

Empowering Women through SHGs – Evidence from a case study of SHGs in Imphal East District, Manipur

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ABSTRACT

In recent years, traditional literature implies that women are empowered when they can exercise choices and are aware of alternatives, microfinance being one of the most important catalysts. However, doubts about the long term viability of SHGs as a model for supply of micro credit to low income groups of women have risen, as for SHGs-Bank linkage model to remain viable as long as long term key support and maintenance services must be provided to individual community group-level bodies, and their costs recovered. It is found that even though women have experienced an increase in income and consumption, they have very little control over resources, assets and do not participate equally in major household decisions. However, they have significant influence on the choices that their children make. The paper made an empirical study of SHGs in Imphal East, Manipur as a case for illustration. The study shows that microfinance and SHG is very closely related and is considered as two sides of the same coin. This study attempts to understand the impact of microfinance on women empowerment through a case study in study of SHGs in Imphal East, Manipur as a case for illustration. The success and failures of SHGs to achieve the goal of socio-economic empowerment of women have been evaluated and lessons and evidences learnt have been incorporated in the paper. The study has covered the specific constraints and challenges of SHGs, and policy prescriptions to address the specific problems are suggested.

Keywords: SHGs-Bank, traditional literature, microfinance, micro credit

In recent years the issues of socio-economic empowerment of women have taken precedence over the problem of growth, and over the years the community involvement and the concept of self-help were felt most required for the success of these efforts. In India, women Self-Help Groups (SHGs) have served as tools for providing financial access to the rural women. However, there is still huge gap in demand and supply of micro finance to the rural women, necessitating the numbers of SHGs to developed as model of success story.

Around the globe, the United Nations Development Program (UNDP) seeks to promote various approaches to reduce human poverty by emphasizing the importance of social inclusion and equity, human rights and women's empowerment. The issue of women empowerment have taken

precedence over the problem of growth, and over the years the community involvement and the concept of self-help were felt most required for the success of these efforts. In other words, Self-Help Groups are realized to be a proven model/methodology to address the issues of poverty alleviation and women empowerment.

In rural India, women's economic e opportunities remain restricted by social ,cultural religious barriers. Rural women have the lowest literacy rate and don not have the capacity to negotiate pay or contracts and mostly engage in unorganized sector or in tiny scale industries. SHGs are widely practiced model for social economic mobility. But there is a huge gap in demand and supply of micro finance to the rural women, which require a number of micro financing institutions to be developed at local level

as the success of forestry programme created such local level institutions. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored preventing them from making their rightful contribution in social progress. The multidimensional responsibilities required to empower women socially and economically but also technologically to enable them to stand in society on their own with confidence. Women must be empowered by Women must be empowered by enhancing their awareness, knowledge, skills and technology to use it efficiently and effectively thereby facilitating overall development in the society. The concept of self help group is proving to be a helpful instrument for the empowerment of women SHG is an organization of the rural poor, particularly of women deliver their micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It not only generates income but also provides flexible working hours according to the needs of home makers. Since economic independence is the need of the hour. Therefore, participation in income generating activities helps in overall empowerment of women. Keeping in view, the study was conducted to study the indicators of socioeconomic empowerment of women in self help groups. SHGs provide the benefit of finance, cost effective alternatives for different financial services, through cooperation rather than competition. Women empowerment cannot be possible women come with economically sound to empower themselves. Such opportunities can be created by bringing at least one member of every BPL family into the fold of SHG. In such context of growing importance of SHGs. Hence, search for newer approaches and instrument of women empowerment continues. In this context, self help Groups (SHGs) and microfinance have emerged as an innovative and potential instruments socio-economic empowerment of the women. The concept of self-help group has gained its significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. A strategy was made in Bangladesh with a sense of economic eradication in poverty eradication 'by empowering the poor women'. SHGs (small informal associations) were

created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the Self help Groups (SHGs). These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision-making and effective use of funds for micro-enterprise Regular meeting of the members fosters meaningful relationship among them and issues other than thrift and credit, issues on gender and social problems also get a platform for discussion. Micro finance is a cost effective tool to fight against many dimensions of the poverty challenge.

The objectives of the present study are as under:

- ♦ The aim of the paper is to contribute to such an understanding by examining the empirical evidence on the impact of microfinance with respect to poverty reduction and the empowerment of poor women.
- ♦ To examine whether the access to financial services helps poor women address their practical daily needs as well as their strategic gender interests and whether the approach taken makes a difference to these outcomes.

Research methodology and data source

Present study is based on Secondary data sources of information such as field survey and operation covered by the NCUI-women Cooperative Education Project, Imphal East district. The study is empirical study of the selected SHGs in Imphal East District of Manipur.

Conceptualization of SHG in the study area

The movement of Self Help Group arrived very lately at Manipur. A few studies on Self Help Group (SHG) have been carried out focussing on some issues. Till today, the studies made so far in this field do not highlight the socio-economic conditions of the SHG-members in the State of Manipur in general and Imphal East District of Manipur in particular. Therefore, a humble attempt has been made to examine whether the access to financial services helps poor women address their practical daily needs as well as their strategic gender interests and whether the approach taken

makes a difference to these outcomes through SHGs in Imphal East district of Manipur. Since early days, affinity ideas of SHG have been generated in Manipur covering Imphal areas also with the expectations of changes in different aspects associated with socio-economic and cultural well being of the people. Manipuri society has a peculiar character of helping one another socially, economically and culturally. In rural areas most of the group of families shares their agricultural work force during peak season of agriculture. In rural area at least one member of a family used to join in group for performing plantation of paddy, weeding, harvesting etc. Similarly in social and cultural events like birth, death and marriage ceremonies people from concerned area, representative of each family used to extend their help either in kinds or physical or in cash irrespective of poor or rich, cast or creed. In other words, Manipuri society has been a classless and cooperative society since time immemorial.

Traditional Institutions (Marup): The local institutions like 'Marup' in Manipur, which is a kind of rotating, saving and credit association (ROSCA) where each member in the association contributes a pre-agreed amount to a saving pot each period. The pot accumulated each period is then allocated to a winner, who is determined either randomly, or through rotary method or by a bidding process. One of its distinct features is that the member is saving until he gets credit. Once he got the credit, from next

share he has to contribution with additional amount as agreed in the beginning of the formation of the *Marup*. A large number of *marups* are functioning with defined activities. The characteristics of *marups* deserve a thorough study to fit the findings to the modern institution, called SHG.

Arrival of SHG in the study area

The modern SHG system based on Grameen bank model was introduced in Manipur fairly late and also with low institutional response. Although efforts were made by NGOs and other bodies since early 1990s, but can not achieve any commendable momentum. The Institute of cooperative Management (ICM) Imphal, a regional unit of National Council for Cooperative Training (NCCT), New Delhi undertook the NCUI-Women Cooperative Education Project (WCEP) in Imphal East in August 2000. This project could make certain visible development of SHG in the state of Manipur.

According to observation of All India Rural Credit Survey, in India except some successful cooperative societies, cooperative movement in general has failed, but in the poor country like India there is no other alternative for reduction of poverty other than cooperation and it must succeed. Hence, the new alternative in the form of self help group (SHG) movement which is based on the principles of cooperative with fewer member has been introduced in the country. Under the NCUI-Women Cooperative Education Project, Imphal East

Table 1: Particulars of the SHGs considering for Case study

Sl. No.	Name of the SHGs	No. of members	Year and month of establishment	Address and location of SHGs
1	Ningol Sintha	16	Feb. 2004	Pibiya Pandit Leikai Mongkhanglambi, Imphal East, Thongju Assembly Constituency
2	Nupi Yaiphathourang	17	Feb. 2005	Khongman Zone IV (West), Imphal East, Thongju Assembly Constituency
3	Shileima	20	Feb. 2005	Khongman Zone III and IV (Mayai Leikai) Imphal East, Thongju Assembly Constituency
4	Leima	20	Sep.2003	Singjamei Wangma Kshetri Leikai, Imphal East, Thongju Assembly Constituency
5	Shintharol	13	Nov.2004	Bashikhong Mamang Leikai, Imphal East, Thongju Assembly Constituency
6	Panthoibi	18	Dec.2004	Khongman Zone V (West), Imphal East, Thongju Assembly Constituency
Total		104		

Source: Field Survey.

various activities are undertaken for ensuring socio-economic upliftment of women by bringing them into the fold of cooperative movement. The project was basically established for Imphal East District.

In the first phase i.e. from August 2000 to March 2001, ten villages were covered viz. Wangkhei, Kangla Sangomsang, Tellipati, Kongpal and Kiyamgei which lie under the purview of Imphal East-I CD Block, Bamom kampu, Thongju, Kshetrigao and Kiyamgei under the purview of Imphal East-II CD-Block. Later, the area of operation was divided according to Assembly Constituencies such as Thongju, Andro, Heingang, Khurai, Khundrakpam, Keirao, Kshetrigao, Wangkhei and Lamlei. Jiribam CD Block of Imphal East District was excluded from the project because of physical distance of the area from main district head quarter. Among all aims and objectives of the Project, formation of Women Self-Help Group is top priority of the project.

Socio-Economic Profile of the members of the six selected SHGs

As usual all the members found in the SHGs are women. Every group used to meet once in a month. In this meeting they contribute their monthly share of thrift saving, repayment of borrowing, selection of beneficiary among new loan applicants, and important discussions and decisions of the group are made on the day of meeting.

Table 2: Distribution of Members by Educational Status

Educational Status	Members of the SHGs	
	No.	%
Illiterate	4	3.8
Just literate	31	29.9
Below high school	26	25.0
Passed high school and above	27	26.0
Graduate	15	14.4
Post Graduate	1	0.96
Total	104	100

Source: Field Survey.

The above Table 2 indicates that (29.8%) of the members have just literate who can just read and write only. However, 25% of the members were below high school standard and another 26% of the members have passed high school standard.

Besides, 15.4% are graduate and postgraduate. Over all educational qualification was good enough for running SHGs. Only 3.8% of the members are illiterate. It is observed that members having higher educational status used to take better leadership roles and they lead their SHGs in the right tract. Further analysis of data reveals that most of the present leaders have higher educational qualification i.e. above High School level and graduates.

Table 3: Employment Status of the Members of the SHGs

Employment status	Members before joining SHGs		Member after joining SHGs	
	No.	%	No.	%
Self-employee	42	40.4	104	100
Wage employee	40	38.5	0	0
Casual/ under employee	22	21.1	0	0
Total	104	100	104	100

Source: Field survey.

The above Table 3 show employment status of the members before and after joining SHG. Before joining the SHGs most of the respondents were Self employees. It constitutes majority 40.4% of the total member of respondents. Remaining respondents were either wage employees or casual / under employees. However, after joining SHGs there is remarkable changed in employment status of the members and cent percent of the members have become to the status of self-employee. This clearly indicates that SHGs are giving greater importance and support for self-employment. Most of the self-employed persons have received training from the Institute of Cooperative Management (ICM), Imphal and other related institutions for development of skill and capacity building. Subsequently it helps the members to generate self-employment. This is a good sign for increasing productivity level of the members.

The Table 4 gives details regarding the occupational pattern of the respondents before and after joining the SHGs. Before joining SHGs majority (53.9%) of the respondents were engaging in handloom and weaving trait followed by casual workers and embroidery trade which constituted 18.3% and 16.3% respectively. Unemployment constituted 4.8%

before they joined the SHGs. Other occupations like wool knitting doll making and poultry and chicken were given lesser heed by the respondents. The main income generating activities undertaken by the respondents after joining SHG are handloom and weaving which constitute 60% of the total occupation and embroidery work constituting 16.4%. This is because of the fact that majority of the members have been acquainted to these trades from their early age. The other trades are newly introduced in the recent time.

Table 4: Occupational Status of the Members Before and After Joining SHGs

Occupation	Members before joining SHGs		Members after joining SHGs	
	No.	%	No.	%
Embroidery	17	16.3	17	16.4
Handloom and weaving	56	53.9	63	60.6
Silk reeling	0	0	6	5.6
Wool knitting and embroidery	0	0	4	3.8
Doll making and garlanding	4	3.8	4	3.8
Unemployed	5	4.8	0	0
Casual workers	19	18.3	0	0
Poultry and piggery	3	2.9	4	3.8
Bori making	0	0	6	5.8
Total	104	100	104	100

Source: *Ibid.*

The Table 5 shows that there was no thrift before forming SHGs. Thrift is relatively new concept associated with the formation of SHG. The monthly thrift of the members after joining the SHGs is presented in the table.

Table 5: Monthly Thrift of the Members of the SHGs

Thrift amount (₹)	Members before joining SHGs		Members after joining SHGs	
	No.	%	No.	%
20	—	—	30	28.8
30	—	—	20	19.2
40	—	—	0	0
50	—	—	38	36.5
60	—	—	16	15.4
Total	—	—	104	100

Source: *Field survey.*

It becomes mandatory to contribute thrift after joining SHG. The members aroused compulsory thrift ranging from ₹ 20 to ₹ 60 monthly. Majority (36.5%) of the member contributes thrift amounting ₹ 50 per month. 28.8% and 19.2% of the members contribute thrift amounting ₹ 20 and ₹ 30 respectively. Only 15.4% of the members are found contributing amounting thrift amounting ₹ 60 per month. Every SHG has set their own particular amount of monthly thrift collection. Further investigation reveals that all 16 members of the Ningol Sintha SHG are the most progressive members in thrift collection in the present study

Table 6: Monthly Saving of the Members of the SHGs

Saving in (₹)	Members before joining SHGs		Members after joining SHGs (inclusive of thrift and other saving*)	
	No.	%	No.	%
0-50	56	53.8	20	19.2
51-100	29	27.9	3	2.9
101-150	16	7.7	13	12.5
151-200	8	10.6	48	46.2
201-250	11	0	0	0
251-300	0	0	20	19.2
Total	104	100	104	100

Source: *Field survey.*

Regarding saving pattern before joining the SHGs, majority (53.8%) of the members was saving between ₹ 0-50, which means that some of the members were not saving at all. Further observation has been made that 5 respondents were not saving at all. And 27.9% of the respondents could save between ₹ 51-100. Saving level was low before they joined SHGs because of the fact that general income level of the respondents were very low and they were hardly sufficient to meet their day to day needs.

After joining the SHGs there is fundamental increased in the income level of the members and hence saving level has also changed positively. Majority (46.2%) of the members is able to save between ₹ 151- 200 per month and 19.2.4% are able to save between ₹ 251-300, which is maximum level among the members. In general, there is increase in saving capacity of the members after joining SHGs.

Table 7: Monthly Income of the Members of the SHGs

Monthly income in (₹)	Members before joining the SHGs		Members after joining SHGs	
	No.	%	No.	%
Less than -500	42	40.4	0	0
500-1000	43	41.3	19	18.3
1001-1500	19	18.3	30	28.8
1501-2000	0	0	39	37.5
2001-2500	0	0	8	7.7
above-2501	0	0	8	7.7
Total	104	100	104	100

Source: Field survey.

The above table reveals that before joining SHGs majority (41.3%) of the members of the SHGs could earn monthly income between ₹ 500-1000 and 40.4% of the respondents could earn monthly income ranging between ₹ 0-500. Further analysis of the data indicates that five members were not earning at all as they were students and not working at that point of time and financially depended upon their parents and other family members. The remaining members could earn meager income level up to ₹ 500 only because most of them were very poor to take up their own business and remain as wage earners. They depended on local money lenders and most of their profits were taken away in the form of interest and left only their nominal wage. The remaining 18.3% of the respondents were able to earn comparatively higher income ranging between ₹ 1001-1500 because this group was self employee even before they joined SHGs.

After joining the SHGs members started earning more than before. Majorities (37.5%) are found raising their income level between ₹ 1501-2000 and 7.7% of the members could earn maximum income level ranging between ₹ 2501 and above. There is over all increased in the level of income because of the fact that after joining the SHGs members are able to access hefty loan for investment to their small undertaking for which the group got microcredit from the banks under SHG-bank linkage programme. It is also noted that after joining SHGs a significant change in income of members is effected. There is variation in income also i.e. minimum ranges of income is between ₹ 500-1000 and maximum level

is up to ₹ 2501 and above. This variation is due to unequal level of work performance and difference in efficiency level among the members.

Table 8: Sources of Borrowing for Meeting Emergency Needs of the Members

Source of borrowing	Members before joining SHGs		Members after joining SHGs	
	No.	%	No..	%
Local money lenders	34	32.7	0	0
Friends and relatives	43	41.3	0	0
Bank/ Cooperative	0	0	0	0
From SHG	—	—	104	100
Not taken loan	27	26	0	0
Total	104	100	104	100

Source: Field Survey.

The above table indicates that before joining the SHGs majority (41.3%) of the respondents were borrowing from their friend and relatives for meeting their day to day consumption needs. They were able to borrow only petty amount of money, normally less than ₹ 1000 that also at the interest rate not less 5% per month. Another 32.7% of the respondents accessed their borrowing from local moneylenders, from this source they were not getting more than ₹ 1000 at one time. This is because of the fact that for larger amount of loan one needs to pawn security which the respondents hardly able to meet. Above all money borrowed from these source were charged with exorbitant rate of interest ranging normally 5% and above per month. And the remaining i.e. 26% of the members are found not taken any loan, at that time they all were depending financially on their parents and others members of the family.

After joining the SHGs all the members are shifting the source of borrowing to their respective SHGs. Many members express that they get relief and satisfaction over borrowing from the SHGs. It is because of the fact that borrowing from the SHGs do not require security against their loan. The rate of interest charged on the loan is also very nominal compare to other source of loans.

Table 9: Sources of Borrowing Loan by the Members

Source of loan by the SHGs members	From the group loan of the bank		From the group thrift	
	No.	%	No.	%
Yes	104	100	84	80.8
No	0	0	20	19.2
Total	104	100	104	100

Source: Field survey.

The above table reveals there two types of borrowing option provided to the members by the SHGs. One from their internal thrift saving and second from the bank loan of the SHG. Same percent of the members of the SHGs borrowed from the second option, which is generally used for production purposes. From the first option majority (80.8%) are accessing and least 19.2% of the members did not taken loan from this option. This type of loan is very small and used for to meet day to day consumption expenditure of the members.

Table 10: Amount of Money Borrowing by the Members

Amount of borrowing in (₹)	Members before joining SHGs		Members after joining SHGs	
	No.	%	No.	%
Nil	16	15.4	0	0
Below 1000	88	84.6	0	0
1001-2000	0	0	0	0
2001-3000	0	0	0	0
3001-4000	0	0	38	36.5
4001-5000	0	0	12	11.5
5001-6000	0	0	25	24.1
6001-7000	0	0	16	15.4
7001-8000	0	0	13	12.5
Total	104	100	104	100

Source: Ibid.

The table shown above indicates that before joining SHG majority 84.6% of the respondents were borrowing ₹ 1000 and below, this is because of the fact that money lenders, relatives and friends were restricting to borrow larger amount due to demand of pawn or security against their loan. And the remaining 15.4% of the members were not borrowing any money as these members were student at that point of time and financially depended on their parents.

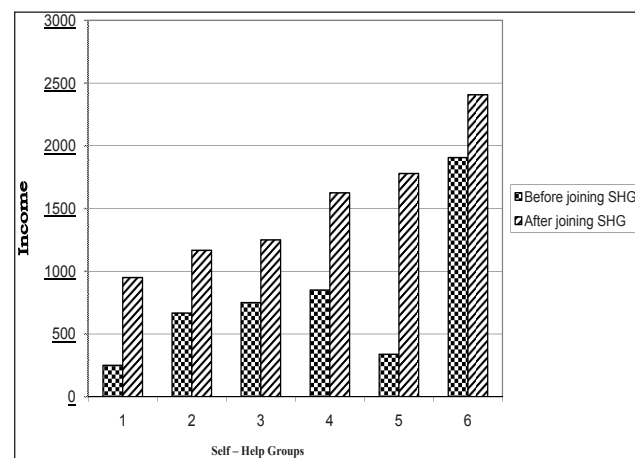
After joining the SHGs there is fundamental increased in the level of borrowing by the members. Majority (36.5%) of the members is borrowing between ₹ 3001-4000 and 12.5% are borrowing maximum amount ranging between ₹ 7001-8000. It is also found that amount of money borrowing by the members are 3 to 6 times more than before joining the SHGs. The reason behind of tremendous increase of borrowing level is that borrowing from SHGs does not require any security deposits. Above all rate of interest charged by the SHGs is also comparatively nominal ranging from 2% to 5% per month.

Table 11: Average monthly income of the members of the six selected SHGs (Before and after joined the SHGs)

Sl. No.	Name of SHGs	Average monthly income of the members (in ₹)	
		Before joining SHGs	After joining SHGs
1	Leima SHG	250.5	950.5
2	Panthoibi SHG	667.2	1167.2
3	Sintharol SHG	750.5	1250.5
4	Shileima SHG	850.5	1625.5
5	Nupi yaipha thourang SHG	338.7	1779.2
6	Ningon Sintha SHG	1906.7	2406.75

Source: Field survey.

The below Fig. 1 is presented in the form of bar diagram. For the convenient of the analysis a bar is deployed to picturise the development trend of the average income level of the members after joining the SHGs.


Fig. 1: Income of the members of six selected SHGs (Before and after joining SHGs)

The bar diagram vividly shows that there is perceptible positive change in average income level of the members after joining the SHGs. It is also seen that there are differences in average income among the members of different SHGs. The reasons behind this difference in income level is due to unequal skill and efficiency level, difference in occupation and trade undertaken, differences in length of working hours etc. may be mentioned.

The below table 12, gives some statistical measures relating to income, total saving and borrowing of the members before and after joining the SHGs. The average monthly income of the member was only ₹ 639.93 before joining to the SHGs. After joining the SHGs, the average monthly income of the members rose to ₹ 1538.96. The co-efficient of variation (CV) of the income of the members before joining the SHGs was 57.4 indicating that there was wide variation in income among the members. The CV value after joining the SHGs it was only 30.7 indicating comparatively less variation from average income of the members of the SHGs. The total average monthly saving of members before joining the SHGs was ₹ 63 only, but after joining the SHGs it has significantly rose up to ₹ 156.25.

Table 12: Variation of Income, Saving and Borrowing of the Members

Sl. No.	Parameters	Before joining SHG	After joining SHG
1	Average monthly income (₹)	639.93	1538.96
1(a)	Standard deviation (S.D.)	367.42	462.87
1(b)	Co-efficient of variation (C.V.)	57.4	30.7
2	Average monthly saving (₹)	63	156.25 (inclusive of thrift and other saving)
2(a)	Standard deviation (S.D.)	49.5	80.5
2(b)	Co-efficient of variation (C.V.)	73	51.5
3	Average borrowing (₹)	500.5	5060.5
3(a)	Standard deviation (S.D.)	0	1330
3(b)	Co-efficient of variation (C.V.)	0	26.3

Source: Field survey.

The Co-efficient of variation was 73 indicating wide variation of saving among the members before joining the SHGs, but after joining the SHGs it has reduced to 51.5 which points out that saving variation among the members minimizes after joining their SHGs.

The average borrowing capacity was to the tune of ₹ 500.50 only before joining to their SHGs. This average value went up to ₹ 5060.50 after joining to their respective SHGs. It indicates that there is substantial increase in borrowing capacity through setting up of SHGs.

CONCLUSION AND SUGGESTIONS

In the State of Manipur SHG movement started late. In spite of that it brings an important aspect of development within the mind set of women in particular to uplift them out of the age old vicious cycle of poverty. It is clear from the outcome of the research that some of the obstacles are beyond the control of the SHGs. The government, NGOs, Banks and others, including the private sector, can work together to help answer the needs to SHGs in a mature and effective manner in hopes of not overloading them leading to failure. SHGs have played an important role in the lives of distressed women members. The needs of SHGs vary from the introduction of new livelihoods to providing support such as market linkages or procurement techniques to refine existing livelihoods. Thus, self help promoting institutions (SHPIs) can provide the technical livelihood support as needed to help and develop SHGs. In addition to actual technical support, government policy can help support the SHG movement in the previously mentioned areas. As some SHGs have grown and matured to a sizeable scale, they need access to more financial services to women members. A government needs to address through their state-owned banks by introducing flexible and easily accessible products. Specifically, products such as innovative savings products, micro-insurance, larger loans and enterprise financing can be introduced. If the state government is really serious about the matter of SHGs development issue, the remaining majority nationalized banks in the state should naturally follow up in providing microfinance activities. In the state like Manipur where resource mobilization capacity is limited and avenue for employment

generation is very scarce there is no way rather than microfinance through SHGs. SHG is the indispensable institution for poor and downtrodden people to raise their income and standard of living. Microfinance through SHGs is observed unsatisfactory in terms of income generation and social change. Hence, the ultimate aim is to start up sustainable group enterprises among the members of SHG or individual enterprises by learning lesson from the experience of SHG movement of Imphal East District of Manipur State. By and large, it is lucid to express that SHG movement in the State of Manipur has given a new momentum of sustainable development of the weaker sections, particularly women. Self-Help Group becomes a very important institution in the paradigm change of development. This is no mean achievement. In fact the people's mindset are however, the biggest roadblock in the success of innovation, it may well be one of the most important steps in the saga of microfinance. The following suggestions deserve necessary attention for meaningful sustainable development of poor people through Self-Help Group: Re-enforcement of Self-Help Group Promoting Institutions (SHGPIs) in terms of capacity building of SHG and its members. Setting up of a strong SHG Federation for every district and having an Apex Federation at State level for ensuring better forward and backward linkages and necessary supports. Outlook change of the bankers and microfinance institutions towards the delivery of needful credit to the needy people. A clear-cut policy formulation for Microfinance & SHG for effective delivery of goods and services for ensuring self-reliant economy of the have-nots.

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