

“A STUDY ON THE FUNCTIONING OF SELF-HELP GROUPS IN MANIPUR STATE WITH SPECIAL REFERENCE TO IMPHAL WEST DISTRICT.”

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Abstract:

India is developing socially and economically. It is largest country in South Asia. Gender inequalities around the world are more prevalent, though they are the most elusive forms of inequality. The gender equality issues are the concerns of every member in the society and it ultimately forms the very important basis to have a just society. The economic independence is a supreme importance for the empowerment of women and also the participation of women in every aspect of the society.

The self – help group have looked into empowering women through an all-round development programs by setting up goals. The involvement of women in the self-help group is not only cost effective in eradicating poverty but also looks into the aspect of women empowerment and also the health status. The self-help group in India have been one of the most important phenomena in the aspect of development of people who are deprived of status in the society.

Key words: Socially and economic, women, technology, SHG, Business and politics, standard of living.

INTRODUCTION

India is developing socially and economically. It is largest country in South Asia. The government of India has difficult to provide financial assistances and strong economy condition to all the sector. Government also try to give equal right to women of India to prove themselves or better compare to Man. Women in India have their status in multiple field like technology, literature, art. There is hardly an industry or sector where women are not found. The women: men ratios are improving in all sectors in India. Several Indian women, like their counterparts in other countries, have made their mark in international business and politics too. The success of women is no longer limited to India. Women has inspired and has confident to move out from home due to increased social awareness and education. To manage the economic needs of the family and to attain higher standard of living the women participation in economic activities.

STATUS OF WOMEN IN ANCIENT INDIA:

The Rig Vedic women in India the high status in society. The women were given opportunity to attain high intellectual and spiritual standard. Though monogamy was mostly common, the upper section of the society indulged in polygamy. There was no sati system or early marriage. But from enjoying free and esteemed position in the Rig Vedic society, Women started against since later Vedic period in education and other rights and facilities. Child marriage, widow burning, polygamy further worsened the women situation.

The epic and Puranas equated Women with property. Though the Maurya kings often female bodyguards, spies and Striadhyaaksha mahamatras, Women status was still bad.

STATUS OF WOMEN IN MODERN INDIA:

In this period status is better and change from both the period i.e. Ancient India ad Medieval India. Women population is almost half of the total population of India, in this period women start going to school and working in co-operate sector and government sector. Indian Laws are being made without discrimination against woman, as a result of Indian woman enjoying high position in the society. Today woman are occupying high post and high rank in various field like I.A.S, IPS Sport, I.F.S and Defense service. In this period woman are starting their own Business and has the ability to compete with Man.

WOMEN ENTREPRENEURSHIP:

The term entrepreneur, in French, if literally translated, means “go-between” and has been used since the 12th Century. The growth and success of entrepreneurship, which denotes a merger of idea, initiatives and opportunities depends, upon the facilitating and encouraging environment.

Women entrepreneurship is the process were women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently.

Women entrepreneur is defined as an enterprise owned and controlled by woman having minimum financial interest of 51% of capital and giving at least 51% employment generated to women.

CONTRIBUTION OF NITI AAYOG TOWARDS WOMEN EMPOWERMENT:

Niti Aayog was setting up a cell focused on offering financial support and mentorsip to women entrepreneurs. Women entrepreneurs constitute only 11% of Indian startups while women focused venture capital fund Saha fund said only 3% of women received VC funding. Although women have made large strides in achieving equality with men, women living in rural areas are still vulnerable helpless and dejected. Niti Aayog launches ‘**Women Transforming India**’ – Celebrating women doers, leaders and change makers from across the country, NITI AAYOG –Govt. of India premier think – tank – has launched the ‘Women Transforming India’ initiative on, March 8 2016 International Women’s day, in partnership with the UN in India and Mygov.

As the policy think tank, NITI AAYOG seeks to engage directly with women leaders from across urban and rural areas of India. Women Transforming India is, therefore, our effort at putting our ear to the ground to gather successful stories of changes heralded by women at the grassroots level, within communities. Women Transforming India is consistent with the government renewed commitment to advancing gender equality. There are many intervention including Beti Bacho Beti Padhao, Janani Suraksha Yojana, Sukanya Samridhi Yojana are testimony to its resolve to empower and educate of girls and to tackle discrimination against girls and women. This initiative is also a step forward in furthering the Sustainable Development Goals which have gender as a stand – alone goal, Niti Aayog has been entrusted with responsibility to plan, monitor and coordinate SDG efforts across Central Ministries and state governments.

ORIGIN OF SELF HELP GROUP:

Empowerment of women with the help of group activity and microfinance facility has become a major strategy in developing countries. It has become the buzzword since 1990. The idea of SHG assumes that an individual is strong enough to achieve his /her objective. At the same time as a member of group he / she will gain extra strength, capacity, force and identity – which are essential to get the wants fulfilled.

Self – help group is a small economical homogenous and like – mindedness group which is willingly ready to donate mutual fund to be lent to its member as per as the decision of the groups, which works in the unity, awareness, social and economic enablement in the way of autonomous functioning.

CONCEPT OF SELF HELP GROUP:

The idea of SHG give the principle by the women, of the women for the women. Self – help along with mutual help can be a powerful source for poor people’s which give efforts in socio – economic upward migration. Underprivileged people need not only credit support but also saving and services. The Self-Help groups are small informal associations formed with the objective of enabling members to reap economic benefits out of mutual help, solidarity and group responsibility. These groups are composed of members, who are poor, having low savings capacity or no savings capacity and generally depending on money lenders or private sources for meeting their consumption and emergent needs.

In an area where there is nobody to help the helpless mass the concept of “Self Help” could be introduced. Hence, it would be enable them to comprehend the need and to design the remedial measure accordingly. One of the significant features of “Self Help”, is to make people not to rely on the government or non-governmental organizations to improve the infrastructure facilities needed to the village.

DEFINITION OF SELF HELP GROUP:

“The Self Help Group has been defined by NABARD as a group of about 20 people from a homogeneous class who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use their pool resources to make small interest bearing loans to their members. The process helps them imbibe the prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members”.

“Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs”.

“SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction”.

MEANING OF SHG:

“Self- help is one of the most fascinating aspects of rural development. It is a dynamic process that transcends the narrow boundaries of any given aspects of development. Self-Help is a fundamental tenant of recent expanded strategies of basic needs and self-reliance.”

“Self-Help is both a means and a goal within the strategy of basic needs. It is a means with which to achieve goals of minimum requirements of private consumption i.e., adequate food, shelter and clothing and community services i.e., safe drinking water, sanitation, public transport, health and education. It is also identified as a tool; people should participate in making the decisions which affect them.”

FORMATION OF SELF – HELP GROUPS:

Usually Self Help Groups are formed in rural India. They consist of fifteen to twenty members of a certain locality living with similar socio-economic conditions. The unregistered groups will be operated on the principles of mutual trust, co-operation, condition and interdependence. Preference to subscribe membership will be given to the poorest of the poor, handicapped, widowed, deserted, and downtrodden. The leaders will be selected from among the members of the group.

All the members together convene meetings and discuss various issues of both individual and general and take decisions in relation to their socio-economic and cultural empowerment with mutual cooperation and coordination.

NEED AND IMPORTANCE OF SELF - HELP GROUP:

Self-help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. A group become the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self -help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. Thus, self- help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

CHARACTERISTICS OF SELF -HELP GROUPS

The following are the importance characteristics of self - help group:

1. Self – help group are usually small in size.
2. They are identical interest, social heritage, common occupation, homogeneity affinity.
3. Understand the knowledge of member of intrinsic strengthen, needs and problems.
4. They are democratic in operations.

FUNCTIONING OF SELF – HELP GROUP:

In view of carrying out the empowerment of women, by promoting mutual help among them the SHGs will be expected to take on certain functions which are essential documentation on the happenings of the SHGs and their involvement with the wider society is considered to be vital. The details of small savings will be maintained by the members themselves.

The function of SHG are as follow:

1. SHGs hold weekly meetings mostly during non-working hours.
2. They promote thrift habit among members.

3. They build common-fund slowly and systematically.
4. They establish linkage with bank and government departments.
5. They provide loans to the member.

UNIQUENESS OF SELF – HELP GROUPS:

1. The self-help groups are usually built around two different ways that is formal and the informal way.
2. The self-help group helps in social and also the economical way of development of the members through the groups created.
3. The advantage of financial flexibility is like low rate of interest, repayment tenure, the mode of repayment etc during the time of emergency on certain rules that is laid.
4. There is possibility of interaction between the self-help group members and the outside world.

Women in India have been the victims of various and cultural factors. All of these are the integral part of every economy. When women are considered as equal partners in progress with men there would be an all-round development and pleasant growth of the Nation.

GOVERNMENT SCHEME PROVIDE FOR WOMEM:

1. SUPPORT TO TRAINING & EMPOLYMENT PROGRAMME FOR WOMEN(STEP):-

It was Central Sector Scheme launched in 1986-87, to improve the skill of poor and asset less women and provide employment on sustainable basis by mobilizing them in a manageable allied groups, reinforce marketing linkages, support services and access to credit. STEP also pledge for enabling support service in the form of health check – ups, legal and health literacy, elementary education, gender sensitization and mobile creches.

2. RAJIV GANDHI SCHEME FOR EMPOWERMENT OF ADOLESCENT GIRLS (RGSEAG) – ‘SABLA’

RGSEAG was launched by the government in 16 August 2010. RGSEAG is being execute in 200 districts across the country on a trial basis. However, SABLA has completely replaced Nutrition Programme for Adolescent Girls (NPAG) as all districts of NPAG are now part of the SABLA. The scheme focus at vocational training for girls above 16 years of age for their economic empowerment.

3. Central Social Welfare Board (CSWB):

In order to tackle the socio- economic require for women and children of selected 8 most deteriorate districts in the north eastern region in the economic arena, Central Social Welfare Board has formulated the Integrated Scheme for Women empowerment (ISWE). The scheme is being implemented on pilot basis since 2008 and has the objective of meeting the felt needs of the area by mobilizing community action, converging available services and resources of the area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counseling vocational training, preventing child trafficking and other social evils.

4. NATIONAL MISSION FOR EMPOWERMENT OF WOMEN:

The extent of empowerment of women from a holistic and macro-point of view is largely determined by 3 factors viz. economic, social and political identity. These factors are deeply intertwined and linked with many cross cutting linkages. It implies that if efforts in any one dimension remains absent or week, the outcome and momentum generated by the other components cannot be sustained. It is only when all these

three factors are addressed simultaneously and made compatible with each other can women be truly empowered. Therefore, for the holistic empowerment of women, an inter-sectoral approach has to be adopted. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination enabling them to develop their full potential to be active participants in nation building, sharing the benefits of economic growth and prosperity

5. RASHTRIYA MAHILA KOSH-(NATIONAL CREDIT FUND FOR WOMEN):

The Rashtriya Mahila Kosh (National Credit Fund for Women) was set up in 1993 with a corpus of Rs. 31 core, against the backdrop of socio-economic constraints faced by poor women to access micro – credit from the formal financial system in the country, especially those in the rural and in unorganized sectors. The principal corpus has increased to Rs.100.00 core by 2009-10. The main objective behind the setting up of the Rashtriya Mahila Kosh (RMK) under the Department of Women and Child Development (now Ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development. The RMK is now being restructured as a NBFC with a corpus of Rs.500.00 cr.

6. GENDER BUDGETING AND ECONOMIC EMPOWERMENT OF WOMEN:

Budgets, which influence the overall level of national income and employment and reflect the priorities of the government regarding public investment, also promote gender equality within the national development framework. The Government of India is committed to promoting gender equality and has adopted Gender Budgeting (GB) as a tool to address the inequalities faced by women. The purpose is to ensure the translation of Government's policy commitments on gender equity into budgetary allocations.

SUPPORT SERVICES:

HOSTEL FOR WORKING WOMEN:

A. The Scheme of Working Women Hostel envisages provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home-towns and for women being trained for employment.

The scheme has been revised with following salient features:

- Financial assistance for construction of hostel building to be given only on public land.
- Financial assistance available for rent of the hostels which are run in rented premises also.
- Provision for maintenance grant of hostel building (maximum Rs.5 lakh) and one-time non-recurring grant for furnishings (@ Rs.7500 per beneficiary).
- State Government agencies, Urban Municipal Bodies, Cantonment Boards, Civil Society Organizations, Panchayat Raj Institutions, Self Help Groups, Recognized Colleges/Universities, and Corporate or associations like CII, ASSOCHAM and FICCI have been included under the revised scheme.

B. Working Women Hostel at Jasola, New Delhi:

In view of increasing incidents of assault on women from the North-eastern States, the Ministry of Women and Child Development had undertaken construction of a working women hostel in the year 2008-09 exclusively for the working women of North East region working in and around Delhi. The construction

of the hostel building at Jasola, New Delhi, has been completed in this current year. The six storied hostel building is having 167 living rooms with a capacity to accommodate 500 working women. This hostel also has provision of a day care center for the children of working mothers.

POLICY ON WOMEN EOPOWERMENT:

1. Pradhan Mantri Ujjwala Scheme:

It was launch in May 2016 with the tag line of Swachh Indhan, Behatra Jeevan. It motive to provide free of cost LPG connection to women from below poverty line.

Union budget 2018: Ujjwala scheme to cover 80 million families.

The scheme allows the government to provide cooking gas connections to poor women along with financial assistance over a period of three years. Eligible families are identified through the Socio-Economic Caste Census 2017 data. Ujjwala scheme provides financial support of Rs1,600 for each cooking gas connection to eligible households. The connections are given in the name of the women heads of households. The government also provides an equated monthly instalment facility for meeting the cost of stove and refills.

CONTRIBUTION FROM UNION BUDGET 2018-2019:

1. Lower EPFO rates for new women employees:-

This budget has provided a reduced rate of Employee Provident Fund for new women employees for the first 3 years of their employment. Before it was 12% of basic salary and dearness allowance would have been diverted to provident fund. The new rules, only 8% will be diverted, which means the employee salary will increase.

2. An increase in allocation of funds to the MUDRA scheme:

MUDRA Yojana is launched to provide first –time entrepreneurs with funds at a concessional rate of interest. The finance minister said that 76% of beneficiaries are women. The scheme has received a boost of Rs 3lakh crore that the government has set as a target for lending during the year 2018-2019. Under the scheme We can avail a Rs 10 lakh loan without any collateral security and maximum amount of Rs 50lakh.

3. Benefit for businesses hiring casual employees:

The apparel, footwear and leather industry can now claim 30% of employee cost as a deduction under section 80, even if the employee has only been in service only for 150 days. It tend to increase job creation, should also see an increase in hiring women who work in these sectors.

STATEMENT OF THE PROBLEM:

Unemployment and poverty are two main problems faced by the developing countries in the world. The Indian policy makers have worked on different policies that can generate employment opportunities at a large scale, so that they can bring up millions of unemployed population above the poverty line. The labour force in India is increasing every year, due to which there is a huge backlog. As the number is increasing the competition for being employed is also increasing, The government of India has brought in various schemes which mainly looks into the Urban development. The Swhari Jayanti Shahari Rozgar Yojana, The Urban Self Employment Programme(USEP), Development of women and Children in Urban Areas(DWCUA),

The Urban Wages Employment Programme(UWEP) are to name a few. These programmes in general aims at providing employment opportunities, instructing the needed skills of self-employment.

SCOPE OF THE STUDY:

This study has attempted to examine the function of self-help group in Imphal West, Manipur and their socio-economic condition of its members. The study examines how far the self-help group's has helped the Women in raising the standard of living and also their income level and enabling them to cross the poverty line.

OBJECTIVES OF THE STUDY:

1. To analyze the interdependence of occupation of the members and the source of money deposited in the thrift.
2. To study the impact of the self - help group on their social improvement status.
3. To study and understand the problem faced by the members of the group.
4. To know the major reasons, for not taking bank loans for income generation.

RESEARCH METHODOLOGY:

This study has made use of the primary data. The sample of the study is on the basis of the seven SHG member i.e 80 sample size of Imphal west district, Manipur. A well- structured questionnaire was framed and presented for the relevance. The questionnaire was distributed among the seven self- help group member of Imphal west. In a few cases the questionnaire was explained in the local language and then the responses was collected. Care was seen that not more than 15 questionnaire was given to each self-help group. Different statistical tool has been used to analyze the primary data collected. Bar graph.Pie-chart.Pareto graph.Chi-square.Mean, standard calculation.

PROFILE OF THE STUDY AREA HISTORY:

INTRODUCTION:

Manipur has come under the influences of cultures of many different ethnic groups who came at various time and contributed to the growth of civilization. The Meitei-lon speaking state of Manipur resides on the far north-eastern edge of the map of India. The landscapes filled with brilliant greenery complemented with the crystal-like water, kayaks in the lakes, and waterfalls in hills, seem to be a common sight in Manipur. The gifted land of Manipur also has a growing population of over 25 lakhs, residing in a vast area of about 20000 kilometer square. The population density of the state is very low, which makes it one of the least population density areas, in the north east corner of India. Here, the population growth rate is less than 20%. The state also ranks first within the north eastern Indian states, when it comes to the sex ratio. It has a good gender proportion of above 900 females in 1000 males, according to the Manipur census 2011.

Literacy has greatly increased in this state as compared to the previous census, with around 10% increment rate. It's noteworthy, that literacy in females has increased more than that in males. The ratio of urban to rural population is approximately 3:7 in Manipur, which is better in terms of urbanization as compared to the rest of north-eastern regions. Imphal is the largest city in the state, which is also its capital. The official language spoken here is Meiteilon. The culture of Manipur is enriched with so many facets, that it is difficult to discuss all of them at once. But when it comes to Manipur, it will be criminal not to mention the 'Manipuri Raslila', which is the native traditional dance form. The dance is a treat to eyes both with the

moves and the costumes. Mukna is a popular sport, which is a kind of wrestling. Other than these, many state- wide recreational activities like boat races and festivals ensue.

DISTRICT OF MANIPUR:

A district of an Indian state is an administrative geographical unit, headed by a district magistrate or a deputy commissioner, an officer belonging to the "Indian Administrative Service". The district magistrate or the deputy commissioner is assisted by a number of officials belonging to different

List of the district are given below:

CODE	DISTRICTS	HEADQUATERS	POPULATION	AREA	DENSITY
BI	Bishnupur	Bishnupur	240,363	496	415
TH	Thoubal	Thoubal	420,517	514	713
EI	Imphal East	Imphal East	452,661	710	555
WI	Imphal West	Imphal West	514,683	519	847
SE	Senapati	Senapati	354,772	3,269	116
UK	Ukhrul	Ukhrul	183,115	4,547	31
CD	Chandel	Chandel	144,028	3,317	37
CC	Churachandpur	Churachandpur	271,274	4,574	50
TA	Tamenglong	Tamenglong	140,143	4,391	25
	Jribam	jiribam			
KPI	Kangpokpi	Kangpokpi			
KAK	Kakching	Kakching			
	Tengnopal	Tengnoupal			
	Kamjong	Kamjong			
	Noney	Noney			
PZ	Pherzawl	Pherzawl			

STATUS OF WOMEN IN MANIPUR:

Women of Manipur generally taking the crucial role in critical stage in the history of Manipur.

They perform like a fighter in safeguarding political and economic discourse after Manipur lost her independence against the British Empire in 1891.

Even though the status of a Manipuri woman in general was not very unique, perhaps they were the main contributor to the economic prosperity. They were made as un-emancipated and unsatisfied participants, as the practice of polygamy were quite prevalent at that time.

SCHEME WITH ASSISTANCE FROM CENTRAL:

1. SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME (STEP)

“ Department of Women and Child Development, Ministry of Human Resource Development, Sashtri Bhavan- New Delhi has given financial support to impart training under this programme. The programme aims to increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generation activities. It provides training for skill up gradation to poor and asset less women in the traditional sectors – agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, Khadi and village Industries, sericulture, social forestry and wasteland development”.

2. Setting up of Employment-cum-Income Generating units (NORAD):

This programme, partially assisted by NORAD, aims to improve the lives of poor women by training them in traditional and non-traditional trades viz.- electronics, watch assembly, basic and advanced computer training, garment making, secretariat practice, embroidery etc. and to ensure their employment in these areas given training.

3.CONSTRUCTION / EXPANSION OF HOSTEL BUILDING FOR WORKING WOMEN WITH A DAY CARE CENTER:

Under this scheme financial assistance is extended to voluntary organizations, public sector undertakings, state government and Educational Institutions for construction of hostels for working women in order to enhance enrolment of women in unemployment and in technical training. The objective is to provide cheap and safe hostel accommodation to employed women living out of their homes.

4. SHORT STAY HOMES FOR WOMEN AND GIRLS (SSH):

The SSH scheme for Women and girls who have no local support systems due to family problems, mental strains, social ostracism, exploitation and other causes. The services extended in these homes include medical care, psychiatric therapy, educational cum vocational training, recreational facilities etc.

5.SWADHAR

A scheme for women in difficult circumstances with the objectives as follows:

To supply primary need of shelter, food, clothing and care to the marginalized women, girls living in difficult circumstances who are without any social and economic support

To rehabilitate them socially and economically through education, awareness, skill up gradation and personality development through behavioral training etc.

6.Target group / beneficiaries of SWADHAR:

The following shall be the target group beneficiaries of the scheme widows deserted by their families and relatives and left uncared near religious places where they are victims of exploitation.

SELF HELP GROUP OF MANIPUR:

Self-Help Groups (SHGs) are considered as building block for micro finance. Therefore, it was considered very important for the study of understanding how an SHG was formed and functioned. Before extending any credit facilities by banks, SHGs have to be assessed in terms of Group dynamics like cohesion, vibrancy, goal-oriented action, participation of members, democratic decision and collective leadership.

As is happening in other parts of India, Manipur also has its plethora of self -help groups (SHGs), which are instituted through NGOs working in various sectors. SHGs as the name indicates is a support group wherein the members of the group help each other through various mechanisms like organizing prayer meetings, charity drives, forging support systems for people who have gone through difficult circumstances: the loss of a loved one, physical handicaps, addictions and the like. However, most activities mentioned here are seen in urban areas and in Manipur, SHGs are often the domain of the NGO sector and are almost always a

group of about 20-25 women who have availed service delivery from that particular NGO. The members often contribute a certain amount of money as per the group decision at time intervals: weekly, fortnightly or monthly. The amount thus collected is used according to the needs of the group members with the lowest rate of interest. But apart from the idea of keeping a fund corpus for needs of the group members, SHGs foster meetings among like-minded group members, thereby facilitating an emotional support system for people who often have no other means: widows, sex workers, drug users.

PROFILE OF THE STUDY AREA:

IMPHAL WEST DISTRICT:

The Imphal West District has two types of land forms, namely valley plains which constitute the major portion of the district and foot hills. It is a small plain area at the center of Manipur surrounded by Plains of other districts. **Imphal City**, the State Capital is the nodal functional center of this District. It is surrounded by Senapati District on the north, on the east by Imphal East and Thoubal districts, on the south by Thoubal and Bishnupur Districts, and on the west by Senapati and Bishnupur Districts. The Imphal West District has two categories of land forms, namely valley plains which constitute the major portion of the district and foot hills. The plain valley land at the periphery of the Loktak Lake is low lying and its major portion is inundated since the commissioning of the Loktak hydro-electric project. After the inundation a new farming system, i.e. paddy cum fish culture is popular in the area.

According to the census report 2017 it has a population of 514,683. It is divided into four sub-division and 10 circles:

- Lamphel-pat sub – division: Lamphel-pat
- Patsoi Sub-Division: Patsoi, Konthoujam
- Lamsang Sub-Division: Salam, Lamsang, Sekmai
- Wangoi Sub-Division

SELF – HELP GROUP WITH SPECIAL TO IMPHAL WEST:

For the study there is six SHG – with special reference to Imphal west:

1. Thangmeiband weaver SHG :

It was started 6 April 2003 with the aim of empowered women to provide financial assistance and to improve economic condition of the women. It consist of 13 women member. The main of the association is weaving and produce mainly Manipur traditional silk saree and dhoti for male to wear in marriage ceremony and other religion function. They participate in mala and earn profit. They contribute Rs. 100 every month as thrift.

2. Kombirei women SHG:

The organization come to exist on 20 Dec. 2014 to promote women empowered and make the women confident themselves to stand by themselves. The main activity of the organization – make agarpati and pickle and they sale there product to local market and take part in exhibition. The group member contribute Rs.200 as thrift every month.

3. Phaobi women SHG:

It was launched in 13.nov. 2013 with the objective of increasing financial assistance and giving the confident to the member to stand by their own. It consist of 12 women member. The main activity of the organization – produce craft item like mora, Flower bass etc. Each member contribute

Rs. 150 every month as thrift. The organization took part in various state level mala organized by government of Manipur.

4. Patenga women SHG:

It was launched in 9.Spt. 2005 with the objective of increasing financial assistance and giving the confident to the member to stand by their own. It consist of 15 women member. The main activity of the organization –make pickle, dry fruit pickle which are traditional type of pickle in Manipuretc. Each member contribute Rs. 250 every month as thrift. The organization took part in various state level mala organized by government of Manipur.

5. Washak Chetpi women SHG:

It was started 02.Feb.2009 with the aim of empowered women to provide financial assistance and to improve economic condition of the women. It consist of 16 women member. The main of the association is weaving and produce mainly Manipur traditional silk saree and dhoti for male to wear in marriage ceremony and other religion function. They participate in mala and earn profit. They contribute Rs. 100 every month as thrift.

6. Saugaijam Leirak Maning SHG:

The organization come to exist on 8.Jan.2009 to promote women empowered and make the women confident themselves to stand by themselves. The main activity of the organization – make agarpati and pickle and they sale there product to local market and take part in exhibition. The group member contribute Rs.150 as thrift every month.

DATA ANALYSIS AND INTERPRETATION

OBJECTIVES OF THE STUDY:

The following objective are analyzed in this chapter:

1. To analyze the interdependence of occupation of member and the source of money deposited in the thrift.
2. To study the impact of the self - help group on their social improvement status.
3. To study and understand the problem faced by the members of the group.
4. To know the major reasons, for not taking bank loans for income generation.

ANALYSIS OF THE DATA:

OBJECTIVE – 1

To analyze the interdependence of occupation of member and the source of money deposited in the thrift.

ANALYSIS OF DATA:

To determine the interdependence of occupation of member and the source of money deposited in the thrift.

Contingency table obtain from the data

occupation source	Self employed	housewife	Unemployed	total
Own income	10	19	6	35
Others	9	29	7	45
Total	19	48	13	80

HYPOTHESIS TO BE TESTED:

H0: Source of money deposited in the thrift is independent of occupation.

H1: Source of money deposited in the thrift is dependent of occupation.

TEST STATISTIC:

$$\chi^2 = \sum (Q_i - E_i)^2 / E_i$$

If follow Chi-square distribution with $(n-1)(n-1) = 2$ degrees to freedom.

CONCLUSION:

The χ^2 Value calculated is 0.9779. At $\alpha = 5\%$ level of significance & 2 degrees of freedom, critical value of χ^2 is 5.991.

Therefore, we accept the null hypothesis and conclude that the source of money deposited in thrift is independent of occupation.

OBJECTIVE-2:

To study the impact of the self - help group on their social improvement status.

ANALYSIS OF DATA:

To determine the self-help group on the social empowerment of the members the survey included the questions around certain schemes run by the government for the benefit of the people.

HYPOTHESIS:

H0: There is no significant mean difference in the educational qualification and the awareness about the scheme run by the Government. ($\alpha = .05$)

H1: There is significant mean difference in the educational qualification and the awareness about the scheme run by the Government. ($\alpha = .05$)

TABLE:4.1

GROUP STATISTICS

EDUCATIONAL QUALIFICATION	N	MEAN	STANDARD DEVIATION	STANDARD ERROR OF MEAN
MARRIAGABLE_AGE_A 1	26	1.00	.000 ^a	.000
2	55	1.00	.000 ^a	.000

DOWRY_PROHIBITIONS_A	1	45	1.00	.000 ^a	.000
	2	35	1.00	.000 ^a	.000
RIGHT_TO_EDUCATION_A	1	35	1.00	.000 ^a	.000
	2	45	1.00	.000 ^a	.000
DEVELOPMENT_PROG_A	1	51	1.00	.000 ^a	.000
	2	29	1.00	.000 ^a	.000
ICDS_A	1	44	1.00	.000 ^a	.000
	2	36	1.00	.000 ^a	.000
DWCRA_A	1	46	1.00	.000 ^a	.000
	2	34	1.00	.000 ^a	.000
SGSY_A	1	55	1.48	.508	.091
	2	25	1.42	.497	.060
WCP_A	1	30	1.19	.402	.072
	2	50	1.04	.205	.025
IRDP_A	1	44	1.00	.000 ^a	.000
	2	36	1.00	.000 ^a	.000

Independent Sample Test

	Levene's Test for Equality of Variances		t-test for equality of means						
	F	Sig	t	df	Sig(2 tailed)	Mean difference	Std.error difference	95% Confidence Interval of the Difference	
								Lower	Upper
SGSY_A	.110	.741	-	98	.426	-.064	.108	-.361	.154
			.799	26.2	.413	-.064	.109	-.356	.148
WCP_A	26.12	.000	-	98	.015	-.150	.061	-.270	-.030
			2.47	37.2	.057	-.150	.076	-.305	.004
			-	4	1.97				

From the above table the significance level is 0.741 which is greater than the alpha value i.e 0.05 so we accept H₀ that there is no significance difference between educational qualification and the awareness about the scheme run by the government.

OBJECTIVE -3:

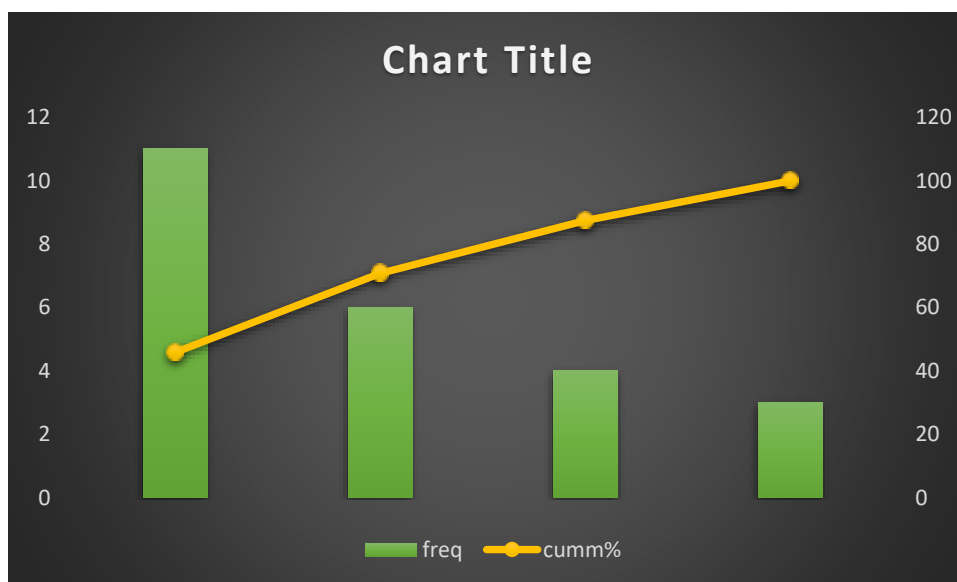
To study and understand the problem faced by the members of the group.

1. The self – help groups of Imphal west function successfully in the social and economic empowerment aspect in the life of members.

2. Despite the progress and the success, its member are facing few problem. Inspite of main aim of all the SHG is to provide the training with any kind of training facilities.
3. They also faced problem in starting new business to earn adequate income from their different business, so that they can improve their standard of living. This could be due to the meagre finance at their disposal or due to the difficulty in arriving at consensus amongst the member, illiteracy and lack of awareness.
4. Lack of time to participate in all activities of the group was another constraint faced by the members. The reason being that the members were involved in other employment activities and few of them turned out to be house wife's due to which they have to spend more time in their respective roles outside the group. **OBJECTIVE- 4**

To know the major reasons, for not taking bank loans for income generation.

PARETO CHART REPRESENTATION:



The above graph depict the major reason, for not taking up loan for income generation by the member is because the member are not interested, not able to take the loan from the bank due to lack of awareness and qualification.

FINDINGS AND SUGGESTION

FINDINGS:

1. **To analyze the interdependence of occupation of member and the source of money deposited in the thrift.**

From the survey collected from six self – help group members come to know that how the member contribute in thrift – either from their own income or others.

2. **To study the functioning of self - help group in Imphal west on their social empowerment.**

From the survey collected from six self – help group members, the result that was found the educational qualification that they received had not provided them with the knowledge about the scheme run by the government.

3. **To know the major reasons, for not taking bank loans for income generation.**

From the survey – we come to know that what is the major reason for not taking bank loans for income generation is due to lack of knowledge and most of the members are not interested to take the loan.

4. To study and understand the problem faced by the members of the group.

- The self – help groups of Imphal west function successfully in the social and economic empowerment aspect in the life of members.
- Despite the progress and the success, its members are facing few problems. In spite of the main aim of all the SHG is to provide the training with any kind of training facilities.
- They also faced problems in starting new businesses to earn adequate income from their different businesses, so that they can improve their standard of living. This could be due to the meagre finance at their disposal or due to the difficulty in arriving at consensus amongst the members, illiteracy and lack of awareness.
- In Manipur there are very few women entrepreneurs; this is because the market place is very limited so women are not getting a chance to show their talent and they also lack of knowledge and awareness programme.
- Members are facing problems in marketing products due to lack of sufficient number of orders and there is a lack of adequate sales promotion measures.
- The members don't receive the loan on time due to this they couldn't complete their work on time.

SUGGESTION FOR WOMEN EMPOWERMENT THROUGH SELF-HELP GROUP:

1. The state Government should expand the activities – to solve the various problems and issues related to marketing of self-help group products.
2. Self –help groups functioning in Panchayat area can form a co-operative society.
3. Non-Government Organizations can play an important role towards empowering of women entrepreneurs by providing them basic education, motivational training, and financial help.
4. In order to enhance the thrift of self-help group members' attractive and insurance schemes can be introduced.
5. Government should take up small responsible tasks and jobs which are entrusted to SHGs – helping them to earn extra income.

CONCLUSION:

The above analysis reviewed the status of women working in the particular SHG in Imphal west district in Manipur. Self – help groups in Manipur are not functioning properly due to lack of funding and most of the women are involved in agriculture so they are not able to focus on social activities.

The self – help group concept has been proposed along with Rural, semi-urban and the urban women to help in improving their living conditions. The SHG is also applicable to the men in our country; it has been successful among the women.

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