



CONSTRAINTS FACED BY SHGS TOWARDS ECONOMIC EMPOWERMENT OF WOMEN IN KOHIMA, NAGALAND

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Abstract: SHGs are set up by groups of women who share a common interest or problem and support each other in achieving their goals. These groups provide women with a platform to discuss their problems, share ideas, and come up with solutions. SHGs also help women build their confidence and provide them with a safe space to express themselves. The data were collected in the month of January, 2023. A total of 120 respondents from two blocks and 40 SHGs were randomly selected, where 20 SHGs from each block and 3 members from each group were randomly selected as respondents. Structured interview schedule was prepared, multistage sampling design was applied and ex-post facto research design was used for this study. Majority (66.68%) of the respondents belonged to the 'middle' age group between 39-57. Majority (43.34%) of the respondents received education "up to primary" level. Majority 100% of the respondents belonged to nuclear family type. Majority (85%) of the respondents belonged to 'medium' family (3-7 members). Majority (39.17%) of the respondents were engaged in agriculture followed by 33.33 per cent of the respondents were housewife. Majority (80%) of the respondents had annual income of ₹ 60,534.73- 1, 51,215.27. the major constraint faced by SHG groups was strict procedure from banks (76.67 %).

Keywords: SHG, Nagaland, women, economic, constraints.

1. INTRODUCTION :

Women development has always been a subject of serious concern in the society and is much argued in recent times. "The Constitution of India ensures rights of equality, liberty and dignity to both women and men but in a highly male dominated patriarchal society women are hardly given their share of rights" (Mukhia, 2016). Women empowerment is the act of giving women the power to have control over their lives and achieve their goals. The term Women empowerment implies that women have the power and ability to regulate their own lives in social, political, and economic terms - power that enables them to move from the periphery to the center stage (Rangoli and Renu, 2015). Thus, Empowerment is a process that promotes awareness, capacity development, and decision-making authority, resulting in both individual and collective transformation.

SHGs are set up by groups of women who share a common interest or problem and support each other in achieving their goals. These groups provide women with a platform to discuss their problems, share ideas, and come up with solutions. SHGs also help women build their confidence and provide them with a safe space to express themselves. The



members of the group become a support system to each other and encourage in times of need. It helps in promoting self-employment, credit, awareness, and savings. Through SHGs, women can learn about the resources available in their community and access them to improve their quality of life. SHGs enable women to coordinate their efforts to help themselves and their families financially, develop new skills and knowledge, and support each other better in social, economic, and political aspects. They can also use the platform to become self-reliant. SHGs can also empower women by giving them access to financial resources, such as micro credit to start their own businesses which can help them become financially independent and help them build their economic security. The SHGs significantly empower the poor and weaker sections of society. It brings hope for better lives and promises rewards to the members. It provides the members a sense of security and self-worth. The socio-economic conditions are improved; better human relationships are developed and give a feeling of confidence. The members of the SHGs become conscious of saving and at the same time learn the art of tapping the resources to their advantage (Langwangbe, 2014).

Self Help Group have been around for centuries in various form, but the modern concept of SHG as a tool for empowering women and promoting development emerged in the late 70s to early 80s. "SHGs were started by Mysore Resettlement and Development Agency in 1985 to enable the members' secure credit collectivity for activities by which they could be economically gainful employment" (Ghosh, 2020). NABARD played the biggest role in the growth of SHG in India and formed the SHG bank linkage project, which is today the world's biggest micro-finance project. The setting-up of NABARD and the introduction of the SHG-bank linkage program by NABARD act as a catalyst for the development of SHGs. Modified versions of the Bangladeshi model have been adopted by India. Micro-finance has become a potent tool in the new economy for eradicating poverty and empowering women. Self-help groups (SHGs) and credit management organizations have been developed in India as a result of the availability of microfinance.

2. LITERATURE REVIEW:

Jose *et al.* (2020) found out from their study that lack of managerial skills, lack of adequate knowledge, frequent changes in formalities, lack of adequate training, lack of support from family, short period of repayment of loan, difficulty to fulfill government formalities, lack of experienced manpower, lack of self-confidence, etc. are the major problems faced by SHG Members

Mangsidam *et al.* (2020) from their study concluded that self-help group members faced some constraints while performing their activities. High cost of input, non-availability of insurance, low market value was found to be most serious problem.

Rana and Bhardwaj (2020) reported various constraints faced by the SHGs members like lack of family support to the women members, social taboo, lack of commitment from the group members, reluctance of the members to take leadership role, non-cooperation of the family, negligence by other members regarding decision making taken by women, lack of freedom to take decisions, inability to operate saving account, unskilled women group members, no exposure in record maintenance etc.

Ramalingaiah and Muninarayanappa (2022) revealed that the problems that the SHG members were facing are while taking/getting loans from the financial institutions like Banks. It can be demonstrated that half per cent of the sample respondents have been facing administrative problems and it is reported that 52.5 per cent, too many procedures have involving while getting loans/advances, and it is expressed by the 29 per cent of the respondents, 9 per cent have feel that unnecessary procedures have been fulfilling while getting loans, and only 4.5 per cent have expressed that, there is delaying sanction of the loan amount.

3. RESEARCH METHODOLOGY:

The present study was carried out in Nagaland. The Nagaland State was officially established on 1st of December 1963 and has become the 16th state of Indian union bordering the state of Assam in the West, Arunachal Pradesh in the North, Myanmar in the East and Manipur in the South. As per census 2011, Nagaland has an area of 16,579 square kilometre and is divided into 16 districts, namely Kohima (Capital), Dimapur, Kiphire, Longleng, Mokochung, Mon, Peren, Phek, Tuesang, Wokha, Zunheboto, Noklak, Niuland, Chumukedima, Tseminyu and Shamator.. Out of these districts, Kohima district was selected purposively for the study because it is denominated by a good number of functional SHGs. There are 6 rural development blocks in Kohima district namely Botsa, Chiephobozou, Chunlikha, Jakhama, Kohima and Sechu-Zubza Block. Out of these, Kohima block and Jakhama Block was purposively selected. 20 SHGs from each block were selected for the study. 3 SHG members who has an experience of 3 years and above as an active member of SHG respectively from each group selected for the study, were purposively selected as respondents, thereby making a sample size of 120 respondents. The statistical tool and techniques used in this study are frequency, percentage, mean, standard deviation and ranking.



4. RESULTS AND DISCUSSION :

4.1 Socio-economic characteristics of SHG members

Table 1 Distribution of socio-economic characteristics of SHG members N=120

Sl. No.	Variables	Category	Frequency	Percentage	Mean	SD
1.	Age	< 39	Young age	21		
		39-57	Middle age	80	47.91	8.71
		> 57	Old age	19		
2.	Education	Able to read/ write	9	7.50		
		Up to primary level	52	43.34		
		Up to secondary level	44	36.66		
		Above secondary	15	12.50		
3.	Family type	Nuclear	120	100		
		Joint	0	0		
4.	Family size	Small family	10	8.34		
		Medium family	102	85.00	4.93	1.70
		Large family	8	6.66		
5.	Occupation	Agriculture	47	39.17		
		Business	23	19.16		
		Govt. service	10	8.34		
		Housewife	40	33.33		
6.	Total annual income	<60,534.73/-	14	11.67		
		60,534.73- 1,51,215.27/-	96	80.00	105875	45340.27
		>1,51,215.27/-	10	8.33		

Table 1 shows that, majority (66.68%) of the respondents belonged to the ‘middle’ age group between 39-57 (Bushan., et al, 2015; Tejaswini and Panigrahi, 2021; Raj and Vaish, 2023) followed by 17.50 per cent in the age group of ‘less than’ 39 and 15.83 per cent belonged to the age group of ‘more than’ 57. Majority (43.34%) of the respondents received education “up to primary” level followed by 36.66 per cent of the respondents “up to secondary” level, 12.5 per cent received above secondary, while 7.5 per cent could only read/write (Naidu, 2016; Aye, 2021; Raj and Vaish, 2023). Majority 100% of the respondents belonged to nuclear family type. Majority (85%) of the respondents belonged to ‘medium’ family (3-7 members), followed by ‘small’ family (<3 members) with 8.34 per cent and ‘large’ family (>7) with 6.66 per cent. Majority (39.17%) of the respondents were engaged in agriculture (Muthyalu and Paul, 2015; Chandrasekar and Rao, 2018) followed by 33.33 per cent of the respondents were housewife, 19.16 per cent were engaged in various business whereas, 8.34 per cent were government serviced. Majority (80%) of the respondents had annual income of 60,534.73- 1, 51,215.27/- followed by 11.67 per cent had annual income of <60,534.73/- and the rest 8.33 per cent had annual income of >1, 51,215.27/-.

4.2 Constraints faced by the SHG members

Table 2 Distribution of respondents based on the constraints faced by the SHG members on specific areas.

N=120

Sl no	category	Frequency	Percentage	Rank
1	Strict procedure from banks	92	76.67	I
2	Difficulty in raising finance	58	48.34	II
3	Insufficient training program	52	43.34	III
4	Unable to devote time for meeting	40	33.34	IV
5	Lack of proper communication among members	39	32.5	V
6	High cost of input/ raw materials	31	25.84	VI
7	Lack of market to sell products	24	20	VII



Table 2 reveals that Strict procedure from banks (76.67 %) was the major constraint faced by SHG groups followed by Difficulty in raising finance (48.34 %), Insufficient training program (43.34 %), Unable to devote time for meeting (33.34 %), Lack of proper communication among members (32.5 %), High cost of input/ raw materials (25.84 %), Lack of market to sell products (20 %).

5. CONCLUSION:

The economic empowerment of women through Self-Help Groups (SHGs) is hindered by challenges such as limited access to resources, insufficient training, and cultural norms. Overcoming these barriers requires comprehensive support systems and inclusive policies to foster sustainable empowerment and equitable development in communities.

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