



Research Paper

A Qualitative study on fostering sustenance of rural women through SHGs and ERI Silk farming with special reference to Mokokchung district

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ABSTRACT: Empowering women and providing opportunities are pivotal in creating inclusiveness in a society governed by patriarchal norms. Creating opportunities for rural women and promoting sustenance by building their confidence so they can empower themselves and make decisions is essential. In the past rural poor women in Nagaland were confined to the traditional roles and act only as passive contributors for their sustenance. Though men respected women and treated them well, they were not active economically. Through the ages with modernisation and the change in social structure, rural women in Nagaland emerged as active agents of economic and social change. Despite of the boundaries and the traditional norms, they have set out and are engaging themselves effectively within their traditional spaces that have significantly impacted their life as income generators. The paper will focus on roles of rural women in Self Help Groups initiated by Nagaland State Rural Livelihood Mission (NSRLM) and the Eri Silk Development for Women Empowerment implemented by Central Silk Board, Ministry of textiles, and Government of India in Chungtia village that is allowing rural women to undergo training and work to improve their status and livelihood economically and socially, and creating women entrepreneurs. The paper aims to provide evidence of the contribution of SHGs and Eri silk project to self-employment of rural women in the past and present through primary and secondary sources. It will take a stand in favour of understanding the challenges and the success stories of the women involved in the groups and projects by creating a gender sensitized society and bringing positive changes in the life of rural women in Mokokchung district.

KEYWORDS: Self- Help Groups, Eri silk project, Women Empowerment, NSRLM, Mokokchung.

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I. INTRODUCTION

Women empowerment determines the status of women. By empowering women they not only contribute themselves to the development progress but also efficiently boost their status and sustenance. Self Help Groups have been helping women by enabling them to become self-reliant and self-dependent. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. The initial operations of SHGs start with collecting savings from members. By collecting small savings, huge amounts can be raised. These groups advance loans to the needy members. The total funds owned by the group are thus circulated in the form of loan among the members. (Arun, Kumar, Uday & Kalva, 2014). Self- Help Groups are the best facilitators of rural employment and income generation, income distribution and empowerment of rural women. SHGs are one of the best sources of restructuring the rural life at grass root level (A. K. Mishra, K. Timothy Langwangbe, 2014).

II. OBJECTIVES OF THE STUDY

1. To study the performance of Women Self Help Groups in Mokokchung.
2. To study the role of SHG towards the empowerment of rural women.
3. To identify the contribution of the Eri Silk Project towards capacity building and skill development of rural women.

III. METHODOLOGY

For the study, random sampling technique was used to collect the data where 10 women engaged in SHGs, Eri- silk project and a Nodal Officer of the Eri Silk project were interviewed at Mokokchung district. The study is qualitative in nature. Primary data in the form of direct and indirect interview method was used for collection of data. Secondary data was also used for the study. Secondary data required for the study were collected from e- journals and other periodicals and reports of the Government and other agencies.

IV. REVIEW OF LITERATURE

Jatin & roberts (2012) in their study aimed to investigate the effects of self-help group membership on women's empowerment while conceptualising any programme for rural women in the context of the high value placed on the group method. The study is located in the Chamarajnagar District of Karnataka's southern state. The study employs the personal narrative method to provide a voice for women's perspective and describes the phenomena of women's transformation from being oppressed to empowered before joining SHGs. The ladies noticed gains in their levels of confidence and self-esteem as well as sentiments of freedom, strength, and self-identity. In addition, participation in SHGs has given women a voice in community affairs, given them the ability to address issues, and given them control over home decision-making.

The Self Help Group (SHG) in India has come a long way, since its inception in 1992. Women and SHGs in many parts of the country have achieved success in bringing women to the mainstream of decision making. The SHG in our country has become a source of inspiration for women's welfare. The formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes **Uma (2012)**.The SHGs have taken firm roots in Indiawith the central and state Governments, along with the National Bank for Agriculture and Rural Development (NABARD), extending the required support for women SHGs as a strategy for women empowerment.

Arun & uday (2014) examined the role of women in economic development is most intimately related to the goal of comprehensive economic development and is a strategic question for the development of all societies. Any development strategy which neglects the need for enhancing the role of women cannot lead to comprehensive economic development. The economic contribution of women has been found to be related to her role and status in the society. The Self-help groups provide economic benefits to the women by providing income generating activities and increase in women's income translates more directly into family well being. The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society

Geeta kumari & Arvind (2018) studied that Self-help groups (SHGs) are one of the most effective delivery mechanisms for microfinance and are bringing about significant changes in the lives of rural households. Microfinance is implemented through a variety of initiatives, including commercial, cooperative, and SHGs. The success of SHG is measured by the improvement in the quality of life among rural residents; rural women, in particular, have been SHG's main proponents and beneficiaries. This essay first uses the body of current literature as a springboard before delving into the actual lived experiences of members of a Jurulai Self-help group in Nagaland. This study supports the SHG as a mechanism and useful tool for utilising microcredit and bringing about good change in the members of the group's lives.

In order to understand the role and contribution of women in eri culture, a survey was conducted in the Jorhat district of Assam in the years 2015–16. Using a pre-structured interview schedule from six development blocks, data were carefully obtained from 413 households actively involved in the eri culture. In contrast, 78.95% of women on average took part in the activities related to the production, rearing, and post-rearing of eri silkworm eggs. The majority of women active in eri culture are between the ages of 50 and 54. On average, 31.40% of women actively participate in decision-making. Women made up 71.91% of those who noted that the main issue with Eri culture is the absence of an organised market. **Saika & Ghosh (2018)**.

Abhijit & Balin (2019) studiedthe ericulture operations as integrated with all the necessary components of a successful employment-generating strategy. According to government statistics, there are a sizable number of Eri-culture practitioners who work as cocoon producers or rearers in the state of Assam. Yet, the results of various past studies on the Eri Culture sector in Assam have demonstrated that the earnings from this particular activity are extremely poor. In general, people seek to engage in the most lucrative or income-generating occupations in order to support themselves. in order for their economic and financial welfare to change in the desired and favourable ways. In light of this, the goal of the present study is to evaluate the viability and efficiency of Eri Silk rearing as a land-based livelihood strategy for a rural household.

V. SELF HELP GROUPS UNDER NSRLM IN NAGALAND

On December 1st, 1963, Nagaland was proclaimed the sixteenth state of India. The establishment of the Self Help Group initiative in the state of Nagaland in 1999–2000 offers the possibility of creating employment opportunities for both women and young people in general. As of January 2020, 9, 175 SHGs had

been registered. A lot of financial and technical assistance has been given by Rural Livelihood under NSRLM for Self Help Groups to the SHGs in Nagaland State to help them expand through loans from NSRLM, where each member of the SHG has been allowed to open their own bank account. As a result, the Nagaland Rural Livelihoods Mission seeks to support the social and economic empowerment of the rural poor through enduring women's Self Help Groups and associated Federations as well as the mobilisation of local change-makers.

VI. FINDINGS AND DISCUSSIONS

Women's empowerment is defined as the advancement of women's sense of value, their capacity for making their own decisions, and their right to have an impact on societal change for both themselves and other people. A very significant goal in and of itself is the advancement of women's political, social, economic, and health conditions as well as their empowerment and autonomy. Furthermore, it is crucial for achieving sustainable development. SHGs in Mokokchung have been assisting in the advancement of women's social, economic, and political standing as well as their autonomy and empowerment. There are 230 SHGs in the Mokokchung district as a whole (according to CL target for SHGs under NRLM FY 2020-21). The SHG members receive training through organised courses on topics such as the scientific rearing of pigs and poultry, the creation of bio- and vermicompost, the production of pickles, jam, and paper bags, among others.

SHG members keep records, hold frequent meetings, and make sure loans are repaid on time by interlending money that has been granted by direct cash transfer into bank accounts. Also, it has created chances for members to work for themselves and provided financial aid, giving them the chance to diversify their sources of income. Animal husbandry, kitchen gardens, cardamom, ginger, paddy, pulses, fishing, handicrafts, horticulture, food processing, detergent production, and private companies including tiny shops, flea markets, caterers, provision stores, etc. are among the various livelihood activities carried out by SHGs.

In 2013, *Mrs. T* was motivated to join the SHG during the mobilization drive by NSRLM staff Changtongya Block and she herself initiated a SHG by motivating her neighbours and friends. She availed loans from her SHG on a lower interest rate and undertook various small businesses such as rearing of poultry. The earnings from all her activities enabled her to pay off all the debts and send her children to private schools for quality education, and brought basic home amenities such as gas stove, induction cooker, mattress, fan, kitchen needs, television and the likes and later opened a general shop. Alongside her shop business, she started to rear pigs in large numbers. With all the transitions in her life, today she is pleased to have fulfilled her dreams of sending her children to good schools. She further aspires to uplift her social status and works towards a stable livelihood. She is truly inspired by the ideals of the working systems of the SHG movement of helping each other. She also visualizes a bright future where all the Naga women will have a dignified and decent livelihood and live dignified lives.

Ms. A after completing her class 12 standard decided to stop her academic career. To sustain her needs she became a member of a SHG called Teyakyak SHG which was a self initiative of women of all age groups. This made her self employed and empowered her to venture for more. The members of the group would buy groceries and essential items from the collected money and would purchase the items for themselves or sell to neighbours. The amount of their profits would be deposited in the group's account. The women have taken ownership of their responsibilities and opportunities. The President of the SHG has shared her inspiring testimony on how joining SHG has helped her family. Over 13 years of her life's journey, she has grown into a strong, independent woman. She is a strong figure and a living example to many women. She is a happy mother of two children and an independent wife. She hopes that one day all the unemployed women will come together and empower themselves through the opportunities given and work hand in hand to be economically strong and socially active.

Mrs. T, a mother of three children shares her inspiring story of how joining the SHG changed her life. She is a member of Grace SHG. She has been a member of many SHGs and has not looked back ever since. She narrates her story of how she was unemployed and would depend entirely on the meagre salary of his husband for her family sustenance with all her children attending private schools. After joining SHG from the profited amount she is now able to pay her Children's school and tuition fees, provide food and clothing to her family, pay medical fees and most importantly attain a social status of her own. She encourages all the women struggling financially to step up and contribute to the economy.

The Tzusa SHG of Changtongya Block was recognised by NABARD on its 25th Foundation Day for its inspirational efforts in FY 2017–2018 as the best performing SHG in the district. The SHGs in Changtongya have consistently maintained their level of activity. Banana chip production and shipment to every region of Nagaland is one of their noteworthy accomplishments worth mentioning. Success tales of those who were able to support their families financially and feel empowered are motivating.

In 2012, Gooseberry Hill, another illustrious SHG, was registered. It is a self-help organisation that has established itself as one of India's leading suppliers. It is situated in Nagaland's Mokokchung. Gooseberry production, cultivation, and preservation are major occupations for rural women. The profit is placed in the bank

account for use in the future and for loans. These days the SHG approach is widely implemented in various government programmes and policies to gain mass participation for successful implementation. It is widely accepted that SHG programmes help low income people an opportunity to empower and become self-sufficient (Nchumthung & R. Nakhro, 2018).

In addition to SHGs, another project that is boosting the status of women is the Eri silk Project. The Central Silk Board, Ministry of Textiles, Government of India implemented the Eri silk development project for women's empowerment in Chungtia Village, Mokokchung Nagaland, and the initiative's first two years were 2019 and 2020. The project was intended to last for three years, but because of the epidemic, it has been extended until 2022. The project's beneficiaries are solely women. In January 2021, a direct interview with Shri Imotemjen, a former project director for the DRDA and a nodal officer and consultant for the Eri Silk Development Project for Women's Empowerment in Chungtia village, was conducted.

The project's implementation and women's empowerment were discussed. According to the source, resource people and scientists from the Central Muga Eri Research & Training Institute in Jorhat, Assam, were chosen to train 150 women in the year 2020. The remaining 150 beneficiaries for the following year, 2021, will receive their training later. Because of the epidemic, the training was moved from the settlement to the rearing home in the farmlands. Certificates of completion for beneficiaries' training were given out. Each beneficiary will receive 50,000 rupees, credited in two installments, for the cultivation process and 1 acre of land for the works. The first step was for the women recipients to connect their bank accounts to their Aadhar cards after being chosen. The recipients have also established their own SHGs, which currently include 18 to 20 members. Applications that meet the requirements are submitted for the beneficiaries' selection. The beneficiary must be a woman with a valid Aadhar card and bank account. If she is married, her husband cannot be a government employee because preference is given to households without any source of income. Age restrictions and educational requirements are excluded from eligibility for benefits.

Through this project, 300 women in the village who are beneficiaries are raising silkworms. The project's goal is to empower recipients and give them a sustainable means of subsistence while raising awareness, particularly among women. The NERTPS is implemented directly by the federal ministry, in contrast to previous central schemes, and all transactions are performed through bank accounts without involving the state government.

According to the project's Nodal Officer and Consultant, the centre has already issued more than Rs. 8 Crore as the first installment, and another Rs 10 Crore is anticipated to be delivered in two installments. There will be a division of labour among the 300 recipients who have been targeted; some are spinners and weavers and will be responsible for seed rearing. All of the recipients will receive the appropriate training. The Nodal Officer claimed that the selling of cocoons and silkworms, which are eaten as a delicacy, had begun to provide benefits to the women beneficiaries. Because Nagas enjoy eating silkworms, selling the larvae generates a considerable profit. 80 to 90 pieces of the larvae are offered for 100 rupees. Also, they would produce silk clothing and ship it to other regions of India, making significant profits. Through this project, beneficiaries have made thousands of rupees. Recipients have acquired home goods like tableware and household essentials on their own, as well as indigenous seeds. Tamil Nadu offers the best products. One of the beneficiaries who raises the most silkworms in the hamlet, was also chosen from among 10 beneficiaries to attend a six-day training course on seed rearing in Jorhat in January. In the community of Chungtia, a multipurpose common facility centre will be built, complete with weaving equipment. The development of the infrastructure will receive a significant portion of the cash. This project offers a platform for self employment, promotes the state's economy, and lowers the cost of production as the number of illiterate unemployed youngsters increases. The Nodal officer urged the youth who are jobless to engage in small-scale agriculture and help maintain the state.

VII. RECOMMENDATIONS AND CONCLUSION

In order to look into market prospects and high productivity work with suitable support and training to generate good profit, Self Help Groups must be directed and trained by government agents like NSRLM. Effective office bearers for SHGs should be chosen, and the selection process should be timed to give each member an equal opportunity to lead the organisation. Via media outlets, SHGs must share their success and impact stories as well as their plans for launching new SHGs. In addition to improving the nutrition, healthcare, education, and access to other services for rural poor families, this will also elevate the status of women by enhancing their self-confidence. It has been reported that some SHGs were not getting a loan from the bank even after more than one year of its formation and group activities. The Government agents should coordinate with the banks and set up a more SHG friendly mechanism in loan processing (Geeta & Arvind, 2018). Self Help Groups should be organised by rural women as well in order to start social action, provide support for one another, and boost economies. Regular awareness campaigns among women members are necessary, and both public and private organisations should support and encourage women to support themselves.

Rural women in the Mokokchung district have gained influence via a variety of programmes and initiatives. This has improved their access to financial resources, given them more self-confidence, more strength, more recognition, and a status in their families and society. It has also enabled them to realise their identities, power, and potential in all areas of their lives. Instead of stopping here, women should develop the mindset necessary to voluntarily put forth more work for their complete development.

Many rural women's lives have been transformed by the SHGs and Eri Silk Project for Women Empowerment in the Mokokchung district. Rather than continuing to live in a patriarchal society and remaining completely dependent on their husbands and fathers for their basic needs, these women are now self-sufficient, paying for their children's education with their own money, and becoming a contributing member of the family economically. They have gained a more expansive perspective from their compelling stories, and as a result, many women's lives and those of their families have been fundamentally changed. The direction for women's empowerment and the district's economic standing has been demonstrated via SHGs and development projects.

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