

---

## ANALYSING WOMEN'S EMPOWERMENT THROUGH THE TRANSFORMATIVE LIVELIHOOD INTERVENTION PROJECT: A CASE STUDY OF SHGS IN KOHIMA AND KOIO VILLAGE IN NAGALAND

O. GRACE NGULLIE

---

**Abstract:** Anchored in “women’s livelihood intervention”, this paper is an approach for governance discourse on the subject of empowerment of women. It reviews the functioning of rural Self Help Groups (SHGs) and the impact of the Transformative Livelihood Intervention (TLI) project on the socio- economic empowerment of women in Nagaland. In reference to the mandate of the project and the conduct of an empirical analysis, the study shows that the financial aid given to SHGs do support women’s livelihood however it is not a sustainable way to achieve women’s empowerment. This paper seeks to bring attention to the impediments faced by women in their empowerment process on account of much socio-economic backwardness and the patriarchal mindset of the society. These factors require the state government and other stakeholders to participate and give effect to proactive and insightful policies for women’s empowerment in the state.

**Keywords:** Empowerment, Nagaland, SHGs, Women

---

**Introduction:** Transformative Livelihood Intervention (TLI) is a project that began in 2006 and is implemented by the Department of Women Development in Kohima. The project aims to achieve socio-economic empowerment of women by establishing a network of self-reliant SHGs by adopting strategies of ‘mobilization, capacity building, income generation, micro-enterprise development and networking of the SHGs’ [1]. An empirical study of TLI-SHGs was conducted in 2011 at Kohima village in district- Kohima and Koio village in district- Wokha. The date of joining the project and the status of the loans obtained by the SHGs formed the basis of the selection of these two villages. SHGs from Kohima village joined the project in 2006 and 2008 and SHGs from Koio village joined the project in January 2010. SHGs that joined in 2006 and 2008 were provided a revolving fund i.e. a loan of rupees 25000 to support their income generation activities whereas those that joined in 2010 had not yet obtained the loan during the time of this study. The major income generating activities of these TLI- SHGs were floriculture and horticulture. These SHGs were formed through women’s own initiatives and were actively functioning well before they joined the project. The contextual purpose of this study is to examine how these SHGs exercise their capabilities with and without financial aid from the government and how government policies enable these women to make full use of their capabilities

**The Context of Empowerment:** The idea of empowerment is to overcome all kinds of unjust power relationships where people’s agency, by making full use of their capabilities, is given precedence. It is a process where the powerless segment of society gets empowered ‘within the existing social order, without significantly diminishing the power of the powerful’ and on being

empowered, these people get to be the ‘agents of their own development using the tools of self reliance’ [2]. The primary requisite of empowerment involves equity i.e. fair distribution of power, where people’s participation is not based on their financial status, education, gender or other associated traits. It should confront matters that breed social inequalities by reducing the uneven distribution of power associated with it [3]. “Power”, the core basis of empowerment that people exercise ultimately has an impact on the decision and choices that people make. Amartya Sen has elaborated this ‘choices’ through ‘entitlements’ that citizens can exercise and which the state can facilitate; similarly, Naila Kabeer stated that through entitlements people can have access to resources which can help them make decisions and choice [4]. A suitable definition of “economic empowerment” in reference to this study can be understood as the ownership and control women exercise over the loans and other financial assets such as savings and land. One principal element of economic empowerment is observed in the way women are endorsed to earn, control their earnings and investments based on their own decision making [5]. Indicators of ‘Social empowerment’ of women can be observed when SHGs learn to visit banks for banking transactions, make decisions either independently or as equal partners with husbands or family; through awareness of various government schemes implemented for the vulnerable sections including women; through active participation in local sabha meetings; through organisation of Women’s day and other similar events; by educating girl child and eradicating female infanticide; through checking of illicit liquor sale and its consumption; and by adopting family planning [6]. The well-known Grameen Bank micro-credit service provides a comprehensive formulation of empowerment

indicators based on 'mobility, economic security, participation in major household decision-making, political and legal awareness, and involvement in political campaigns' [7].

**Analysis of women's empowerment through TLI-SHGs in Kohima village and Koio village in Nagaland:** As the name itself bears, these SHGs help themselves. Findings from Koio Village reveal that these SHGs worked in a very systematic and planned manner in group meetings and financial matters. They were aware of financial investment and savings. Their independent income and savings were managed through periodical financial contributions made by the members, ranging from fifty to hundred rupees. These savings were used for lending to members within and outside the group by charging an interest rate of five percent to generate profits and to sustain their operational requirements. It helped the groups' members to oversee their families' needs with regard to education, health, food, etc and even resort to savings for future. Example of one of the best SHGs functioning in this village was the "Noying group" formed in 2005 that engaged in horticulture. The group was able to avail subsidies from the Agriculture Department and Rural Development effectively which helped them save up to Rs 2, 50,000 during the time of this study [8]. In addition, the group bought two acres of land as an investment as well as for security. This ownership as well as control over the group's land helped them to achieve a sense of economic empowerment. In Kohima Village, although the financial assistance from the government did support women's livelihood, the SHGs maintained that a loan of Rs. 25000 render an "average" help to sustain their income generation activities. On account of this, most of the SHGs fail to undertake innovative ideas and venture into better business strategies. Even though TLI was a primary source of aid for most of the SHGs, some SHGs managed to achieve success due to other reasons such as long period of existence which helped them gain experience and savings. One such example is the SHG known as "Nousi Krotho" formed in 1997 that is engaged in floriculture. The group ventured into marketing activities and participated at several exhibitions purposely for displaying and selling flowers such as Petunia, Carnation, Cineraria, Orchids, Statics (dry flower) and Antirrhinum. There exists a spectrum of reasons that hinder process of empowering these women. These include extended working hours coupled with strenuous household and agricultural work. Besides, their method of working is very antiquated leading to lower productivity. Most of these women, due to lack of information and on account of their illiteracy, fall short of accessing the relevant government schemes. For instance, the government schemes that are

publicized through newspapers or painted at the city walls, towns or villages fail to reach these women because of aforementioned reasons even though these are intended to reach them. These SHGs were unaware of various schemes that were implemented in the state and which could have assisted their livelihood, such as Development of Women and Children in Rural Areas (DWCRA), Swarnajayanti Gram Swarozgar Yojana (SGSY), Nagaland Empowerment of People through Economic Development (NEPED), etc.

Generally, Naga women are isolated from decision-making processes in public affairs and are awfully under-represented in politics. Amidst the voices of gender equity in political space and social justice, women in Nagaland are conspicuously absent in state politics. Public affairs - to seek political participation, assert their rights and find their place in the public realm - is a "no-go zone" for many of these women although, some wish to be politically participative in the future. Because of ignorance and illiteracy, they lack the confidence to establish or express their opinion on many matters. Besides, patriarchal setup makes the matter worse on many fronts. It subordinates women by wrecking women's agency, their livelihood system and self-determination even when there have been positive efforts at national level of opening up 'new spaces in local governance and resource management system' [9].

**Conclusion:** The micro credit financial assistance should not be a momentary relief, but provide productive livelihood support and sustainability in their income generation activities. Proper technical training on group activities including the pros and cons of micro credit facilities along with awareness about the repayment responsibility can be imparted so as to instill a sense of commitment in the SHG's members. Access to resources through various forms of education and training will enable them to make better use of their capabilities. They should be imparted gender awareness to gain confidence, status and opportunity and learn beyond their static households' activities. These women's SHGs need exposure beyond the confined area of seeing and learning so that their knowledge and dexterity can expand and improve. This is because women have a profound impact on societal development when they continue mobilizing, learning, venturing and experiencing in the empowerment process.

There is a need to improve the strategy for transfer of knowledge and creation of social awareness in Nagaland. Local level institutions such as church and women's wings formed within or around the vicinity could act as an important source of information in educating the local women about various schemes and development projects. Technological inputs through audio-visual displays can impart knowledge

to ignorant and illiterate populace. Social awareness can be brought about through information dissemination by conceptualising drama, stories, proverbs, videos, etc. The media enables citizens to remain familiar with people's 'rights' and assist them to make better choices and demand rights by doing away with the 'deep inequalities of power and voice'; for instance, the 'Soul City', a drama series in South Africa helped to deal with discrimination against HIV aids while also helped to debate on important societal issues such as rape and domestic violence; in Armenia, a TV series 'My Rights' played a crucial role in raising public awareness and inquiry into the legal system [10]. The same media can play a vital role in disseminating information about various schemes that aid Women's empowerment does not only mean economic empowerment. One thing that matters most, for women to possess, is believed to lie in their ability to have a decision making role in their everyday lives that can relate to economic, social, and political, varying from domestic to public affairs. Beside micro financing and credit services, initiatives can be taken to impart 'political empowerment'

through educational programs, leadership training, and campaign for political offices [11]. The Indian Constitution (Seventy-third) Amendment Act 1992 that provide guidelines for setting up Panchayati Raj Institutions (PRIs) and which also enables women to participate in local governance is not applicable to the state of Nagaland. Perhaps there is a need to relook at this immunity of the state from a forward looking legislation which is intended for the betterment of women especially in rural areas. This is evident from a study in Orissa which showed that the elected women of PRIs were formed only out of the quota and the absence of quota would have resulted in the complete absence of women's participation [12]. This whole empowerment process requires collaborative efforts of all stakeholders - Government and public institutions, civil society organisations, SHGs themselves, and both men and women. As succinctly expressed, empowerment 'does not result from a linear evolution, or from one that is the same from every society; rather, it is a process that can only be constructed with women's and mixed movements' [4].

#### References :

- [1] Government of Nagaland, "A brief write up on the TLI project (Unpublished report)," Kohima, Nagaland: Department of women development.
- [2] Groves, Leslie Christine, and Rachel Barbara Hinton, "Inclusive Aid: Changing Power and Relationships in International Development (Paperback)," London: Earthscan, 2004, p. 106.
- [3] Dreze, Jean, Amartya Sen, "India: Development and Participation (Hardcover)," New Delhi: Oxford university press, 2002.
- [4] Charlier, Sophie *et al.*, "The women empowerment approach: A methodological guide (Working group document)," Commission on women and development, Bruxelles: inc. Boone- Roosens, 2007, pp. 6-10.
- [5] Veena.D, Naga Mallika.E, Prathyusha.K, Obula Reddy.B, A Study on Socio Economic Conditions of Women in Meat; Human Rights International Research Journal : ISSN 2320-6942 Volume 2 Issue 1 (2014), Pg 465-468
- [6] Agarwal, Bina, "A field of one's own: Gender and land rights in South Asia (Paperback)," New York: Cambridge University Press, 1994.
- [7] Jayaraman, R, "Performance analysis of fisherwomen Self Help Groups in Tamil Nadu" (Report submitted to NABARD), Department of Fisheries Resources and Economics, Fisheries College and Research Insitute, Tamil Nadu
- [8] Veterinary and Animal Sciences University, Thoothukkudi, 2005, pp. 42-43.
- [8] Hainard, François and Christine Verschuur, "Filling the Urban Policy Breach: Women's Empowerment, Grass-Roots Organizations, and Urban Governance (Journal Article)," International Political Science Review 22 (1): 33-53, 2001, p. 47.
- [9] SHG-Noying group leader, interviewee "Meeting in Koio village, Wokha, Nagaland (Interview)," 8 March 2011.
- [10] Krishna, Sumi. ed., "Women's Livelihood Rights: Recasting Citizenship for Development (Hardcover)," New Delhi: Sage Publications, 2007.
- [11] Green, Duncan, "From poverty to power: How active citizens and effective state can change the world (Paperback)," United Kingdom; Oxfam International, 2008, pp. 52-53.
- [12] Handy, Ferrida, Meenaz Kassam, Suzanne Feeney and Bhagyashree Ranade, "Grassroots NGO's by Women for Women: The driving force of development in India (Paperback)," New Delhi: Sage publications, 2006, p. 157.
- [13] Hust, Evelin, "Women's political representation and empowerment in India: A million Indiras now? (Hardcover)" New Delhi: Manohar publishers and distributors, 2004, pp. 260-261.

O. Grace Ngullie, Research Scholar (PhD), Centre for the Study of Law and Governance, Jawaharlal Nehru University New Delhi- 110067 grace.ngullieo6@gmail.com