

Research Article

Self-Help Groups Scaling up Economic Empowerment of Maram Tribal Women in Manipur

Anna Lungbila¹ and Joseph M.K²

Abstract

The Maram Tribal Community is one of the most vulnerable groups in Manipur. The modern advancements of technology and subsequent economic development are beyond the reach of most Maram community members since their human development is far below the national average. The socio-cultural and traditional practices of the community also add their share towards lower socio-economic status, and women in the community have to face multiple challenges in their lives. The introduction of community-based microfinance and the formation of women self-help groups by Non-Governmental Organizations (NGOs) resulted in the positive empowerment of tribal women.

This paper aims to analyze the economic empowerment situation of Maram tribal women in Manipur. A field study among the women self-help groups reveals that women members have gradual economic empowerment due to microfinance activities. The scaling up of SHG based micro-enterprise shall facilitate the overall development of the Maram tribal community in the long run.

Keywords: Maram tribal community; Women; self-help groups; Economic empowerment

1. Introduction

Multi-ethnic groups inhabit the state of Manipur with a great deal of geographical, linguistic, social, cultural, religious and economic heterogeneity. The hills of Manipur are the abode of the tribal communities. These tribes can be broadly classified into two groups—the Nagas and the Kuki-chins. Nagas are the largest tribal groups in Manipur, inhabiting Chandel, Tamenglong, Senapati and Ukhrul districts. Kuki-chin is a diverse group covering several tribes, sub-tribes and clans with varying manners and customs. Each tribe has its distinct language, which is not transparent and unintelligible (Tiba, 2013). The belief systems, customs, traditions, and histories are transmitted orally among Naga tribes since they do not have a written script. Naga women have a certain degree of equality, yet they are expected to stay at the home, cook, look after children, carry water, and procreate. Within the patriarchal hierarchy, she is a daughter in her father's house, a sister to her brother, a wife to husband, a mother to her children and a grandmother. There is an old saying about women "A woman is not to live in the light, love, and laughter but in the dark, sad, and misery" (Lungbila, 2016). A mother in a household is the first person who teaches children social etiquette and moral conduct in society. Through the proper maintenance of the family, Naga society can sustain its customs and values. (Shimray, 2004)

The Maram Tribe is one of the Naga tribes inhabiting the Senapati District, Manipur. The main Maram area falls under Tadubi and Kangpokpi sub-divisions. Maram is a place, a tribe and a language in the state of Manipur. The history of this tribe is interlaced with frictions and

¹State Manager, DDU-GKY, Nagaland analungbila@gmail.com

² Associate professor, Rajagiri College of Social Sciences, Kalamassery, emkay2001@gmail.com

resentments, chivalry and heroism, and is marked by episodes of bloodshed and exploitation just like many other Naga tribes. The Government of India declared the Maram tribe in 1981 as one of the 75 Primitive Tribal Groups (PTGs). The main occupation is agriculture, and rice is their staple food. They practice both shifting and terrace cultivation.

The origin of the Maram Nagas is veiled in obscurity as it is challenging to find the missing links of history. Therefore, we have to depend on their folklores, folktales, songs, stories, legends, sayings, proverbs, and myths for their social history. This cumulative effect of ancestral authority serves as the most public sanction for the observance of traditional norms.

Every society changes so are the Maram society. Many of these changes are social, economic, political, religious and cultural. Education has brought about the onset of modernisation. The transition that has taken place among the Maram, especially on women, is most visibly noticed in religious, ethical and moral values, educational activities, and after the introduction of Self-Help Groups (SHGs).

Table 1.Maram tribe, demographics, and 2011

Variable	Category	No.	%
Population	Male	22796	52.32
	Female	20781	47.68
	Total	43577	100.00
Literacy	Male	13239	59.80
	Female	9436	45.41
	Total	21829	50.87

(Government of India, 2011)

Table one presents the current statistics of the Maram community in Manipur. It shows that female has low literacy rate with 45.41 per cent as compared to male. The reason is that most of the Naga society women were not encouraged to receive education in earlier days. Traditionally Naga women were physically strong, and they carried out rigorous hard work in the agriculture sector. At the same time, they have exceptional talent in traditional handloom, weaving, shawl making and knitting; therefore, women's education was not given the necessary importance among Maram Community. (George, 2012)

The socio-cultural characteristics of the Maram Tribe

Social life is unique and vital for tribal communities. The Maram society is firmly rooted in beliefs, customs and practices that provide an insight into the social reality and thus, myths become an essential component of its history. Mythical knowledge is part of the Maram social system, where it exercises an overwhelming influence. The Maram Nagas have a highly organized political unit, and the members who belong to this tribe always stress the virtue of a democratic outlook, considering everyone equal to them. The Maram community have a hereditary chief in the person of a king or a queen. The functions of the chief are very nominal because the chief must act according to the wishes of the people and on the advice of the village or tribal representatives (George, 2012)

Though the Maram Nagas do not have sophisticated government machinery, a democratic way of life is the essence of their lives. Their administrative system covers almost all the conceivable needs of a member beginning from birth to death. Religion played a decisive role in the life of the Maram community. A good harvest, good health, freedom from accidents and sickness were blessings from the good spirits. The spirits of the ancestors, too, were considered beneficial. It is important to note that the tribal religion is more associated with social ethics than with higher

metaphysics and spiritualism. It has a simple social code that unites the people and fosters the characteristic tribal virtues of simplicity, truthfulness, hospitality and fidelity. ((Lungbila, 2016) The advent of Christianity had alleviated the living condition among the tribes. The church and religion became the only place where women can come together to pray, support and lend a helping hand among themselves. (Joseph, 1992)

The significant economic characteristics of Maram Community

The economy of Marams depends on agriculture. Rice is the main agricultural crop of the people. Maize, millets, oilseeds, soya beans, creeper beans, plant beans, pumpkins, cucumbers, papayas, chillies, cotton, sweet potatoes are some subsidiary crops. Lately, Marams have adopted wet rice cultivation. Therefore, there are no sizeable agricultural landholdings among Marams like many other neighbouring tribes. Besides the crops, Marams also have animal husbandry and Flower Nursery. The surprise that awaits one going through the Maram area is the absence of trees on the hills and the mountain ranges. There are no forests to be seen; in fact, the entire hills are bare. They have been cleared of all-natural vegetation to make room for paddy and other small cash crops. In the last few decades, Marams practised shifting or cultivation. It is a process of slash and burns method. By this method, the natural vegetation is annihilated to cultivate crops, mostly carried out by women (Lungbila, 2016). The core of the Maram economy is agriculture, mostly carried out by women, with rice being the main crop by practising shifting cultivation

Development of SHGs in Maram Community:

The formation of SHGs began in the year 2000 in Maram areas under the Mao Maram subdivision of Tadubi Block in Senapati district by the Agency for Integral Development Action (AIDA) of the Salesian of Don Bosco in 1998. After creating SHG clusters, AIDA moved to other areas to establish similar movements. Gradually the SHGs were handed over to the other NGOs like MANEDA (Manipur North Economic Development Association), IFAD (International Fund for Agricultural Development). ACCORDS (Apex Cluster Community Resource Development Society) is the umbrella agency to provide the necessary supervision and monitoring of the SHGs working in this area.

The economic activities of the SHGs and their subsequent influence in the family, neighbourhood and the local economy have been widely felt across Maram villages. SHGs have become a significant force in the Maram community. One of the positive approaches for growth and development is through the mode of SHGs. SHGs not only provide the members with the “opportunity to carry out economic activities but also discuss and analyze their social and economic situation to arrive at the root causes of their problems and strive to find out the solutions” (Dwarakanath, 2012).

Currently, ACCORDS (Apex Cluster Community Resource Development Society) is one of the most dynamic NGOs functioning in the Maram area. ACCORDS give the SHGs of women the backend support for their effective functioning.

Table 2 :Details of SHG in Maram Villages under Tadubi Block, Senapati District Under ACCORDS NGO

Name of the village	Name of Federation	Number of SHGs	No. of members
Katoimai Area	ACSHC	9	162
Maram Khullen	Labapui	18	324
Maram Centre	Nikidinei	10	180
Willong Circle	WCSF	16	288
Total		53	954

(Jerome, 2015)

A study was conducted among the SHGs of Maram tribe members in the Senapati District of Manipur from June to December 2016. This paper's main objective is to analyse the economic empowerment situation of Maram tribal women who are members of the SHGs described above under the ACCORD network.

2. Methods and Materials

The study was conducted using both primary and secondary data. Primary data was collected through a well-structured interview schedule. There are 53 SHGs formed under Maram villages divided into four SHGs federations, namely Katoimai federation with 9 SHGs, Maram Khullen federation with 18 SHGs, Maram Centre federation with 10 SHGs and Willong Circle federation with 16 SHGs formed. The selection of the respondents for the study was based on the inclusion criteria of tribal women who were members of Self-Help Groups for five years, and above. 100 women were selected as respondents for the study using the purposive sampling method.

Table: 3 No of SHG Members selected for the study

Name of the Federations	No of SHGs	No of SHGs selected	No of members selected from each federation
Maram Khullen Federation	18	3	30
Maram centre Federation	10	2	20
Willong Federation	16	3	30
Katoimai Federation	09	2	20
Total	53		100

(Source: computed from primary data)

One hundred members (10.48 % of the total SHG members) have participated in the study. A Focus Group Discussion (FGD) was also carried out with a group of 20 women with ten members each from the two SHGs selected purposely. FGD was conducted to get an in-depth understanding of the current economic aspects of the SHG based activities. The secondary data was mainly collected from the published reports of the federation of SHGs and the published documents of the government of Manipur

3. Analysis, Results and Discussion

The socio-demographic profile, the economic situation of the households, income level of the members, Members perception regarding their economic empowerment through SHGs, Major findings of the Focused Group Discussion (FGD) are discussed in this part.

Table 4 The socio-demographic profile of the Maram Naga tribal SHG women

Variable	Category	No.	%
Age	20-40	54	54
	40-50	39	39
	50 & above	7	7
	Total	100	100
Educational status	Illiterate	34	34
	Primary school	22	22
	High School	17	17
	Plus 2	15	15
	Graduate	12	12
	Total	100	100
5yrs		21	21

Years of Experience in SHGs	6 yrs	34	34
	7 yrs	26	26
	8yrs&above	19	19
	Total	100	100

(Source: computed from primary data)

The age-wise distribution of the respondents describes that 54 per cent were in the age group of 20-40 years while 39 per cent belonged to the 40-50 year category. The percentage of middle-aged women in the category of 50 and above is only seven per cent. The age-wise distribution indicates that there had been a considerably high number of women in the group was from the younger age groups. The 34 per cent were illiterate, and 22 per cent are having with primary education. Seventeen per cent had completed high school, 15 per cent had completed secondary education, and 12 per cent had graduated with a degree. The distribution indicates the high rate of illiteracy among the tribal women. Regarding their engagement with the SHGs programme, 21 per cent of the respondents have five years of experience, and 19 per cent have eight and above years of experience. 34 and 26 per cent of the respondents have six years and seven years of experience in SHGs activities, respectively.

Table 5. Economic aspects of the Women SHGs

Variable	Category	No.	%
House type	RCC House	15	15
	Bamboo House	25	25
	Assam type	60	60
	Total	100	100
Occupational status	Margin farmers	43	43
	Landless farmers	34	34
	Medium farmers	14	14
	Private employee	9	9
	Total	100	100
In charge of finance	Husband	33	33
	Wife	30	30
	Both	37	37
	Total	100	100
Monthly Income	Below 1000	21	21
	1000-1500	34	34
	1500-2000	26	26
	Above 2000	19	19
	Total	100	100

(Source: computed from primary data)

The property concept in the villages is confined to the size of landholdings and the type of house in which the family live.

The data regarding the type of house shows that most (60%) of the respondents resided in Assam type houses which are commonly found in northeast India. Assam type houses are made of wooden pillars, a bamboo wall with mud plaster, and a galvanized iron sheet roof. Twenty-five per cent resided in Bamboo houses (wall with bamboo mat and roof with thatch or galvanized iron sheet). Furthermore, only 15 per cent of the respondents lived in RCC (reinforced cement concrete) houses containing steel bars, fibres with a brick wall, a floor with cement and a roof with an iron sheet. The types of houses indicate the affordability of the families and their economic status since only a few (15%) could possess the houses with concert structure.

Forty-three per cent of the respondents are marginal farmers, which means the families own their fields in the Barak River (a river that flows through the Maram area), where they cultivate paddy

for livelihood. Thirty-four per cent are landless farmers who cultivate as tenants. Fourteen per cent are medium farmers who have land and paddy fields but do not work; instead, they rent out and consider themselves as farmers by occupation. Only nine per cent were privately employed—the data on who controls finance at home varied between husband and wife or both. Thirty-three per cent stated husbands were in charge of finance, 30 per cent of wives were in charge, and 37 per cent of respondents had both. Since alcohol consumption is prevalent among menfolk, in most cases, wives also took care of the finance alone with their husbands to ensure the family's financial security.

The level of income is an essential indicator of economic welfare, and household income is a priority activity of microcredit programmes. It is seen from the data described above concerning the monthly income of the respondents that 21 per cent of the women were in the category of income below Rs.1000 and 34 per cent had a monthly income of Rs.1000-1500, which shows that majority of this women were getting very meagre income per month.

Twenty-six per cent are under the 1500-2000, and only 19 per cent are above Rs. 2000.No body in the group has a monthly income above Rs.3000 per month. A good number of members (34%) of the respondents have income between Rs. 1000-1500. Moreover, this income source is from the sale of vegetables from the kitchen garden, small shops, tea stalls, traditional dresses and daily labour, etc.

Table 6: The distribution of respondents by years of membership in SHG and Income

Characteristics		5yrs		6yrs		7yrs		8yrs above		Chi-squar e	Sig.
		N	per cent	N	per cent	N	per cent	N	per cent		
Monthl y Income	Below 1000	7	33.3	4	19.0	5	23.8	5	23.8	17.71	.039 *
	1000-1500	7	20.5	9	26.4	8	23.5	10	29.4		
	1500-2000	4	15.3	7	26.9	8	30.7	7	26.9		
	Above 2000	3	15.7	4	21.0	7	36.8	5	26.3		

(Source: computed from primary data)

The Chi-square test is used to find the association between the years of experience in SHGs and income level. Association between the variables is significant (Chi-Square value = 17.71 with p-value < 0.05) at 5% level of significance. As the years of experience in SHGs increase, the monthly income of the members is also on an increasing trend. The field level observation has supported the same that the members with more experience in SHG activities earn more from their farm-related activities because they have acquired more competence in farming and financial management by the programs organized for the SGs by the supports organizations.

Table7. SHG Members perception regarding their economic empowerment through SHGs

Variable	Category	No.	%
Improvement in women's saving habits through SHGs	Yes	95	95
	No	5	5
	Total	100	100
Satisfaction with the loan availability	Yes	72	72
	No	28	28

	Total	100	100
Satisfaction with SHG's help to farming support	Yes	90	90
	No	05	10
	Total	100	100
Repayment of loan on schedule	Yes	77	77
	No	23	23
	Total	100	100
Improvement in the standard of living of the household	Yes	56	56
	No	44	44
	Total	100	100

The socio-economic lives of Maram Naga women are linked with their farming practices, with most of them are engaged in agriculture as their primary livelihood option. The table mentioned above presents the women's perception of the economic aspects of their engagement with SHG. The majority are satisfied with loan availability, repayment of loans and farming support through the SHGs programme. A good number of women (56%) have the perception that their overall life situation has been improved due to the SHG formation and subsequent involvement in the SHGs activities in the local community.

Analysis of the results of the Focused Group Discussion (FGD):

An FGD was carried out to understand the influence of SHG activities on the economic empowerment of the members of SHGs. The FGD was conducted among SHG members to have an in-depth knowledge of how far the Maram women had understood the SHG activities and how it led to women's economic empowerment. The main points for the group discussion were the changes and improvement of household financial position after joining SHG, involvement in decision making of household financial matters and the economic benefits derived from SHG engagement over the years.

A vital improvement identified by the women was that they could spend money for the house better. Additionally, they could provide better food and other amenities for their children. A sizable number of the participants have identified that the microcredit program is helpful since they can get money when they face emergencies to meet the additional hospital expenditure, sickness, and other unforeseen circumstances in their daily lives.

All the participants affirmed that SHG is helping them with credit facilities to meet their various household needs that too with a low interest rate of 3% to get money at an affordable rate of interest. They also identified other economic benefits such as purchasing more necessary household items like "gas cylinder, toilet articles and stationeries". Besides, many women revealed that their capacity for household money management increased and improved their standard of living. Only a few women remarked that there are no significant changes at all in their household economic situation. In a deeper analysis, it is identified that these women are new members of the SHG.

Women participation in decision making in the house and society is one of the essential components of empowerment. Hence, another important aspect discussed in the study is women's involvement in decision-making on household matters. Almost all the group members opined that their involvement in decision making in the family, especially relating to children's education, improved after becoming active members of the SHGs. Remarkable changes are noticed in the children's education as the women could take independent decisions about the welfare of their children. Most of the money they receive from SHG has been spent on the education of children. After becoming SHG members, they also realised that they were consulted even by their husbands before taking any decisions on household expenses, buying a TV, fringe, groceries, stationery, and other items. An SHG leader said, "When I did not have money, I just followed

whatever decisions were made by the family. But since I earn and support family, I can actively participate in decision making in the family".

Regarding overall economic advantages, from the discussion with members, it is found that the formation of SHGs has benefited its members by increasing their assets, incomes and employment opportunities to some extent. Among the participants, well-educated members mentioned that credit availability has reduced child mortality, improved maternal health, better nutrition for women and children, and improved housing facilities for many SHG members. Above all, the SHG program has empowered women by enhancing their contribution to household income, increasing the value of their assets, and generally giving them better control over decisions that affect their lives.

Some suggestions put forward by the group was the need for more awareness and training in the domains of health and hygiene, micro-enterprises, marketing linkages and better job-oriented educational opportunities for the girls. The value addition and marketing of the agricultural and handicraft products of the area with more focused technical and financial support is the group's demand to enhance their income in the future.

4. Conclusion

A woman has dual responsibilities in family and society. SHGs give a platform for women, especially in the rural sector, to realize their unrecognized talents. It helps them to create their own identity and self-dependent. Today SHGs have become a motivational tool for the Maram tribal women. The unattainable dreams are fulfilling slowly and gradually as the socio-economic progress among the womenfolk are increasing. The illiterate women are also taught how to write their names, withdraw money from the bank, meet the officials, attend meetings, and also taught how to maintain themselves and the family too through these informal groups. The markets are expanding with varieties of products made by the group to enhance themselves and others. The woman begins to handle money, learned savings, and realized the value of money and its importance. The scenario of women is changed with the active involvement of women in SHGs programs. The Maram tribal women are becoming champions of poverty alleviation because it generates employment opportunities. Today, if we inquire about the women who are members of SHGs, they revealed that their income, savings, asset structure, income, and employment days have improved after joining the SHGs. One of the most important features of training programmes is to enhance the capability of SHGs by upgrading their skill for their economic activity. SHGs allow the member to carry out economic activities and discuss and analyze their social and economic situation to arrive at the root causes of their problems and find out the solution. It is a forum for the collective voice of the poor against common oppression and exploitation, individual understanding problems, improving capabilities, and enhance capacities and manage their resources.

It has been found that the members of the SHGs have economic independence, better social life, has improved their living standard, changes in their behavioural and attitude to life. The women in the SHGs increase their self-reliance due to entrepreneurial decisions. The tribal women who are part of SHGs gained the confidence to manage the finances both at home and in groups individually. They can develop their skills, and even more, they have started taking decisions in the family, in the village and more. Looking at the living standard of Maram women today, we can see tremendous changes in and around the effective functioning of SHG. Different NGOs play an essential role in training women through various ways to stand independently in any sphere of life.

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