CHAPTER-I

INTRODUCTION

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CHAPTER-I

INTRODUCTION

*The extent to which society gives equal protection to its women is a measure of its progress.*

-Swami Vivekananda

Women - thy name is creation. The individual care and attention for a period of ninth months and ninth days have enabled women to nurture life within them. The position of women in a society is an index of its civilization. Women in India are victims of a multiple socio-economic and cultural factors. Emancipation of women is one of the generators of economic development and social progress. Today they are not merely wives and mothers, but also leaders of our society and machineries of civilization. The role of women and the need to empower them are central to human development programmes including poverty alleviation. The economic needs of the family are increasing day-by-day demanding the women to take up gainful employment outside the home. Women need to be considered the pivot not only of domestic life but of the entire society.

Globalization and economic liberalization with the doctrine of free markets have opened up tremendous opportunities for development and growth and consequent modification in livelihood strategies. These
economic changes are making the rural women more vulnerable without adequate safety net. In the present situation, the economic transformation is being hampered through at the cost of women empowerment. Economic development without women empowerment can only increase tensions and friction within any society. In India, if civilized society is to be maintained, all development efforts have to be women-oriented. (Sudan, K. F., 2005).

Women’s development is directly related with national development. The effective management and development of women’s resources, their abilities, interests, skills and potentialities are of paramount importance for the mobilization and development of human resources (Ray, 1999). The development of women is an integrated and unified concept, stretching across economic, social and cultural field, so as to maintain the spontaneity of the human civilization. When women moves forward, the family moves, the village moves and the nation moves-this is the opinion of Pandit Jawaharlal Nehru and is the central theme in the socio-economic paradigm of the country as it is an accepted fact that only when women are in the mainstream of progress can, any economic and social development, be meaningful.

In every society, women play critical roles in the family and outside. In short, women have a profound and pervasive effect on the
well-being of their families, communities and local ecosystems. Women as a group and poor women in particular, have been adversely affected by the progress of growth and economic transformation. The inflationary pressures warrant women to join in every sphere of work as male members of the family are always busy for securing a sustainable livelihood.

The backwardness of women in educational, social, economic and political arena makes them the largest single group hindering the process of rapid social change. Indian society has all along been a male dominated society. The first instance of gender imbalance is the sex ratio itself. According to the 2001 census there were 933 women for every 1000 men.

Socio-economic advancement of a country can be judged best by the status and position, which it can bestow on its women. The female population constitutes nearly half of the total population. The size of women population in India indicates the potential strength of women in the total human resource in the country.

Dayal (1987) opines that the means of empowering them, bringing them into the main stream of national development is to raise their economic status of women. According to him those who are empowered are ready to contribute to the family as well as to the society by taking up
job outside or by taking self-enterprise with the growth of industrialization, urbanization and a change in the educational pattern. The Indian society is gradually undergoing a change and more member of women are coming forward, apart from seeking employment of challenging nature to take up self-enterprise.

Anitha and Laxmisha (1999) stated that in developing countries like India, the presence of women entrepreneurs is of vital necessity to achieve a rapid all round and regionally and socially balanced economic growth through industrialization. The emergence of women entrepreneurs in a society depends to a great extent on the economic, religious, cultural, social, psychological and other factors.

Advancement of science and technology in India also has increased the number of women willing to participate in the economic activities of the nation particularly entrepreneurship. In India women have contributed mainly in household activities due to less technical knowhow required and little competition from men in these industries. While selecting a manufacturing line, first generation women entrepreneurs tend to enter into the traditional field of garment production and handicrafts. Women entrepreneurs would be particularly effective in increasing exports, especially of the traditionally items.
To promote entrepreneurship among women, it is also essential to extend counseling support to already existing women entrepreneurs to enable them to run their unit better. A women entrepreneurs success measures not only in the success of her enterprise but also of the improvement in her family. To help them achieve this goal, it would be necessary to conceptualize and make available to them design centers to compete in the modern world. Thus, women urgently require the help of law and society to be placed on an equal footing.

The present status of women in India shows that the role of women in the family is neither egalitarian in nature nor complementary to that of men. This unequal status is the principle source of discord in the family relations between male and female members. This un-equality disturbs the harmonious relations within discrimination and violation of due right of women. Since family is the basic unit of the society, the true equality between man and woman in the family could pave the way for an equalitarian social order, which in turn contributes for the empowerment of women.

Women constitute almost half of the total population in the world. Empowerment of women is a critical factor in the eradication of poverty through remunerative and non-remunerative work at home, in the community and in the work place. Women participation in income
generation activities is related to increase their status, roles and decision making power in the family and in the society. If a woman is economically paralysed, she can never claim an equal status with man. Equitable development is necessary for the sustainable development of the nation.

The development of women has always been the central focus in development planning since independence. Though there have been various loopholes in policy approaches in the last 50 years, the Department of Women Development, since its inception has been implementing special programmes designed to improve the socio-economic status of women. The government and non-government agencies gave greater attention to promote self-employment among women to enable them to start their own ventures. Financial institutions and nationalized banks have also set up special cells to assist women entrepreneurs. (Govindappa, 1999).

Poverty and unemployment are the major problems of any underdeveloped countries, to which India is not exception. In India, during the first Five Year Plan period various schemes were implemented to reduce poverty and to promote the gainful employment. But, the most attractive scheme with less effort is the Self Help Groups. It is a tool to remove poverty and improve the rural areas specially for rural women.
1.2 Origin and concept of Self Help Groups

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh which was founded by Mohammad Yunus. SHGs were started and formed in 1975, which has now more than 4 million borrowers. In India, for the first time NABARD has initiated SHG in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the bank. It recognized the most important and immediate banking needs of poor household and designed the scheme of microfinance accordingly. NABARD is accredited for establishing and ensuring relationship between the financially deprived and the formal financial system, through a socially relevant tool known as Self Help Group over the past decade, NABARD’s “SHG - Bank Linkage Program” aimed of connecting self help groups of poor people with banks has, in fact, created the largest microfinance network in the world.

In 1992, a modest pilot project was taken up by linking around 500 SHGs with branches of half a dozen banks across the country with the help of a few NGOs, today involves about 20,000 rural outlets of more than 440 banks, with an advance portfolio of more than Rs. 1,200/- crores in microfinance lending to SHGs. Financial services have reached the doorsteps of over 8 million very poor people, through 500,000 SHGs hand-held by over 2000 development partners. The information published from NABARD stated that, till March 31, 2005, 1.6 million SHGs have
benefited from approximately Rs.69 million in financing (NABARD, 2005).

The SHG movement added a very significant dimension as it was to be linked with the micro-finance. Micro-finance has now been widely accepted as an effective intervention strategy for poverty alleviation, which is easily accessible to the poor, reduces transaction cost where repayment are designed to fit cash flow for the borrowers. Micro-finance includes thrift, credit and other financial services and products of very small amount (Sarma, 2008).

SHGs form the basic constituent unit of the micro-finance movement in India. SHG is a group of a few individuals usually poor and often women—who pool their savings into a fund from which they can borrow when necessary. Over time, the Bank begins to lend to the group as a unit without collateral relying on self-monitoring and peer pressure within the group for repayment of these loans.

Self Help Group and Bank Linkage was launched by NABARD in 1991-92. Reserve Bank of India was advising only the commercial banks to activity participate in the SHG-Bank linkage programme. The scheme has been extended to Regional Rural Banks and Cooperative Banks. NABARD’s SHG-Bank Linkage programme, the linkage of SHG with credits follows three important stages: (i) formations of a SHG with or
without the assistance of a SHPIs; (ii) saving habit and building financial
discipline among the members of the group; (iii) building linkage
between SHG and banks for providing production/investment and
consumption loans. The SHG system adopts three models of SHG credit
linkage and the models are as follows:

Model-I: Bank for SHGs and extend credit.
Model-II: SHGs formed by NGOs and banks and extend credit
Model-III: NGO avail bulk loan, SHG and further extend credit.

Under NABARD, SHG-Bank Linkage programme, 74 percent of
the SHG credit linked falls in Model II and share 81 percent of the total
amount of finance as on March 31, 2006-2007. 12,27,770 SHGs have
credit linked to 545 banks with bank loan of 8,849.26 crore, out of which
90 percent comprises of SHGs having women members in 2006-2007.
The number of poor household assisted through this programme was
2,73,866 lakhs families. 31 States and Union Territories are participating
though there is regional imbalance in the distribution of SHG linked to
bank. During 2008-2009, 16,09,584 SHGs have been credit linked to 787
banks with bank loan of Rs. 12,253.51 crore. The member of poor
household assisted through this programme increased to 8.6 crore
families as on March 2009.
Table 1:1

Performance of microfinance facilities of India as on March-2009

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Cumulative as on March 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No. of SHG linked to Banks (in lakh)</td>
<td>61,21,147</td>
</tr>
<tr>
<td>2.</td>
<td>Percent of women SHG</td>
<td>90</td>
</tr>
<tr>
<td>3.</td>
<td>No. of participating Banks</td>
<td>787</td>
</tr>
<tr>
<td></td>
<td>i) Commercial bank</td>
<td>386</td>
</tr>
<tr>
<td></td>
<td>ii) Regional Rural Bank</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>iii) Co-operative Banks</td>
<td>315</td>
</tr>
<tr>
<td>4.</td>
<td>No. of participating Bank branches</td>
<td>44,362</td>
</tr>
<tr>
<td>5.</td>
<td>No. of State / UTs</td>
<td>31</td>
</tr>
<tr>
<td>6.</td>
<td>No. of Districts covered</td>
<td>583</td>
</tr>
<tr>
<td>7.</td>
<td>No. of partners</td>
<td>5546</td>
</tr>
<tr>
<td>8.</td>
<td>Bank loan (Rs. in crore)</td>
<td>12,253.51</td>
</tr>
<tr>
<td>9.</td>
<td>Refinance (Rs. In crore)</td>
<td>2620.03</td>
</tr>
<tr>
<td>10.</td>
<td>No. of poor household assisted (in crore)</td>
<td>8.6</td>
</tr>
<tr>
<td>11.</td>
<td>Average loan / SHG</td>
<td>76,128</td>
</tr>
</tbody>
</table>

A SHG is a small economically homogenous affinity group of the rural poor voluntarily coming together to save small amounts regularly which are regularly deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the groups. SHG is a media for the development of saving habit among the women. SHGs enhance the quality of status of women as participants, decision makers and cultured spheres of life. The basic principles of SHGs are group approach, mutual trust, organization of small and manageable groups cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment skill training capacity building and empowerment (Lalitha, 2005).

A SHG is a small voluntary association of about 20 poor people, preferable from the same socio-economic background, who come together for addressing their common problems. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. This is “warm money”. They also learn to handle resources of a size that is much beyond their individual capacities. Self Help Groups or Micro Credit Groups have been recognized as useful tools to help poor accessing financial resources not available to them previously and help them break through the strong hold of exploitative money lenders.
Self help means we get to choose our means and work at our place with self esteem and sense of achievement. The winning feature of the self help group concept is that the poorest member set the level of initial input and the minimal amount has to be contributed each week by individual members (Jayashri, 1999).

A Self Help Group is a supportive, educational, usually change-oriented mutual aid group that addresses a life problem or condition commonly shared by all members. Its purpose may be personal or societal change or both. Its leadership is indigenous from within the group’s members and participation and contributions are voluntary (Tandon, 2001).

Self help groups are a small group of individual members and form an association for achieving a common objective. These group starts with saving and not with credit, the group then uses its savings to give loans to members to meet their emergency and other needs. The SHGs offer an easy and cost effective way of depositing these small savings. They open a saving bank account with a nearby bank branch to deposit surplus cash, if any and get loan from bank after six months of saving and credit operations.

Micro-credit is one of the fastest growing world industries today. Its popularity stems from the model of the Grammeen Bank, started by
Muhammad Yunus in 1976 in a village near Chittagong, Bangladesh. Micro finance helps households to diversify their source of income and reduces their vulnerability to income.

The Self Help Groups, both in theory and practice, follow the core principle of “putting people first” in a localized situation under open management system with two articles of transparency and accountability. The team spirit is accompanied by group motivation and morale. Human use of human being is the article accepted and followed in the functioning of the organization.

Formation of SHGs

Although it has not been possible to develop a pure theory of SHG, a few guiding frame works have been formulated. The formation of SHGs passes normally through four stages.

i. Forming

"Forming" begins with the general introduction of the operational concept against the backdrop of new dynamics in and around the village and also in the country. The forming stages provide the psychological foundation for the formation of a like-minded group. The psychological barriers like fear, suspicion, nervousness and anxiety get gradually reduced and the member starts feeling a new sense of oneness of the body.
ii. **Storming**

This is the second stage after getting them close and intimate. The members are exposed to define simple procedures, rules and regulations to be followed individually and as a group. The internal interaction free from the external intervention turns out to be a basis. The new ideas so generated storm in the simple minds of the simple members.

iii. **Norming**

Cohesiveness is the article of success of any group. Capacity building is also necessary but confident is equally important. Confidence comes out of fair knowledge and group strength. Essentially it becomes a question of creation of mutual trust in a cohesive unit.

iv. **Performing**

Having passed through the three stages, the group starts function and operation unitedly. Essentially it is the stage of application of their knowledge, skill and experience. They enjoy the satisfaction of production and delivery.

**Characteristics of SHGs**

The SHGs have distinctive characteristics as partners of development and also social institution for raising the level of sensitization of the rural poor. The characteristics are as follows:-
The identical interest and homogeneity of the small organization becomes the most distinctive characteristic.

Too many members spoil the purpose, so small size in group becomes effective in management.

Group strength is derived from the intimate knowledge of members.

The transparency is the most important highlight of the micro organization.

The members pay agreed contribution into a common fund as a result of which they have a habit of saving and hard work.

Informality and flexibility are the two cardinal principles of SHGs.

Democratic functioning is perhaps the basic foundation for the overall functioning of the SHGs.

The simple documentation provides a chance for participation and thus creates mutual confidence in the minds of the members.

The minimum external interference raises the operational efficiency.

Any possible change, any possible reaction and any possible equation get through in response to the group behavior of the organization.
Group activities become more strength than the strength of one individual so through these group activities they are empowered socially and economically.

Functions of SHG

Regular meetings, compulsory attendance and saving are the features of the SHGs. These meetings are conducted at the group leader's house weekly, fortnightly, or thrice in a month depending on the convenience of the members. Thus, there is 100% participation to discuss agenda items include saving, flow of credit, income generating activities, recovery, social issues. The most important functions of SHG are given in diagram 1.1.

Diagram 1: 1
Objectives of SHG

The main objectives of SHG are as follows:-

1. Development of leadership qualities.
2. Self-confidence building.
3. Increasing social awareness.
4. Improved status of the women in the family and society.
5. Improvement in health and family welfare.
6. Functional literacy.
7. Awareness of legal rights.
8. Economic development.
9. Inculcating habit of savings.
10. Increasing income.
11. Access to market, choice of activities.
12. Increase assets.
13. Getting out of money lenders clutches.

Records and Registers maintained by the SHGs

Following records and registers are generally maintained by the SHG:-

1. Attendance register.
3. Saving ledger.
4. Loan ledger.
5. General ledger and cash book.
7. Subscription register.
1.3 Concept of Entrepreneurship

Entrepreneurship is the attempt to create value through recognition of business opposition, the management of risk-taking appropriate to the opportunity, and through the communicative and management skills to mobilize human, financial and material resources necessary to bring a project to fruition. In the opinion of A.H. Cole, “Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services.”

Growth of Entrepreneurship in India

The growth of entrepreneurship of any country would evolve within the context of the economic history of the particular country. Therefore the growth of entrepreneurship in India is presented into two sections, viz., entrepreneurship during pre-independence and post-independence.

Entrepreneurship Development in India (pre-independence and post-independence)

Indian handicraft industries enjoyed a worldwide reputation in ancient times. This historical sketch, however, brings in the seventeenth and eighteenth centuries, the period corresponding to the early years of British influence. During the seventeenth century, there were a number of entrepreneur in major trading areas in the Indus River Valley in north
western India, on north eastern India around the Ganga River and in southern Indian coastal people were engaged in foreign trade. During the seventeenth and eighteenth centuries, Indian were involved as financiers in changing money, providing bills of exchange, loaning to government, acting as treasurer and revenue collector for government and loaning to private parties. In this same period India lacked agricultural entrepreneurs because of the very high taxation and inadequate transportation.

By 1800, the factory system was developed in England and before 1825, the system had obtained a foothold in a few other western countries. Around 1850, Indian industrial and financial entrepreneurs became involved and were instrumental in the substantial progress in modern manufacturing in the last half of the nineteenth century.

Before India became independent country, the trend of entrepreneurship was very slow in nature because the British didn’t encourage entrepreneurship. There were limited economic opportunities. But after India got independence, it brought about a revolution in the socio-economic conditions of the country. The government built infrastructure and established industries of all kinds within the frame work of public sectors and private sectors.

In the early part of the twentieth century, some small beginnings were made in the Indian heavy industrial sector. The rate of growth in
industrial output increased in the fast half of the twentieth century from that in the last half of the nineteenth century. Between 1912 and 1945, industrial production doubled.

After independence in 1947, the industrial entrepreneurial function has been facilitated by investment in social and overhead capital and others programmes, such as industrial estates. Government has emerged as a major entrepreneur accounting for almost one-half of industrial investment in recent years. Finally since independence, industrialization has widened geographically throughout the country.

Since independence, India’s industrial development has been sustained largely by the domestic entrepreneurship. The social origins of the entrepreneurship have attracted the attention of the investigators. Recently, Hazlehurst in his study notes that refugee entrepreneurs tend to be more innovative than local entrepreneurs. Berne finds that economic factors are more important than the sociological factor in explaining entrepreneurial activity.

After independence the first five years plan incorporated many concrete policies for the development of entrepreneurship in India. This policy includes providing capital, technical know-how and markets lands at the industrially suitable places to the potential entrepreneurs. The government announced its first industrial policy in 1948, for providing
major guidelines for industrial and entrepreneurial development. This policy gives emphasis only as the private sector, so, there arises some conflict between government policy and social atmosphere. Then another industrial policy was announced in 1956. This policy stands for a mixed economic within a division of sphere of activities with complete coordination and mutual help between private sector and public sector.

Small Industries Extension and Training (SIET) is one of the earliest institutions in the country, started at Hyderabad. In 1974, Small Industries and Extension Training launches a programme for identifying the reason for starting industrial entrepreneurs. They found those who had started entrepreneurial activities, their motives is economic gain. It also had come across some discouraging factors such as government redtapsism and capital shortage. In 1975, K.L. Sharma studied about the entrepreneurs in U.P., according to him, entrepreneurial work depends largely on socio-economic factors, commitment of workers and officials, raw material and capital etc. He found that entrepreneurs in U.P. have higher entrepreneurial orientation than entrepreneurial commitment and achievement.

In the nineteenth century, a large number of Marwaris migrated to Kolkata and vicinity and entered in key entrepreneurial positions, especially in trade and finance. However, not until 1920 did the Marwaris
begin opening manufacturing. Since then they have risen so rapidly in manufacturing and other sectors that today they are the foremost Indian business community especially in Kolkata.

At the national level there are the Entrepreneurship Development Institute of India at Ahmadabad (EDI) and National Institute of Entrepreneurship and Small Business Development in New Delhi, (NIESBD) both of them were started in 1983. These two institutions offer many training programs, research and consultancy services in the field of entrepreneurship development on a large scale. Besides these, there are also many other institutions in India working for the development of entrepreneurship. Indian Institute of Entrepreneurship at Guwhati caters the need of entrepreneurs of North East region of India.

1.4 Entrepreneurship and Women Development

In initiating promoting and maintaining economic activities for the production and distribution of wealth, entrepreneurship is considered as a purposeful activity. Thus, it is believed and recognized over a period of time that entrepreneurship is an essential ingredient of economic development and an integral part of socio-economic transformation. “Besides playing economic role of the country, small enterprises because of its unique economic and organizational characteristic also play social and political role in local employment creation, balanced resource
utilization, income generation and in helping to promote change in a gradual and peaceful manner” (Kaur 2001).

In a country like India where development process has not yet gained full momentum, entrepreneurship does not emerge out of an industrial background. Although it has well developed institutions to support and encourage, it is characterized by the conditions associated with under development. It may so happen that entrepreneurs in an underdeveloped country may not be necessarily an “Innovator” but an “Imitator” who may imbibe into his enterprise the organization technology and products of the innovators in other developed regions.

Indian women reflect the deeply embedded diversities of the Indian society in terms of region, caste, community, religion, social and economic disparities etc. Women lag behind men in every sphere. It has been aptly stated that the Indian society “has not succeeded in framing the required norms for institutions to enable women to fulfill the multiple roles, as a mother, housewife and a unit of human capital that they are expected to play”. Traditionally it was not considered proper for women to work for wages outside their home. They continue to remain the neglected lot in the male dominated society thereby undervaluing their contribution towards the fulfillment of the various family and social obligations.
Almost all women work but the work of a majority of them goes unnoticed, uncounted and invisible because that is unpaid as family labour. Realizing these fact, Seventh Five Year Plan states, "Women play an important role in agriculture and allied activities and they spend almost 10-12 hours per day doing household chores. The unpaid economic activities of women and their contribution through work in the domestic work in the sectors remain unreported in the census."

In the socio-economic milieu of the country, women's role within the overall context of human resources development requires that they get their rightful role in the society. There is growing awareness among women to break the barriers of traditionalism and subjugation and come into the mainstream of national life. It has been realized that the inadequacy of entrepreneurship is an inhibiting factor in the process of women development. Entrepreneurship is generally accepted to be a necessary condition for long term economic development. Entrepreneurship has rejuvenating effect on economics. This theoretical relationship has inspired a large body of empirical work, largely in agreement with the expected position effect between entrepreneurship and economic development.

Entrepreneurship can help women's economic independence and improve their social status. Automatically the women get empowered
once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation building and economic development. It provides the needed psychological satisfaction and imbeds a deep sense of achievement to create their enhanced identity in society. Financial institutions and banks have also set up special cells to assist women entrepreneurs. The emergence of women entrepreneurs on the economic scene in recent years though the number of enterprises initially by women is still quite low. Women and entrepreneurship has remained a much neglected field.

In rural India, more than 17 million women from villages improve their incomes, educate their children and buy assets. SHGs have also helped women campaign against oppressive social practices and become a force of development in their villages. Before 1990s credit schemes for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having access to credit. Micro credits are enough for innovative and hard working micro entrepreneurs to start small business such as making handicrafts items etc.

Women have a crucial role in the family and a pivotal position in the household economy. Women have an immeasurable contribution in
the family as well as in the society. But contrarily poverty, illiteracy, unemployment and adverse societal attitudes of a male-dominated world have contributed no less in worsening their lot in the society. Social justice demands equal participation of men and women in the nation building activities and in their participation in the mainstream of national development.

Programme of developing entrepreneurship among women through SHGs brought together groups of unrelated women, thereby expanding their social network outside of the family. All women SHGs creates potential solidarity among women which we observed as one of the main instrument of bringing about a positive change in their situation.

The economic development in backward regions can be achieved through two forms of entrepreneurial activities. One is entrepreneurship emerging from individual efforts and another is that emerging from collective efforts. The first form is a peculiar form of leadership where all the function and management activities are concentrated in a single hand. The second form is based on "Techno-structure". The development of such a techno-structure would definitely accelerate the process of economic development.

Empowering women through entrepreneurship is essential for achieving the goals of sustainable development. Present day women
started taking full participation in decision making processes in all walks of life. The Government of India defines a woman entrepreneur as “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women”.

Economic development is not only a quantitative phenomenon but has qualitative dimensions too. Economic development of any country or any state is related to its naturally available resources. It is widely accepted fact that the availability of entrepreneurship is the most important determinant in the process of any development.

Entrepreneurship development among women has been receiving the attention of planners and policy makers since early seventies. Since 1975, efforts have been made systematically by several private agencies as well as the Government to promote self employment among women. For achieving economic independence among women, it is imperative to promote self employment with the changing scenario of women development, they are assuming the independent role in the non-traditional fields as owners, decision-makers, leading consultants, exporters of garments, designers, decorators, publishers, exporters of electrical goods, cosmetic goods etc. Not only this, they are also found to be running small and tiny industries, manufacturing readymade garments,
handicrafts, textiles, toys and dolls, plastic woods, processing of foods and vegetables etc. An increase in entrepreneurship will lead to an overall positive impact on production and employment. A direct relationship between entrepreneurship development and socio-economic development acts as an instrument of economic and social change.

1.5 Manipur: its geographical feature

Manipur is a state on the eastern frontier of India, covering an area of 22,327 sq kms. The state has 352 kms. long borders with Myanmar (Burma) to the south east and 502 kms. long border with the adjacent state of Nagaland on the north, Cachar district of Assam on the west and Mizoram on the south and south west. It is located between longitude 93.03 degree E and 94.78 degree E and latitudes 23.80 degree N and 25.68 degree N. It is a charming place encircled by nine hill ranges on all sides with a small beautiful valley at the centre. The altitude of the state above the mean sea level varies from 790 meters to 2020 meters. It has subtropical temperature climate. Imphal is the capital city of Manipur, and it has the highest density of population in the state. The density of population in the valley is 628 per sq. km. and in hill it is only 49 per sq kms. as per 2001 census. About 48 kms. away from Imphal lies the largest fresh water Loktak lake in the south-east. Naturally, the state splits up into two tracts viz., the hill and the valley. The hill comprises of five districts such as 1) Senapati, 2) Tamenglong, 3) Churachandpur, 4)
Chandel, 5) Ukhrul, while the valley consisted of four districts i.e., 1) Imphal West, 2) Imphal East, 3) Bishnupur and 4) Thoubal. The valley is the heart of the state and the Jiri valley in the west beyond the hill ranges border the Cachar district of Assam.

**Population profile**

The population of Manipur, which was 18,37,149 in 1991 census comes to 23,88,634 out of which 11,81,296 are female population as per 2001 census. According to 2001 census, density of population of Manipur was 103 persons per sq km as against 82 persons per sq km during the last decade. According to 2009 records, projected population is 27,71,953 and density of population is 124 per sq km. It is true to say that Manipur lives in rural areas. About 72.48% of total population are living in rural areas whereas only 27.52% of the total population lives in urban areas.

The trend of population growth continued at 37.53 in 1971. During 1971-81 and 1981-91, the rate decreased upto 32.46 and 29.29 respectively. According to the census report of 2001, the trend was 24.86. The population of the state is estimated to be 27.9 lakhs in the year 2011. The decennial growth rate of population is also presented in Table No.1.2.
Table No.1.2

Population profile

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Population</th>
<th>Decimal growth</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>1901</td>
<td>1,39,632</td>
<td>1,44,833</td>
</tr>
<tr>
<td>1911</td>
<td>1,70,666</td>
<td>1,75,556</td>
</tr>
<tr>
<td>1921</td>
<td>1,88,119</td>
<td>1,95,897</td>
</tr>
<tr>
<td>1931</td>
<td>2,15,815</td>
<td>2,29,791</td>
</tr>
<tr>
<td>1941</td>
<td>2,49,183</td>
<td>2,62,886</td>
</tr>
<tr>
<td>1951</td>
<td>2,83,685</td>
<td>2,93,950</td>
</tr>
<tr>
<td>1961</td>
<td>3,87,058</td>
<td>3,92,979</td>
</tr>
<tr>
<td>1971</td>
<td>5,41,675</td>
<td>5,31,078</td>
</tr>
<tr>
<td>1981</td>
<td>7,21,006</td>
<td>6,99,947</td>
</tr>
<tr>
<td>1991</td>
<td>9,38,359</td>
<td>8,98,790</td>
</tr>
<tr>
<td>2001</td>
<td>12,07,338</td>
<td>11,81,296</td>
</tr>
</tbody>
</table>

Source:

Table No.1.3

District wise population according to sex in Manipur as per 2001 Census

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Districts</th>
<th>Population Rate</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,46,548</td>
<td>1,37,073</td>
<td>2,83,621</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Senapati</td>
<td>58,014</td>
<td>53,485</td>
<td>1,11,499</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Tamenglong</td>
<td>1,17,232</td>
<td>1,10,673</td>
<td>2,27,905</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Churachandpur</td>
<td>52,124</td>
<td>51,241</td>
<td>1,03,365</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Chandel</td>
<td>73,465</td>
<td>67,313</td>
<td>1,40,778</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Ukhrul</td>
<td>1,44,866</td>
<td>1,41,700</td>
<td>2,86,566</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Imphal East</td>
<td>99,278</td>
<td>98,421</td>
<td>1,97,699</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Imphal West</td>
<td>67,009</td>
<td>66,618</td>
<td>1,33,627</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Bishnupur</td>
<td>1,16,735</td>
<td>1,16,133</td>
<td>2,32,868</td>
<td></td>
</tr>
</tbody>
</table>


Literacy profile

Manipur is not much advanced in the area of literacy but it is improving from the past records. According to 2001 census report, it is clear that the percentage of literacy rate for the whole state comprises of 68.87%, out of which the female literacy rate occupied only 59.70%, whereas male literacy rate is 77.95% as per population census report.
<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>%</th>
<th>Female</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>2,596</td>
<td>1.86</td>
<td>62</td>
<td>0.04</td>
<td>2,658</td>
<td>0.93</td>
</tr>
<tr>
<td>1911</td>
<td>6,889</td>
<td>4.04</td>
<td>217</td>
<td>0.12</td>
<td>7,106</td>
<td>2.95</td>
</tr>
<tr>
<td>1921</td>
<td>14,396</td>
<td>7.65</td>
<td>291</td>
<td>0.15</td>
<td>14,687</td>
<td>3.83</td>
</tr>
<tr>
<td>1931</td>
<td>13,806</td>
<td>6.39</td>
<td>689</td>
<td>0.30</td>
<td>14,495</td>
<td>3.25</td>
</tr>
<tr>
<td>1941</td>
<td>24,339</td>
<td>9.76</td>
<td>1,594</td>
<td>0.61</td>
<td>25,933</td>
<td>5.06</td>
</tr>
<tr>
<td>1951</td>
<td>58,933</td>
<td>20.77</td>
<td>6,962</td>
<td>0.31</td>
<td>65,895</td>
<td>11.41</td>
</tr>
<tr>
<td>1961</td>
<td>1,74,656</td>
<td>45.12</td>
<td>62,620</td>
<td>15.93</td>
<td>2,37,276</td>
<td>30.42</td>
</tr>
<tr>
<td>1971</td>
<td>2,49,383</td>
<td>46.03</td>
<td>1,03,707</td>
<td>19.52</td>
<td>3,53,090</td>
<td>32.91</td>
</tr>
<tr>
<td>1981</td>
<td>3,84,231</td>
<td>53.29</td>
<td>2,03,387</td>
<td>29.06</td>
<td>5,87,618</td>
<td>41.35</td>
</tr>
<tr>
<td>1991</td>
<td>5,60,884</td>
<td>71.60</td>
<td>3,55,808</td>
<td>47.60</td>
<td>7,16,692</td>
<td>59.89</td>
</tr>
<tr>
<td>2001</td>
<td>81,59,44</td>
<td>77.87</td>
<td>6,13,712</td>
<td>59.70</td>
<td>14,29,656</td>
<td>68.87</td>
</tr>
</tbody>
</table>

Table No. 1.5

District wise literacy rates of Manipur as per year 2001 Census

<table>
<thead>
<tr>
<th>Districts</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Imphal West</td>
<td>89.10</td>
<td>72.24</td>
<td>80.61</td>
</tr>
<tr>
<td>Imphal East</td>
<td>86.44</td>
<td>66.30</td>
<td>76.38</td>
</tr>
<tr>
<td>Senapati</td>
<td>77.87</td>
<td>59.70</td>
<td>68.87</td>
</tr>
<tr>
<td>Tamenglong</td>
<td>67.04</td>
<td>49.11</td>
<td>58.46</td>
</tr>
<tr>
<td>Churachandpur</td>
<td>84.98</td>
<td>64.40</td>
<td>74.67</td>
</tr>
<tr>
<td>Bishnupur</td>
<td>82.25</td>
<td>61.09</td>
<td>71.59</td>
</tr>
<tr>
<td>Thoubal</td>
<td>80.50</td>
<td>55.34</td>
<td>67.90</td>
</tr>
<tr>
<td>Ukhrul</td>
<td>75.40</td>
<td>61.91</td>
<td>68.96</td>
</tr>
<tr>
<td>Chandel</td>
<td>66.12</td>
<td>48.57</td>
<td>57.38</td>
</tr>
</tbody>
</table>


Economic profile

Manipur is economically and industrially backward state in North-Eastern corner of India. Despite massive development efforts taken by both central and state governments through various schemes and programmes, the pace of economic and industrial development of the state is very poor. The number of educated unemployed youth of the state has crossed 4,60,143 in January 2005 of which 1,18,121 were female unemployed youth. The maximum age level of employment youth is in
the group 30-40 year and that too among highly qualified/ professionally qualified youth.

The state domestic product for the plan periods indicates that the primary sector has been decreasing from 37.74 percent at the beginning of the VIII plan period to 28.22 percent at the end of X plan periods. And the secondary sector contribution has increased from 12.88 percent in 1992-93 to 22.06 percent in 2006-2007. The contribution of tertiary sector fluctuates around 49 percent during the plan periods.

According to the survey report, the poverty ratio fell to 28.54 percent in 1999-2000 from 33.78 percent in 1993-94. It declined from 45.01 percent to 40.04 percent in rural areas and from 7.73 percent to 7.47 percent in urban areas. Thus the incidents of poverty expressed as a percentage of people living below poverty has steadily declined from 50.01 percent in 1973-74 to 28.54 percent in 1999-2000. Though the poverty ratio has declined, the number of poor has increased from 5.86 lakhs (1973-74) to 7.19 lakhs in 1999-2000. The Eleventh Five Year Plan of the state plans to reduce to 23 percent by 2010-2011 (Economic Survey of Manipur 2005-2006).

The main economic activities are agriculture and allied sector. The worker participation is essentially in the primary sector of agriculture.
70.65 percent of the main workers were involved in agriculture in 1971 and has decreased to 57.37 percent in 2001.

Manipuri women maintain easily their home and take care of their children by using all their skills in the field of economic participation. Therefore, while coming towards the field of economic development, women of Manipur usually enters in the field of self employment. This is because, from time immemorial, the skills of handloom and handicrafts were an essential qualification for a woman. The skills and knowledge in handloom and handicrafts is an inherited talent among the women of Manipur. In this field they are very expert just like a magician. While taking as income earning activity, they could gain and profess profitably these areas of activity.

Therefore, considering the important role of Manipuri women in the economic activities, the present topic i.e., “Self Help Groups and Entrepreneurship Development in Manipur” has been selected for the study as the Self Help Groups is being a new lease of life for the woman of each and every corner of Manipur. This is a main platform for giving self confidence, social harmony, economic independent etc. specially for rural and urban backward women of Manipur.
1.6 Self Help Groups in Manipur

Now-a-days SHGs are gaining popularly in rural and urban areas. The SHGs started playing an important role in the rural development. The World Bank Report (1991) has observed “women are central to success of poverty alleviation effort in the short and medium as in the long run”.

Manipur, a small land locked state belongs to the North Eastern Region of India. Traditionally man goes for employment and women look after household management. There are no industries, private companies or public sectors companies worth mentioning in the state of Manipur. The agricultural activities, kitchen gardening, handloom, weaving etc. are left to women. Traditionally women are physically strong and carried out rigorous hard work in agriculture sector. At the same time, they have acquired a special skill of traditional handloom, weaving, shawl making and knitting. They want to be economically independent and contribute in bringing the state out of economic crisis. So, Self Help Groups are becoming a significant market force in Manipur due to its socio-economic factors. Self Help Group was started in 1998-99 in Manipur with low institutional response. Although efforts were made by NGO and other bodies since 1990’s, they couldn’t achieve the momentum as in the case of other states.
One of the good approaches for growth and development is Self Help Group. SHGs not only provide the member with an 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 solution. It is a forum for collective voice of the poor against common oppression and exploitation, to understand individual and problems and improve their skill and capacities and manage resources. SHG is the basis “for action and change” (Gupta, 1993). In order to incorporate the basic characteristics of viable SHG, it is important to promote SHG for the poor in a systematic fashion. Thus, the role of Self Help Promoting Institution (SHPI) becomes very important as it is not credit only but SHG operates. Looking into it conceptually, self help groups emerged as an institution which is small but a powerful change agent. It acts as a social institution as well as economic institution at the grassroot level.

The emergence of SHG is an outcome of several experiments conducted at the Saving and Credit Management Groups (SCMG), sponsored by Mysore Resettlement and Development Agency (MYRADA). National funding organizations like National Bank for Agriculture and Rural Development (NABARD), Small Industrial Development Bank of India (SIDBI) and Rastriya Mahila Kosh (RMK) and government organization advocated forming of SHG and providing
or linking with credit. The Institute of Cooperative Management (ICM) Imphal, a regional branch of National Council for Cooperative Training (NCCT), New Delhi undertook the NCUI - Women Cooperative Education Project (WCEP) in Imphal East in August 2000. The leading role played by this project is the process of gradual recognition of the key position in the micro finance through SHGs for strengthening the socio-economic base of rural development.

In 2001, Manipur Rural Bank could help 55 SHGs with Rs. 4.45 lakh as loan. The UBI had gone ahead with 66 SHGs being helped by Rs. 15.75 lakh followed by SBI with only one. The number of SHGs in Manipur increased dramatically from 122 in 2001 to 571 in 2004-2005 registering the increased of 873 percent. The Manipur Rural Bank does better in terms of the number of SHGs while the SBI does better in terms of credit. The number has increased to 2338 SHGs by the end of 2006-2007 with an amount of Rs. 882.80 lakhs. And the number has also dramatically increased to 7229 with an amount of Rs. 3216.38 lakhs in 2008-2009. In Manipur, the SHG Bank linkage programme is making good progress.
Table No.1.6

The status and trend of SHGs in Manipur 2002–2009

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of SHG credit linked to bank</td>
<td>30</td>
<td>63</td>
<td>571</td>
<td>2338</td>
<td>4719</td>
<td>7229</td>
<td></td>
</tr>
<tr>
<td>Amount of bank loan disbursed (Rs. lakh)</td>
<td>11.20</td>
<td>241.66</td>
<td>882.80</td>
<td>637.84</td>
<td>3216.38</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: State Focus Paper, NABARD, 2009 June

In Manipur there are 11 commercial banks, one regional rural bank and 4 co-operative banks. From Sept. 30, 2008, the participation of different Banks i.e. Vijaya Bank and Punjab & Sind Bank have started deposited linked with 5 SHGs and 29 SHGs respectively. Indian Overseas Bank and newly opened Axis Bank have not started with SHGs. State Bank of India has credit linked with 397 SHGs under Swarnajayanti Grameen Swarojgar Yojana (SGSY) and 2119 SHGs directly with Rs. 412.45 lakhs and Rs. 1,372.59 lakhs respectively. Manipur Rural Bank has the maximum share in the SHG bank linkage programme in Manipur with 3414 SHGs with credit linked of Rs. 855.06 lakhs. As on June 2009, the total credit linked of 7229 SHGs of Manipur with various banks was to the extent of Rs. 3216.38 lakhs. The participation of Banks in the SHG bank linkage programme is given in Table 1.7.
Table No. 1.7
Status of the SHG-Bank linkage programme in Manipur as on June 2009

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Bank</th>
<th>No. of SHG with deposit</th>
<th>No. of SHG with Credit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of SHG</td>
<td>Amt.</td>
<td>No. of SHG</td>
</tr>
<tr>
<td>1</td>
<td>Commercial Banks</td>
<td>11005</td>
<td>1744.66</td>
<td>1331</td>
</tr>
<tr>
<td>2</td>
<td>Regional Rural Banks</td>
<td>4544</td>
<td>98.57</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Cooperative Banks</td>
<td>1250</td>
<td>15.44</td>
<td>76</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>16799</td>
<td>1858.67</td>
<td>1409</td>
</tr>
</tbody>
</table>

Source: SLBC, Manipur, June 2009.

The programme of SHGs started in Manipur fairly late and the state could not achieve the momentum when compared with other states like Andhra Pradesh, Karnataka and Tamil Nadu. In fact, if we could act on time, the capital and human base of the SHGs operating in Manipur could have been strengthened much more than what we see today. In the other words both qualitatively and quantitatively much remains to be done to improve the SHGs in Manipur.

1.7 Research methodology

 Manipur is divided into two tracts - hill and valley. The districts covered for the present study are- Ukhrul, Senapati, Tamenglong, Chandel and Churachandpur from the hill and - Imphal East, Imphal
West, Thoubal and Bishnupur from the valley districts. The successful SHGs are found more in Imphal East and Imphal West districts as compared to other remaining districts. The numbers of groups are not equally selected from each district. The selected number of SHGs from each district are given in Table 1.8.

**Table No. 1.8**

**District-wise selected number of SHGs.**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Districts</th>
<th>No. of SHGs</th>
<th>No. of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Imphal East</td>
<td>✓</td>
<td>40</td>
</tr>
<tr>
<td>2.</td>
<td>Imphal West</td>
<td>✓</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>Thoubal</td>
<td>✓</td>
<td>9</td>
</tr>
<tr>
<td>4.</td>
<td>Bishnupur</td>
<td>✓</td>
<td>5</td>
</tr>
<tr>
<td>5.</td>
<td>Ukhrul</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>6.</td>
<td>Tamenglong</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>7.</td>
<td>Senapati</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>8.</td>
<td>Chandel</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>9.</td>
<td>Churachandpur</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>10.</td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** Field survey

### 1.8 Need for the study

Entrepreneurship is essential for national self reliance. The factor that contributes to the development of women is the social mobility. Women’s mobility depends on the active participation and involvement
in any developmental activities specially economic development. Women entrepreneur and labourer is a major thrust in the present economic scenario of Manipur.

One of the most important factors for the success of any enterprises is the timely and sufficiently availability of institutional finance. The problem of unemployment is increasing by leaps and bounds in our society. The economic needs of family are increasing day by day compelling women to take up gainful employment outside the home. Self Help Groups work for the upliftment of the women. This study can be considered as an important contribution towards the development and growth of micro enterprises in Manipur. The vulnerable women specially rural women, if turned into entrepreneurs will not only place themselves into the saddle of gainful employment but also creates jobs for the placement of their status in the society. The self-employed women uplift themselves in the socio-economic sphere. Apart from socio-economic changes, employment also provides some relief from the monopoly of home and routine work.

Self Help Group is the only means for the development of socio-economic status of women particularly in the state of Manipur. Being a land locked state, the scope of setting up large and medium sized industries are also deemed. The only means for solving unemployment
problem and tapping locally available resources is through fostering entrepreneurship in Self Help Groups in Manipur Vinayagamoorthy (2007) also stated that poverty and unemployment are the major problems of any underdeveloped countries to which India is not exception. In India, at the end of ten Five Year Plan 26.1 per cent of the population was living below poverty line. Self Help Group is a tool to remove poverty and improve the development process. So, this study is necessary to focus attention on the entrepreneurship development through Self Help Group coming up in the different districts of Manipur.

1.9 Objectives of the study

Almost all SHGs are established by unemployed women belonging to the weaker sections. Self Help Groups plays significant role in the economic development of an underdeveloped state like Manipur. The inclination of Manipur women towards handloom and handicraft have led to more Self Help Groups that render vocational training like sewing, knitting, embroidery, weaving etc. But recently there are many groups which are providing economic substance through training skills in producing variety of goods like papad making, agarbati, spices, detergents, other eatable products, etc. Considering the role and importance of Self Help Groups in entrepreneurship development, the present study has been taken up with the following objectives:-
1. To study the growth and development of Self Help Groups in Manipur.

2. To enquire into the socio-economic origins of the entrepreneur belonging to Self Help Groups.

3. To assess the qualitative and quantitative outcome of the Self Help Group members.

4. To analyse the impact of Self Help Groups in entrepreneurship development and economy of Manipur.

5. To work out feasible areas in the promotion of Self Help Groups as a sustainable economic agent.

6. To evaluate the entrepreneurial effort and performance of Self Help Group members.

7. To offer suggestions for improving entrepreneurship development through SHGs in Manipur.

1.10 Hypothesis

The following hypothesis are tested and verified in the course of this study:

1. SHGs provide opportunities for self employment to large number of people particularly women in Manipur.

2. If SHGs are properly developed, the unemployment problems can be solved to a great extent.

3. SHGs are contributing a lot in the development of cottage and village industries in Manipur.

4. The development of SHGs ultimately leads to the development of entrepreneurship in Manipur.
1.11 Selection of Sample

The success of any study depends on the careful selection of the sample. The study was carried out in nine (9) districts of Manipur. The number of SHGs which formed the sample of the study was selected by the purposive sampling method. Two hundred (200) SHG members, two women i.e., one president /secretary and one executive member from each SHG formed and working in nine districts of Manipur, were selected for the study. The district wise number of SHG members selected in the sample is shown in Table 1.9.

<table>
<thead>
<tr>
<th>Name of the District</th>
<th>Selected SHG members</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bishnupur</td>
<td>80</td>
<td>40</td>
</tr>
<tr>
<td>Chandel</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>Churachandpur</td>
<td>18</td>
<td>9</td>
</tr>
<tr>
<td>Imphal East</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Imphal West</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Senapati</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Tamenglong</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Thoubal</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Ukhrul</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** Field Survey
1.12 Data collection and analysis

The proposed study is based on data collected from primary sources and supplemented by data collected from secondary sources. The data was collected by administering a semi-structure and pre-tested interview schedule in an informal atmosphere to the members of the selected SHGs. The socio-economic characteristics are analysed by using percentage and some statistics tools viz. mean, median, standard deviation etc. The essential entrepreneurship qualities are listed and each quality is assessed based on the opinion given by each member in their respective group. The impact of such factors on the development of entrepreneurship among the SHGs is quantified by percentage and actual number of women having a particular entrepreneurship quality is expressed in percentage. The variations of responses on such factors are tested by using statistical tests viz. chi-square test. The whole data process and analysis is carried out by using SPSS software.

1.13 Limitation of the study

As far as limitation of the study is concerned during the course of the research work, the researcher has encountered many problems. But the researcher has made all possible effort during the course of data collection and personal interview. Since the target respondents are poor and level of literacy is low, maximum effort was made to present the question and issues as real and simplified as possible. But some gaps
might have remained unnoticed. However utmost care was taken by the researcher to ensure accuracy.

1.14 Design of the study

The whole study is divided into six chapters. The first chapter deals with introduction, concept of entrepreneurship (before and after independent), origin and concepts of Self Help Groups, entrepreneurship and women development, SHGs in Manipur, research methodology, need for the study, objectives, sample selection, method of data collection and analysis, limitation and design of the study.

The second chapter presented reviews of related literature on microenterprise, Self Help Groups and Entrepreneurship development, role of SHGs in economic development, indicators for development, group cohesion, microfinance and microcredit, role of banks/financial institutions and SHPI etc.

The third chapter contains the role of Financial and Self Help Promoting Institutions like NABARD, SGSY, RMK, IMY, MYRADA, DWCRA, MCS and WCEP.

Entrepreneurial skill development activities of SHGs members such as educational activities, social development activities, income generation activities, credit linkage, forward linkage, monitoring of thrift
collection loan disbursed and recovery, activities undertaken by SHG members and development of SHGs are discussed in the fourth chapter.

The fifth chapter, analysis and interpretation of the study presents in detail.

The last and sixth chapters is the concluding part. It minutely discussed the findings of the study from the survey. It presents a brief summary of the conclusion and suggestions of the whole study.
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