CHAPTER-4

ENTREPRENEURIAL SKILL DEVELOPMENT
ACTIVITIES OF SHG MEMBERS

4.1 Introduction
4.2 Educational activities
4.3 Social development activities
4.4 Income generation activities
4.5 Credit linkage
4.6 Forward linkage
4.7 Monitoring of thrift collection, loan disbursed and recovery
4.8 Activities undertaken by the Self Help Group Members
4.9 Development of SHGs
CHAPTER-4

ENTREPRENUERIAL SKILL DEVELOPMENT ACTIVITIES OF SHG MEMBERS

Introduction

Small and tiny industries continue to play an important role in their socio-economic development. An entrepreneurial development is a process in which persons are injected with motivational drives of achievement and insight to tackle uncertain and risky situation, especially in business undertaking. The process of entrepreneurial development focuses on training, education, reorientation and creation of conducive and healthy environment for the growth of enterprises. Entrepreneurial Development Programme (EDP) designed to help a person in strengthening and fulfilling his entrepreneurial motive and in acquiring skills and capabilities necessary for playing the entrepreneurial role effectively. Entrepreneurship is the de facto barometer of overall economic, social and industrial growth. It is the cornerstone of the emerging economic scene in the world.

After inception in August 2000, the WCEP (Women Cooperative Education Project) has taken up many developmental activities by
providing calendar work programme in every year. The activities are broadly categorized as:

4.2 Educational activities

Educational activities like organizing motivational meeting, formation of SHGs, with a target of 60 programs per calendar year are included. Cooperative Education and Group Leader meetings are also organized. This trend continued till 2003-2004. In the year 2005, slight modification came with omission of group leaders meeting after 2004 September, and inclusion of a new program called participation and guidance meeting of SHG with a target 105 program in a year. All the educational activities are conducted by the project staffs as well as in collaboration with other agencies. Institute of Cooperative Management, Imphal, Manipur State Cooperative Union, Lamphel, local leaders, local NGOs etc, helps in conducting and coordinating various programmes. Some programmes are rural awareness program, youth and weaker sections, role of women SHG in promoting cooperative movement, cooperative democracy, good governance and values, cooperative marketing, processing and consumer, cooperative for gender equality and social progress, motivational meetings etc. From 2001 to till March 2009, the total targeted programmes and participants were 2425 and 22000 respectively, but the actual achievement crossed the target by 2724 programme and 48907 participants in educational activities.
4.3 Social development activities

It consists of adult education, health/ family welfare, AIDS awareness and environment protection. Adult education is for illiterate members of SHGs. Health and Family Welfare Department conducted different activities for SHGs member in collaboration with different agencies such as Leprosy Department, Community Food and Nutrition Extension Unit, Ministry of HRD, Department of Women and Child, Government of India, Directorate of Family Welfare, JN Hospital authority, local NGOs etc. Programmes conducted in collaboration with the above mentioned organisations are health and nutrition awareness, leprosy awareness camps, world breast feeding week, children program on health, awareness on blood donation and transfusion, mental health awareness, free homeopathic treatment camps etc. Manipur AIDS control society also conduct awareness program to people living with HIV positive by providing resource persons and distributing pamphlet, poster and literatures.

For environment protection programs, the project team in association with environment and ecology wing, Manipur Renewable Energy Development Agency (MANIREDA), Soil and Forest Conservation etc has conducted many awareness programs. Many social service camps were also organised in connection with environment protection. Training programs on renewable energy device were also
imparted successfully. The social and development activities were conducted and achieved more than the targeted number of program during 2001-2003. In 2004-2006, the achievements of social development activities were slightly decrease due to many factors. But during 2007 to March 2009, many program were achieved more than that of targeted number of programme.

4.4 Income generation activities

After the formation of groups, the next role of the promoting agencies is to impart training on income generation activities or else the group might not survive. Income generation activities of a group depend on the ability of the members, availability of resources and market feasibility of the product. Income generation activities conducted so far are fruit and vegetable preservation, shawl embroidery, embroidery and tailoring, handloom weaving, silk reeling and spinning, incensed dhoop soap making, papad making, recycling of waste plastic / cement bags, woolen shoe making, block printing and rubber stamp making, plastic bag making, bori making, kouna (water reed) bag making, silk dying, tie and dye, weaving design, soap and detergent powder making etc. To conduct these programs, active support and participation form different organisation were extended. Over and above these, project also received support from local experts of various field as well as from successful SHGs. The income generation activities or ganised by different agencies
were successfully achieved in every year. But during 2007 to 2009, the 
achievement number and targeted number were same as compare to the 
previous years.

4.5 Credit linkage

The project team and other organisations has tie up with banks for 
credit facility to the SHGs. Manipur Rural Bank (MRB) in 2001-2002 
was able to sanction loan from NABARD and State Bank of India (SBI) 
during 2005-2006 for credit facility to SHGs. Over and above this, 
various financial assistances was also received by SHGs from Block 
Development Officers, Integrated Cooperative Project (ICDP) etc.

4.6 Forward linkage

Project team has tie up with three marketing agents. First one is Kanglei Agro Business Services (KABS), for marketing of the agro base 
Products of SHG such as Kanglei Papad, Noodles, Malei incensed dhoop 
are some of the items, second one is Eradam Marketing Group (EMG), 
for all kinds of SHG and cooperative societies products. The third one is North Eastern Bamboo Incense Stick Work, Mantripukhri, exclusively 
for agarbati produced by SHGs.

4.7 Monitoring of thrift collection, loan disbursed and recovery

Project personal keep close observation on the collection of thrift 
by the members of SHGs for survival of the groups. Loan are disbursed
with the help of project team so that authenticity of the SHGs receiving
loans can be verified. A track on loan recovery rate is also monitor by
them. So that once the recovery is completed, re-sanction may be initiated
for socio-economic development of the groups.

4.8 Activities taken by the member of the Self Help Groups

Various economic activities are being undertaken by the SHGs
members after the formation of SHG. The performance of the SHG
initiated microenterprises are influenced by the social capital, process of
interaction, interdependence and continuity. The activity undertaken by
the SHGs are described as follows:

(i) Group Activity:

The group activity undertaken by the SHG members are as follows:

Agarbati (incensed stick):

Incensed sticks known as Agarbati or Dhoop are used in almost
every household in Manipur. They are used in prayer/ceremony/
functions and also as room fresheners. Before the SHG were formed, all
the members, including housewife with no self income, were not doing
well in their trade. When the SHGs were formed, members acquired
Aggarbati making skills. The groups 20 Smart Women SHG and Women
20 Star SHG of Imphal East District, had credit link with Manipur Rural
Bank (MRB). Noticing the performance, the State Bank of India, Imphal Branch gave a credit support of Rs. 3,00,000 to each SHG. The SHG members started producing fragrance dhoop like Leihao, Mekrup and Rose.

The concerned SHPI facilitated the SHG and a private firm KABS (Kanglei Agro Business Services) Imphal, markets the products. They have two machines but could not operate because of electricity problem. Transportation problem is a bottleneck for supply of perfume ingredients.

**Detergent powder, detergent cake and dish wash:**

Detergent powder and detergent cake are used for washing clothes. Various brands of detergent powder, dish wash and cake are available in the market.

Naomi Women SHG of Churachandpur District was formed by 20 self motivated women. The member of this group got training on dish wash making, detergent powder making and detergent cake making from Diocesan Social Service Society (DSSS), a SHPI. The group received a revolving fund Rs. 25,000/- an also received a credit of Rs. 2,00,000 out of which Rs. 1,00,000 being grant from State Bank of India, Churachandpur District of Manipur. The business is profitable. The member themselves handle the marketing aspects and the products caters to the local markets.
Aloe Vera Plantation:

Aloe Vera has medicinal values and is used in cosmetics. These plants are taken as medicine by the local people. Sun Women SHG and Moon Women SHG of Senapati District of Manipur were formed by SEDCORN, and IFAD project, located at Senapati District. These groups engage in the plantation aspects of Aloe Vera. The SHPI processed Aloe Vera as raw materials and are marketed. Members face the problem due to lack of irrigation facility.

Tent House:

Tuinnashim Women SHG was formed by 10 scheduled tribe women of Tuishimi village, Pallel, Chandel District of Manipur. The main activity of this group is lending the required materials of a ceremony, functions etc. on rent. Even decorative items (interior and exterior) can be sourced from the tent house. The group received a credit of Rs. 10,000 from REACH-M, the SHPI, and received four times, ranging from Rs. 20,000 to 1,50,000 from SBI, Chandel District. The group purchased the tent house materials and started the tent house business.

Nursery plantation

Punshi Sintha SHG, Takyel Home for the Blind, Takyel, Imphal West, was formed by 16 men and women members. The main activity of
this group is nursery plantation. This group was promoted by Student Welfare Association for the Blind (SWAB) Imphal, and the members got training on nursery plantation and dish wash making from concerned department. The SHG also received a credit of Rs. 25,000 from Manipur Rural Bank, Lamphel. They had faced problems while taking credit link to the bank. The group opened an office at their blind house and markets the products. The member themselves markets the products to the local market also.

(ii) Individual level Activity

Due to irrespective of members in group activity, members have undertaken individual income generating activity. It is usually found in our society that members are engaged in more than two different types of activities. For example, a member undertakes piggery, poultry, weaving etc. besides being a vegetable vendor. They did not have time for fully engaged in one activity. Members undertake their activities when they find convenient and comfort. They have got training and benefited from the programmes organized by SHPI. The individual income generating activities undertaken by them are run and managed with the help of family members only. The activities done by individual members are just called subsistence enterprise. They have got low demand, low growth and they work only for the survival and maintenance of their activities. So,
additional developmental training programmes will give more benefits as well as job oriented to the SHG members.

The other income generating activities which are undertaken by both group and individual members are as follows:

1. Food processing (pickling, borri making, papad making)
2. Garments making - wool knitting, tailoring and embroidery
3. Handloom and Handicraft - Weaving, silk reeling and weaving, iron & bamboo basket making, making decorative items, kouna craft, bag making etc.
4. Soap & detergent powder making
5. Poultry - Chicken, duck & piggery
6. Dairy - Cattle rearing and dairy products
7. Fishery - Fishing and selling dry & fresh fish
8. Trading - Pan dukan, tea and snack stall, vegetable vendor, jewellery work, urik making (neck chain made by dry stem of tulsi plant) & selling

A large number of entrepreneurs particularly in the small enterprises fail due to limited skill, knowledge, technology and so on. Entrepreneurship provides opportunity to utilize knowledge and skills of individuals. It is the de facto barometer of overall economic, social and industrial growth. The need of entrepreneurship is even greater in management of government (Suresh 2004).
4.9 Development of SHGs

A number of SHGs turn into cooperative society and registered to a cooperative societies. Development for SHGs started from 2002. Here one can see the development of SHGs registering as Co-operative societies from 2002.

Registration of successful SHG into co-operative societies.

The following successful SHG has been registered as Co-operative societies.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of SHG</th>
<th>Name of Co-operative Society</th>
<th>Regd. No.</th>
<th>Nos. membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Thongju Pt. II Women SHG, Pheijalietong</td>
<td>The Progressive Seri Co-operative Society Ltd.</td>
<td>2002</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>i) Asha SHG and Thongju, Nameirakpam Leikai. ii) Luxmi SHG, Thongju Nameirakpam Leikai iii) Saraswati SHG, Thongju.</td>
<td>Asha Luxmi Handloom and Handi-craft Cooperative Society Ltd.</td>
<td>2002</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>Kongba weavers SHG, Kongba Laishram Leikai</td>
<td>Handicraft Society Ltd.</td>
<td>2002</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>i) Sileima Sintha SHG, ii) Women 20 star SHG, iii)20 Smart Women SHG Khabam.</td>
<td>The Elite Women Multi purpose Cooperative Society Ltd.</td>
<td>2002</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td>Name of the Women SHG/Co-operative Society</td>
<td>Description</td>
<td>Year</td>
<td>Code</td>
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</tbody>
</table>
| 6. | i) Kiyamgei Lairam Wangba Women SHG.  
    ii) Kiyamgei Lairam Wangba Leishabi SHG. | Progressive Handicraft and Allied Industries Cooperative Society Ltd. | 2002 | 35 |
| 7  | Kongpal Laishram Makha Leikai Women, SHG. | The Pioneer Handloom Handicraft Co-operative Society Ltd. | 2002 | 25 |
| 8  | (i) Koirou Women Development SHG, Thongju.  
    (ii) Lanleima Women SHG, Thongju. | The Koirou Lanleima Multi-Industrial Co-operative Society Ltd. | 2004 | 40 |
| 9  | Nongmadon Lairembi Women SHG, Top Khongnangkhong. | The Shinning Handloom and Handicraft Coop. Society Ltd. | 2001 | 31 |
| 10 | New Checkon Chanura SHG | Leishemba Leirak Handloom Handicraft Cooperative Ltd. | 2000 | 30 |
| 11 | Panthoibi Women SHG, Khurai Laishram Leikai | Khurai Laishram Leikai Panthoibi Women Multi Pur pose Cooperative Society Ltd. | 2003 | 20 |
| 12 | i) Nongpok Ningthou SHG.  
    ii) Angtha Khongnang Makhong SHG. | The Angtha Phouoiibi Handloom and Handicraft Coop. Society Ltd. | 2005 | 37 |
| 13 | i) Angtha Mayai Leikai SHG.  
    ii) Young Women SHG, Angtha. | The Angtha Panthoibi Multi Purpose Industrial Coop. Society Ltd. | 2005 | 31 |
| 14 | Arapti Lilong SHG. | The Arapti Lilong Mapal Multi Industrial Coop. Society Ltd. | 2005 | 16 |

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