

Action Research on Small Saving Practices among Low Income Naga Women In Kohima And Follow Up Training On Saving With Sustainable Livelihood (2009).

Research Objectives:

- Promote the practice of small savings among women, educate on its benefits and disseminate necessary information; impart trainings on the basic procedures of various saving schemes available.
- To determine the problems faced by women; identify gaps and develop educational awareness and training strategy.

The Women's Studies Centre, Nagaland University, Kohima organized a One Day Training for Low Income Women in Kohima Town on 25th February, 2009 at Ura Academy Hall, Kohima.

The questionnaire had been circulated to the women for the better acquaintance of their income and status in the society in particular of their family.

The resource persons were Mr A.K. Sharma, Sr. Manager and Mr Lasuh, Assistant Manager both from Central Bank of India, Kohima.

Dr I. Anungla Aier, Director of Women's Studies Centre, Nagaland University highlighted the training's program. In the introductory speech said financial management by the woman that takes care of their children is very important role. Aier while encouraging the participants that one could build up the confidence through saving. Appealed the participants to disseminate the saving account benefits to others, she added. Lauded the participants, which is an encouragement for the program, she said.

A.K. Sharma, Sr Manager, Central Bank of India, Kohima addressing in the occasion basic banking is an affordable cost to the weaker section of the people. The bank service to the people likes remittance and insurance, Sharma said. Woman plays great role in the family and he opined that this kind of training could educate and create awareness amongst the women, he added. Stressing the banking functions and role that serves the people at the doorstep. Bank also provides a financial assistant through different scheme, which determines Differential Rate of Interest, Sharma added.

Lasuh, Assistant Manager, Central Bank of India, Kohima encourages the trainees to open bank account. Everyone is tempted to spend the whole amount of money when it is in the pocket unless keep in the saving account in the bank, Lasuh said. Further, one could identify the people and build the relations through banking.

All the trainees were opened the bank account on the same day with the money provided by the Women's Studies Centre, Nagaland University, Kohima along with given to all the participants allowances. Lunch also provided in token of hospitality for the participants.

The program was presided by Petekhrienuo Sorhie, Project Officer and vote of thanks was proposed by Erali Swu, Lecturer, Women's Studies Centre Nagaland University, Kohima. Self-introduction by the participants before the training started.