



Socio-economic Empowerment of Women through Self Help Groups Nagaland, India

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Abstract

A study was conducted to understand the impact of SHGs on the socio-economic status of rural women in Nagaland, India from October, 2021 to February, 2022 (four months duration). Nagaland is the 16th state of India which was inaugurated on 1st of December 1963. A total of 40 active SHGs were purposively selected from 6 villages, taking 3 members from each SHG making a total of 120 respondents. Descriptive research design and a multistage sampling method was adopted for this study. Findings revealed that, SHGs were engaged in income generating activities like selling of agricultural produce, pickles, nursery raising, cushion making, etc. 99.17% of the respondents reported slight improvement in communication; 100.00% of the respondents reported medium level of improvement in self-confidence and decision-making ability; 70.00% of the respondents showed medium level of innovativeness; 80.00% of the respondents reported medium level improvement in achievement motivation and risk orientation. In overall socio-economic empowerment, majority (84.17%) of the respondents were moderately empowered, 8.33% were highly empowered and 7.50% of the respondents showed low level of empowerment. The major constraints identified were low market value of their produce; lack of technical skill; insufficient training programmes and difficulty in raising finance. Thus, the study recommended that, capacity building programmes, skill set development in managing and marketing by focussing on in-depth trainings and education in entrepreneurial behaviour can help the women members develop various skills and empower them. These programmes can also motivate them to take their role as an SHG member seriously.

Keywords: SHG, empowerment, Nagaland, socio-economic, NSRLM, upliftment, women

1. Introduction

Self-Help Groups (SHGs) are economically and socially uniform units comprising 10 to 20 individuals, predominantly women, who voluntarily organize with the assistance of a development agency. The principal activity of SHGs is savings and credit, with loans circulated within the groups from their collective savings or external sources such as NGOs or banks (Jakimow and Kilby, 2006). Women's empowerment is crucial for development, as it enables them to create their own identity, build skills/capabilities, make better decisions, and seize opportunities to improve their lives in various ways. With the aim to promote self-employment, Ministry of Rural Development (MRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) after restructuring the Integrated Rural Development Programme (IRDP) in 1999. SGSY is now modified to form NRLM thereby countering the flaws of the programme. The program was followed by Deendayal Antyodaya Yojana, a

poverty alleviation programme implemented by the MRD, GOI. The programme aims to organise the poor into 'Institutions of the poor (Self Help Groups and their Federations)' and enable them for self-employment.

In Nagaland, the Nagaland State Rural Livelihood Mission (NSRLM) implements the National Rural Livelihood Mission (NRLM). NSRLM, a registered society under the Societies Registration Act, 1860, and Nagaland Societies Registration (Third Amendment) Act, 2008, was established by the Rural Development Department on 13th September 2012 to implement the 'Deendayal Antyodaya Yojana-NRLM' in the state. NSRLM is currently working in 1260 Villages under 74 RD Blocks across 16 Districts, with an aim to create effective and efficient institutional platforms to enable the rural poor to increase their household income by means of sustainable livelihoods enhancements and better access to financial services (Anonymous, 2024).



SHGs were shown to enhance women's financial independence by increasing income, promoting savings, and improving access to credit and financial services (Mishra and Mishra, 2018; Patil and Patil, 2019; Khan and Khan, 2020; Das and Das, 2020; Yadav and Yadav, 2023). These groups also fostered entrepreneurship and small-scale business ventures (Rao and Rao, 2021; Chandra and Chandra, 2020; Joshi and Joshi, 2021; Chakraborty and Chakraborty, 2021; Kaur and Kaur, 2020). SHGs were found to significantly improve women's self-confidence, social status, and decision-making abilities, both within households and communities (Gupta and Gupta, 2022; Bose and Bose, 2019; Mehta and Mehta, 2021; Singh and Singh, 2019). They also promoted political participation (Verma and Verma, 2020) and enhanced community involvement (Chandra and Chandra, 2020). SHGs contributed to better educational opportunities for women and their children, improved literacy rates, and enhanced access to healthcare (Rao and Rao, 2021; Gupta and Gupta, 2022; Sharma and Sharma, 2023; Basu and Basu, 2019). Women SHGs in Nagaland, particularly in Kohima district, are transforming villages and promoting gender equality. These self-driven groups empower rural and urban poor women by offering micro-credit and income-generating activities, enhancing their socio-economic strength and sustainability. Recent studies have shown that SHGs play a crucial role in improving the livelihood and social status of women in rural areas (Patel, 2015; Singh and Singh, 2017; Sharma et al., 2018). SHGs enable women to undertake income-generating activities, thus contributing to their economic independence and overall empowerment (Roy and Gupta, 2016; Das et al., 2018; Kumar et al., 2019). Rani and Kumar (2020) highlighted that SHGs have significantly improved the socio-economic conditions of women in rural India. Sharma and Sharma (2022) investigated how SHGs enhanced women's economic status, showing improvements in income, financial independence, and access to better healthcare and education. The study titled "Socio-economic Empowerment of Women through Self-Help Groups in Nagaland, India" was conducted to explore the effectiveness and potential of SHGs in empowering rural women socio-economically in Kohima district, an area requiring in-depth research.

2. Materials and Methods

The study was conducted from October, 2021 to February, 2022 in Kohima district, Nagaland, India the 16th state of India. Kohima is located on the latitude of 25.67467 and longitude of 94.11099. Out of the 7 RD blocks, one block with prevalence of active SHGs namely, Sechu-Zubza block was purposively selected. From the selected block, 6 villages, namely, Khonoma, Jotsoma, Peducha, Kiruphema, Zubza and Thekrejuma was selected. From the 6 selected villages 40 active SHGs were selected using proportionate sampling method and from each SHG, 3 members namely the Chairman, Secretary and Treasurer were selected making a total of 120

respondents. Descriptive research design was used for the study.

The statistical tools and techniques used in the study were frequency, percentage, mean, standard deviation, correlation.

2.1. Frequency

Frequency is the number of times an item occurs in a series of observation.

2.2. Percentage

For simple observations percentage was used. To calculate the percentage, the frequency of a particular cell was divided by the total number of respondents and multiplied by 100.

2.3. Arithmetic mean

Mean is the average of all the numbers and is obtained by adding together all numbers in a set and dividing them by the sum total count of numbers. It is denoted by:

$$\bar{X} = \sum x_i / N$$

Where, \bar{X} = Arithmetic mean

$\sum x_i$ = Summation of values

N = Number of individuals

2.4. Standard deviation

It is a measure that is used to quantify the amount of variation or dispersion of a set of data values. Standard deviation is defined as the square root of the sum of squared deviation about the mean divided by the number of cases. It is denoted as:

$$\delta = \sqrt{\{ \sum (x_i - \bar{x})^2 / (n-1) \}}$$

Where = Standard deviation

n = Number of individual

\bar{X} = Arithmetic mean

X = Individual values

2.5. Ranking

Ranking is an expression of respondent's priority assigned to certain items or objects which is based on their thoughts and feelings. The method of analysis for ranking of items depends on frequency of respondents on a particular statement.

2.6. Correlation

Correlation analysis is a statistical tool with the help of which the intensity of relationship between two variables can be computed. The result may be positive or negative. When two variables move in same direction, their association is termed as positive correlation. If they move in opposite direction, their association is termed as negative correlation. The data will be analysed by simple correlation analysis. It will be calculated by the following formula:

$$r = \{ \sum (x_i - \bar{x})(y_i - \bar{y}) \} / \sqrt{[\sum (x_i - \bar{x})^2 \times \sum (y_i - \bar{y})^2]}$$

Where, $x_i = i_{th}$ value of independent variable x.

\bar{x} = Mean of the independent variables.



$y = i^{\text{th}}$ value of the dependent variable y

\bar{y} = Mean of the dependent variables

3. Results and Discussion

3.1. Income generation activities

Table 1 revealed that 65.83% of the respondents were engaged in agricultural activities for generating income. Under this, activities like growing of crops (ginger, maize, and seasonal crops), piggery, poultry were practiced by respondents. It was observed that only 10.00% of the respondents were engaged in handloom weaving and handicrafts like cushion making, doormat, basket weaving for generating income of their SHG. Half (50.00%) of the respondents were involved in income generating activities of local and processed and value-added goods like making and selling of chilli powder, fermented bamboo shoot, sticky rice cakes, candy fruits (gooseberry, wild apple) and pickles. Other than these, they were also engaged in daily wage labour by working in each other's field, money lending among members at 1.00% interest, selling of second-hand clothes, selling of houseplants, nursery raising, retailing of grocery. The SHG members also used the opportunity during village sales day to sell their products and other food items.

Table 1: Categorization of respondents according to their income generating activities N=120

Category	Frequency	%
Agri. activities	79	65.83
Handloom/handicrafts	12	10.00
Local goods/processed goods	60	50.00
Others	46	38.33

3.2. Socio-economic empowerment of women through SHG

The socio-economic empowerment of women SHG members were measured based on their profile characteristics like access to credit, improvement in living standards, improvement in communication, improvement in decision making ability; innovativeness; risk orientation; achievement motivation and self-confidence. Taking the overall mean and standard deviation of the scores of the statements under the mentioned dimensions, the level of socio-economic empowerment of the respondents were analyzed.

3.2.1. Access to credit

From Table 2, it was clearly understood that all the respondents (100 %) experienced easier to access credit after joining SHG and there was increase in income as well as monthly saving capacity. 50.00% of the respondents had improved their repayment capacity. Agarwal (2021) in his study found that SHGs in rural Rajasthan significantly improved women's economic status by providing access to credit, increasing their income, and enhancing their savings capacity, thereby enabling better educational opportunities and healthcare for their children.

Table 2: Distribution of respondents according to access to credit (N=120)

Category	Frequency	%
Easier access to credit	120	100.00
Increase in income	120	100.00
Increase in saving	120	100.00
Better repayment capacity	60	50.00

3.2.2. Quality of living standard

Table 3 showed that 90.00% of the respondents reported that they could provide better education for their children after becoming a member of SHG, 41.67% had better access to health services, 12.50% could have better quality of food, and 31.67% of the respondents could indulge in certain luxuries. It was also observed that none of the respondents reported that they were able to purchase two-wheeler, four-wheeler or a better shelter/home. Nair and Nair (2020) conducted a case study from Kerala showed that SHGs enhanced the socio-economic status of women by improving their income levels, fostering entrepreneurship, and promoting greater financial independence and decision-making power.

Table 3: Distribution of respondents according to improvement in living standard (N=120)

Category	Frequency	%
Better education for children	108	90.00
Easy access to health services	50	41.67
Better quality of food	15	12.50
Indulge in certain luxuries	38	31.67

3.2.3. Communication skill

Table 4 revealed that majority (94.17%) of the respondents showed slight improvement in their communication skill. This indicates that the women still have a lot to learn on how to articulate their opinions and views to each other and to officials etc. in a formal setting. Sinha and Sinha (2022) highlighted the critical role of SHGs in empowering women in rural India by boosting their confidence, communication skills, and decision-making abilities, leading to increased social and economic participation.

Table 4: Distribution of respondents according to improvement in communication skill (N=120)

Category	Frequency	%
None	7	5.83
Slightly	113	94.17
To a great extend	0	00.00
Total	120	100.00

3.2.4. Self confidence

Table 5 revealed that all the respondents (100%) reported



to have had a medium level of improvement in their self-confidence. They were now up to a certain extent able to fight injustice, share and express ideas and thoughts, handle financial crisis, voice concern on certain issues and had confidence to be a leader at home and in the community.

Table 5: Distribution of respondents according improvement in self confidence (N=120)

Category	Frequency	%	Mean	SD
Low (<4.20)	0	0.00	4.67	0.47
Medium (4.20–5.14)	120	100		
High (>5.14)	0	0.00		
Total	120	100		

3.2.5. Decision making ability

From table 6, it was observed that all the respondents had a medium level of improvement in their decision-making capacity after joining SHG. The study showed that they were now able to make better decisions for themselves, their family and society, and they were able to make better financial decisions.

Table 6: Distribution of respondents according improvement in decision making ability (N=120)

Category	Frequency	%	Mean	SD
Low (<2.83)	0	00.00	3.29	0.46
Medium (2.83–3.74)	120	100.00		
High (>3.74)	0	00.00		
Total	120	100.00		

3.2.6. Innovativeness

Majority (70.00%) of the SHG members showed medium level of innovativeness, followed by (19.17%) of respondents who showed low level of innovativeness and the rest (10.83%) showed high level of innovativeness (Table 7). The respondents are interested in trying new ideas and learning new skills and willing to adopt new idea.

Table 7: Distribution of respondents according to improvement in innovativeness (N=120)

Category	Frequency	%	Mean	SD
Low (<3.57)	23	19.17	4.5	0.92
Medium (3.57–5.42)	84	70.00		
High (>5.42)	13	10.83		
Total	120	100.00		

3.2.7. Achievement motivation

Majority (80.00%) of the respondents had a medium level of improvement in achievement motivation, followed by 20.00% of the respondents having high level of achievement motivation (Table 8). The study reported that the respondents want to do more, try new things and upgrade their capabilities

and skills.

Table 8: Distribution of respondents according to improvement in achievement motivation (N=120)

Category	Frequency	%	Mean	SD
Low (<4.69)	0	00.00	5.67	0.97
Medium (4.69–6.63)	96	80.00		
High (>6.63)	24	20.00		
Total	120	100.00		

3.2.8. Risk orientation

Table 9 showed that majority (80.00%) of the respondents showed medium level of improvement at risk bearing ability, followed by 11.67% of the respondents showing low level of improvement and 8.33% of the respondents showing high level of improvement. The respondents now feel more equipped to take risks strategically and adopt and invest in new ideas that show potential of fetching higher profit.

Table 9: Distribution of respondents according to improvement in risk orientation (N=120)

Category	Frequency	%	Mean	SD
Low (<3.72)	14	11.67	5.08	1.36
Medium (3.72–6.44)	96	80.00		
High (>6.44)	10	8.33		
Total	120	100.00		

3.2.9. Overall socio-economic empowerment through SHG

Majority (84.17%) of the respondents showed medium level of socio-economic empowerment, while 8.33% of the respondents showed high level of socio-economic empowerment and 7.50% showed low level of socio-economic empowerment (Table 10). From the findings, it can be inferred that the low level of empowerment of respondents was due to lack of time or lack of enthusiasm to participate in social activities, trainings and other meetings. Most of the respondents showed a medium level of socio-economic empowerment even within a few years of joining SHG and with the covid-19 pandemic stopping most of their activities during the year 2020–2021, it shows that they had more potential to achieve a higher level of empowerment given proper training and guidance. Roy and Roy (2020) in their research in Tripura analyzed the role of SHGs in women's socio-

Table 10: Distribution of respondents according to overall Socio-economic empowerment through SHG (N=120)

Category	Frequency	%	Mean	SD
Low (<43.49)	9	7.50	47.13	3.64
Medium (43.49–50.78)	101	84.17		
High (>50.78)	10	8.33		
Total	120	100.00		

economic empowerment, finding significant improvements in income, savings, and decision-making capabilities among women members.

3.3. Constraints faced by the members

Table 11 indicated that all the respondents expressed their products had low market value. About 72.50% of the respondents expressed that they had difficulty in raising finance since they were unable to generate a significant profit because of covid-19 pandemic lockdowns. Around 71.67% of the respondents reported that they lacked the technical skill to carry out various activities of the SHG. 51.67% expressed that although they wanted to learn some new things and equip themselves with various technical skills, they were unable to do so because of insufficient training programmes. Some of the respondents (28.33%) were faced with the problem of obtaining inputs or resources required for their business activities. They had to go to bigger markets to get proper and good quality raw materials as it is unavailable in their village markets. Some of the villages were secluded, did not have good road connection and located far away from other villages and towns thus had market problem. Lack of transportation in some villages also posed as a problem to the respondents and thus preventing them from selling their produce in the market regularly. Most of the SHGs have taken a loan not exceeding ₹ 30,000 which was further divided among their members so it felt inadequate for the purpose for which they availed loan.

Table 11: Categorization of constraints according to percentage (N=120)

Constraints	Frequency	%	Rank
Lack of market value of produce	120	100.00	I
Difficulty in raising finance	87	72.50	II
Lack of technical skill	86	71.67	III
Insufficient training programmes	62	51.67	IV
Lack of resources/input	34	28.33	V
Lack of cooperation among members	29	24.17	VI
Lack of market	15	12.50	VII
Inadequate loan amount	9	7.50	VIII

One major problem was the illiteracy among the respondents which posed as a difficulty for illiterate members to maintain good book keeping. Inability to attend regularly 4 meetings in a month was shared since as they did not have enough time due to the fact that women have the dual responsibility of a housewife and a bread winner. Most importantly, the covid-19 pandemic had rendered the SHGs inactive for around a year and half, during which the SHG progress became stagnant. The study found that SHGs were engaged in various income-generating activities such as selling agricultural produce,

pickles, nursery raising, and cushion making. The majority (84.17%) of the respondents were moderately empowered, 8.33% were highly empowered, and 7.50% showed a low level of empowerment (Patel, 2015; Roy and Gupta, 2016). The major constraints identified were the low market value of their produce, lack of technical skill, and inadequate support from government schemes (Sharma et al., 2018; Kumar et al., 2019; Rani and Kumar, 2020).

4. Conclusion

Based on the findings, the majority of respondents engaged in agricultural activities and local goods production. SHG membership provided easier access to credit, increased income, better savings, improved education for children, and enhanced health services and food quality. Members also experienced improved communication, self-confidence, and decision-making skills, along with medium levels of innovativeness, achievement motivation, and risk-bearing ability. Most respondents demonstrated medium socio-economic empowerment and a willingness to learn. Increased extension contact and training programs are needed to boost entrepreneurial skills.

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