

Impact of Nagaland State Rural Livelihood Mission (NSRLM) on Women Empowerment and Livelihood in Nagaland

Sashimongla Jamir¹, Dr. Aparna Srivastava²

¹Post Graduate Student, Amity Institute of Social Sciences, Amity University, Noida, Uttar Pradesh, India

²Professor, Amity Institute of Social Sciences, Amity University, Noida, Uttar Pradesh, India

Abstract

Women empowerment and sustainable livelihood development are crucial for fostering inclusive socio-economic growth, particularly in rural regions. The Nagaland State Rural Livelihood Mission (NSRLM) aims to alleviate poverty and enhance the livelihoods of rural communities, with a strong focus on empowering women through Self-Help Groups (SHGs), skill development, financial inclusion, and entrepreneurship. This study critically examines the impact of NSRLM on women's empowerment and livelihood enhancement in Nagaland, assessing key factors such as economic independence, social mobility, decision-making power, and overall well-being. The research employs a mixed-methods approach, incorporating both qualitative and quantitative data collected from women beneficiaries across various districts of Nagaland. Through structured surveys, interviews, and focus group discussions, the study evaluates the extent to which NSRLM initiatives have contributed to improving income generation, access to financial resources, and participation in community leadership. Additionally, it identifies the socio-cultural and institutional barriers that may hinder the full realization of NSRLM's objectives. Findings suggest that NSRLM has played a crucial role in strengthening women's economic agency and social participation, yet further policy interventions are needed to enhance its effectiveness. The research offers strategic recommendations to bridge existing gaps, ensuring that NSRLM continues to serve as a catalyst for women's empowerment and sustainable rural livelihoods in Nagaland.

Keywords: Women Empowerment, Rural Livelihood, NSRLM, Self-Help Groups, Financial Inclusion, Nagaland

Introduction

Nagaland, a state in north-eastern India, is known for its diverse ethnic communities, rich cultural heritage, and picturesque hilly terrain. However, despite its abundant natural resources and traditional craftsmanship, the state faces persistent socio-economic challenges such as poverty, unemployment, and inadequate infrastructure. A significant portion of Nagaland's population resides in rural areas, where access to sustainable livelihoods remains a critical issue. To address these challenges, the Nagaland State Rural Livelihood Mission (NSRLM) was established under the National Rural Livelihood Mission (NRLM), a flagship program of the Ministry of Rural Development, Government of India. The mission

aims to enhance the economic well-being of rural households by promoting self-employment, skill development, and financial inclusion.

By mobilizing communities, particularly women, into Self-Help Groups (SHGs) and providing access to training, credit, and market opportunities, NSRLM strives to empower individuals and create sustainable livelihood opportunities. Through its various programs, NSRLM fosters entrepreneurship, strengthens rural enterprises, and promotes traditional and non-farm activities, ensuring holistic socio-economic development across the state. Since its inception, NSRLM has played a crucial role in transforming the rural economy of Nagaland. Thousands of women have benefited from the program, gaining access to livelihood opportunities, financial resources, and entrepreneurship training.

Many SHGs and rural enterprises have successfully developed sustainable businesses in areas such as organic farming, handloom weaving, and traditional handicrafts, thereby preserving the state's rich cultural heritage while ensuring economic growth. With its inclusive and participatory approach, NSRLM continues to bridge the gap between rural communities and sustainable development, making significant strides toward poverty alleviation and rural prosperity in Nagaland. By empowering local communities and fostering self-reliance, the mission is laying the foundation for a more resilient and economically vibrant rural Nagaland.

Objectives of NSRLM

- To significantly reduce rural poverty by promoting sustainable livelihood options.
- To empower rural women by establishing and strengthening Self-Help Groups (SHGs) and their federations.
- To strengthen the skills and abilities of rural communities in order to create better livelihood opportunities.
- To facilitate access to credit, savings, insurance, and other financial services for the rural poor.
- To support the development of various livelihood sectors, including agriculture, livestock, handicrafts, and non-farm activities.
- To ensure that marginalized and vulnerable groups are included in the development process.

Implementation Strategies

The Nagaland State Rural Livelihood Mission (NSRLM) adopts a multi-pronged, community-led approach to promote sustainable socio-economic development in rural areas. Central to its strategy is the formation and empowerment of women-led Self-Help Groups (SHGs), particularly among economically weaker sections. These SHGs form the grassroots structure for financial inclusion, collective decision-making, and community mobilization. To ensure scalability and sustainability, SHGs are federated into Village Organizations (VOs) and Cluster Level Federations (CLFs), which provide platforms for training, peer support, and local economic initiatives. A major pillar of NSRLM is financial inclusion. The mission connects SHGs with banks, microfinance institutions, and cooperatives, offering access to credit, savings, and insurance. Financial literacy programs educate members on budgeting, digital transactions, and investment, reducing reliance on informal credit sources.

Capacity building and skill development form the backbone of livelihood enhancement. NSRLM delivers training in entrepreneurship, leadership, digital literacy, and financial management. Vocational training focuses on both farm and non-farm sectors such as handicrafts, agro-processing, animal husbandry, and rural services empowering participants to establish and sustain income-generating activities.

To ensure sustainable livelihoods, NSRLM supports diverse economic activities, including organic farming, horticulture, livestock rearing, and micro-enterprises. The mission leverages Nagaland's traditional skills especially in weaving and handicrafts for market-oriented production. Technical assistance, seed funding, and mentoring help rural entrepreneurs integrate into broader value chains. Market linkage is a key focus, with efforts to connect rural producers to local, national, and digital markets. SHG products are promoted through exhibitions, trade fairs, and e-commerce platforms. NSRLM also works in synergy with other government schemes like MGNREGA, PMKVY, DDU-GKY, and Start-Up India, offering holistic support to beneficiaries. Through this integrated strategy combining institutional support, financial access, capacity building, and market connectivity, NSRLM is transforming rural livelihoods and advancing women's empowerment across Nagaland.

Objective of the study

1. To Verify the Functional Status of SHGs
2. To Evaluate the Operational Self-Sufficiency of SHGs
3. To Assess Loan Access and Repayment Behaviour
4. To Recommend Strategies for Strengthening SHGs

Methodology

This study adopts a mixed-methods approach, combining both primary and secondary data to evaluate the performance and impact of Self-Help Groups (SHGs) under the Nagaland State Rural Livelihood Mission (NSRLM).

Primary data was collected through structured interviews with SHG members, focusing on group participation, meeting frequency, credit access, income generation, and operational challenges. Additionally, focused group discussions (FGDs) and informal conversations with SHG members, community leaders, and stakeholders provided deeper insights into their experiences and socio-economic contexts. Field visits to selected villages further enabled the researchers to validate data and observe SHG operations first-hand.

Secondary data was sourced from books, government reports, research articles, and credible digital platforms. Emphasis was placed on reviewing policies under the National Rural Livelihood Mission (NRLM), SHG performance indicators, and impact assessment models.

Research Questions

1. To what extent has NSRLM contributed to women's financial independence and economic stability in rural Nagaland?
2. In what ways has NSRLM influenced women's participation in household and community-level decision-making processes?
3. How have NSRLM-supported Self-Help Groups (SHGs) impacted women's entrepreneurship, skill development, and sustainable livelihoods?
4. What challenges do women face in accessing and benefiting from NSRLM programs, and how can these challenges be addressed?
5. In what measurable ways has the quality of life and social status of women beneficiaries improved since their involvement in NSRLM programs?

Sampling Method

This study was conducted in Dimapur District, Nagaland, focusing on Dhansiripar Block, selected for its high concentration of Self-Help Groups (SHGs) and active participation in the Nagaland State Rural Livelihood Mission (NSRLM). Dhansiripar, known for its diverse livelihood initiatives and women-led micro-enterprises, presented an ideal context to assess SHG functionality and sustainability. From the total of 254 active SHGs in the block, a Random Sampling Method was employed to select 38 SHGs for detailed study. This probability-based technique ensured every SHG had an equal chance of being selected, thereby minimizing bias and enhancing the representativeness of the sample. Random sampling allowed for an objective analysis across various parameters such as loan access, repayment patterns, income generation, and capacity-building outcomes. The selected sample provided a reliable basis to generalize findings and offer policy-level insights into SHG operations in rural Nagaland.

Framework of Data Analysis

The data analysis process followed a structured framework that combined qualitative techniques to derive meaningful insights from the information collected during the study. Since the research aimed to assess the operational status, sustainability, and challenges faced by Self-Help Groups (SHGs) in Dhansiripar Block, both interview transcripts and verbal discussions formed the core of the qualitative data collected. Qualitative Analysis was conducted primarily by examining the responses gathered from structured interviews and informal verbal discussions with SHG members. The data collected from these sources provided rich, contextual information that helped in understanding the ground realities of SHG functioning, including their financial discipline, operational independence, and access to resources. The responses were transcribed carefully to maintain the accuracy of the information and to preserve the nuances of the participants' experiences and opinions. After transcription, the collected data underwent a thorough checking process to ensure consistency, accuracy, and completeness. Any inconsistencies or gaps were resolved to ensure the accuracy and reliability of the data. Following this, the data was tabulated systematically to organize the information in a structured manner. This step facilitated easy identification of patterns, trends, and recurring themes across different SHG groups. Interpretation of Data was carried out by linking the analysed findings with the study objectives. The qualitative insights were used to identify gaps in service delivery, highlight areas where SHGs were performing well, and propose recommendations for improving their functioning. The interpretation phase also involved triangulating qualitative findings with secondary data to enhance the robustness of the analysis and ensure that the conclusions drawn were evidence-based.

Analysis and Discussion of The SHGs

Table 1. Survey of Dhansiripar Block

Sl.no.	Name of the Block	No. of villages under Dhansiripar block	No. of Villages covered by NSRLM	No. of SHGs	No. of SHGs Interviewed	No. of villages covered
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Dhansiripar	32	31	254	38	10

Sources: Field visit

As indicated in Table 1, "Survey of Dhansiripar Block," the NSRLM has established 254 SHGs across 31 villages. Out of these, 38 SHGs from 10 villages were interviewed. In Nagaland, rural areas tend to be homogeneous in character.

Table 2. Particulars of Self Help Group

SL.no.	Name of the Villages covered	No. of SHGs	No. of SHGs interviewed	No. of Members	Name of the SHGs
(1)	(2)	(3)	(4)	(5)	(6)
1.	Hazadisa	10	5	8	Rosemary
2.	Dhansiripar	10	3	9	Danglam
3.	Amaluma	17	2	10	Madhuri
4.	Doyapur	23	4	10	Dashmai
5.	Khaimnok	5	5	8	Eleme
6.	Toshizu	7	7	10	Lime
7.	Khehiho	8	8	10	Kikimiye
8.	Singrijan	17	2	10	Namo
9.	Tsithrongse	10	1	7	Mixed
10.	Mamglumukh	6	1	11	Gadaia

Sources: Field visit

According to Table 2, the SHGs consist of 7 to 11 members each.

Table 3. Activities of SHGs

Sl.no.	Name of the Villages	Main Activities	Frequency of Financial meeting	Loan from Bank		
				Yes	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Hazadisa	Piggery	Monthly	Yes		1 L
2.	Dhansiripar	Weaving, Piggery, Mushrooming, Fishery etc.	Monthly	No		
3.	Amaluma	Piggery, Maid hiring services, clothes sales	weekly	Yes		50 K
4.	Doyapur	Daily wage works	Weekly	Yes		1.50 L
5.	Khaimnok	Biscuit making, Piggery, Basket making, Kitchen accessories	3 times a month	No		
6.	Toshizu	Weaving and pickle making	3 times a month	No		
7.	Khehiho	Pickle making and Thrift	4 times a month	Yes		1 L

8.	Singrijan	Making Traditional Mekhala, Piggery, vegetable garden	Weekly (Sunday)	Yes	1.2 L
9.	Tsithrongse	Pickle making and basket making	Weekly (Sunday)	Yes	2.71L
10	Mamglumukh	Home Services and Handicraft	After 2 months	Yes	40 K

Sources: Field visit

It is quite interesting to observe the activities of the SHGs, as outlined in Table 3. The groups engage in various activities, with the frequency of financial meetings differing from one group to another. The table also indicates that 7 SHGs have taken out loans.

Table 4. Leadership and Training

Sl. No.	Name of the Villages	Leader Selection and Qualities	Training Received	Additional Training needed
(1)	(2)	(3)	(4)	(5)
1.	Hazadisa	Educated	Farming	No comments
2	Dhansiripar	Suitable , Educated	Summer Training on Weaving	No comments
3	Amaluma	Educated	Farming	Open to new skills training
4	Doyapur	Voting system	Pickle making and Banana Fiber basket making	Soap making
5	Khaimnok	Rotation system among the members	Financial literacy	Satisfied with the training provided by the NSRLM
6	Toshizu	Rotation system	Pickle making	Growing flower (nursery)
7	Khehiho	Leadership qualities	Piggery	Satisfied
8	Singrijan	Rotation after 2 years	MBK and Mushroom	Satisfied
9	Tsithrongse	Literate	Pickle making and basket making	Open to new skills training
10	Mamglumukh	Educated , rotation	MBK	No comments

		system after 3 years		
--	--	----------------------	--	--

Sources: Field visit

The groups have selected their leaders based on who is the most educated among the members, although some SHGs follow a rotation system for leadership. The NSRLM has provided training in various trades to the SHGs, which has been highly beneficial for their activities.

Findings

Under the Nagaland State Rural Livelihoods Mission (NSRLM), a total of 254 Self-Help Groups (SHGs) have been formed across various regions. Due to time constraints, detailed data was collected from 38 SHGs through interviews and field visits. The responses indicate that these SHGs are functioning satisfactorily, with members actively participating in group activities and expressing a positive outlook regarding the program’s impact.

When asked about how SHGs have empowered women, members shared a range of experiences. Ten SHGs reported that being part of the group had enhanced their awareness and knowledge, particularly by providing access to microcredit that enabled them to start or expand small-scale businesses. This financial support has translated into increased income and improved economic stability for their families. Nine SHGs emphasized the emotional support and sense of belonging that comes from working collectively. They highlighted how group participation helped reduce feelings of isolation and fostered a strong support system. Another nine SHGs stated that their involvement had boosted their confidence and equipped them with new skills, such as communication, leadership, and decision-making abilities.

The study also explored the distribution and utilization of tools provided by the department. While most SHGs acknowledged the usefulness of the tools received, concerns were raised about underutilization in certain areas. Specifically, equipment provided to one Village Level Organization (VLO) office remained unused due to a lack of training. Members admitted they were unable to operate the equipment, indicating a gap in communication and capacity-building efforts between officials and SHG members. Additionally, one group expressed a preference for receiving financial assistance instead of tools, suggesting that support should be tailored to meet the specific needs and priorities of each group.

All 38 SHGs unanimously identified financial literacy as a critical area for improvement. Members emphasized the importance of understanding financial management, including budgeting, saving, and investment strategies. They believe that enhanced financial knowledge would empower them to make informed decisions, better manage their resources, and improve the long-term sustainability of their groups.

When invited to share personal experiences, members from all 38 SHGs spoke about the significant changes the mission has brought to their lives. Prior to joining NSRLM, many women remained confined to domestic roles with limited or no income. Through their participation in SHGs, they have gained financial independence, developed essential skills, and built stronger social networks. The program has not only helped them earn and save but has also fostered a sense of empowerment and purpose. Overall, the findings highlight the significant and transformative impact of NSRLM in enhancing the socio-economic status of women in rural Nagaland.

Impact of NSRLM on Women Empowerment

The Nagaland State Rural Livelihood Mission (NSRLM) plays a pivotal role in fostering women empow-

erment in the rural areas of Nagaland. As part of the National Rural Livelihood Mission (NRLM) initiative, NSRLM aims to alleviate poverty and improve livelihoods through community-driven approaches, with a particular focus on empowering women. By creating platforms for collective action and enabling access to resources, the mission seeks to address economic, social, and cultural challenges faced by women in rural communities.

This access to credit enables women to engage in income-generating activities and support their households effectively. NSRLM also focuses on promoting sustainable livelihoods by providing training and support for various income-generating activities, including agriculture, handicrafts, livestock rearing, and small-scale enterprises. Women are equipped with modern techniques, value addition skills, and marketing strategies to enhance their productivity and profitability. Skill development programs under NSRLM are tailored to local needs, empowering women to become skilled workers or entrepreneurs. Furthermore, the mission facilitates mentorship and market linkages, helping women entrepreneurs scale their businesses and secure better returns for their products.

Social empowerment is another critical aspect of NSRLM's work. Participation in SHGs and village organizations enables women to build confidence, take on leadership roles, and actively participate in decision-making processes within their families and communities. Awareness campaigns organized by NSRLM address pressing social issues such as gender inequality, domestic violence, and child marriage, fostering a more equitable society. In addition, the mission integrates health and nutrition awareness into its initiatives, improving the overall well-being of women and their families.

To sustain these efforts, NSRLM trains women as Community Resource Persons (CRPs), who serve as change agents in their communities. These women mobilize others, disseminate knowledge, and ensure that the mission's initiatives reach every corner of rural Nagaland. By facilitating market linkages and value chain development, NSRLM ensures that women entrepreneurs secure fair prices for their products, particularly in traditional crafts, organic farming, and other livelihood activities.

The impact of NSRLM's efforts is transformative. Women gain financial independence, social recognition, and decision-making power, breaking traditional gender barriers in the process. By fostering economic self-reliance and enhancing social capital, NSRLM not only uplifts individual women but also contributes to holistic community development. Through these interventions, the mission creates a foundation for a more inclusive and equitable society, helping women in rural Nagaland lead empowered and self-sufficient lives.

Impact of NSRLM on Livelihood

The Nagaland State Rural Livelihood Mission (NSRLM) has significantly improved financial access for rural women by promoting the formation of women-led Self-Help Groups (SHGs). These SHGs provide women with a platform to collectively save money and access credit from banks and microfinance institutions. This financial inclusion has enabled women to start and expand small businesses, invest in agriculture or livestock, and improve their economic stability. NSRLM places a strong emphasis on skill development and capacity-building initiatives. Women are trained in modern farming techniques, value addition in agriculture, handicraft production, and other livelihood activities. These programs have not only increased women's productivity but have also allowed them to diversify their income sources, leading to enhanced economic opportunities and improved quality of life.

One of the key impacts of NSRLM has been the facilitation of market linkages for rural women entrepreneurs. By connecting women with larger markets, the mission ensures they receive fair prices for

their products. This has been particularly beneficial for women involved in producing handwoven textiles, organic produce, and handicrafts. Through branding and marketing initiatives, NSRLM has helped women access regional and national markets, significantly improving their income and economic independence. The establishment of community-based institutions, such as SHGs and village organizations, has empowered women to take an active role in decision-making processes. These institutions foster collective action, resource-sharing, and mutual support, creating an environment where women can thrive economically. The sense of community and shared responsibility has strengthened rural households and contributed to social and economic resilience. The interventions of NSRLM have directly led to improved household incomes and greater financial independence for women. By providing access to loans, training, and markets, NSRLM has helped women move from subsistence-level activities to more profitable ventures. This has had a cascading effect on family well-being, as women reinvest their earnings into health, education, and the overall development of their households.

The overall impact of NSRLM on rural livelihoods goes beyond immediate income gains. The mission's focus on sustainable practices, capacity building, and the creation of robust market linkages has helped ensure long-term economic resilience in rural areas. By empowering women and strengthening their economic roles, NSRLM is fostering sustainable development that will continue to benefit future generations in Nagaland.

Conclusion

The Nagaland State Rural Livelihood Mission (NSRLM) has been instrumental in empowering women and enhancing rural livelihoods across Nagaland. Through the establishment of Self-Help Groups (SHGs), NSRLM has facilitated financial inclusion, skill development, and entrepreneurial opportunities, leading to increased economic independence and social participation for women. Findings from the study indicate that SHGs have successfully provided access to microcredit, enabling women to start and sustain small businesses. They have also served as platforms for financial literacy, leadership development, and community engagement, fostering confidence and decision-making abilities among women. However, challenges such as lack of financial literacy, insufficient training in digital marketing and modern financial tools, and limited market access remain areas for improvement.

The study highlights the importance of integrating traditional livelihood practices with modern economic strategies, ensuring sustainability while preserving cultural heritage. The adoption of digital financial services, diversified income-generating activities, and structured leadership programs has strengthened the economic foundation of SHGs. Despite positive impacts, certain gaps in policy implementation, training adequacy, and resource accessibility need to be addressed to enhance the effectiveness of NSRLM. Recommendations include expanding digital literacy training, strengthening market linkages, and improving coordination between SHGs and government agencies.

Overall, NSRLM has significantly contributed to poverty alleviation, women's empowerment, and sustainable rural development in Nagaland. With further policy enhancements and capacity-building initiatives, the program can continue to serve as a model for community-driven rural development in India.

Recommendations

To enhance women's livelihood opportunities under NSRLM, digital marketing should be promoted as a key strategy. Many SHGs produce marketable goods such as handicrafts, organic produce, and textiles.

Establishing a digital presence on platforms like Facebook, Instagram, and WhatsApp Business can expand their market reach and boost income through better visibility and customer engagement.

Strengthening digital and financial literacy is essential for enabling SHG women to manage their ventures independently. Training programs should focus on basic smartphone use, social media management, online marketing, and secure digital transactions via platforms like Unified Payments Interface (UPI). These skills can help reduce dependency on intermediaries and improve efficiency in business operations. Exposure trips to successful SHG models, digital training centers, and women-led enterprises can offer practical insights into product development, branding, and customer interaction. These visits inspire innovation and confidence, encouraging SHG members to adopt best practices and improve their entrepreneurial skills.

A structured capacity-building mechanism such as Train-the-Trainer model should be introduced. Trained 'Digital Ambassadors' from within SHGs can mentor others, fostering leadership and continuous skill development. Additionally, regular monitoring and feedback will help track impact and guide future interventions. Overall, combining digital tools, hands-on exposure, and capacity building can significantly strengthen the economic self-reliance of SHG women, positioning them as empowered agents of change in their communities.

References

1. Kabeer, N., May 1999. *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment*, s.l.: UNRISD Discussion Paper 108.
2. Kumar, S., July 2021. *The National Rural Livelihoods Mission: Drawing Lessons from the First Ten Years*, s.l.: ORF Issue Brief No. 478, Observer Research Foundation.
3. Oungngoi C.S. Konyak, Sanjoy Das, N.K. Patra, March, 2023. *Impact of Nagaland State Rural Livelihood Mission (NSRLM) on Livelihood Status of Women in Nagaland*, s.l.: Agricultural Reviews, Volume 44 Issue 1: 92-99 (March 2023) .
4. Odyuo, M. N., 2020. *Nagaland State Rural Livelihood Mission: Empowering Women, Transforming Lives*, New Delhi: Today and Tomorrow's Printers and Publishers .
5. M., G., February, 2022. *National Rural Livelihood Mission and Women Empowerment in Nagaland: An Approach Based Village Study*, s.l.: Arthshastra Indian Journal of Economics & Research.
6. Ranjula Bali Swain, Fan Yang Wallentin, September 2009. *Does microfinance empower women? Evidence from self-help groups in India*, s.l.: International Review of Applied Economics Vol. 23, No. 5.
7. Nichols, C., 2021. Self-help groups as platforms for development: The role of social capital. *Elsevier Ltd*.
8. Longkumer, M & Jha K. K, February 2014. Women's Empowerment through SHGs – Characteristics & Levels. *International Journal of Social Relevance & Concern* , 2(8), p. 4.
9. Lamminlen Apollo Khongsai1, Dr. S. Suchitra Varma2, April 2024. Women Empowerment in Nagaland with special reference to NSRLM- A Study in Dimapur District. *Research Gate* , 28 (2).
10. Ms Aayesha Saxena Mr. Gaurav Kumar Sinha Dr. Arpita Paul, May, 2023. *NATIONAL GENDER CAMPAIGN 2.0*, s.l.: Institute for What Works to Advance Gender Equality (IWWAGE).
11. Anon., n.d. *DEPARTMENT OF RURAL DEVELOPMENT Government of Nagaland*. [Online] Available at: <https://rd.nagaland.gov.in/node/53>

12. Anon., 2021. *'From Artisans to Entrepreneurs: Capacity Building and Business Networking for Empowering SHG-Led Enterprises'*. s.l., National Institute of Rural Development and Panchayati Raj Ministry of Rural Development, Govt. of India.
13. Kennady Vijayalakshmy, Jyotsnarani Biswal, Habibar Rahman, and Sharmistha Chakraborty, July 05, 2023. Role of Indian Women's Self-Help Groups for the Development of Community Resilience in the Agricultural and Allied Sectors. *European Journal of Development Studies*.
14. Tali Longchar ,Deputy Director IIC, Sri M.Govindaraj, Assistant Director (Mech), Sri B.M. Saxena, Assistant Director (Elect.), 2015. *Brief Industrial Profile of Nagaland State* , s.l.:BR. MSME-DEVELOPMENT INSTITUTE.
15. Anon., 2017 . *National Rural Livelihood Mission (NRLM)*. [Online] Available at: www.nrlm.gov.in
16. Ministry of DoNER, G. o. I., n.d. *Ministry of DoNER, Govt. of India*. [Online] Available at: https://mdoner.gov.in/contentimages/files/Project_Implementation_Plan.pdf
17. Mission, N. S. R. L., n.d. *Nagaland State Rural Livelihoods Mission*. [Online] Available at: <https://nsrlm.nagaland.gov.in>
18. Aajeevika, n.d. *Aajeevika*. [Online] Available at: <https://aajeevika.gov.in/what-we-do/universal-financial-inclusion>
19. Faujdar, P. S., 4 APR 2025 . *Press Information Bureau*. [Online] Available at:
20. [https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2118846#:~:text=The%20Ministry%20has%20launched%20an%20e%2DSaras%20portal,Antyodaya%20Yojana%2D%20National%20Rural%20Livelihoods%20Mission%20\(DAY%2DNRLM\).&text=SHGs%20products%20are%20now%20available%20o](https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2118846#:~:text=The%20Ministry%20has%20launched%20an%20e%2DSaras%20portal,Antyodaya%20Yojana%2D%20National%20Rural%20Livelihoods%20Mission%20(DAY%2DNRLM).&text=SHGs%20products%20are%20now%20available%20o)
21. Gül Erkol Bayram, Ali Turan Bayram, Melike Sak, n.d. *Empowering Women Through Rural Sustainable Development and Entrepreneurship*, United States of America: IGI Global Scientific Publishing.
22. NRLM Hand Book on Community Capacity Building, Ministry of Rural Development, Government of India
23. ANNUAL REPORT (2017 – 2018), Nagaland State Rural Livelihoods Mission Department of Rural Development Government of Nagaland
24. Eastern Mirror Nagaland Newspaper Article (2023); NSRLM launches campaign on promoting digital transaction - easternmirrornagaland.com