



An Evaluation of NSRLM Start up of Self Help Groups (SHGs) in Dimapur District of Nagaland

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Abstract:

Nagaland State Rural Livelihood Mission (NSRLM) is a centralized scheme which provides financial assistance and funds to the Self Help Groups. SHGs need start up fund for their income generating activities and mutual benefit of the group members. The NSRLM provides “*revolving fund*” for their startup and at the same time provides micro loans at a minimum rate of interest. The main objective of NSRLM is to alleviate poverty especially for rural women by creating self employment and accelerate various income generating activities which promote collective sustainable income and reduce poverty in rural areas. The study has made an attempt to find the role of NSRLM in women empowerment especially in decision making and income generating activities of the group members with sample size of 291. The logistic multiple regression model has been used to study the functional relationship.

Key words: *Self Help Groups, Revolving fund, Women Empowerment*

I. Introduction:

National Rural Livelihood Mission (NRLM) is a central scheme launched in 2011 by the ministry of Rural Development, Government of India. It aims to reduce poverty for rural population specially targeting the women section. The World Bank also supported this program with a credit of \$1 billion, it has become one of the primary program in rural ministry, NRLM is renamed as Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) on 25 sept. 2015.

Nagaland State Rural Livelihood Mission (NSRLM) is the implementing Agency of National Rural Livelihood Mission (NRLM), which was launch in 2012, under state rural development agency. At present approximately there are 15419 Self Help Groups, in 11 districts of the state coving over 1100 villages consisting of 74 blocks. NSRLM aims at poverty alleviation for rural poor, promoting self employment opportunities, it organized the rural poor women into groups as Self Help Groups (SHGs) through these groups the women promote themselves in generating income which has help them to contribute in the families. It supports rural entrepreneurship through its start up village entrepreneurship programs (SVEP), provides financial supports for capacity building and market linkage to self help groups, and supports families to set up non-farm enterprises.

Dimapur is one of the most populated districts in Nagaland. Since the inception of NRLM in the state, Dimapur district was one of its target, it has around 12,000 SHGs members and approximately 1335 SHGs groups. The district has 6 blocks and Chumukedima is recognized as the resource block in the district. The key activities of SHGs includes providing training and financial support for activities like ,rearing of mushrooms, piggery, weaving ,detergent making, pickle making etc. which promotes self employment among the poor women.

II. Materials and methods:

The present study is a mixture of both primary and secondary data. Secondary data has been collected through different websites, journal, articles, and statistical handbook of Nagaland. The primary data covered 5 blocks from the district, a total sample of 291 was collected for the study.

III. Objective:

1. To study the functionary of NRLM in the district
2. To study the role of NRLM in the decision making and income generating activities of the group members.
3. To study the challenges and policy implication.

IV. Discussion:

Table 1 Profile of the study:

Sl. No	Head		value/Nos./Per cent	
1	Population	Dimapur All Nagaland	378811 1978502	
2	Literacy	Dimapur All Nagaland	Male 87.54% Male 82.75%	Female 81.77% Female 76.11%
3	Land area	Dimapur All Nagaland	927 sq km. 16579 sq. km.	
4	Female population	Dimapur All Nagaland	Rural 48.36% Rural 48.46%	Urban 47.46% Urban 47.6%
5	No. of SHGs	Dimapur All Nagaland	1369 12710	

Source: Gender statistics handbook of Nagaland.

Table 1 shows the demographic status of Nagaland and Dimapur district. The district covered 5.59 per cent area of the total area of the state and population covered 20 per cent of 1978502 of the total population. The female population in the rural and urban area is more or less equal 48.36 and 47.46 per cent respectively compared to state female population rural and urban shows 48.46 and 47.60 per cent. Table 01 shows the female literacy rate 81.77 per cent is higher than 76.11 per cent of the state. The district has 1369 registered SHGs which is 10.77 percent of 12710 SHGs of the state.

Table 2 No of SHGs and Bank Linkage and Community Support

Sl. No	Districts	year	Resource blocks	Total no. of SHGs	Bank Credit Linkage		Revolving Fund		Community Support Fund	
					No of SHGs accessed to bank credit	Bank credit to SHGs (Lakh)	No. of SHGs covered	Amount Utilized	No. of SHGs/V LOs covered	Amount Utilized
1	Dimapur	2021	chumukedi ma	1338	86	179.25	112	16.80	54	269.33
		2024	chumuledi ma	31	193	575.98	24	3.6	362	543.62
2	Kiphire	2021	kiphire	709	33	33.80	88	13.20	40	235.99
		2024	kiphire	20	19	25.20	11	1.65	171	256.56
3	Kohima	2021	jakhama	1082	105	134.03	62	9.30	57	299.48
		2024	jakhama	35	54	113.64	49	7.35	522	782.79
4	Longleng	2021	longleng	358	16	13.29	18	2.70	13	103.50
		2024	longleng	2	32	43.29	34	5.1	187	280.15
5	Mokokchung	2021	changtong ya	1164	106	159.58	41	6.15	80	507.08
		2024	changtong ya	22	191	573.04	11	1.65	300	449.77
6	Mon	2021	mon	1983	16	17.90	349	52.35	43	215.78
		2024	mon	43	101	164.90	66	9.9	818	1226.3
7	Peren	2021	jalukie	762	31	49.00	0	0.00	0	0.00
		2024	jalukie	4	152	522.00	34	5.1	57	85
8	Phek	2021	pfutsero	1620	28	28.00	175	26.25	126	819.10
		2024	pfutsero	51	84	216.10	107	16.05	488	732.06
9	Tuesang	2021	sangsangy u	1559	51	70.82	0	0.00	0	0.00
		2024	sangsangy u	24	98	170.48	7	1.05	0	0

10	Wokha	2021	Chukitong	755	30	32.85	57	8.55	20	65.63
		2024	chunkitong	17	64	152.79	32	4.8	312	467.62
11	zunhebot o	2021	satakha	1115	23	34.10	319	47.85	79	292.28
		2024	satakha	16	22	65.12	52	7.8	347	521.19
Total		2021		12445	525	752.62	1221	183.15	512	2808.17
		2024		265	1010	2622.54	427	64.05	3564	5345.06

Source: Gender statistics handbook of Nagaland.

Table 02 shows the comparisons of two different years (2021-2024) the total number of SHGs and bank linkage and community support fund. The growth rate of total number of SHGs in Dimapur is 0.023 per cent against 0.021 per cent in Nagaland. The growth rate of SHGs accessed to bank credit in Dimapur is 2.24 per cent and the growth of the state is accessed of 1.92 per cent which is less than in Dimapur. The growth rate of bank credit to SHGs in Dimapur is 3.21 per cent and that of the State is 3.48 per cent. The growth rate of number of SHGs covered for Revolving fund decreases in Dimapur is 0.34 per cent while the growth rate of the state is 0.21 per cent. The growth rate of amount utilized for revolving fund in Dimapur and Nagaland as a whole is found 0.21 per cent and 0.34 per cent respectively. The growth rate of SHGs/VLOs covered under community support fund in Dimapur is found 6.70 per cent which is lower than Nagaland of 6.96 per cent. The growth rate of community support fund utilized in Dimapur is found 2.01 per cent against 1.90 per cent that of Nagaland.

Table 3: Case processing summary:

		N	Margin percent
Decision Making			
	Father	95	32.6%
	Mother	46	15.8%
	Children	3	1.0%
	Father and Mother	95	32.6%
	Join decision	52	17.9%
Education			
	Below class 8	125	43.0%
	10 class pass	100	34.4%
	12 class pass	33	11.3%
	Graduates and above	33	11.3%
Age			
	20-30 yrs	37	12.7%
	30-40 yrs	100	34.4%
	40-50 yrs	91	31.3%
	50-60 yrs	50	17.2%
	60 yrs above	13	4.5%
Training			
	Yes	208	71.5%
	No	83	28.5%
Valid		291	100%
Missing		0	
Total		291	
Subpopulation		34 ^a	

Table 03 shows that 291 respondents were taken for the study of women empowerment and the case processing summary shows that different variables are used for the findings. The analysis shows 32.6 per cent of the respondent have opted that the decision in the family is taken by father and mother jointly followed by 15.8 per cent by mother and 17.9 Percent family as a whole. 43.0 per cent of the respondent are below class 8 and 11.3 percent are class 12 and graduates, 34.4 per cent are between the age of 30- 40 yrs where as 4.5 per cent are above 60 years . Majority 71.5 per cent have taken various trainings under NSRLM where as 28.5 percent have not attend any training

Table 4 Model fitting Information

Model Fitting Criteria	Likelihood Ratio Tests		
-2 log Likelihood	chi	df	Sig
283.047			
222.554	60.493	32	.002

Table 04 shows the model fitting information using the chi-square statistic. The chi square value was 60.493 and the $p=0.002 < 0.005$, which proves that there is a significant relationship between the dependent and independent variables in the model.

Table 5 Pseudo R- Square

Cox and Snell	.188
Nagelkerke	.200
Mc fadder	.075

Table 05 shows that the Pseudo R- Square measures the Cox and Snell (0.188) indicating that there is a relationship of 18.8 per cent between the dependent and independent variables. Nagelkerke's (0.200), indicates a relationship of 20.00 per cent between the dependent and independent variables. McFadden's (0.075) indicates a relationship of 7.5 per cent between the dependent and independent variables.

Table 6 Likelihood Ratio Tests

Effect	Model fitting criteria	Likelihood tests		
	-2 log likelihood of Reduced Model	Chi-Square	df	sig
Intercept	2.226E2 ^a	.000	0	-
Education	248.642	26.088	12	.010
Age	247.213	24.659	16	.076
Training	233.471	10.917	4	.023

Table 06 the Likelihood Ratio Test shows the independent or predictor variable of NRLM with independent variables i.e. Education, Age and Training, the p value of education $0.010 < p (0.05)$ and the p value of training $0.028 < p (0.05)$ are significant which proves that the predictor contributes significantly to the final model. The other independent variable i.e. age $0.76 > p (0.05)$ is not significant as p value is higher than 0.05.

V. Conclusion:

NSRLM have been a road map for the rural poor women in building up their income generation by forming them in groups as SHGs, it has empowered the women in taking up decisions and women are recognized in the society for their contributions. In case processing summary 32.6 per cent have responded that the decision in the family is taken jointly by both father and mother which shows that women are taken into consideration for decision making in the society. Through NSRLM different entrepreneurial training are given to SHGs groups. Majority 71.5 per cent have under gone training which has help them to be self independent and boost their economic activities, for startup financial services were also provided in 2021, 112 SHGs were covered with "Revolving fund" and in 2024 the number increased 136. The coverage of revolving fund has encouraged the rural women to be self employed. The status of rural women has been raised up, sustainable livelihood and self employment is part and partial of their daily economic activities .NSRLM has really push up the women empowerment in rural areas, Dimapur is one of the most populated district yet the mission of NSRLM has tremendously raised up the potential of women through SHGs making them self reliance and independent in the society.

Likelihood Ratio Test analysis shows the independent or predictor variable of NRLM with independent variables i.e. Education, Age and Training, the p value of education $0.010 < p (0.05)$ and the p value of training $0.028 < p (0.05)$ are significant which proves that the predictor contributes significantly to the final model.

NSRLM has been a guiding principle for the rural women in building up their potentials , however there are several challenges face by the SHGs, delaying of loans, high interest rates by the financial institution, excessive use of digital works which hampers the illiterate rural poor women, digital trainings which is a great barrier of the rural women, lack of knowledge of financial services etc. and to meet these challenges Government should take up some policy measures like, trainings at the grass root level, adequate amount of loans for the SHGs at minimum interest rate, proper guidelines for financial services, increase subsidy loans, encouraged self employment with minimum digital work, well equipped trained staff for village level trainings, proper guidelines for bank linkage for the SHGs members.

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