distributed by this group are clothes, homemade pickles. These items are sold by sending it to the villages, sells in hostels and if necessary the members sells from door to door. The members working under this group are satisfied with their area and time of work. The items are sold by each and every member. They have a president who is a housewife, and a secretary who is also a housewife. Though everyone work equally hand in hand they selected two member to take care or take in charge for finance and proxy in case of emergencies like that of ill health of a member, family problem. The maximum education of this group is matriculation. The maximum income of the members is around 20000 and the minimum income is 7000. Since this group is still new the items they have sold till the beginning of 2017 is seven times and accordingly they have their profit.

In this group it is found that the women face some family problem and as for which they need the permission of their spouse to attend meetings or go for their work. But despite all that they are now having their own income though not monthly. of them are now self employed and working not only in the group but also individually.

2. Mongklen SHG Kohima, started by 12 female members in 2014. There are three members who work under government sector and the rest nine are housewives. The first investment to start this group was 12,000 and gradually it increased to 20,000. The main items distributed by them are tea leaves from Assam and Nagaland which is packed according to the demands of the costumers in terms of kilogram and also clothes. These clothes are bought in bulk and are sold at a low price so that everyone can afford. The maximum income received by the members is 10,000 and minimum 5,000. The members are this group belongs to Phom tribe and resides in PWD colony Kohima. The members sell their items from door to door and also supply it in the shops. Here all the members share the same role in terms of finance or work distribution. The maximum education qualification is bachelors.

The member especially the housewives usually complain about family problems and as a result of which they neglect the works most of the time. This maybe also due to

the income they get which may not be satisfying to them. Though they have their own income from the group not much changes is seen from the members. In short the level of empowering themselves is very less.

3. Betsuh SHG Kohima, started by 14 female members in 2012. The members belong to Yimchunger tribe residing in New Minister colony Kohima. The initial investment made by this group was 1, 50,000 and once in a year they invest the same amount of money to buy Kholar also known as Naga beans and sells it. The item is sold once in a year. In this group the profit that they receive is for the group and not individual benefit. There is one Secretary in this group to take in charge and the rest are members. The maximum education qualification is bachelors.

The members of this group though do not have individual income the most beneficial reward they get is learning the skill of business and are learning to set up their own business in and around their homes.

4. Shalom SHG Kohima, started by 10 female members in 2016. Though recent, this group has come to a point where the members are independent in their own ways though they have restrictions from their husbands. This is the only group among all where they made a written agreement with their husbands in order to join/work for this group. The items they distribute are pickles, chilly and handmade weaved clothes. The profit that they earn is approximately 70,000 to 80,000 and this money is completely for the group and not the individual. The first investment was 3, 40,000 and yearly they invest 50,000 to 60,000. This group is run in Thizama Kohima. The items are sold in market shed every week during the day of market and also from door to door if necessary. Here there is one advisor and the rest are members who work together in every aspect. The maximum education qualification is bachelor degree.

The changes that are seen in the members are they have become more confident individually though they have no personal income through the group they have come up to a level to be self employed.

5. MedemerTelomgjem Kohima, started by 10 females in 2007. This group have reached 10<sup>th</sup> year after starting the group. In this group the members are divided into

different post like president, secretary, finance secretary and advisor. This is the only group where the husbands get involve with the work done by their wives even though they are not officially registered in the group. Here the items sold/ distributed are indigenous items and the main focus is on Pongsen (fish cooked inside a bamboo). They distribute the item all over Nagaland and they also organize exhibition in Mokokchung district Nagaland by selling the items. This group has connections in many districts in Nagaland from which they get the orders from them. The maximum income received by the members is 100000 each and minimum income is 30,000 to 40,000. The first investment while forming the group was 100000. The tribes working under this group are Aoand Lotha from Thizama Kohima.

In this group the member don't usually need the permission of husbands or family member when there is work or meeting though sometimes family issue rises. The member of this group have opened their own shops and have started runny their own business successfully.

6. Sezukro SHG Kohima, started by 15 female all housewives from Chakhesang tribe all residing in AG Colony in 2010. Their first investment to start the group was 15,000 and gradually they increased it to 30,000 to 40,000. The items distributed by them are pickles and milk and the maximum income they receive is 15,000 to 20,000 which is less than their investment. The members share a common role and the items are sold door to door and supply them in shops which take place thrice in a year. The maximum education qualification is bachelor degree.

According to the members the best part of joining this group is that they are not dependent on their husbands anymore in terms of money matter because joining this group have uplifted their confident to stand on their own feet by running their business and by getting more involve in this group.

7. Beacon SHG Kohima, started by 15 female members in 2009. The members belong to different tribes residing in Lierie colony. The first investment put by this group was 100000 and yearly 50,000. The items sold/ distributed are pickles, biscuits and handmade soap. The maximum income they receive individually is 20,000 and

minimum 10,000. The members are divided into president, a vice president and a finance secretary and the maximum education is bachelor degree.

Some of the members are government employees but they prefer working in this group not for the income but because of the various skills they are learning through it. Despite the family problems and the permission they have to get they have a positive mindset when it comes to working and earning on their own.

**4.3. Income, expenditure and educational qualification of the Self Help Groups members:**

Income	Number of SHGs
10000-30000	4
30000-50000	0
50000-70000	0
70000-90000	1
100000 an above	2

Table 1. Income of the SHGs members (Per group)

Among all the seven SHGs four groups earn between ten to thirty thousand, one group earn seventy to eighty thousand and two groups earn one lakh and above. Though the income is made, 40% of the group does not earn every month because the income varies according to their sells and distribution of the products. So also 20% of the groups have earned one lakh or more and this income happens once a year because of the product they sell which is a seasonal indigenous food item.

Investment/expenditure (beginning)	Number of SHGs
Below 15000	1
15000-30000	1
30000-45000	0
45000-60000	1
60000-85000	0
85000-10000	0
1,00000 and above	4

Table 2, *Cost of starting SHGs*

In the above table it shows us that four SHGs have invested one lakh and above to start running the group. One SHG's expenditure was below fifteen thousand whereas another group have invested between fifteen to thirty thousand and one SHG forty five to sixty thousand. All the SHGs have different amount of expenditures.

Educational Qualifications of the SHGs:

Education Qualification	Number of SHGs
10 <sup>th</sup> (Matriculation)	1
Under Graduates and Below	6
Post Graduates	0
Above PG	0

Table 3, Educational Qualification of The Shgs

The maximum education qualification of the SHGs is bachelor's degree which is six groups and one 10<sup>th</sup>. Though there is difference in the education they all come to the same category of work.

#### **4.3. Mode of Empowerment and the Background of the Women Beneficiaries and Their Family Members.**

After studying the groups and the role played by the members we can say that empowerment is taking place but at a slower phase. 90% of the members (women) need the permission of their husband to work under the SHG but despite of this the women have come to a point where they have become decision makers in their homes and through the SHG 70% of the members (housewives) have opened their shops be it small or big and have their monthly income. Joining or starting a SHG the women in the groups have come out from their comfort zone and have place themselves to areas where they are learning business skills and also to education themselves with the norms going in and around Nagaland when it comes to empowering women. Since majority of the members are housewives, when we talk about empowerment the main focus is on them and on different criteria like that of education, learning different skills to employ themselves. There are four groups who have government employees as members and according to the interviewees those members feels more empowered working under the SHG rather than

in the offices because they gain more respect working outside the office. Among the groups there is one group who work just once in a year when their product (indigenous food item) is time for harvesting and for the rest of the groups it varies from the product they get. December and January are the two months where these groups take a break from the work but the rest of the months are utilized.

According to the respondents being a part of the SHG have made them the persons they never imagined to be. It not only paved way for them to have an income but it has also uplifted their values within the family as well as in the society. They have empowered themselves through the SHG they are in as said by the members.

#### **4.4. Benefits through Self Help Group.**

According to all the seven SHGs the most beneficial thing was having their own income because 90% of them are housewives who never had an income. This income generation started after joining the SHGs which motivated them in many ways like that of how to run a business starting from scratch, how to deal with people precisely costumers, how to be self dependent and independent. 60% of the members of the SHGs are running their own business presently and also working under the SHGs. They have opened grocery shops in and around their homes which is giving them monthly income. They need no longer depend on their husbands on every little thing they need.

#### **4.5. Problems faced by the members in Self Help Groups.**

Like every household even these women faces problems which allows them to miss work assigned to them, four to five women also misses important meeting due to family constrain but they do make it up the days missed by them when they are free from the hurdles of the family problems. The women of the SHGs have faced lots of problems and barriers in the path of achieving empowerment. Within family, still family members, basically the head of their family and husband, do not want mobility of female members outside of family boundaries. At least 80% of the members need the permission of their husbands to go for work though the husbands hardly refuse. Whereas 20% of the members are free to go for work any time of the day and adding with it their husbands

also helps them in their group works if help is need. This shows the support they are getting from the side of the family to strive for better.

Within the group also the members faces problem like mutual understanding regarding the products and days or months that the sale will be done. Though there may be the president for the group's decision are taken on the bases of the consent of the members that everyone has to agree. This problem is not faced daily but it happens when the product becomes heavy or 50% of the members are unable to attend meetings or avail themselves to sell the products.

#### **4.6. Summary:**

After studying all the seven chosen SHGs from Kohima, we can see that majority of the members have come to a point where they are self sufficient because from the things that they have learned from the SHGs they are working with. The level of empowerment is seen among the members of all the seven SHGs because at least 70% of the women are having their monthly income by setting up their own business. Now society see these women not just mere housewives but a working woman and through it respect comes along with it. They are now included in the category of the decision makers of the respective family, where their husbands respects on what they have to say about family matters or any other important aspects. One fascinating thing about some members is that 5% of women who are employed under government sector does not enjoy the work but rather prefer working under the SHGs because according to them they enjoy the privilege they get through the group. They feel more empowered working in SHGs rather than in offices. Among the member some 10% women are still in the same position where they use to be in the beginning of joining the SHG but according to the interviewers they mentioned that these women though they want to be independent, due to heavy amount of family pressure are somewhat closing doors for them but it has not stop them from discontinuing working under the SHGs.

Through some women working in SHGs it is paving way for many women in Kohima to join SHGs and learn skills to have their own income. Since majority of the members of SHGs in Kohima are housewives, there is a chain reaction among the women folk



through communication and advertisement or unity is opening door for many who are still unaware of such privilege.

## **Chapter V.**

### **Conclusion**

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In India more accentuation is laid on the requirement for women's' dynamic cooperation in the standard of improvement process. It is additionally broadly perceived that separated from overseeing family, bearing children, women carry wage with gainful exercises from running little and insignificant business. Ladies have likewise demonstrated that they can be better business people and advancement supervisors in any sort of human improvement exercises. Financial advance in any nation whether created or immature can accomplish certain objectives through social improvement. The social advancement then again depends on the dynamic cooperation of women in formative exercises.

In Kohima Self-help Groups are playing an important role in enhancing the economic empowerment of women by providing self earning path. Self-help Groups also help women to invest their savings in different types of income generating activities. Through these incomes generating activities, women of the Self-help Groups have found a way to earn independently and have become able to contribute a considerable amount of rupees of their income to family expenditures like purchase of family consumer goods, children's' education, health care etc. Moreover, they can fulfill their personal needs without having to depend on others. The women of the SHGs contribute a lot to increase family income which not only indicates economic improvement of the family but also overall improvement of women. Economic improvement through economic activities of Self-help Groups empowers women economically and then socially. The Self-help Groups provide a platform for the women to gain knowledge, develop communication skill, leadership attitude which automatically gives them confidence to face all the challenges.

Women of the SHGs collectively perform their group activities like management of group funds, choose group leaders, arrangement of group meeting. In performing

group activities women of the selected Self-help Groups have been successfully doing their activities. Regarding the management of group, they choose their group leaders in a democratic manner. It has made them responsible towards their group to get success. Involvement in group activities helps the women in well management of their family like children's education, family expenditure, time management etc. Therefore it can be undoubtedly claimed that participation of women in economic activities through Self-help groups has helped in gaining social empowerment.

Self-Help Groups enhance equality of status of women as participants, decision-makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs encourage marginalized women to save and utilize saving to build self-reliance and confidence and provide greater access to and control over resources. These small groups also help women to establish a common participatory platform to voice and solve their problems.

Some suggestions can also be included that will improve the standard of the SHGs:

- Legal protection should be given to the SHGs.
- Willingness of the SHGs members in taking part in other activities of the non-governmental organizations should be encouraged.
- More opportunities should be made aware to those women are willing to participate to any non-governmental programs.
- Small accountable jobs requiring group effort may be entrusted to SHGs thus helping the members to earn additional income.
- It will be good to formulate a common policy for the arrangement of SHGs and frame information related to membership, meetings, registers, accounts, audit etc. of the SHGs.
- Successful women entrepreneurs can have an interaction and share their views to the SHGs members which would encourage them to improve their entrepreneurial abilities and help them to update the manufacturing methods and marketing strategies.

- Not only young mothers but senior and older women should also be encouraged to work in SHGs. This way it will not only make them earn but keep their minds on the track of the happening things going around about women folk.
- Certain document should also be maintained strictly which contain every detail of the group and its members.
- Training programs should be conducted from time to time not only for the group leaders but also for the group members.
- The Self Help Groups (SHGs) should be made financially very strong because it is the easy source of raising finance for the women who are unemployed.

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## APPENDIX-I

### Questionnaire

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Name of the Respondent: .....

Name of the organization/group: .....

Position/designation held by the respondent in the group: .....

Date of the Interview:.....

Place of the Interview:.....

Is the group registered/ affiliated to any formal institution. If yes, please provide the details: .....

1. When was this group started?
2. How many members in the group? please provide details of their roles:
3. What are the main items that are being /manufactured/distributed?
4. How much is invested while coming up to sale any items?
5. What is the maximum and minimum income of the each member in every month?
6. How the income and joining of this group is benefitting the members?
7. Are the members satisfied with the income?
8. Are the member satisfied with the items that are distributed and the area they are working in?
9. How many women are working under this group and what are their roles?
10. What is the maximum education qualification of the members?
11. Do any of the members (women) complain about family issues while they are in work?
12. Does the members come to work anytime or needs some permission? Work time..... timing of the work
13. What are the changes you see? how about others



14. Any significant contribution to the empowerment of woman by the group and its members?
15. Please share your feelings as a woman before joining this group and after joining this group?

**Thank You**

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**APPENDIX- II**

**MAP of NAGALAND**

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