

Situational Analysis of Women Self-Help Groups among Maram Tribal Women in Manipur, India

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Abstract

Tribes are the most vulnerable groups in the country. One of the reasons attributed to this is that tribal groups are persons who are still very much attached to traditional beliefs and practices. Although technological advancement has brought improvement in general, tribals are not able to fully keep up with the current state of affairs. Their mindset appears to be linked to the past, and in a distinctive manner, to ancestral thoughts and ideas. In this context, tribal women have to face challenges in their lives. With the introduction of various programmes and implementation of schemes for the benefit of women in general and particularly for tribal women, they are able to move forward to a better future. For women, in particular for Maram tribal women, programmes, such as self-help groups (SHGs), have helped them as they have long been denied their basic rights under customary laws and traditions. The objective of this paper is to analyse the status quo of Maram tribal women in Manipur, India. A field study of Maram tribal women was conducted at Maram Centre village under Tadubi block, Senapati district in Manipur. This study reveals that awareness creation and sensitisation for the cause of literacy and government schemes will enhance the empowerment of Maram tribal women. This process of sustained empowerment of Maram tribal women through SHGs will result in the overall development of the Maram tribal community in the long run.

Keywords

tribals, Nagas, women, self-help groups, empowerment

Introduction

Manipur state is situated in the North-Eastern part of India. It was formerly an autonomous monarchy kingdom. Located in the Senapati district, Manipur state is inhabited by many multi-ethnic groups. The region has a great deal of geographical, linguistic, social, cultural, religious, and economic heterogeneity. Geographically, the state of Manipur can be divided into two distinct types: the hill and valley. The valley dwellers are the Meites and Pangals while Manipur tribes can be broadly classified into two groups: the Nagas and the Kuki-chins. The Nagas are the largest tribal groups in Manipur inhabiting the districts of Chandel, Tamenglong, Senapati, and Ukhrul. The Kuki-chin, as a whole, is a diverse group covering a

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number of tribes, sub-tribes, and clans with varying manners and customs. Each tribe has its own distinct language, which are not transparent and unintelligible to one another (Tiba, 2013). The Naga tribes do not have a written script of their own. Their philosophical beliefs, customs, traditions, and histories are transmitted orally from one generation to another. Oral tradition plays an important role in their daily and social life, and decision-making. The Naga society is a classless, casteless and patriarchal society. Women have a certain degree of equality yet they are expected to stay at home, cook, look after children, carry water, and procreate. Within the patriarchal hierarchy, she is a daughter in her father's home, a sister to her brother, a wife to her 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 in misery" (Lungbila, 2016: 81).

A woman's role and contribution in society are always in a sustainable form. This is because her association with social ethics begins at the family level. 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 is able to sustain its customs and values (Shimray, 2004).

According to Lucy Zehol (1988), in order to understand the status of women among the various Naga tribes, there is a need to examine women from the traditional to modern context. The paper also highlights that women's organisations are playing significant and effective roles in fighting against alcoholism, drug abuse, immorality, and the removal of certain traditional social stigma on women. The Naga society, following the patrilineal and patriarchal system, hold the norms and attitudes of patriarchy that influence the status of women. Institutions and traditions are inspired by the belief in male dominance and female inferiority. Although patriarchy persists in all contemporary societies in various forms, its impact varies from tribe to tribe among the Naga society. One must remember that in traditional societies, the status of woman was usually in relation to her family as a daughter, wife, sister, and mother. In the new emerging situation, a woman's status is described more in terms of her achievement in education, career, and position in society (Zehol, 1998).

Maram Tribe

The Marams are one of the Naga tribes inhabiting the Senapati district, Manipur. The district has six assembly constituencies, viz, Kangpokpi, Karong, Mao, Saikul, Saitu, and Tadubi. The main Maram area falls under the Tadubi and Kangpokpi sub-divisions. Maram is a place, a tribe, and a language, in the state of Manipur. The history of the Marams is interlaced with frictions and resentments, chivalry and heroism, and is marked by episodes of bloodshed and exploitation just like many other Naga tribes. The Maram tribe was declared by the Government of India in 1981 as one of the 75 Primitive Tribal Groups (PTGs). Their main occupation is agriculture with rice being their staple food. They practise both shifting and terrace cultivation.

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

Every society undergoes changes, as does 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, specifically women, is most visibly apparent in the areas of religious, ethical and moral values, educational activities, and in the period after the introduction of Self-Help Groups (SHGs).

Table 1. Maram tribe, demographics, 2011

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

Source: Census of India 2011, Manipur district Census Handbook-Senapati, Directorate of Census Operations Manipur.

Table 1 presents the current statistics of the Maram community in Manipur. It demonstrates that females have lower literacy rates, 45.41 per cent compared to males at 59.80 per cent. The reason being that most of the Naga society women were not encouraged to obtain 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 a special talent in traditional handloom, weaving, shawl making and knitting therefore education was not given priority to women (George, 2012).

Characteristics of Maram Tribe

Every group of people is distinguished from each other by certain characteristics which are unique to each one. The first impressions of the Nagas, recorded by travelers and anthropologists, are that they were pleasurable and romantic. The Maram Nagas too have certain characteristics and practices which are quite unique.

Social Characteristics

Social life is something that is very unique and important for tribals. The Maram society is firmly rooted in beliefs, customs and practices that provide an insight into the social reality and how myths became an important component of its history. Mythical knowledge is part of the Maram social system where it exercises an overwhelming influence to the extent they do not question myths. For instance, in the case of a child born out of wedlock it would be the responsibility of the person who fathered the child to look after her. The child born in such cases would be accepted in the family if the father acknowledges the child as his. However, a woman would not be allowed to give birth to a child, before marriage and out of wedlock, if she does not identify the person responsible for making her pregnant. She would be condemned, cast as fallen, and driven from the village. The man responsible for making her pregnant will not be allowed to marry the woman if he has a wife or even if he is a bachelor. Yet the woman has to give birth in the man's house even if he does not take her as his wife. The woman then leaves if the man responsible does not accept her as his wife. However, in this matter, the child would be considered the man's child and become part of the man's family (Tiba, 2013).

In the case of death, Maram Nagas seem to accept death as a natural course, a part of the life cycle, which one must go through. Regarding male death some of his items, which would be buried or put in the grave, are all clothing, war shield, spear, tobacco packets, bow and arrow, rice beer, gun, spade, and knife. Similarly, with female death, the family members would sort out things to be put in her grave or coffin, that include all clothing, weaving instruments, walking stick, baskets, bangles, cup, and plate.

Cultural Characteristics

Culture or civilisation, taken in its wide ethnographic sense, is that complex whole which included knowledge, belief, art, morals, laws, custom and by other capabilities and habits acquired by man as a member in society (Tylor, 1871). In a broader sense, all people have their culture and they can be neither more highly cultured nor more uncultured. Culture is generally characterised as a set of ideas, codes, laws, and attitudes towards one's parents, designs of plough, songs and dance, sculpture, quaint customs, language and literature, government, religion, philosophy and science. Tribals, comparable to the Nagas, too have their own form of culture as does any other society in the world. However, much of this tribal culture has given way to modern culture. This too is the case with the Maram Nagas.

Political Characteristics

The Maram Nagas have a highly organised political unit, and the members who belong to this tribe always stress the virtue of a democratic outlook, considering everyone equal to them. Though the Marams have a hereditary chief in the person of a king or a queen, their functions 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). Although the Maram Nagas do not have sophisticated government machinery, a democratic way of life is the foundation of their lives. The Maram Nagas have a complete machinery of tribal administration in addition to tribal polity to provide dispensation of justice. Their administrative system covers almost all the conceivable needs of a member from birth to death.

Religious Characteristics

All human beings are awe stricken by that which is beyond their comprehension and attribute super-human powers to them. Many years back men were unable to explain the forces of nature, such as wind, thunder, lightning, and rain with its tremendous power, and even the high mountains with its unassailable peaks, and mighty rivers with its tremendous force of water, were equally fearsome. It was enough to experience the fury of one of these elements to convince oneself of the devastation that could be brought about by them.

Religion played a decisive role in the life of the Marams. A good harvest, good health, freedom from accidents and sickness, were all blessings from the good spirits. Likewise, the spirits of the ancestors were considered beneficial. It is important to note that 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.

At present, if we look closely at the society, in faith and religion women are more entrenched in it than men. Religion has become a platform for women to socialise and learn about other cultures. Furthermore, they have incorporated it into their own culture to develop their individual life. The advent of Christianity had improved the living conditions among the tribes. The church has become the only place where women can come together to pray, support, and lend each other a helping hand.

Economic Characteristics

The surprise that awaits one travelling 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 absolutely bare. They have been cleared of all natural vegetation to make room for paddy and other small cash crops. In the last few decades, Maram's practised shifting or *jhum* cultivation: the slash and burn method. Through this method, mostly carried out by women, the natural vegetation is destroyed completely for the cultivation of crops.

The core of the Maram economy is agriculture with rice being the main crop. Maize, millets, oilseeds, soya beans, creeper beans, plant beans, pumpkins, cucumbers, papayas,

chillies, cotton, and sweet potatoes are some of the subsidiary crops planted around the field. Lately, Marams have adopted wet rice cultivation. Consequently, there are no large agricultural land holdings among Marams like many other neighbouring tribes. Besides the crops, Marams also have animal husbandry and the Flower Nursery.

Development of SHGs in Maram

The formation of SHGs began in 2000 in Maram areas under the Mao-Maram sub division of Tadubi Block in Senapati district by the Agency for Integral Development Action (AIDA) of the Salasian of Don Bosco in 1998. After creating SHG clusters AIDA moved to other areas to establish similar movements. At present there are 375 SHGs functioning in Maram and the influence of SHGs has been widely felt across Maram villages. It is widely accepted that SHGs have played a significant role in the empowerment of rural women. Through SHGs there has been a significant change in all dimensions related to women empowerment. It has been said that SHGs are the only means for the development of socio-economic status of women particularly in the state of Manipur (Devi, 2014), a small land-locked state in the North-Eastern region of India. Traditionally, men undertook various works and women managed household affairs. There are no industries, private or public sector companies, worth mentioning in the state of Manipur. The agriculture, kitchen gardening, handloom, and weaving activities are left to women. Currently women want to be economically independent and contribute to the family through economic activities. SHGs are becoming a significant market force in Maram due to socio-economic factors. One of the positive approaches for growth and development is through SHGs. SHGs not only provide the members with “opportunity to carry out economic activities but also discuss and analyse their social and economic situation to arrive at the root causes of their problems and strive to find out the solutions” (Dwarakanath, 2002: 10). It is a forum for the collective voice of the poor against common oppression and exploitation, to understand individuals and problems and improve their skill and capacities and manage resources (Suneetha, 2014).

SHGs and Maram Naga Tribal Women

The introduction of SHGs in the northeast of India is an eye opener for the tribal women particularly for the Maram Naga women. In most cases SHGs are mainly for the poorer and weaker section of the society to attain a certain degree of sustainability in their lives. In the country today, thousands of SHGs are spread out far and wide, working to alleviate poverty and to improve the status of women. Women have untold tales of woes and hardship. Typical Naga women find a platform today to be independent and create their own identity within the family with financial independence through the SHGs. Overall women depend on their husbands for all their necessities. Through SHGs, in the broader scenario, women can maintain their own status by way of financial independence. SHGs also assist them to empower others, help educate the family, and strengthen the society. SHGs give wings to the Naga women to pursue their dreams, albeit to a certain extent.

Methodology

A study was conducted among the members of SHGs of the Maram tribe in the Senapati district of Manipur, during the period from June to December 2015. The district is situated between 93.29 and 94.15° E longitude and 24.37° and 25.37° N latitude. Senapati is bounded by Imphal on the south, the state of Nagaland on the north, Ukhrul on the east, and Tamenglong on the west. There are 38 Maram villages scattered in the geographical expanse generally known as the Maram area. According to the 2011 census the population of the

Maram is 43,577. One hundred respondents were randomly selected and interviewed using a structured interview schedule. The Maram tribes reside in the Tadubi and Kangpokpi Block. Therefore, blocks were selected for the study.

The objectives of the study were: 1. To study the demographic profiles of the respondents 2. To study the socio-economic, political, and cultural aspects of Maram Naga Tribal women 3. To study the various problems faced by the SHGs women of Maram 4. To suggest suitable measures based on the findings and conclusion.

An interview schedule was used to collect the socio-demographic and economic aspects of the respondents. A focus group discussion (FGD) was carried out with a group of 20 women to find out the current situation and problems faced by Maram tribal women, as well as to collect their feedback and suggestions for improving the situation.

Analysis and Interpretation

The socio-demographic profile of the respondents of the Maram Naga tribal women is presented in terms of the variables, such as age, religion, marital, and educational status (Table 2). The respondents for the study were 100 women from the Maram tribe of Senapati district in Manipur.

Table 2. Socio-demographic profile of the Maram community

<i>Variable</i>	<i>Category</i>	<i>No.</i>	<i>%</i>
Age	20–40	54	54
	40–50	39	39
	50 and above	7	7
	<i>Total</i>	<i>100</i>	<i>100</i>
Religion	Christian	100	100
Marital status	Married	91	91
	Widow	9	9
	<i>Total</i>	<i>100</i>	<i>100</i>
Educational status	Illiterate	34	34
	Primary school	22	22
	High School	17	17
	Plus 2	15	15
	Graduate	12	12
	<i>Total</i>	<i>100</i>	<i>100</i>

The age-wise distribution of the respondents shows 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 50 and above is only seven per cent, which indicates there had been considerably higher numbers of women in the group from the younger age bracket. The data regarding religion indicates that 100 per cent were Christian. The Naga families are generally nuclear with patrilocal residence and patrilineal descent. Marital status indicated that the majority of 91 per cent of the respondents were married, and nine per cent were widows. The data on the education of the respondents show that 34 per cent were illiterate, followed by 22 per cent with primary education. Furthermore, 17 per cent completed high school, 15 per cent completed secondary education, and 12 per cent had graduated with a degree. The distribution clearly indicates the high rate of illiteracy among the tribal women.

Table 3. Family patterns among the Maram Naga community

<i>Variable</i>	<i>Category</i>	<i>No.</i>	<i>%</i>
Type of family	Joint	14	14
	Nuclear	86	86
	<i>Total</i>	<i>100</i>	<i>100</i>
No. of members in the family	1–5	46	46
	6–8	35	35
	9 and above	19	19
	<i>Total</i>	<i>100</i>	<i>100</i>
Head of the family	Father	84	84
	Mother	16	16
	<i>Total</i>	<i>100</i>	<i>100</i>

It is observed that the existence of a typical rural joint family is rare today among the Maram community. Men construct houses before arranging their marriage. Most of the marriages usually take place in the new house. The data regarding the Maram family patterns show the majority (86 per cent) was nuclear, with the remaining 14 per cent of respondents living in joint families (Table 3). The study revealed that 46 per cent of the respondents had 1–5 family members, 36 per cent had 6–8, and 19 per cent had more than nine. The data regarding the head of the family show the majority (84 per cent) said the father was the head while only 16 per cent stated it was the mother. The analysis shows the clear existence of a patriarchal pattern of community.

Table 4. Economic aspects

<i>Variable</i>	<i>Category</i>	<i>No.</i>	<i>%</i>
House type	RCC House	15	15
	Bamboo House	25	25
	Assam type	60	60
	<i>Total</i>	<i>100</i>	<i>100</i>
Occupational status	Margin farmers	43	43
	Landless farmers	34	34
	Medium farmers	14	14
	Private employee	9	9
	<i>Total</i>	<i>100</i>	<i>100</i>
In charge of finance	Husband	33	33
	Wife	30	30
	Both	37	37
	<i>Total</i>	<i>100</i>	<i>100</i>

The concept of property in the villages is restricted to the size of the landholdings and the type of house in which the family live. The data regarding the type of house show that the majority of the respondents (60%) resided in Assam type houses which are commonly found in northeast India (Table 4). Assam type houses are made of wooden pillars, bamboo walls with mud plaster, and a galvanised iron-sheet roof. Twenty-five per cent of the respondents resided in Bamboo houses (walls with bamboo mat and a roof with thatch or galvanised iron sheet). Only 15 per cent of the respondents lived in reinforced cement concrete (RCC) houses containing steel bars, fibres with brick walls, floors with cement, and a roof with an iron sheet. Each individual resides in a house the person chooses which is most affordable to them. 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 their 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, rather renting out considering themselves as farmers by occupation. Only nine per cent were privately employed. The data on who controls the finance at home varied between husband and wife or both of them. Thirty-three per cent of respondents stated husbands were in charge, 30 per cent wives were in charge, and 37 per cent said both were in charge. Owing to alcohol consumption among men, in most of these cases both the husband and wife took care of the finance.

Table 5. SHG member's perception regarding their socio-economic and cultural issues

<i>Variable</i>	<i>Category</i>	<i>No.</i>	<i>%</i>
Improvement in women's decision making in the household	Yes	95	95
	No	5	5
	Total	100	100
Satisfied with the present standard of living	Yes	44	44
	No	56	56
	Total	100	100
Women are dominated by men	Yes	72	72
	No	28	28
	Total	100	100
SHGs help to empower yourself	Yes	95	95
	No	5	5
	Total	100	100
Quarrels among members in SHG functioning like giving loans and payment of loans	Yes	77	77
	No	23	23
	Total	100	100
Difficulties in managing finance SHG account	Yes	40	40
	No	60	60
	Total	100	100

Community and social life play a large role in the lives of Maram Naga women. Women have a larger role in cultivation than men. But when any serious matter arises in the family the final decision is taken by the husband. SHGs not only provide the member with an “opportunity to carry out economic activities but also discuss and analyses their social and economic situation to arrive at the root causes of their problems and strive to find out the solution” (Suneetha, 2014: 3). Women in the SHGs have increased their decision-making power in the household, as depicted in Table 5. Ninety-five per cent of women stated that the improvement in decision making had changed, and only 5 per cent held the opinion that there was improvement. Forty-four per cent were happy with the present standard of living, especially after being part of SHGs, while 56 per cent stated they were not satisfied. In a male dominated world women have little say and among the Maram Naga society a vast majority of the women respondents (72%) stated that they were dominated by men in their community, while 28 per cent opined that women were not dominated by men. The majority (95%) of women strongly stated that SHGs help them to empower women, only 5 per cent felt they were not empowered as members of SHGs. In terms of disputes and quarrels in giving and repayment of loans, the majority (77%) had constant quarrels in the SHG and felt unhappy; only 23 per cent of the members said they were happy with the group.

Among the activities of SHGs, the illiterate women of the group were taught how to write their names, to withdraw money from the bank, to meet the officials, to attend meetings, and also how to maintain themselves and the family. When it came to difficulties in managing

the finance of the SHG account, 60 per cent of the respondents experienced none, while 40 per cent of the women as highlighted in Table 5 did have problems.

Results of the Focused Group Discussion (FGD)

An FGD was carried out to understand the situation of the Maram Naga women, problems faced by them in the community, and issues relating to health, education, and various schemes of government. Three sessions were conducted with 20 members. The leading questions for the group discussion were the following:

1. What are the various government schemes available for the tribal women?
2. How well are the government schemes utilised in the Maram area?
3. Is there any literacy programme in the community?
4. Do you have membership in any of these groups: bank, SHG, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)?
5. What type of changes do you want to bring about in the society as a woman?
6. What are the challenges you have faced in your involvement in SHGs?

The members were very interactive and most of them participated in the discussion and expressed their views on the above questions. The information sought from the respondents was enriched, as their tone and expressions revealed their interaction with the group and involvement in its activities. The summary of the discussion is presented below.

Awareness of Government Schemes

They were told of the availability of various government schemes in the village, life insurance (LIC), health coverage, health card, Primary Health Care (PHC), family pension, old age pension, and MGNREGA. But most of the women in the group were not aware of all these schemes except for the MGNREGA. A few of the members knew about PHC but they said that most of the time doctors were not available. They had to wait for the whole day to see a doctor when they go to PHC. The importance of registering for LIC (a form costs Rs. 20) was emphasised to the group as it is essential in the event of accident and death. The case of a lady who died in an accident and received Rs. 100,000 as compensation was narrated.

Utilisation of Government Schemes in Maram Area

The majority of the members said that none of the government schemes were utilised in a proper way, and furthermore, most of the schemes were denied due to lack of correct information. Women were aware of the various issues in the village but being the weaker section they have no voice and no forum to raise their concern. A few members expressed the view that lack of proper guidance was the main cause and lack of follow up from the educated leaders further added to this scenario.

Literacy Programme

Among the Maram society, children, particularly girl children, are not sent to school because being an agrarian society they are asked to look after their siblings, carry water, and do the household work when the parents are away in the fields. Women occupied a lower status in the male dominated hierarchy. Their roles are defined by the society and the society expects them to be simply a daughter, sister, mother, grandmother, and the household manager without any financial independence. In due course, women, with the influence of the ancient customs and tradition, lose their identity and status within the society. To add to this, lack of awareness from parents and community, and the absence of Non-Governmental Organisations (NGOs) or government organisations with any innovative programmes in the Maram community, increase this problem. Consequently, women remain uneducated, as

depicted in Table 1, with a low level of literacy among the Marams, principally among Maram women.

Membership and Financial Inclusion

Most of the respondents were part of the SHG having a membership in the bank, and having debit cards, but none of them were aware of the usage of a credit card. Many of them said that by becoming members of the SHG group, they had better awareness especially about the loan and banking system. They had developed the ability to go to an office to do paper work. Participating in different programmes conducted by NGOs helped them to gain confidence as well as utilise the available resources. SHGs helped these women to empower themselves and improve their awareness of the importance of education. Education leads to empowerment. To a certain extent SHGs helped working women from the grassroots level.

Types of Changes Required in the Society as a Woman

Out of 20 participants four would like to bring change in economic status, six wanted access to equal rights, six desired to have greater leadership roles in the society, and four preferred to have greater freedom in decision making. It has been found that the members of the SHGs have greater economic independence, better social life, have improved their living standard and brought about changes in their behaviour and attitude towards life. During the discussion women participants expressed that if women were given equal chances in society they would like to bring changes such as improvement in economic status, access to equal rights, greater leadership roles and more freedom in decision making. Women who were part of SHGs gained greater confidence to individually manage the financial control in the family, were able to develop their skills, and furthermore, have started taking decisions both in the family and village.

Challenges Faced in Their Involvement in SHGs

Looking back from the last decade to the present scenario it can be seen that many things have changed today. Active involvement of women in SHGs and other social groups have been slowly changing the face of the Maram society. A majority of 70 per cent were happy to take active part in the functioning of SHGs. A vast majority of 90 per cent of members said that there was high political influence in SHG functioning. Sixty per cent of the members expressed that by joining SHGs and taking active part, their social and economic status had improved. Another 70 per cent strongly felt that women empowerment was very much possible through SHGs. At the same time, many members expressed that by becoming SHG members, they had faced various challenges in their life. These were:

1. Involvement in SHG activities affected their family life.
2. SHG activities affected their social life.

The majority (75%) revealed that their family is affected by their involvement in SHG activities. About 30% voiced that social problems, like alcohol consumption and also village issues, affected their participation in SHG activities. Forty per cent of the members stated that there was no change. Regarding the government programmes, the majority (95 per cent) felt that these programmes were not carried out properly by SHGs in the Maram area due to lack of proper information. Most of the schemes which fall under SHGs never reached the members. The main reason at present seemed to be the NGOs which were not functioning properly in Maram. All participants agreed that adequate funds were not available at the right time from the bank. In addition, the leaders of the village, as well as some of the bank staff, are charging commission from the SHGs at approximately 10 to 20 per cent of the sanctioned loan amount which is of critical concern to SHG members.

Suggestions of the Group

A major suggestion of the group was training to impart more awareness on different issues, such as, health and hygiene, cleanliness, programmes on microenterprises, market facilities, sources of loans for SHGs, sustainable livelihood and employment opportunities by developing income generation activities, the need to set up vocational training centres for different trades, entrepreneurial initiatives, the importance of girl education, and women's role in the community with leadership quality. At present only two branches of the State Bank of India (SBI) are functioning in Maram. Women expressed the view that there should be branches of private banks at the need of the hour, to access more loans. Above all, participants emphasised the importance of educating girl children in the society by getting scholarships/loans for the education of children.

Conclusion

In Maram society, a woman cradles the child and shoulders the burden in the family. What makes a woman 'good' or 'bad' largely depends on what kind of role and behavioural pattern the society has ascribed to her and to what extent she is able to conform. She is always seen in the role of quintessential mother to her child, dedicated wife to her husband, serving daughter-in-law to her parents-in-law, dutiful daughter to her parents, and dear sister to her brother, all with whom she can fit in comfortably without ever perceiving herself as a person within her own right. Customs and traditions are the main deterrents towards the progress of women in Maram Naga society. Patriarchal traditional social practices and beliefs govern the whole attitude and the mindset of the tribe. Up until today, traditional practices are very strong among the Maram Naga society, especially for women. The study depicts that the low level of literacy among Maram women is due to the patriarchal hierarchical system which caused a lot of suffering in the past as they were denied equal opportunities in the society. Women in the society, particularly women who participated in the programme, have realised the importance of allowing girls to choose their own career and contribute their share to the growth of the society. Consequently, there could be a better understanding of the importance and need for the education of girls, for family, society, community, and for development at large.

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