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finance opportunities to women across the country.

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A Handful Of Rice



**FWWB**  
FRIENDS OF WOMEN'S WORLD BANKING INDIA

a  
**HANDFUL**  
of  
**RICE**

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# a HANDFUL of RICE

# Foreword

This is a documentation of the impact of the microfinance programmes of the Friends of Women's World Banking India (FWWB India) on women's lives in Manipur. The photographs and written text in this volume describe twenty women's experiences in the area of forming and joining self-help groups (SHGs), saving money and taking loans to start their own micro-enterprises.

While microfinance for women may be new in Manipur, the tradition of women's saving is not. Among Thangkul Naga communities in the hill districts, there was a practice of women keeping aside a handful of rice from one meal every day and pooling their saved rice in Church on Fridays. This was intended to build up reserves for the community. The members of the Hindu Meitei community had their own way of saving money: each house had a bamboo pole extending from the floor to the ceiling and money would be inserted into the pole through slits. The pole would be cut to retrieve the coins once it was full, or if there was an urgent need. In tribal Christian communities, prayer groups organized through and around the Church bring women together; working in a spirit of neighbourliness, they look after the sick, the old and destitute families. In the Imphal valley, the *Maira Paibi*, meaning 'torch bearer', was first organized twenty years ago. *Maira Paibis* are women's community-based organizations formed to take action against alcohol abuse and to reform wayward husbands. More recently, they have involved themselves in a number of other activities, including peace-building efforts in the state.

The popular perception of Manipur has been largely shaped by the violence ripping through its nine hills and its valley. This documentation seeks to dwell rather on the efforts of some of those who are striving to build their lives in the face of, and in spite of, the turmoil. It reflects and honours the Manipur women's traditions of strength, hard work and community spirit, stories of which often remain untold and go unheard. Many of these women

are in the process of effecting certain fundamental changes in their lives, and our brief was to capture their experiences and bring them to life through stories that are rich in detail. We were afforded a glimpse into their lives through an intensive visit to Ukhrul and Senapati districts and the capital, Imphal. The visit was facilitated by three NGO partners, officers of which acted as our translators and guides.

We wanted to understand how individual women and SHGs have been making use of savings, lending and group formation to initiate their own micro-enterprises and businesses, and how this is affecting their families and their self-perception. As a writer, it was important for me to absorb the details and nuances of their conversation to know how the changes reflect in their day-to-day life, and to know how coped, what they dreamt of and how they planned to achieve those dreams. I wanted to hear their gossip and whispers, their jokes and anxieties. The domino effect of their loans and savings on their families was equally critical to the story-crafting process. As a photographer, I wanted my work to convey something more than the physical details of home, work and loan activities; I wanted to observe their personalities and their everyday family interactions, their interpersonal and social milieus. Both of us, in effect, attempted to grasp the wholeness of the lives of these twenty women. So we arrived with our camera equipment and questions in the midst of Sunday prayers, family meals and household chores, but our participants were gracious and hospitable, letting us into their everyday lives without a demur. They allowed us to play with their children and share in their meals. Most importantly, they did not hesitate to give out the personal details of their marriages, family life, finances and dreams. We are deeply grateful to all of them for being so welcoming and candid. We have found our interaction with them deeply inspiring, and we hope you will feel the same.

An observation from the village of Haiken in Senapati district epitomizes the content and context of these twenty stories. Watching Nemmeng Kipgen roll out flat breads, one's attention was drawn to her cracked, callused and blackened hands and nails. The hands that made her husband's tea, ruffled her grandson's hair and wiped her baby granddaughter's nose were the same hands that played with the two strings of amber beads around her neck that reflected her proud status as the wife of a Kuki chief. Watching her move seamlessly between these different roles, and considering the other equally powerful and humbling stories of women here, the future of the communities in Manipur is quite possibly in women's hands.

*Anirban Dutta  
Maya Indira Ganesh*

# A Brief Introduction

The need for micro-finance and its impact has everything to do with the particular history of Manipur. The long-standing ethnic and geo-political conflicts in the region make it difficult for families to get on with their lives. The cultural and social distances between the diverse communities in this state continue to grow. Manipur has a high prevalence of injecting drug use, which contributes to a significant HIV/AIDS epidemic. The villages remain remote and inaccessible due to the harsh physical geography of the hill districts. Roads, electric supply and public works barely function. Public health facilities are extremely limited: 150 doctors work in 420 public health sub-centres, 72 public health centres and 16 community health centres.<sup>1</sup> Schools remain understaffed, dilapidated and under-resourced. Fears of continuing conflict scare away business and industry, and jobs are hard to come by. This volatile mix eventually burns through the fabric of the everyday; it has frayed the hopes of this small but distinct populace.

In the absence of a secure and profitable business and economic environment, institutional credit remains unavailable to those who require support to start their own small enterprises. As a result, private moneylenders have a virtual monopoly, and they charge exorbitant interest rates and demand daily payments. This can have a devastating impact on the debtor. Recognizing these gaps and drawbacks, FWWB initiated bulk loans to its partner non-government organizations (NGOs) and microfinance institutions (MFIs) in the state, so that these agencies could extend loans to women for income-generation and entrepreneurial activities. This publication documents how this new initiative is taking root in the lives of women and their families in Ukhrul and Senapati districts and the urban areas of Imphal.

Starting in 2007, FWWB India has been working through five partner organizations: Village Volunteers for Development (VVD), Weaker Sections Development Society (WSDS-Initiate), Chanura Microfinance Manipur, Organization for Rural Improvement and Youth Volunteers Union.<sup>2</sup> Each

organization supports communities of women to form groups through which they can save money and take loans to begin their own micro-enterprises.

Name of organization	Number of women clients reached under microfinance (2007)	Number of women clients reached (2009)	Cumulative disbursal In Rupees
VVD	0	600	8,500,000
WSDS	0	2094	11,050,000
Chanura Microfinance	564 (April 2008)	2203	5,000,000

VVD and WSDS started their operations in microfinance with the support of FWWB, whereas Chanura Microfinance Manipur has been formed specifically as a microfinance institution. FWWB and Microsave have provided all these organizations with technical assistance, one-to-one handholding assistance and exposure visits on best practices to ASA, Bangladesh. FWWB has also provided these organizations with operational deficit support and infrastructure assistance.

There are variations in how each NGO organizes women into groups. Chanura Microfinance organizes Joint Liability Groups (JLGs) of five members, and four JLGs are organized around a centre. VVD has set up JLGs and SHGs, with JLGs being groups of four or five high-earning women taking large loans and standing as guarantors for each other. WSDS works through the traditional concept of *loms*, similar to SHGs. However, the WSDS has tweaked the *loms*' functioning: whereas *loms* would lend to non-members, the SHGs lend internally only. Typically, each NGO helps establish SHGs or JLGs in villages, orients the group members on the rules and norms of SHG functioning, and



Map source: <http://hortimanipur.nic.in>

provides training in book-keeping, financial procedures and expectations of lending and borrowing. Groups are comprised of roughly six to twelve or fifteen women, depending on the size of the village or community, and the women in each village can have as many groups as they would like. The groups save varying amounts, ranging from Rs 20 per month to Rs 10 per week. Loans typically extend from Rs 2000 – 10,000, going up to Rs 50,000 in the case of some JLGs, and the interest rates are as low as 2 – 3%. Considering that moneylenders charge interest rates ranging from 10 – 50%, it is little wonder that women flock to the FWWB-supported loan schemes. The activities for which the women take loans include agriculture- and farming-based enterprises, animal husbandry, weaving, tailoring and embroidery, and there are also some truly innovative examples of entrepreneurship as this document illustrates.

Across the South Asia region, the success of microfinance for women is often correlated with the fact that women rarely default on their loan repayments. The recovery rates in these programmes in Manipur are far higher than those in political and bank-supported microfinance programmes. As Anandi, one of the beneficiaries from Tanrui, Ukhrul, observes, “Women are sincere and disciplined about loan repayments because we understand the value of someone else's money.”

However, despite the crippling lack of resources and opportunities in Manipur, there are some indicators of women's and children's health and well-being that also explain why and how microfinance could continue to be successful here. According to the National Human Development Report 2001<sup>3</sup>,

“Increased political consciousness and participation facilitated, in part, by the matrilineal structure of the society; higher levels of maternal advancement; stronger social organizations and, perhaps, overall system of entitlement protection and relative equality reinforce each other to lower the infant mortality rate in Manipur. Work participation rates for women in Manipur, in different categories of work, are much better than the national average as per Census 1981 and 1991. In Manipur, the mean age of women at marriage, 23.3 years in 1981, is even higher than in Kerala.”

This initiative has already begun to create ripples in women's everyday lives. Having one's own money, being able to make decisions in the home and about family issues, and being given respect and status are vital to anyone's sense of self, be it a man or a woman. Being able to provide for her family and secure the future of her children, or to begin achieving her ambitions, gives a woman confidence. However, it is still early days; change is difficult and brings insecurity. Stories of women achieving their ambitions are matched by stories of husbands or their parents fretting over the transformation of their wives or daughters-in-law into shrewd businesspeople and successful entrepreneurs. And just as there are women who benefit and start a new life through their micro-enterprises, there are those inured to a lifetime of poverty and helplessness. Both ends of the spectrum are real.

Coming together to save money gives women the opportunity to talk to each other and reflect on common issues. This sort of interaction and networking bears enormous potential for wider social action and change. The potential could be fulfilled as programmes receive greater support and spread further, and as women's groups receive more inputs in the sphere of community-based action. The women of Manipur are becoming increasingly vocal and participative, as illustrated by the following stories, and this seems to signal a brighter future ahead of them.

<sup>1</sup> Goswami, R. (2005). Nagaland has 500 doctors for 2 million people. Infochange India News and Features. Retrieved from <http://infochangeindia.org/20050615405/Agenda/Access-Denied/Nagaland-has-500-doctors-for-2-million-people.html> on March 3, 2009

<sup>2</sup> The stories in this volume are restricted to select districts covered by VVD, WSDS and Chanura Microfinance Manipur, in Ukhrul, Senapati and urban Imphal respectively. The organizations have programmes extending across two or three districts each, including Churachandpur, the hill regions of Senapati, Tamenglong, Thoubal, Bishnupur and Imphal East and Imphal West districts.

<sup>3</sup> Planning Commission of India (2001) National Human Development Report, Health Attainments and Demographic Concerns, Chapter 5, pp 7879. Retrieved from <http://planningcommission.nic.in/reports/genrep/nhdrep/nhdch5.pdf> on March 4, 2009.

# Acknowledgements

For more than two decades, FWWB India has been working to support institutions involved in delivering financial services to poor women. However, our operations have been concentrated in the southern region of India. While reviewing our work in 2006, we realized that there was a need to extend our support to the north-eastern part of the country.

The north-eastern region has some unique characteristics in terms of its culture, people and their lifestyles, political economy, livelihood profiles, topographical factors and geographical locations. Keeping this in mind, as well as the distinct differences between the “Seven Sisters”, as the seven north-eastern states are commonly referred to, we have decided to concentrate our pilot in one state. The state of Manipur was chosen for its uniqueness and the rich heritage of women's leadership and their critical role in the household economy.

In 2007, we started our association with two organizations in Manipur: the Volunteers for Village Development and Weaker Sections Development Society Initiate. These organizations started their journey in microfinance with FWWB's support. Today, we are partnering with six organizations with an outstanding portfolio of about Rs 2 crore, supporting more than 4000 women in this state.

We would like to thank NABARD for making it possible for us to support these organizations by providing us with dedicated funds for lending in the state of Manipur. We are also grateful to SIDBI, FORD and CORDAID for providing us with dedicated funds to provide infrastructure, training and exposure visits to our partner organizations in the state. CORDAID has, in addition, made it possible to bring out this document.

We appreciate the efforts of the young team from Metamorphosis and wish to

thank them, especially Anirban Dutta and Maya Indira Ganesh, who have developed this document.

We greatly admire the work being done by our partner organizations and their members: Lamkhomang Kipgen and his team from WSDS; Mr Tipnis, Mr Tuisem and the team from VVD; and Mr PK Khuman and his team from Chanura Microfinance, Manipur.

Through this documentation, we have attempted to portray the efforts of the women of Manipur in balancing their household responsibilities with their entrepreneurial ventures. This document is our way of acknowledging the hard work they have put into enhancing their household incomes and their role in the economic development of the state of Manipur. We also wish to highlight the need to improve their access not only to credit and other financial services such as social security, pension and insurance, but also to skill-building. A concerted effort is required to provide these services at a reasonable cost. There is a need for a collaborative effort amongst all service providers to make such essential services available to households through women.

*Vijayalakshmi Das*

# Carving out the Future



## Lhingcha Kipgen

*Khokheng Village, Senapati District*

There is something of a stoic about Lhingcha Kipgen: the one who squares her shoulders after something terrible has happened and carries on, working quietly and diligently, because there is no other choice.

There is something eerie and arresting about Thangnam Kipgen. Set deep in his gaunt, unsmiling face, Thangnam's eyes speak of that which he cannot articulate in words and, therefore, must harbour in silence.

Lhingcha and Thangnam bear the great weight of history on their frail but upright frames. Their story is one of constant movement from darkness to light, from poverty to industry, from torment to peace. This movement resonates in the focus and dogged intensity with which they build their small carpentry business. Distant but clear goals push them on: "I want to buy my own land and cultivate paddy. I want to expand my carpentry business so that my children don't have to be carpenters. I want my three children to be well-educated ... maybe my son can join the IAS some day ... IAS people are the ones who get the real respect in society," says Thangnam.

The road to these dreams began a long time ago in a devastated past. Lhingcha and Thangnam were born and grew up in Tamenglong, a western hill district of Manipur where the Kuki and Naga tribes once lived together in relative harmony. Generations ago, the Kukis, essentially a nomadic tribe from what is now Myanmar, moved to present-day Manipur. The Naga chieftains of the region gave them safe passage and the right to temporary settlement in their lands, believing that they would eventually move on as they always did. Many Kuki families, however, stayed. More recently, when the lines on the maps drawn by the colonial rulers arbitrarily dissected the bodies of people and the struggle for a unified Nagalim gathered strength, tensions between the larger Naga population and the minority Kukis escalated. In 1990 – 1991, a bloody conflict between the Nagas and Kukis resulted in the death of up to 2000 people. Thangnam's brother joined

◀ Lhingcha, Thangnam and Lenminthang Kipgen  
Lhingcha Kipgen, Khokheng Village, Senapati District

the Kuki Liberation Front, and was killed in the conflict. The orphaned Thangnam had to care for the cousins, children and older family members who survived. Like thousands of other Kuki families, Lhingcha and Thangnam found themselves on the run, forced to sever themselves from their roots. They washed up in the village of Khokheng at the southern border of Senapati district, adjoining Imphal. Khokheng was founded in 1998 on land donated by the leader of the Kuki Liberation Front to house fleeing Kukis. Lhingcha and Thangnam arrived with nothing; they had had to leave everything behind.

Thangnam delivers these details as if dictating a dry historical caption for a photograph, without betraying a single emotion that would indicate how any of this made him feel. Once the history lesson is over, Thangnam's face shuts like a book.

And so they began to rebuild their lives, for there was nothing else to do but to start afresh. Lhingcha worked as construction labour, while Thangnam worked in other people's paddy fields. Four years ago, Khokheng established its first women's self-help group (SHG), *Kinepa Lom*, and Lhingcha decided to join it, thinking it would be useful to begin saving money. The SHG has ten members, each of whom saves Rs 10 during every weekly meeting. In 2007, when Thangnam began his apprenticeship as a carpenter under his cousin, Lhingcha took a loan of Rs 5000. They decided that they would start a small carpentry business and invested the first loan in buying some wood planks and a small electrical plane that makes designs on wood. As Thangnam learned more and built his skills as a carpenter, their business slowly grew and, working together, they expanded to making beds, cupboards and shelves. With three small children to raise and care for, Lhingcha tends to the home and their small and growing piggery, and helps Thangnam with the finishing of their products. Their first customers were local villagers, but as news of their craftsmanship and relatively cheap prices spread, the Kipgens found customers arriving from further away. "People would go to all the carpentry shops in the area to compare prices and then they eventually came to us since we are cheaper than the bigger shops," Lhingcha says.



Lhingcha and Thangnam have recently invested in a rice-milling machine from the profits of their carpentry business. Lhingcha Kipgen, Khokheng Village, Senapati District



◀ Lhingcha and Thangnam giving a final sanding-down to a bed while two year old Lenminthang explores the patterns in wood. Lhingcha Kipgen, Khokheng Village, Senapati District

The Kipgens repaid their first loan within a year and took another one of Rs 10,000 in December 2008. They used this to buy a small plot of land opposite their home to build a full-fledged carpentry workshop. They also invested in a generator to run their machines, since the electric supply is erratic. Their business now makes roughly Rs 50,000 per month when sales are up, which is during the Christmas and New Year season. They employ up to seven daily-wage labourers as workshop assistants, depending on sales and demand. After subtracting the costs of buying and transporting wood and paying employees, as well as the amount set aside for savings and re-investment in other sources of income generation, the Kipgens are left with Rs 4000 for themselves.

Nothing is wasted, one thing feeds into the other, and the Kipgens are dreaming big. With the steadily climbing profits from their carpentry business, Thangnam and Lhingcha have recently invested in a rice milling machine worth Rs 70,000, and offer rice milling at the rate of Rs 4 per kilogram. Thangnam wants to buy fields to cultivate paddy in order to enter the business of producing and selling rice. The couple is also rearing stud pigs and piglets; the husks from the milled rice that many would discard are used to feed the pigs. And although Thangnam is educated only up to the eighth standard, he works as an accountant at their local church. "I did an accountancy training course offered internally by the church. I realized it was important for me to have this skill since it will help me build my future businesses."

How did Thangnam and Lhingcha become so enterprising and far-sighted? "I am an orphan. I have to take care of everybody else, everyone depends on me," says Thangnam quietly. "This makes me work hard and it also gives me strength to carry on." For Lhingcha, the partnership with her husband and their joint efforts towards a brighter future are ultimately fulfilling. She says, "In the past, we have struggled a lot. We had to beg for things. Now we are independent. I don't have to work in the hot sun any more, carrying loads on my back for very little money. I like having our own business. We can move on now."



# The League of Businesswomen



## Thamsing Joint Liability Group

Ukhrul, Ukhrul District

Phamila, Jenny, Achii and Kuimila are mature women in their thirties and forties—mothers, aunts, sister, wives and businesswomen, but a girlish excitement creeps into their voices and expressions when they talk about where they dream of being in another 10 years. Standing in front of Jenny's yarn shop in the fading evening light, they talk animatedly, stirring the curiosity of other shopkeepers, *paanwallahs* and teenagers, all of whom come over to peer at them.

"I want my own shop and showroom with glass-fronted windows, so that I can display the wedding dresses and shawls."

"I will have a big shop with computers to check the expiry dates of medicines online and find out about people who will deliver medicines for me."

"I will have a Xerox machine."

"I will have a much bigger shop. I will be a wholesaler. I will stock stationery and there will be shop assistants to take care of the customers."

These four women, who are friends, neighbours and colleagues, are all members of SHGs in Ukhrul, but owing to the size and capacity of their businesses, they are also part of a Joint Liability Group (JLG). A JLG allows its members to take sizeable loans and the members have an internal agreement to act as joint guarantors for each other's loans. If any one member is unable to repay a loan, then the others agree to cover her payment. The trust that this agreement symbolizes makes a significant difference to the four women. Achii says, "When you run your own business, there is a lot of pressure to meet the commitments of your house, family and shop. Knowing that these friends are there to help if there is a problem actually makes me work harder to meet my financial obligations to the JLG. I know they will take care of me if there is a problem, but I would not want them to be struggling with their own responsibilities as well as with mine." So far, the members of this JLG have not needed to have their friends cover their monthly payments of Rs 5000.

Thamsing Joint Liability Group meets in Jenny's yarn shop.  
Thamsing Joint Liability Group, Ukhrul, Ukhrul District

The women have taken a loan of Rs 50,000 each to improve or expand their business activities: Jenny bought more weaving yarn and started a courier service between Ukhrul, Maram and Shillong; Kuimila bought a solar lamp to power her medical store and keep it open till later in the evening, after Ukhrul's power supply shuts down; Achii introduced mobile phone recharge and top-up services in her PCO/STD booth; and Phamila bought five new shuttle looms for her weaving and tailoring business.

Being part of the JLG and applying for these loans has in itself been an education. "It allowed me to think about my business more strategically, to think about planning and management. After this experience, I realized I wanted and needed a lot more of these skills," says Kuimila appreciatively. They were first oriented on how to write up their project proposals and had to consider how the loans could be used to benefit their businesses. These applications were then reviewed and approved by Village Volunteers for Development (VVD), the local coordinating NGO. The four JLG members and VVD discuss the relative merits of each loan application. The loans are awarded on the basis of need and are usually approved without much conflict between the members.

Now that the loans have allowed their businesses to take root and grow, the women have started to learn about the intricacies of what they do. It is not merely about making ends meet, but about nurturing and growing a business strategically. Infrastructural hurdles and limitations are a reality of doing business in a town like Ukhrul and the women have to think about possible solutions. Jenny, for example, needs a regular supply of yarn from Imphal,

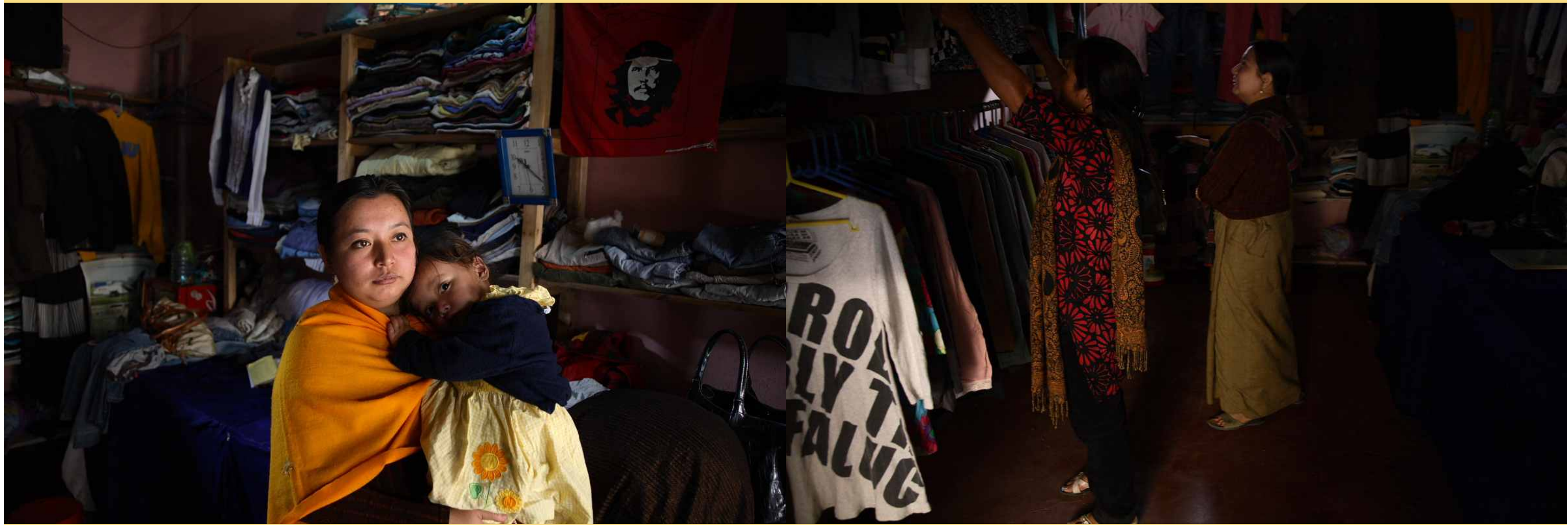
but given the high cost of transportation, she would prefer to spend a big sum (roughly Rs 60,000 – 70,000) on procuring a large stock in one purchase, rather than making repeated trips to purchase a smaller stock. Similarly, Kuimila and Achii have to contend with the irregular power supply in Ukhrul. If Kuimila wants to install a computer, how much will she need to spend on generating electricity to run it, considering that Ukhrul sometimes has no power for stretches of eight to ten hours? The women are also learning about marketing and sales, about how to understand and meet the customers' needs and build the capacity of the people they employ.

As they talk about their experiences, it becomes clear that all four women are up to the challenge. Then, of course, there is the constant pressure of balancing their home life with their business activities, which means juggling different roles and responsibilities. "There is so much work – it is never-ending, and there are pressures to keep the business growing and running smoothly," they say in a chorus. All four have hired domestic help to manage their home duties, and their partners have been appreciative and supportive. The women reveal that their husbands were the first to encourage them to expand their enterprises and take larger loans. The next important question on their minds is: "When are we getting the next loan and how big will it be?"

The four women are now waiting to reap the fruit of their endeavour. They are already proud of what they have achieved and happily anticipate the possibility of securing a good education for their children and younger family members.



Achii's customer is having trouble getting through on that line. Thamsing Joint Liability Group, Ukhrul, Ukhrul District



# Of Dreams and Choices

**Josila Sharma**

*Thopleirak, Imphal*

*"Tamizh theriyuma?  
Konjum konjum  
Saapad saaptiya?  
Ukkarrango  
Ta ta, poittu-varrain."*

Josila giggles as she recalls a smattering of Tamil and hums a few lines from a popular Tamil movie song from 1998. She remembers struggling with Tamil culture when she spent three-and-a-half years training to be a nurse at the Ramachandra Hospital and Medical University on the outskirts of Chennai. "I loved being there, even though it was so different. I made so many friends there and I loved my work, even though nursing was not my first choice. I wanted to do radiography ... you know, x-ray technician... but ended up enjoying being a nurse."

It is impossible to reconcile the image of Josila, the nurse with Josila, the second-hand clothes shopkeeper. Josila thumbs through a decade of photographs, proudly pointing to the ones that indicate the key moments in her life as a trainee and then as a full-fledged practising nurse. "I used to be so thin! Now look at me!" she exclaims, overwhelmed by a momentary surge of nostalgia for her past self and her past life. Everything changed when she returned to Manipur in 2002.

Josila worked as a nurse in a private hospital in Imphal, after returning from Chennai (a job that 'costed' her Rs 30,000). The salary was low, but her love of her work made up for the paltry salary. But after she married her childhood sweetheart, Imocha Sharma, in 2004, she discovered that he agreed with his parents that nursing was not an appropriate career choice in Imphal. They were concerned about her late hours, and felt that she was being overworked and underpaid. So they suggested that she leave her job and do something else. Josila

mentions another dimension of the problem, saying, "In *Meitei* society, a woman who does well is a very difficult thing for men to accept." A job in a government hospital, or in these difficult times, any government job, would have been a good option, in the sense that it can be reliable in the long term. However, securing one 'costs' roughly Rs 1,200,000 – 1,400,000. This is out of Josila's reach, but she nurtures the hope that she will get lucky through a *marup* she saves with and be able to raise enough money.

Josila resigned from her nursing job and opened a grocery shop by pawning her mother's gold jewellery. She ran the shop for two years before starting on her current business venture, a stall for clothes and accessories in the popular Thopleirak second-hand market. Josila's husband has an unstable and temporary job. He works as a stenographer in the Imphal bench of the Guwahati High Court, and if he wants his job to be confirmed, he would have to pay a colossal sum that would be beyond their means. This reality has subdued Imocha Sharma, whose ambition and drive for achievement have died down. Josila says she realized that she had to take charge and do something to bolster their financial situation: "There is no choice, someone has to stand up and do what has to be done." Her brother, Jonathan, had a shop in the Thopleirak market and suggested that she take a loan to open one as well. Following his advice, Josila took a loan of Rs 60,000 from a private moneylender called the Social Alleviation Group, organized as an 'unauthorized bank'. She opened her shop in October 2007. She is currently repaying the loan at an interest rate of 6% and has to make payments every day. Shortly after starting her business, she heard about Chanura Microfinance, one of the microfinance institutions with which the Friends of Women's Worldwide Banking India (FWWB) is working. She learnt that she could save money with a JLG as well as take loans at a much lower interest rate, that too, with a weekly repayment schedule. She jumped at the opportunity.

Josila has taken two loans of Rs 2000 and Rs 15,000 from the FWWB through Chanura. She has used these to buy bales of coats, jackets and shirts, and to furnish and set up her shop. Initially, Josila stocked her shop by personally purchasing supplies from Paona Bazaar in Imphal. Now, following her brother's lead, she has paid a *mahajan* in Dimapur a lump sum to buy her goods every month and store them for her. All she has to do is pick them up from there, or send someone, usually her brother, to do it for her. It is a steady business, and one that

allows her to balance her home life and work life. The Thopleirak market, where second-hand and used designer clothes, shoes, bags, caps and household items are sold, is a thriving one. Most of the products come from as far away as Korea, Japan and China through the porous border with Myanmar. Relief and aid packages of clothes meant for distribution by NGOs also get hijacked and resold in Thopleirak. Western-style clothes and shoes are especially popular with the Naga, Kuki and Christian populations of Manipur. Given the high demand for her products, Josila sells goods worth Rs 2000 – 4000 every day. "During Christmas and the New Year season, I can make as much as Rs 50,000 in one day," she says. The profits are used to restock the shop. She also saves Rs 100 a day in a *marup* and Rs 10 every week in the JLG that she is a member of. She is hoping to win the *marup* lottery of Rs 40,000 after 16 months and use that to repay the loan she took from the private moneylender, as well as build a corpus for the amount required for a steady government job. "But by the time I have saved enough money to buy that job, I wonder if I will still be able to do nursing...it is unlikely!"

She still misses nursing and talks wistfully about that period of her life. "I am losing my nursing skills. These things have to be practised constantly – inserting a drip, putting in and removing stitches – and I don't know if I can ever go back to nursing if I don't practise all this." There is no time for practising, of course, now that Josila has a two-year-old daughter, Machasana ('my golden child'), and this new job.

There is an odd sort of split that Josila manages within herself. One is the cheery, hard-working, smart and responsible wife and mother. The other is the woman who continues to nurse old dreams. But in the end, she is the pragmatist, one who is immersed in the job of giving her family a secure future. The opportunity to run her own stall has contributed towards this turn in her personality in no small measure. Within the new dispensation, she continues to harbour dreams, dreams that are unrelated to nursing. "I liked those big stores in Spencer Plaza in Chennai, like Landmark...and I want to start one like that. I want to go into business with my other siblings. All our names begin with J, so we will call our shop J-cubed, like, you know, J3. We will have a variety shop big enough to have many different sections, for clothes, shoes, books and novelty items. We will make it successful."

◀ "The Che Guevara bandana is very popular here, he was a revolutionary from Nepal!" Josila Sharma poses with her daughter Machasana. Josila Sharma, Thopleirak, Imphal

◀ A customer goes through Josila's range of second-hand shirts and T-shirts in her Thopleirak Second Hand Market shop. Josila Sharma, Thopleirak, Imphal

# The Road to Elsewhere

## Anandi

*Tanrui Village, Ukhrul District*

The road to Tanrui is not really a road. It is a dirt furrow eight feet wide, carved out of the side of the mountain, sculpted by harsh monsoon rains and bisected by muscular roots, strewn with papery leaves and stones. Now, baking in the winter sun, the road throws up a fine yellow dust that covers everything. Travelling down this road and back up is an exercise in faith. Roads like this are no exception in the district of Ukhrul, particularly in its far-flung western border areas. It is here that you find the remote village of Tanrui, nestled deep in a valley between brown hills and accessible only by that one arduous road. The road is everything to the inhabitants of the 110 homes of the village.

At one end of Tanrui, Anandi's homestead sits in a plot spread over the side of a hillock. Like many other homes in this part of Manipur, it comprises three large rooms that house the 11 members of her family: Anandi and her husband, Winson, their six children, Winson's parents and his sister. In the corner of Anandi's kitchen is a dying fire with skewers of dried meat smoking over it. Rows of corn hang drying from beams overhead, and the walls are adorned with skinned deer and wild boar heads. Anandi's life is a picture of rural life anywhere: rising early, tending to the land during the planting season, cleaning, cooking, collecting firewood, working hard to make ends meet. What sets Anandi apart is that her efforts are focused on a precise goal: the education of her children. "I want to hold my head up high, knowing that I have provided my children with the opportunity to rise in society through education, to go elsewhere. Things can be hard here."

The road to this goal is paved with formidable obstacles that are common across Ukhrul. The public education system here is largely defunct – the primary school is understaffed and under-resourced; the junior high school has been similarly abandoned. Government-appointed teachers can make as much as Rs 10,000 per month in the thriving private school industry, compared to the paltry Rs 2000 they would otherwise earn. Tanrui has a privately owned English-medium school that had only one teacher when it started. The young parents of Tanrui were so

Anandi  
Tanrui Village, Ukhrul District.



concerned by the lack of avenues to educate their children that they constituted a school board and appointed local women as short-term teachers in the private school.

Despite these limitations, Anandi and Winson are trying to ensure that they give their children the best they can afford. Their eldest daughter, Chonchon, completed her Matriculation exams and is now spending a year in New Delhi, assisting a relative who works in a beauty parlour. Their second daughter, Leislipem, is in the eighth grade at a small boarding school in the town of Ukhurul. Their younger daughters, Worsimla and Hothingla, aged eight and ten, and two sons, Poksing and Khavangpam, both under the age of five years, live at home. Pok attended school for six months, but was too attached to being at home with his mother and could not bear to be separated from her. Anandi is so keen to educate her children that she plans to invite a teacher from the local Nepali community to stay at her home in exchange for teaching her children.

All this is possible thanks to the regular income Anandi earns from her piggery, weaving and chicken-rearing, and the confidence she has derived from these activities. In 2006, Anandi joined one of Tanrui's seven SHGs, called *Thotruichan*, which means 'aim for a better future', and has been saving Rs 20 every month. In 2007, she took her first loan to buy yarn to weave traditional Naga shawls and *mekhalas*. She took another loan early in 2008 to buy some chickens for rearing and selling. Having repaid those two loans, Anandi took a third loan, this time to buy a pig, a sow, a piglet, two hens and more yarn. The piggery, weaving and chicken-rearing, in addition to the cultivation of maize, vegetables, chilli and rice on their three-and-a-half acres of land, keep the family's dreams intact. One chicken fetches Rs 150 and Anandi is now rearing her third batch. Her sow has given birth to three piglets, each of which will sell for Rs 2000 – 3000. Feeding and caring for the

chickens and pigs is not very expensive. "We grow the corn that the pigs need, and we mix wild banana and banana stems in their meal. The chickens are free range and find their own food in the yard. Most of our earnings actually get saved or go into paying for the children's education. Our own needs are simple," Anandi's mother-in-law says.

Membership in SHGs has allowed women in Tanrui to experience a greater sense of community and security. "It has brought us together and we help each other in small and big ways. We pray together, we discuss family issues, we keep an eye on each other's children and talk about how to manage our teenagers, who sometimes go astray. But the best thing is having our own incomes," Anandi says. As the accountant of *Thotruichan*, she believes that the success of the SHGs in Tanrui can be attributed to the sincerity of the members, the discipline they maintain in the matter of repaying loans, and their "respect for the value of someone else's money". She adds, "Social image is also very important in our community – we are concerned about what others will say if we do not repay our loans on time."

Anandi and Winson are eager to save and take more loans. Their improving economic status has eased their short-term worries and is bringing their distant dreams closer. The feeling that they have the capacity to support their children convinces them that they can rise higher in society and in their own estimation. Anandi and Winson studied in Imphal, but both of them had to return to Tanrui since their families could not afford to finance their studies past the tenth grade. "Earlier during school admissions, I used to get tense and worried about paying the fees, so we would go to the moneylender. We had to repay the loan at a very high rate of interest. Nowadays, when it is time for admissions we don't get worried at all – we just sell a piglet!" laughs Winson. The couple has successfully negotiated a road which has been no less arduous than the formidable roads of Ukhurul.



: "My husband teases me with a new name, he calls me 'the great one' because of what we can now afford" giggles Anandi. Anandi, Winson, Poksing and Khavangpam Tanrui village, Ukhurul district



◀ Anandi weaves shawls and mekhatas in the winter season.  
Anandi, Tanrui Village, Ukhrul district



▶ Anandi rears pigs bought through a loan taken from her SHG.  
Anandi, Tanrui Village, Ukhrul district

# Such a Long Journey

Apambi Devi

Imphal

What does it take to be content with your lifetime's achievements: praise, recognition and money? A sense that things have improved for oneself and one's loved ones, or a personal sense of achievement?

The harsh noon-day sun beats down on Apambi Devi, who sits in her barren cul-de-sac amidst a heap of rubber strips, tools, tyres and tin roofing sheets. Children play listlessly around her. There are no plants or trees here, just heat and dust. The lines on her blank, haggard face spell out the words *disaffection* and *fatigue*. Inside her one-room shack her granddaughter, Tsoi, lies on the bed, crying, but no one goes to her. The cracked glass fronts of cupboards, the broken radio and piles of unwashed clothes look on silently. What is it like to feel this way after years well spent in raising and caring for a family with courage, ingenuity and hard work? Is this the inexorable way of poverty, the struggle robbing you of your spirit and leaving you depleted? Is it that in the end, maybe some things change but everything else usually remains the same?

"Yes, I make enough money now, more than I ever did before. Rs 15,000 is a good amount of money to earn, but I give money to my married daughters. They still need my help. My second son is struggling with his masonry business. I have borrowed Rs 100,000 from someone in my family, which I repay at 4% interest. It is higher than the interest on the JLG loan I have taken. This is for my other son to join the Indian Reserve Battalion (a Central paramilitary force). It costs Rs 300,000 to get this job." Apambi Devi paid this amount six months ago, but her son is yet to hear word of the acceptance of his application.

It is possible that 15 years ago, Apambi Devi may have looked and felt like an entirely different woman. Some stories begin very differently, full of the promise of enterprise and ambition. Fifteen years ago, Apambi used to sell rice and her husband, Nobin, worked in a tyre repair shop. Times were hard, money was short, but the couple worked constantly to support their two daughters and two sons.



Apambi Devi  
Kwakeithel, Imphal



One day, when Apambi went to see Nobin at his shop, he was feeling dejected as usual and complained bitterly about their worsening financial situation. In frustration, he kicked a ripped tyre across the narrow lane. Apambi's eyes followed the awkward rolling of the split tyre and saw it bump against a wall and fall in the shape of what looked like ... a flower pot. Something clicked inside her and she carefully retrieved the tyre. She spent a few days working with broken tyres and found that given their shape and malleability, they could be fashioned into flower pots, containers and many other objects. Apambi came up with designs for flower pots, buckets, water containers, slippers, mats and *moodas* of different sizes, using only tyres, tyre scraps and small strong nails. Some of her designs, though basic, were innovative as well in that the product could be used for various purposes. For example, she designed a large squat water container that could also be used to rear small fish, as well as floor mats that could also be used for drying fish. This is how Apambi Devi started her own business.

Apambi's products were quickly picked up by a variety of shopkeepers and construction companies. The tyre buckets are now a standard feature on construction sites since they are tough and will not collapse like plastic does. Shops stock the tyre stools, mats, flower pots and water containers. And there is no part of the tyre that is wasted – even the scraps are sold, to be mixed with tar used for laying new roads. A water container sells for Rs 300, a bucket for Rs 40 and a flower pot for Rs 15 – 30, the price varying with the size. Apambi's designs are so popular that she says she sometimes has trouble keeping up with the orders. She used to make all the products herself,

but eventually hired and trained others to work under her. Some have left to start their own tyre-recycling businesses, but she says, "Somehow they have not been as successful. They haven't taken away my customers." Apambi's business now employs seven people, including her husband and one of her sons. They prepare the products and sell the finished items, while she procures old tyres and helps take care of her four grandchildren. "I am feeling tired. Let the younger ones work. I am supporting my daughters by taking care of their children so that they can work, so I am busy with that."

In June 2008, Apambi Devi took a loan of Rs 10,000 from the JLG, *Heinoukhong Nembi*, to buy more tools and tyres. She is currently repaying this loan and is unsure about whether or when she will take another one. She earns Rs 15,000 every month, but it all goes very fast. She saves Rs 1800 per month with three different local *marups* and Rs 10 every week with the JLG. Despite this, there is the bottomless, hungry pit of debt and money 'lost', a pit that is consuming Apambi and Nobin. Apambi Devi now falls into a stony silence, no longer interested in recounting how her ingenuity and fascinating design innovations have resulted in ... nothing much. There are no future plans, there is no legacy she wants to pass on.

Perhaps hope is something that comes with a price tag here; it is not a virtue that breathes and lives off its own energy. Unlike other families in this area, Apambi and Nobin do not have any photographs of themselves anywhere in their tyre-strewn hovel. There is no point in looking back. There is only the long, famished road ahead.



Apambi gives a final touch to secure the inside of a water container  
Apambi Devi, Kwakeithel, Imphal

# A Fervent Wish

## Lhingnikim

*Kholip Village, Senapati District*

Lhingnikim's fervent wish is that her children do not end up struggling as labourers, the way she and her husband had to. Things have improved for the family, but it has been difficult. "I want my daughter, Thengcha, to do her B.A. and then get a B.Ed. She can be a teacher and she will be secure and respected in society. But that costs at least Rs15,000." Seventeen-year-old Thengcha has dreams of her own. She wants to be a nurse. "I am doing my Matric exams now and I chose science subjects so that I can do nursing training later. I know my mother works hard to get us through school and give us a good education. That's why I am studying hard."

Lhingnikim and her husband, Thangnam, were finding it hard to pay the monthly school fees of Rs 750 for their five children. That is why Lhingnikim decided to take a loan from the *Agap Lom* SHG. In 2007, she took her first loan, of Rs 5000. She used it to buy two piglets, which she reared and re-sold for Rs 6000. The couple struggled to repay that first loan, but finally managed to do so. She realized she needed a more steady and reliable source of income, so in 2008, she took a loan of Rs 10,000 to invest in a shuttle loom. Lhingnikim had no training in weaving, so she asked her friends and neighbours to teach her. She now weaves three *panves* a month. Each *panve* sells for anywhere between Rs 2501000, depending on how intricately it is woven. The earning from her weaving allows her to at least take care of her children's education and augment the family's income. She is now in the process of repaying the second loan.

Being part of the SHG has been a positive experience for Lhingnikim. The members of the SHG began by saving Rs 5 every week and the amount has now increased to Rs 20. Lhingnikim was also elected the group's treasurer and has recently been made the secretary. The Weaker Sections Development Society (WSDS), another partner organization of the FWWB, played a useful role in equipping her for these

Lhingnikim  
Kholip Village, Senapati District



jobs. "I was a little nervous initially when I was given these responsibilities. I was not sure if I could handle it, but the WSDS gave us some training and after that I felt more confident." In addition, *Agap Lom* has been involved in community-level activities such as village cleaning, farming, and assisting the sick and the old. Lhingnikim feels that her association with other women in the community has in itself been a source of support and learning.

Thangnam cultivates a small plot of land and works as a daily-wage labourer in other people's fields. The recently initiated National Rural Employment Guarantee Scheme (NREGS) is also proving to be a reliable source of income for the people of Kholip and Thangnam hopes he can find gainful employment through it.

An air of tension hovers over Lhingnikim's household. There is a sense that things could get a lot better, or remain as they are, mired in frugality. "I can only hope that things get better from here ... We have been given a new chance. I want to see it benefit my children."



Lhingnikim at her new shuttle loom  
Lhingnikim, Kholip Village, Senapati District

# Indira's Dream

**Indira Devi**

*Elangbom Leika, Imphal*

Indira Devi has a dream. In her dream, she owns a large plot of land on which she builds a training workshop for "girls who are needy and willing to learn". They will be taught embroidery, tailoring and designing for free and their products will be sold through the centre. They will get an equal share of the profits and can set up their own shops or work wherever they want to after the training period.

Indira's dream was born somewhere in the 150-year-old ancestral home that she and her family still live in. This is where she has lived and worked all her life. One end of the courtyard lodges the house, and the other lodges her embroidery and workshop unit. Having completed a six-month course in designing and embroidery in Imphal, Indira started her own embroidery and tailoring business in 1989. She had no capital to speak of, except her savings in a *marup*. She started humbly with the family's old sewing machine, then used her sister's Flora embroidery machine for a short time. In 1996, she hired Marilah to manage the unit and later, began hiring more assistants to work under her. Indira now has eight assistants and outsources work to 15 home-based women workers. Drawing on designs from catalogues and books, besides her own designs, Indira's unit produces embroidered saris, bedspreads and sheets, mosquito nets, *mekhalas*, blouses and the ever-popular 'wedding sets', a package of embroidered, colourful household items for a new bride. The marriage season, from October to March, is her busiest time. "At the moment, all my girls are completely busy. We have to work non-stop to meet all the orders. Because we are a small team, I do not retail with shops ... We would not be able to meet the demand."

Indira survives without any advertising, as the customers advertise her products by word of mouth. Her work has also received awards at exhibitions, and she has been selected to display her products at national exhibitions and trade fairs in New Delhi. "This exposure has widened my network of contacts and people who know about what I do ...It has definitely helped create awareness, and also more orders," Indira says.



◀ Indira Devi in her workshop with her brand new Aree machine  
Indira Devi, Elangbom Leika, Imphal



The pressure to produce is part of Indira's daily work life and more so, in this season. Competition comes from bigger centres that employ many more people and are equipped with better machines. It was to meet this pressure to produce more quality products on time that Indira, a member of a JLG organized by Chanura Microfinance, took a loan of Rs 2000 from the FWWB in 2007. In 2008, she took a loan of Rs 20,000 to buy an Aree machine, which produces five embroidered items in a day, unlike the older, slower machines which take two days to produce one item. She finds that the Aree machine has helped step up her production significantly. With the increased sales and profits, Indira can buy her raw materials, like fabric, yarn and thread, in bulk. She continues to save Rs 2000 per month with a *marup* and shells out Rs 500 every week to repay her loans.

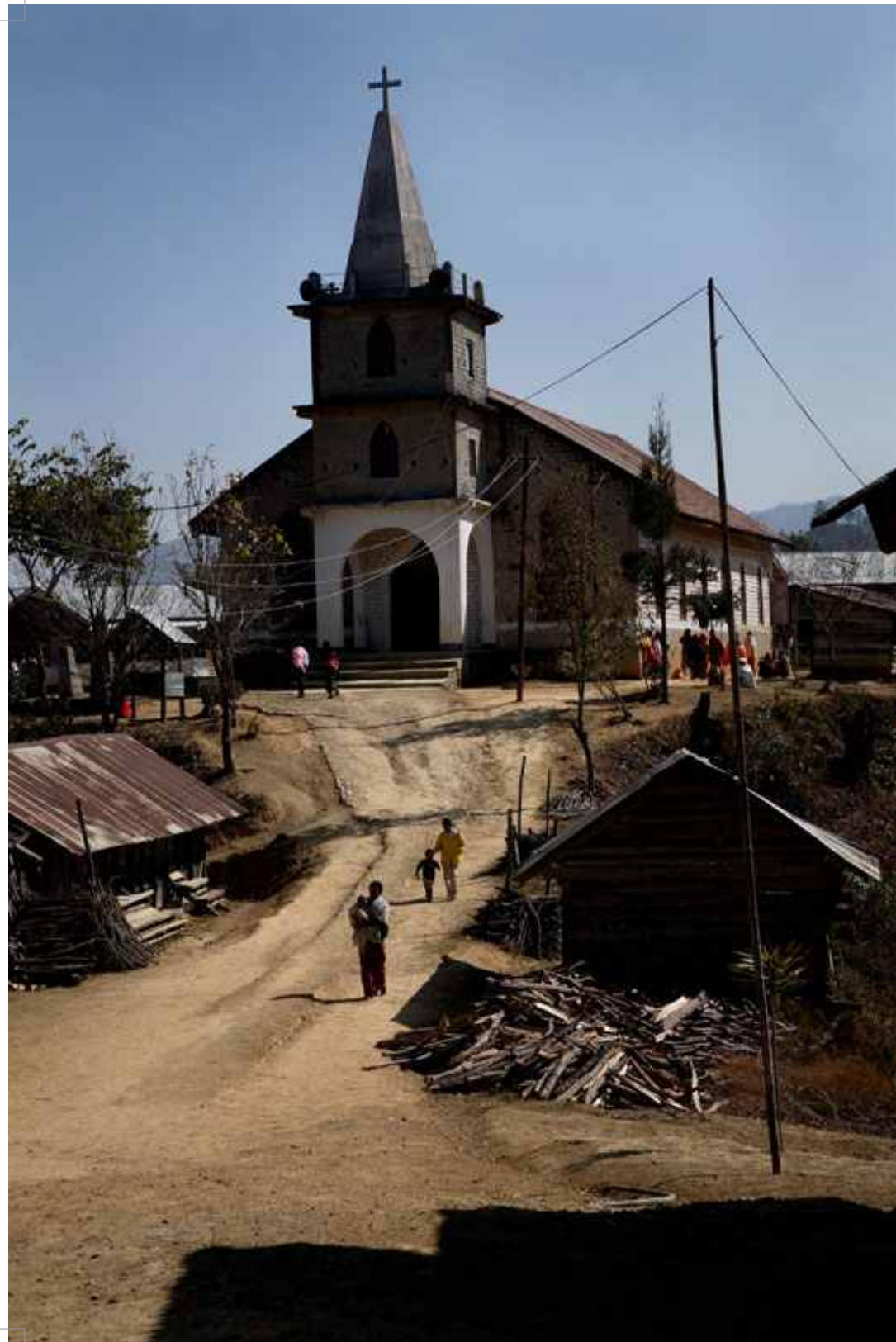
The opportunity to take loans and the resultant rise in productivity are not the only benefits that have accrued from Indira's association with the JLG and with Chanura. Indira feels that she has gained a greater understanding of the management and planning of her business, an area she wants to keep learning about. She believes that she is now better organized when it comes to managing her finances and sharing profits with her staff. And needless to say, through her embroidery enterprise Indira has been able to take care of her family, a significant achievement. She is the primary breadwinner and supports her parents and a younger brother. In addition, she contributes to the education of the three children of another brother. This gives her a sense

of pride in what she does and is a source of reassurance for her parents. Indira's brother says, "We are very proud of how she has nurtured her business and how it has grown so steadily. Our family has faced a lot of hardship and misfortune and we are relieved that Indira has been steadily working through it to take care of all of us."

It is now early morning and Indira's mother comes out of the bath to water the holy *tulsi* plant growing in the courtyard. Just then, Marilah comes in to open up the workshop and start the day's work. Bimola Devi, Indira's sister-in-law, who also works with her as an administrative manager of the unit, calls out a greeting. Marilah cleans the workshop, organizes and lays out the patterns and fabrics for the day's jobs, and makes a list of the jobs to be assigned to the assistants. She also does some embroidery when required, but it is apparent that she is the person who manages the unit. Next, three assistants arrive, followed by Indira herself. "Women working together can be very interesting. There is the entire range of emotions in it from sharing to learning to fighting and quarrelling, but in the end there is a lot of love between us. We are all friends," laughs Marilah. Seeing the space and affection that Indira has created, to say nothing of her capability, it is clear that she has it in her to nurture other young women and equip them to meet their future with confidence. She is perfectly suited to make her dreams come true.

◀ Indira examines an embroidered mosquito net that will go into her fast-selling 'wedding sets'.  
Indira Devi, Elangbom Leika, Imphal

# It Starts with a Handful of Rice



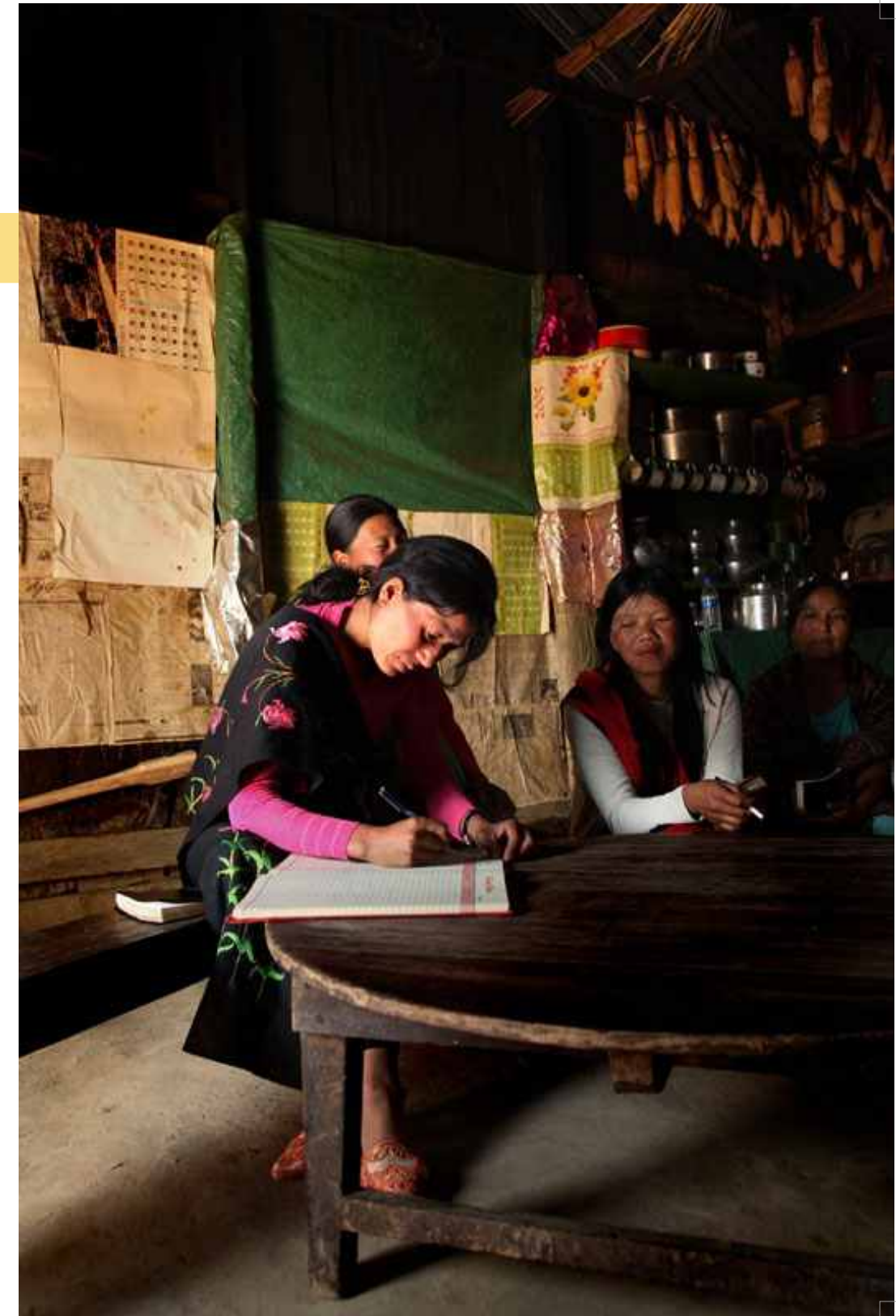
◀ The Homii village Baptist Church is the centre of the community.  
Homii, Ukhurul District



The Yarchui SHG comes together for a weekly meeting  
at the home of one of its members.  
Yarchui Self Help Group, Homii Village, Ukhurul District



Edila, the accountant, keeps an eye on the register during a weekly SHG meeting.  
Yarchui Self Help Group, Homii Village, Ukhrul District



Women SHG members come together in prayer on a Sunday morning.  
Yarchui Self Help Group, Homii Village, Ukhrul District

## Yarchui SHG

*Hoomii Village, Ukhrul District*

There is a tradition amongst the Naga tribes of Ukhrul, one which is closely tied to the sense of community that the church inspires and one which contributes to the success of women's SHGs here. It starts with a handful of rice. Every woman in the community keeps aside a handful of rice from the portion she cooks for a meal every day. Every Friday, she takes the rice she has saved over the week to the church meeting and donates it to the community pool. A hundred women saving rice every week adds up to a considerable amount. The tradition began as a form of insurance against famine, a harsh long monsoon or times of shortfall. This is how the concept of micro-finance was introduced to the Hoomii village SHGs.

The 16-member *Yarchui* SHG began as a women's prayer group in the local Baptist church and the spirit of Christian prayer and fellowship holds the members of the SHG together. That the group organizes around the church also minimizes the community's resistance to the idea of women forming groups. With the intention of raising capital beyond their monthly savings of Rs 20, the members of *Yarchui* organized two 'bazaar days', when they put their saved rice, vegetables, sesame seeds and oil and millet up for sale. After this, the women hired themselves out as joint labour, working together in paddy fields. Their earnings went into the group kitty.

Now, having saved and raised some capital, the group's members have taken loans ranging from Rs 20005000 to start their own business. Weaving shawls and *mekhalas* is the most common small business activity, primarily because that is what women here have always done. The loin-loom is a common fixture in practically every home. Loans are used to buy yarn, and once the women have produced their average of three to four shawls a month, they sell them to small shops and showrooms in the town of Ukhrul. However, they do not pool their shawls to sell them together during one or two trips to Ukhrul, nor have they negotiated to regularly supply a few select showrooms. Since each return trip to

Ukhrul costs Rs 200, would it not make sense for a few group members to take all the shawls and sell them together? "This has not been our way," says Khayawon softly. "Shops don't buy large numbers of shawls in one sale, and each of us has built our own relationship with different shopkeepers. Also, every time we make a trip to Ukhrul, it is an opportunity for us to do our own shopping, including buying our own yarn."

The potential to do more, to raise the level of their business is definitely there. The idea of marketing their products in a more cost-effective and planned manner sparks the group's interest, but they are unsure of how to proceed. Instead, the women are vocal about their own ideas on how to expand and enhance their business activities. "We have all been weaving. Now that we can take more loans, we want to diversify a little bit. Maybe in the next cycle we can use the loans to buy livestock, start a piggery or farm cash crops," says Kanmila, the SHG's secretary. The members talk about wanting to invest in the more powerful and efficient automatic looms, or shuttle looms, and receive training in how to use them. "Maybe then we can produce more cloth faster and it may help us sell more ...." Juishimla realizes. The younger women want to branch out from weaving, however, and talk about their wish to be nurses, accountants or shopkeepers.

The women of *Yarchui* discuss the serious lack of reproductive health care and its implications for maternal mortality, as well as the absence of a primary health centre and dispensary. At this early stage, they cannot glimpse that the relationship of trust and companionship that exists in the group could form the basis for the greater involvement of women in issues such as health care and education. For the time-being, the idea that group formation could be a launch pad for something more is distant. Old traditions are mingling with new ones in Hoomii. Some new things, like *Yarchui* and the concept of microfinance, have already made inroads. The idea of organized action by women is likely to take time to find its place among the old ways of life. It started with a handful of rice in Hoomii, but gradually perhaps each handful can begin to amount to much more than it ever did.



# “Reversals of Roles”



**Kimneihei Tuboi**

*Chalbung Village, Senapati District*

Kimneihei and her husband, Hemang, have a daily routine that is unlike that of other families in Chalbung. Kimneihei wakes up early, prepares the morning meal and gets ready to open her small general store – 'George Dukan', named after her youngest son, while Hemang gets their four young children ready for school, and starts cleaning and cooking. Once the children leave for school, he does the shopping, including collecting the stocks for Kimneihei's shop from either Motbung town or Chalbazaar. He then returns and sets to work on a small plot of land behind their home, where he grows seasonal vegetables like pumpkin, yam, beans and maize. In the afternoon, Kimneihei closes her shop to have lunch, which has been prepared by Hemang. After lunch, she visits various sites in the area to sell tea and snacks to daily-wage labourers. At 5:00 pm, she returns home to spend time with her family. She supervises the children's homework and studies, while Hemang prepares the evening meal.

Speaking about the reversal of roles, Hemang says, "We are happy to help one another. That is more important." Kimneihei simply states the facts: "Earlier my husband was the main breadwinner in our family; now it's 5050."

This unusual arrangement of the husband staying at home and the wife spending the whole day out came into being in 2008. That is when Kimneihei took a loan of Rs 5000 from the FWWB to open a small general store which would sell everyday items like soap, cigarettes, household snacks and foods, *supari* and *zarda*. George Dukan sells items worth Rs 500 on a busy day. This undertaking has allowed Kimneihei to take on more responsibilities: "I can do a lot of things for the family now. I bought a Dish TV and I pay the school fees..That is more than I have ever done."

This is not Kimneihei's first attempt to run her own store. She ran a general shop between 2001 and 2003, but had to close it down eventually as she incurred

◀ **Kimneihei Tuboi**  
*Chalbung Village, Senapati District*

losses due to her practice of selling on credit. She has learnt from her past mistakes and now extends credit with extreme caution. She also ensures that she saves Rs 20 every day from her daily profit, which is roughly Rs 150. "This is why I also believe that the two other shops that have opened in the village are not going to be strong competition for me. I can see that they don't manage their money properly and give out a lot of items on credit." Kimneihoi has seen other cases of poor planning in Chalbung. The *Dozjam Lom* JLG, of which she is a member, was established 13 years ago, but it gradually became as good as non-functional. The leaders of the group did not encourage savings and were lax about the weekly meetings, as a result of which the members could not take any loans. The WSDS rescued the SHG, establishing a rigorous routine of weekly meetings, stressing the importance of regular savings and introducing training in book-keeping. After six months, *Dozjam Lom* was fully functional again and Kimneihoi was able to take her loan. The group is yet to start any joint activities in the community, but it does have a commitment to supporting families, particularly the old and the ailing, who are in need.

With the upswing in their fortunes, Kimneihoi can begin to think about the future. She plans to take another loan after she has repaid the last one so that she can expand her business. She would like to start a small hotel and stock her shop with more items, such as rice and medicines. She is not complacent about the chance to rebuild their lives and is determined to make full use of it. "Earlier we had to sweat it out and work very hard. I don't know how we made it through that bad time. With this loan, things are easier and I can slowly build up everything we had lost earlier."

Kimneihoi also clearly enjoys the changes that have taken place in her home. She feels that previously, Hemang was rather vociferous in challenging and resisting her ideas, for example, her plan to open a bigger shop or start a hotel. Now she finds that he concedes more graciously. She wears a cheeky smile and says, "I will use half of my next loan to expand my shop, and I will use the rest to buy my husband a machine for extracting sugarcane juice and a cart ... He also needs to get out of the house."



Kimneihoi returns for lunch prepared by Hemang  
Kimneihoi Tuboi, Chalbung Village, Senapati District



# Money = Power?

## Khulokip and the Jayon and Thompui SHGs

*Laikot Phaizol village, Senapati district*

“Two days ago, some army *jawans* beat up youth from our village. So our *Jayon* and *Thompui* members, and SHGs from 10 other villages went to the New Canaan Army post to protest and demand an explanation for the incident.”

“During our tribe’s annual celebration in January, we found some youngsters bringing in alcohol and being very disruptive. We put a stop to it. We lined up like sentry guards and kept an eye on them. For a year now, we have been charging a fine of Rs 500 from anyone who brings drugs and alcohol into our community.”

In the quiet Kom village of Laikot Phaizol, lying at the edge of the Imphal valley, members of the *Jayon* and *Thompui* SHGs are doing something they have not done before: they are exercising their new-found power. The Kom community of Laikot Phaizol is very small and distinct. Their language, customs and traditions are entirely different from those of the larger populations of Nagas and Kukis and the Meitei Hindu community of Imphal valley.

Their increased earning capacity is one of the factors that has contributed to the growing stridency of the Kom women – they have more of a voice now that they control more of the income generated in Laikot Phaizol. “It is simple,” says Khulokip, “Money is power.” Khulokip knows this first hand. Her family was in dire financial straits, so she took a loan of Rs 5000 from the FWWB in 2007 to buy three piglets, which cost Rs 4500. After 16 months of dedicated rearing, she sold them all for Rs 18,000 and still has a new litter of piglets to rear. Inspired by the success of this venture, Khulokip took another loan in December 2008, this time of Rs 10,400, to buy a cow and two calves. She plans to rear them and build a sizeable cattle population so that she can sell them to farmers. A bullock can be sold for Rs 30,000 and this is the goal she has set her sights on. Like others in the

village, Khulokip also cultivates and sells brinjals, tomatoes, bananas and beans. This helps repay her loans and feed her family. Providing her children with an education is one of the other main reasons why Khulokip has taken these loans. All four of her children are in school and she hopes to be able to ensure that all of them complete their Matriculation.

The *Jayon* and *Thompui* SHGs were established in 2001, with 25 members between them. The members began by taking loans to support their weaving, piggeries, vegetable cultivation and livestock rearing. They save Rs 20 every month and have been taking loans from the FWWB for the past 18 months. Most of them are now engaged in two, sometimes three, income-generating activities in addition to cultivation. Weaving is a popular activity. Over the past seven years, the SHGs of Laikot Phaizol have come up with various ways of generating income for their members. The women have contributed their time and labour to the construction of a water pipeline into the village, and are jointly engaged in cultivating sugarcane in community-owned fields. The sugarcane is bought by wholesalers from as far away as Ukhrul. The SHG members pool their labour and take on jobs under the popular NREGS as well. They are planning to undertake road-works under the scheme to make the main road to the village an all-weather motorable road. They even have plans to save enough to buy a bus to start a commercial taxi service from Laikot Phaizol to Imphal and back. Would one of the women drive the bus? “Why not! I think women can drive a bus, although I have never seen a woman driving a bus,” says Neisothem, the strong and articulate chairperson of the *Jayon* SHG. Further, the women are determined to ‘clean up’ the village, a commitment that has given rise to their combined action against alcohol and substance abuse in the community.

All these steps have been crucial in raising the status of the women of Laikot Phaizol. Many feel that they are the primary breadwinners of their families, in addition to being a growing and vocal presence in their community. The chairperson of the Village Development Committee, Mr Chonsokung, recognizes their achievement. “Women here are much more vocal now, they have found their tongues and have started to talk...They talk to men and even to strangers very confidently,” he says. Some women from the two groups claim that they are getting increasingly involved in discussing labour and village issues with the local leadership, a development that the chairperson again welcomes. According to Mrs Neisothem, a member of one of the SHGs, “Earlier we used to keep so quiet even in church. We women would be in the background and were considered fit only for making and serving tea. Now we talk about community issues in church very loudly.” The women feel that their menfolk are appreciative of their work. The only time they complain is when the women spend too much time at the SHG meetings: “Sometimes they tell us to come home early because we have so much to do at home.” The suggestion that the men could begin doing a part of the work at home is received with a mixture of uncertainty, surprise and some vigorous nods of agreement.

Khulokip believes that the support she has received from the SHG has helped her grow in confidence and tackle some issues which she earlier considered beyond her capacity. Like many other men in the village, Khulokip’s husband used to spend a lot of their money on alcohol. Khulokip says that other SHG members gave her the courage to confront her husband on this issue. “Older women in the SHG are like mothers and sisters. They would tell me not to be disheartened, that I should be strong and take a stand with him. Even though I earn the money, it is not easy to stand up to your husband. But I am much better at it now.”

◀ Mrs. Neisothem and other members of Jayon and Thompui SHGs in their jointly cultivated sugarcane fields  
Khulokip and the Jayon & Thompui Self Help Groups,  
Laikot Phaizol Village, Senapati District

◀ Khulokip and her son Rilneithang feed the cow she bought with her latest loan from FWWB.  
Khulokip and the Jayon & Thompui Self Help Groups,  
Laikot Phaizol Village, Senapati District



# The Turnaround

**Radhamoni Devi**

*Haobam Marak, Imphal*

Sitting at her stall in Ema Market, Radhamoni Devi cries large, silent tears. As she recalls the long journey she has made to reach this moment, she is overcome with emotion: "Women like me who work hard and suffer have no one. There is a feeling inside that I have no one to watch over me." She remembers a time when she was younger and would have to cycle 25 km to drop her children to school, before going for her low-paying, part-time, mundane job in the state handicrafts and handloom department. She remembers a time of terrible financial crises, when she borrowed Rs 20,000 from the moneylender and had to repay Rs 200 every day for 115 days. She remembers a time when her husband was healthy and worked as a mathematics teacher. That was the time when she was not encouraged to travel too far from home. She removes her oversized spectacles to wipe them dry of tears, and the array of small brass items spread out before her briefly reflect and flash in the glass. And then she realizes where she is and composes herself. She remembers the quantum leap she has been able to make and it occurs to her that things could get better from here on, possibly.

Ema Market is the quintessential bazaar of sensual delights – smell, colour, touch, motion and action intermingle as unending rows of products are bought and sold. Deep in its cool shadowed heart, Radhamoni Devi sells items used for *pujas* in homes and temples across the Vaishnavite Hindu-dominated Imphal valley: miniature brass plates, cups, incense holders, camphor holders, large brass *thalis* and the like. She 'inherited' this location from her mother-in-law and started her business three months ago. She was initially shy about telling her husband, Jayantakumar Sharma, that she wanted to run her own business, and it was his mother who encouraged her and eventually interceded with him on her behalf. Jayantakumar was at first hesitant to let her go to the market and run her own business, but there was really no choice – times were hard and they had multiple responsibilities. Radhamoni and Jayantakumar have three grown children. Twenty-year-old Binarani, the youngest, is in the first year of her BA

◀ Radhamoni Devi  
Haobam Marak, Imphal

degree in English Literature in Manipur college; 23-year-old Premson is studying hotel management and catering in Bangalore; and 26-year-old Jayarani Devi is a registered nurse in Kolkata, looking for a job. Educating and supporting their children has been one of the couple's biggest the couple, especially since the two older ones live far away and have chosen courses that are relatively expensive. It will be hard to find jobs for them, particularly for Jayarani Devi, in Imphal because the family cannot afford to pay the sums required to secure the jobs. Jayantakumar's chronic kidney ailment places an additional financial burden on the family.

Radhamoni and her husband had a small grocery shop near their house. However, the business was floundering and in order to support the shop, Radhamoni joined a JLG in 2007 and took her first loan the same year. Later, with the commencement of road-works right in front of the shop, it became difficult to access and Radhamoni wanted to start her own business. Jayantakumar, who still runs the shop, had become more supportive of his wife's new ideas since she joined the JLG and established a routine of meetings and payment schedules. In November 2008, Radhamoni took her second loan from the JLG, this time for Rs 15,000. She added Rs 15,000 of her own capital to this and used the amount to travel to Silchar, Assam, to stock her new stall with *puja* items. She has also discovered a network of suppliers in Imphal, including Brahmin priests who re-sell *puja* items, and procuring items from them is cheaper than travelling to Silchar.

There is a great demand for *puja* items in Imphal and Radhamoni finds that her business is doing surprisingly well in a matter of just three months. Since most of these items do not have a fixed maximum retail price, she fixes her own prices, which allows her a greater margin of profit. Since she has competitors to contend with in Ema Market, she gets to the market earlier than most other vendors and ensures that her stall is open for sales by 8:00 am. "I need to sell about three to four items in the first few hours. If that happens, then the rest of the day proceeds smoothly, but if it doesn't, then I am not sure how much I can take home that day." She sells *puja* items worth roughly Rs 300 – 500 per day, the figure sometimes going up to Rs 1000. She pays weekly instalments of Rs 375 on her loan, this system of loan repayment being a far cry from the harrowing experience she has had while dealing with ruthless moneylenders. In addition, she makes a monthly payment of Rs 15 for storing her stocks in the Ema Market *godown*.

Whatever remains is carefully saved to buy the next set of stocks for the shop, to support her children and to help finance any future business expansion. Radhamoni would like to turn the tiny stall into a full-fledged shop, which she believes would be more profitable. She is determined to make this venture successful, particularly since she feels she also needs to show her family that she can support them.

Being a member of the JLG has helped Radhamoni find her footing. Her exposure was limited during the years when she was restricted to the home and grocery store, but the JLG helped open new avenues for her, giving her the opportunity to plan, organize and run her own business. This, in turn, has emboldened her to take her work further. She is beginning to feel that she can move on from the past, that she can begin to forget.

Radhamoni and her daughter Binarani  
Radhamoni Devi, Haobam Marak, Imphal



# The Multi-Tasker

**Maireila**

*Ukhrul, Ukhrul District*

Maireila is a woman of unusual talent, grit and resourcefulness. She has an ability to be completely focused on her goals and achieve them. One day recently, walking through a market in Imphal, she came across a unit that manufactures soap cakes and detergent in a small shop in an alley. It occurred to her that this could be a viable business venture to start as soap and detergents are required by every household. She observed the unit carefully, taking note of the different chemicals being mixed together and the specific periods for which the processes were carried out. She soon knew all the details like the back of her hand. She asked the person in charge of the shop if they could sell her some ingredients and train her in how to make soap and detergents. He refused, and refused again the next three times she asked. "You will never be able to do this on your own," the man mocked her. This did not deter Maireila and finally the man relented, amazed at her persistence. That day, she was given a crash course on how to make soap and detergent, and went back home to Ukhrul with small samples of ingredients, bent on starting her own business.

However, Maireila found that there were a number of hurdles in the way of ensuring a smooth supply of the chemical ingredients required for the enterprise. All the ingredients, with the exception of perfume and aloe vera, both of which are locally available, have to be sent for from Kolkata. She experimented with an arrangement under which she had sub-dealers and wholesalers in Imphal supply her with the materials. She even had a local Church-run NGO, which also makes soaps, help her transport ingredients from Kolkata. However, none of this would be feasible for her in the long term. Therefore, she took a loan of Rs 50,000 from the *Mayasang* JLG, formed in November 2008, to get a six-month supply of chemicals transported to her from Kolkata. Within this period, she expects to earn enough profits to pay for the transport of the following six months' stock. Maireila has also introduced innovations in her soap-making to offset the costs and get around the problem of the non-availability of ingredients: she uses honey instead

◀ Maireila checks a piece of embroidered fabric  
Maireila, Ukhrul, Ukhrul District



of glycerine, and replaces the more expensive distilled water with aloe vera, which grows abundantly in and around Ukhrul.

Maireila is the sort of person who can put her hands to anything and create something beautiful. Her shop in Ukhrul, '3-in-1', sells soap and detergent, embroidered household items, shawls and *mekhalas*, handmade novelty and decorative items, like silk and organza roses, mats and embroidered fabrics. "I am not really interested in studying very much. I like to make things with my hands, I like crafts, learning vocational skills that I can really use to earn ... and enjoying them at the same time," she says. She learned many of these skills during a six-month embroidery and design course in New Delhi, which is also where she met her husband, who serves with the 2 Naga Regiment. When Maireila returned to Ukhrul, she used to design and make mats and silk roses as a hobby, alongside her domestic responsibilities. She then took a job at the VVD as a weaving instructor. She began to innovate with traditional Naga weaving designs and patterns, and produced training manuals on weaving and designing. She also learnt the art of making silk. Whatever she innovated and designed began in her tiny workshop at home. "Sometimes I would bring all my papers and cloth and fabrics home at night and work on them till very late. I can be very focused on these things. I remember I had made mats out of scraps of cloth and rags, and the silk roses, and my husband was so upset that I was ignoring my other duties that he tore them all up. I was so upset that I couldn't sleep all night, but that incident also made me determined. I realized this is what I want to do." That was when Maireila decided she wanted to start her own business.

Maireila had saved Rs 30,000 from her earnings and this formed the capital for starting her own shop. Her husband offered to organize more capital through a bank loan, but she refused, saying she wanted to do it herself. She bought her first embroidery machine in 2007 and has not looked back since. She heard about the concept of JLGs through the VVD, and formed the *Mayasang* JLG with three other friends at the time when she needed money to transport stocks for her soap-making. As her various business activities picked up, her savings grew from Rs 50 – 5000 per month. She is currently paying back her loan at the rate of Rs 5095 per month, and is keen to take another one to expand her business. Maireila says that the support of her JLG is critical in developing her plans for expansion. The members of *Mayasang* stand by each other in various ways. They contribute and share labour, tools and implements, and are bound by a circle of trust.

Maireila's unit for making soap and detergent consists of a small room, which lies in the courtyard behind her shop and home, below the level of Ukhrul's bustling main street. As she sits down with her trained assistant, she hears her five-month-old baby crying upstairs. She gives her assistant some instructions and rushes upstairs. When she reappears, her six-year-old son asks for something and her eight-year-old daughter wants to go out. Customers arrive and Maireila attends to them without a hair out of place, simultaneously pacifying the baby, negotiating with the six-year-old and calming down the eight-year-old. This multi-faceted, multi-tasking manager, who has a wealth of talent besides, is sure to be perfectly at ease when she achieves her dream of a full-fledged production unit with 10 assistants and a wide range of products.



Maireila joins her assistant in preparing detergent  
Maireila, Ukhrul, Ukhrul District



# The Learning Curve

## Kimneineng and the Naomi and Mary SHGs

*Phaijans Village, Senapati District*

On a crisp, clear day in Phaijans, the women of the Naomi and Mary SHGs are preparing to begin work on the main road that runs through their village. They shuffle in, bringing their babies and toddlers, exchanging gossip and catching up with news of each other's lives. Thanks to the recently introduced NREGS and the security of Rs 85 that it assures them of every day, the women are in a good mood. They seem healthy and relatively prosperous in this otherwise impoverished part of Senapati district. Things have been steadily improving in Phaijans.

Today, the women take some time off to talk about their SHGs. The formation of the Naomi and Mary SHGs in 2001 and 2003, respectively, has a lot to do with how and why things are getting better in Phaijans. "The most important benefit is that we don't have to go to the moneylender any more. Families were being ruined by the high interest rates and having to pay money every day. Now we save Rs 20 per week and repay loans at 2% interest, so it doesn't pinch us as much as going to the moneylender used to. Now we can start our own businesses, we have better houses and can give much more to our families," says Tingjalum Kipgen, who used her loan of Rs 5000 to buy wood and tools and employ daily-wage labourers in her son's carpentry business.

The women of Phaijans begin their meetings with prayer, the fulcrum around which their groups are formed. Christian values influence their activities, which include raising voluntary contributions to support the sick and the old, and helping families that have fallen on hard times and have no regular source of income. The women derive their collective strength from stories of women from the Bible. "We wanted to honour and emulate strong women from the Bible, so we selected 'Naomi' and 'Mary' as the names for our groups," says Mrs Nengkip.

Kimboi's words provide evidence of the confidence that has begun to flow from the new strength that the SHGs have given these women: "Having my own money



Women members of Naomi and Mary SHGs clearing the earth to build another road through their village under the National Rural Employment Guarantee Scheme. Naomi & Mary Self Help Groups, Phaijans, Senapati District

means that I can make more decisions in my home. We are able to have more of a say in our families.” Mrs Nengkip, one of the senior members of the group, giggles as if she knows a secret that the younger Kimboi does not. “Hah!” she laughs, “We have always controlled everything anyway. Now with this money, everyone else realizes it as well! That is the change which has occurred!” The others burst into laughter and tease Mrs Nengkip, wondering aloud what her husband thinks of this insight. The women began by taking small loans in 2007 that allowed most of them to support their farming. The larger loans they have taken in 2008 have given some of them the opportunity to branch out into other income-generating activities.

Kimneineng, or Nengboi, as she is fondly known, had not imagined that she would enjoy learning how to run a business, or that she would one day be thought of as someone with a 'keen business sense'. Her husband and she used to tend to a small plot of land, but she was impelled to think of an alternative source of income when she realized that the income would not sustain them. Nengboi came up with a unique idea: she decided to retail clothes, shoes and household goods from the town of Moreh, 130 km from Imphal, to Dimapur in Nagaland, and then return from Dimapur with goods to retail in her village. The markets of Moreh are well known in the region for their stocks of inexpensive goods from Myanmar and China, and Dimapur offers goods from India and China. “Moreh has all the goods for which there is a very high demand in Dimapur,” Nengboi says. “And people in this area want goods from Dimapur, so it makes sense to buy and sell between these places.” Nengboi took a loan of Rs 10,000, her second, in December 2008 and used it to buy mosquito nets, electric rice cookers, baskets, shoes, *ponves*\* and sneakers from Moreh. Once she had bought the goods from Moreh, she returned home for a few days, then set out for Dimapur. Since she has an aunt and uncle living on the outskirts of Dimapur, she did not have to spend money on a hotel. She saved further by selling her products from the locality that her family lives in, so that she was spared the expense of transporting them to a market in Dimapur. Her wares were advertised by word of mouth.

Nengboi's fledgling venture seems to be working well, as she discovered on her maiden trip. Nengboi does not fix any prices for the products she sells; since hers is still a small business, she is flexible and quotes a lower price for a reliable customer or raises it if she thinks she can make more on a cheap product. She retailed the products from Moreh at a higher price in Dimapur, so she made a profit of Rs 6500 in Dimapur. She spent half of it to buy blankets, quilts, shoes, tablecloths and bags to sell in Phaijans. When she returned home, she did not have to make much of an effort to advertise: one neighbour told another and by mid-day, her Dimapur goods were selling briskly.

As Nengboi displays her Dimapur wares, one can hear the sound of clothes being washed in the yard outside. Her husband's sister has begun to lend a hand with the housework, as Nengboi is now preoccupied with her new business. Her husband, Haolet, and his family have helped her plan her work and are supportive of her ideas. Nengboi believes that she could not have started this venture without her family's assistance.

Nengboi is on a steep learning curve. “There is so much to do, many things I have to learn about. First, I have to become more comfortable with speaking Nagamese, since I am going to be in Dimapur more often and interacting with people there. I have picked up a few words but I need to learn more. And I need to be more organized in my shopping and time management. I realized that without a shopping list, I end up wasting a lot of time. I also have to assess how different items are selling and understand what people in Dimapur and Phaijans want. Next time I will be better prepared!” Nengboi hopes to open her own shop in the nearby town of Motbung some day. “My shop will have goods from Dimapur and Moreh and people can come from anywhere to get these things from me... But that will happen slowly. I am just starting. I have to do more to become good at this. It is an upward climb.”



Nengboi's neighbours deciding what they want to buy from her new stock from Dimapur, Nagaland. Kimneineng, Phaijans Village, Senapati District

\* Woven wrap-around skirt worn by women.

# Stretch the Rupee

**Loithang Devi**

*Kwakeithel Bazaar, Imphal*

Underneath the surface of her pleasant smile, Loithang Devi seems to hide a mountain of tension. You can see that she is constantly making calculations. Every sale is being added up and every expense subtracted, and she anxiously awaits the final figure the way a stockbroker watches a market ticker. "I am always thinking of what I have left at the end of the day. My family depends on it, everything depends on it," she says.

Loithang Devi sits at the far end of the bustling Kwakeithel Bazaar, nervously arranging and re-arranging her stock of vegetables, hoping that the next customer will stop at her display. In front of her, a row of small grocery store owners do the same, displaying their dried fish, *dals* and grains. A customer comes up to her, hesitates and finally asks her the price of baby carrots. The other vegetable vendors around her sigh, look disappointed and turn away. Loithang began working in Kwakeithel Bazaar two years ago, when her husband's contract carpentry business started running into trouble. They had an 11-member household to support: four children of their own, three children from her husband's first marriage and his aged parents. Loithang Devi's job now holds the family together. Her daily earnings come to Rs 200, an amount which can go up to Rs 500 during festival time, if she is lucky. She goes to the wholesale market every morning to buy her supply of vegetables and spends roughly Rs 10,000 – 12,000 on her stocks every month. However, her monthly income is only half of this, and her husband makes a similar amount. "It does not go around for 11 people very easily. We have to stretch every rupee and see how much we can get out of it," Loithang Devi says.

It was for this reason that she joined a JLG a little over a year ago. She had heard about Chanura Microfinance and that there were opportunities to take loans at low rates of interest. She first took a loan of Rs 2000 and recently took another one of Rs 10,000, of which she put aside an amount to support her husband's



◀ Loithang Devi at work in Kwakeithel Bazaar  
Loithang Devi, Kwakeithel Bazaar, Imphal

carpentry work. "He wanted me to ask for Rs15,000, but I am a vegetable vendor and it is going to be very hard for me to get a loan like that and then repay it. It is risky." Loithang uses the money to buy vegetables. She repays Rs 250 every week and saves Rs 10 per week with the JLG. She is pinning her hopes on the Rs 20,000 *marup* that she saves with. "Fifteen other members in the group have already received that money, so maybe some day my turn will come too. I would like to open a small variety shop in my locality. Then I won't have to be so far from home and work so hard in this market."

Loithang Devi has a tight schedule every day. She leaves for the wholesale vegetable market early in the morning and arrives at Kwakeithel by 7:00 am. She goes home at 11:00 am to have lunch, see to her household chores and be with the children. At 3:00 pm, she goes back to the market, to return only at 7:00 pm. Her in-laws help take care of the children while she works and her husband often works out of home, so she is relieved of some of her household responsibilities.

Loithang's other ambition is to ensure that her children get a good education. The three older children are doing well in school and she is concerned that the others should fare just as well. She wants them to be secure in the knowledge that they can finish school and aspire to something better than she could: "I hope my children move on to something better. This life is hard, it is tiring." It is for this reason that she puts aside Rs 20 of her own every day. The fact that she can take loans is reassuring in these difficult times. It has also elevated her status in the eyes of her children and family, who see her as the head of the household, the one who makes the decisions. It is because of the loan and her regular income that Loithang could make some extensions to their home, and her husband was able to make an extra bed for the family. How does her husband react to her new status? "Well, it is always hard for a man to accept something like this. But he has become more cooperative and understanding now."



Loithang Devi prepares vegetables for the evening meal as she catches up with her son Mani, 8 years old. Loithang Devi, Kwakeithel Bazaar, Imphal

# We've Only Just Begun

**Yangsomiwon**

*Homii Village, Ukhrul district*

Yangsomiwon has travelled further than most women from Ukhrul have. She travelled to Andhra Pradesh to do a three-year course in Theology Studies, but her values and dreams remain rooted in what she first learnt at home. "I want to live my life by the Commandments in the Bible, and I want to raise my daughter to be an educated, God-fearing woman."

Her daughter Yermila, almost a year old, has other things to keep her busy till then. Toddling around the room on her chubby legs, Yermila is entangled in balls of brightly coloured yarn and gurgling happily. Yangsomiwon runs after her to rescue the yarn, but the yarn is a wonderful new toy to explore and Yermila resists. Yangsomiwon eventually wins, of course, and tucks Yermila firmly into the simple cloth baby-carrier she ties around herself. With the baby on her back, Yangsomiwon tidies up her weaving room. This is how she has spent most of the last year, balancing her baby, household responsibilities and the business opportunities that her new loan affords her: "It has all only just begun; there is more to do. I am learning how to do everything at the same time!"

In March 2008, Yangsomiwon joined the *Yarchui* SHG, one of the six in Homii. "We believe that we can raise the standard of living in our village only when there is a steady and regular source of income, and this starts with each and every member," she says. She was eager to take a loan to support her weaving, the one thing she believes she is very good at. She took a loan of Rs 4000, and spent half of it on yarn and trips to and from Ukhrul, while Rs 1000 was set aside for household expenses. Yangsomiwon has received training in weaving and taken a course in designing in Ukhrul. She weaves traditional Naga shawls and *mekhalas*, or *kashuns*, as they are referred to in the local Thangkul dialect, but she also innovates with the traditional motifs and patterns on Naga shawls. As she says, "Sometimes you want to make your own ideas stand out." Yangsomiwon travels to Ukhrul once a month to buy yarn and sell her shawls to shops and showrooms there.

◀ Yangsomiwon with her daughter Yermila.  
Yangsomiwon, Homii Village, Ukhrul District



Yangsomiwon calculates that one shawl requires yarn worth Rs 300. She makes three pieces every month, and sells each for anywhere between Rs 1100 and Rs 1500. Her profits go towards buying more yarn, saving Rs 20 with the SHG every month and repaying her loan in monthly instalments of Rs 342. Each trip to Ukhrul costs Rs 200. The money that remains is used to supplement the family's income. This is a strong start for Yangsomiwon, who had no income of her own before this, and she is proud of being able to make a contribution to the family's upkeep. The ability to support her family will also give her a greater say in determining their futures. Her family consists of nine people: her husband, his parents, his two sisters and two brothers, and Yermila. The fact that the family supports her weaving and SHG activities is important to her. Their encouragement motivates her to work harder.

As for her own future, Yangsomiwon feels that she needs to upgrade her entire system, that is, adopt better methods of producing and selling her shawls and *kashuns*. For one, she wants to be able to buy a shuttle loom to produce more shawls more efficiently. She finds that when there is a greater demand, she cannot always keep up with it. The loom-loom Yangsomiwon uses is not only slower, but is also more effort-intensive and physically exacting. The prices of loom-produced items are higher, so shopkeepers tend to pass them over in favour of the cheaper shuttle loom products. But the

shuttle loom costs upwards of Rs 15,000. "Maybe we can buy it as a group for anyone in the SHG to use, since we all do weaving," Yangsomiwon suggests. This is an idea she wants to raise at the next group meeting. The other obstacles that have got her thinking about the future are the erratic transport service and remote location of Homii, due to which she needs to plan her visits to Ukhrul carefully and cannot always be flexible when it comes to taking her products to the market. These limitations make Yangsomiwon feel that she should supplement her income by exploring new areas, such as starting a piggery, and then a banana farm.

"Before, we could not imagine doing anything like this. Moneylenders can destroy you here, so you have to be really desperate to go to them. Now, with loans from the SHGs, we find it much easier to repay the loans because the interest is not very high and there is no daily pressure for repayment. More and more women in our village want to join SHGs and start saving. This movement has begun."

# Of Being Young at Heart

## Sanwi Self-Help Group

*Makhan Village, Senapati District*

"If these loans had been available when we were younger, then there would have been more development in the village," says Mrs. Akenpui, the chairperson Sanwi SHG in Makhan.

"Well, we may look old but we are young at heart, so there is still hope for some development!" yells another member of the group.

Sitting on comfortable old wooden benches that have been dragged into a wide circle on the lawn in front of the Makhan church, the 16 members of Sanwi cover their heads with their brightly coloured Naga shawls to shield themselves from the ascending sun. From this location on the Makhan plateau, they can see the town of Imphal spreading out far into the distance. This community of Liangmei Nagas, living in a largely Kuki area of Senapati district, has occupied this territory for 50 years. The village of Makhan was also closely involved in the peace-building process initiated by the WSDS in the aftermath of the 1990s NagaKuki conflict. Once a remote village, Makhan now comprises 140 households that span the base of a hill range.

The women reflect on how the presence of SHGs has had an effect on their community. *Sanwi* was established in 2005 and its members started saving Rs 10 at their weekly meetings. By now, at least 12 members of the group have taken their second loans (of Rs 10,000). They have used these loans to start piggeries, butcheries, weaving enterprises or fisheries, to open small general stores, or to engage in activities like ginger cultivation or goat and cattle rearing. "It is a great feeling to get a lump sum to start your own business," says one member. "Not having to go to the moneylender was the best change we could hope for," says another. The women's families are relieved and happy that they now have a second, steady source of income to supplement their income from cultivation, which is the mainstay of the community.



To the older members of the SHG, like Mrs Thiumai and Mrs Akenpui, the opportunity to take loans at this stage in their lives means that they can secure higher education for their grown-up children, many of whom have travelled to other places in Manipur or to New Delhi, Bangalore or Nagaland to study. The butchery that Mrs Akenpui started with her second loan brings in Rs 10,000 a month, and she uses a part of this money to finance the education of her two daughters in Bangalore. She even plans to spend some of it on educating herself – she wants to go to night school to learn English. Mrs Thiumai took a loan of Rs 10,000 in December 2008 to populate the fishery she runs with her husband, Pastor Ramdichong, and they believe that when the fishery becomes profitable, it will provide them with the means to support their daughter, who is studying in New Delhi, and their sons in Dimapur and Imphal.

While the establishment of SHGs has liberated the members from the clutches of moneylenders and given them a sense of security, it has also created wrinkles in the traditional fabric of Makhan's society. The women are sometimes told by their husbands to curtail their SHG activities when their children have examinations to study for, the assumption being that it is the responsibility of mothers and aunts to enforce the discipline of studying and to see to their children's upbringing. The real struggle for equity lies just under the surface of economic empowerment.

The members of the *Sanwi* SHG do more than just saving money together. They are currently cultivating bananas and ginger on community-owned fields. In 2008, the group sold 15 quintals of ginger for Rs 10,000 and harvested over 20 bunches of bananas, each bunch selling for Rs 150. The profits were pooled back into the group's kitty for further internal lending. *Sanwi* has also begun pressurizing the village development committee to start a new dispensary in the village, since the primary health centre was burned down during a period of conflict with Kuki tribes. In addition, the SHG is establishing its position as the moral guardian of the community through the prayer meetings it organizes and its attempts to strengthen Christian values in order to prevent the abuse of drugs and alcohol.

"So, look at what we old women can do," cackle the women of *Sanwi*. "There is still hope for Makhan!" "So, look at what we old women can do" cackle the women of Sanwi, "there is still hope for Makhan!"

Members of Sanwi jointly cultivate a community-owned plot of land with bananas  
Sanwi SHG, Makhan Village, Senapati District

# The Powerhouse

## Birla Devi

Thokchomleikai, Imphal

Kwakeithel, a busy market in Imphal, is buzzing with activity. Women vendors return for the evening shift at 3:00 pm and work until 7:00 or 8:00 pm. Fish – so fresh that they are still gasping for their last breath – are being arranged on to platters; vegetable vendors sprinkle drops of water on wilting bunches of unsold vegetables, plump them up and push them to the front of their display; others arrange packets of home-made sweets and fried snacks in symmetrical, ordered piles. Children run around, enchanted by the routine sights, sounds and smells. As the gentle winter afternoon melts into dusk, female customers arrive in pairs or in groups of three or four. The aroma of chicken chowmein, incense and fish mingle to create a unique Kwakeithel smell. Amidst the rising clamour, a man threads his way through the rows of vendors, greeting them and placing a small foot-high wooden stand with a tube light mounted on it next to each of them. Dusk appears briefly and then vanishes into the folds of night, and Kwakeithel hums expectantly. Everyone looks up, out of habit, and looks down again because, as usual, nothing happens. There is no electricity, the bulbs remain dead. And then, the little tube lights on their stands come on. Kwakeithel is open for business.

Birla Devi works a double shift. The first shift is completed at home during the course of the day, which starts with the task of sending her two sons, aged nine years and five years, off to school. She then does the cooking and cleaning, and performs other household chores under her mother-in-law's supervision. After her children return, she looks over their homework. At 5:30 pm, she gets ready to go to her other job, which takes her to Kwakeithel Bazaar, not far from where she lives. Birla Devi provides the light that allows Kwakeithel to function at night.

The ingenious idea for her business occurred to Birla Devi on a stormy monsoon evening during one of her routine shopping trips to Ema Market. "It was a rainy, windy day and I noticed women vendors in the market using *bodons*, kerosene lamps with a naked, open flame, and holding their *chadors* and sari *pallus* around



Birla Devi  
Thokchomleikai, Imphal



the lamps to prevent the flame from going out. It occurred to me that these women needed a light that wouldn't go out – they needed electricity!" But electricity is scarce in Imphal and eight-hour-long power cuts are the norm. After talking it over with her husband, Kumaraji, and doing a little bit of research in the market, Birla suggested that they mount slim tube lights on to stands, rig them all up to a generator, and then, quite simply ... turn the switch on. They could charge a small amount from each vendor every day per tube light. Birla and Kumaraji introduced the idea to his brother and father, and within a month they had prepared a prototype of the kind of stand they would fabricate.

Birla was already a member of the Thokchomleikai JLG and in late 2007, took a loan of Rs 5000 to buy the popular 'Moreh generator'. She also dipped into her family's savings to buy a 'Moreh inverter' for Rs 8500. Six months later, in June 2008, she took a larger loan (of Rs 10,000) to buy another generator, sockets, tube lights, insulation tape and long rolls of wire. Birla's father-in-law, Birajit Singh, distributes roughly 100 tube lights a day and charges Rs 5 per tube light. Birla arrives at the market just in time to turn on the generators and stays till 7:00 pm, which is when the market begins to close down. Before heading back home, she collects her payments from the vendors. Birla spends an amount of Rs 150 per day on petrol to run the generators. The remainder is her profit, which comes to roughly Rs 10,000 per month. She saves Rs 20 every day and Rs 10 every week with the JLG. "It is like magic," says a vegetable vendor in Kwakeithel. "It is not possible to think of working here in the evening without Birla because Imphal does not have a regular electric supply." The tube lights are particularly useful for vendors who sit on the ground and do not have a place on the central plinth, where there are bulbs overhead, bulbs that work on the few occasions when there is electricity.

"Everything has changed in my life. I used to be a housewife and now I am a 'businesswoman'," Birla giggles shyly, looking at her mother-in-law, Ibechaobi Devi, for validation. "I used to feel bad that I could not afford to send my children to tuition classes, or send them to school by a private van service. All that is possible now." Ibechaobi nods vigorously and affirms, "Birla has done so many things for the family. We used to have a black-and-white TV and now we can afford a colour one. When we needed to make some house repairs and expand the house, it was Birla's income that helped us when we fell short." Birla beams happily. She lives in a large joint family, consisting of her in-laws, her husband's brother and sister, and their spouses

and children. Their appreciation of her achievement gives her a sense of self and pride in being the person who helps the family fulfil its goals: "When I came into this house, my in-laws took such good care of me; now I can do something for them."

Most important to Birla is the fact that her income gives her the ability to support her husband when the need arises. Kumaraji works as a landscape and garden designer, taking up freelance projects for schools, temples and public venues. Therefore, his earnings are irregular and he needs help from time to time. Although such a reversal of roles is unusual in the traditional and conservative Meitei Hindu society, Birla enjoys providing for him. Birla's status has risen amongst her friends and extended family, too. Earlier, she used to avoid weddings and family or religious functions as she was expected to bring along money or gifts, things she could ill afford. "Now my friends tease me, saying that I can do anything, I am rich!"

Despite these recent quantum changes in her life, Birla is not complacent. She wants to diversify and expand into buying solar panels and small LED (light-emitting diode) lights. "I hear they have these on airplanes. They take much less power and are very bright," she says. She also plans to move into other market areas in Imphal, or even into small colonies and residential localities.

The children are home from school and are tearing around the front yard on bicycles. Neighbours and parents yell at the boys, warning them not to crash into the sacred *tulsi* plant that adorns the entrance to every Hindu household. Birla watches her children play and considers all the things she can now give them. "They can do whatever they want to, but my own hope is that my older son joins the IAS and my younger son becomes a police officer...Now, all these things are possible. One year ago, I could never have believed I would be able to think of such things."



Birla's tubelights allow fruit sellers in Kwakeithel Bazaar to continue their sales at night  
Birla Devi, Thokchomleikai, Imphal

# Brighter Designs



**Pamila Kharing**

*Ukhrul, Ukhrul District*

Phamila cuts a smart figure with her brightly coloured and styled hair and a fashionable bag. She looks every inch the businesswoman she is. She could be standing on a street in Bangalore, Bombay or Delhi and not look out of place. However, Phamila lives and works in Ukhrul, the small-town headquarters of the district. Phamila has her own weaving, tailoring and embroidery business, employing two *masterjis*, or tailors, 64 trainees and three training instructors. She produces woven and embroidered *mekhalas*, shawls, wedding dresses, bridesmaids' and flower-girls' dresses, and wedding accessories such as padded ring holders and bridal bouquets.

Phamila's designs are unusual. Her traditional Naga shawls and *mekhalas* carry her own mark, adorned as they are with sequins and bright, colourful embroidery in intricate patterns. Phamila learnt embroidery, tailoring and pattern design during a one-year course in Aizwal, Mizoram. She has effectively combined her passion for fabrics and design with the calling to look after her family, the most important thing in her life. It was a responsibility Phamila took on very early. Her father passed away suddenly when she was just out of school and the job of supporting her mother, two younger brothers and a younger sister fell on her. Almost immediately after the tragedy, she began working as a school teacher in Meghalaya. Her two elder sisters were already married at the time. "It was very, very hard for me to be far away from home," Phamila recalls, "We all missed my father and I didn't want to be away from my family, but there was no choice, so I had to take charge."

Phamila was not trained to be a teacher. Nor was the job well-paying and she realized that she needed a more reliable source of income. By 2001, Phamila had saved enough to spend some time equipping herself for an alternative line of work. She decided to move in with an elder sister and her husband in Aizawl to train in tailoring and embroidery. She returned to Ukhrul a year later and started a

◀ Pamila Kharing  
Ukhrul, Ukhrul District



small tailoring shop. Initially, she used a manual sewing machine bought for her by her brother-in-law, and another second-hand machine procured from a friend. In 2004, Phamila started taking on trainees, 18 to begin with. By 2008, she had 64 trainees under her, each one paying a monthly fee of Rs 200. Phamila has created a pool of employees who help meet the demands of her business, and is simultaneously providing skills and employment to girls from the rural areas of Ukhrul and other Naga communities in Manipur. Teja, a young Maring Naga trainee who came to Ukhrul from elsewhere, is grateful for the opportunity to learn weaving and tailoring and to imagine a different future for herself. "If I want, I can open my own shop in a few years. Otherwise, I would have remained at home like everyone else and worked in the fields. I will even get a certificate from Phamila!"

Trainees mill around the small shop, trying to follow orders. The sewing machines and shuttle looms work up their loud rhythmic clatter, while the bold colours of yarn on the looms catch the weak winter afternoon sun seeping in through the skylight. It is just another day at work. Phamila begins to describe how joining an SHG and then a JLG has allowed her to strengthen her business. "I especially wanted the Flora sewing machine for embroidery; doing embroidery by hand takes much longer, and our productivity falls. We need to meet the customers' demands on time. But the Flora machine was expensive, so I took a loan of Rs 10,000 from the SHG to buy two machines." As the stream of trainees became a flood, she realized she needed to buy more equipment and machines. She then took a much larger loan, of Rs 50,000, through the JLG to buy five shuttle looms. Phamila

herself does not do any of the weaving, so she has hired Aiyo, Somiwon and Athan, three expert weavers, to train the young women and ensure that the orders are met. The results have been encouraging. "Now, with all these new machines, I can see how we are able to meet more orders and do a lot more for our customers. And I have more time to design my fabrics and manage the others," says Phamila.

"Money comes and money goes. I am not always sure of how much I will get every month ... but it is roughly Rs 5000 that I get for myself after all other costs are taken care of." Phamila saves Rs 20 a month from her earnings. She spends Rs 400 a week on the repayment of her loans, while the rest of her income goes towards the upkeep of a brother who is in school and her mother, Chormila.

Day breaks and Phamila joins the swirl of activity in the kitchen of the guest house and hotel run by her brother-in-law. Before she leaves for her shop in the morning, Phamila helps prepare the morning meal. Her mother joins her, picking up a chopping board and some vegetables. Phamila tells her to relax a little before plunging into activity and brings her a cup of sweet red Ukhrul tea. Chormila sits at the trestle table, sipping her tea. The morning light streaming in through the open window behind her catches the copper boilers and aluminum kettles, and bounces off her lined face as she looks across the busy room at her daughter. The look is one of immense pride and gratitude. "My prayers have been answered. I have been lifted out of hardship thanks to my daughter, Phamila. Praise God."

◀ Pamila helps prepare the morning meal in the hotel and guesthouse her brother owns.  
Pamila, Ukhrul, Ukhrul District

# A House of my Own



Manju at work on her ten-year old shuttle loom, a wedding gift from her parents.  
Manju Gurumayum, Imphal



Manju folds and packs the silk phaneks she has woven.  
Manju Gurumayum, Imphal

## Manju Gurumayum

### Imphal

At first glance, Manju Gurumayum seems like a placid woman. Look closer, though, and you will see hints of the depths within. She can be the gentle friend, the dedicated worker, the sharp businesswoman or the vulnerable single mother; or none of these, and something else entirely. Now, as she sits hunched over her shuttle loom in her cool, dark weaving room, fashioning forest-green raw silk yarn into a *phanek*, her face is a study in concentration.

Manju has always been a silk-weaver, a skill she learned from her mother. She started selling woven *phaneks* in 2001, supplying them to local cloth *marups* and individual retailers. However, she could not afford to keep buying the raw silk yarn, which can cost up to Rs 400 a kilogram. In order to be able to continue supplying to the *marups*, she took loans from local moneylenders, once even mortgaging her gold jewellery to get a loan for a lower interest rate of 4%. When she heard about the Chanura Microfinance JLG system, she became a JLG member and took her first loan in 2007. This, and a second loan of Rs 10,000 in 2008, were used to buy raw silk yarn. With the orders from *marups* coming in regularly, Manju realized that she had to expand her venture and that she could not meet all these orders on her own. So she began distributing the raw materials she bought to home-based rural women weavers in the remote regions in Imphal West and Bishnupur districts, where she had spent her growing years. She used her family and personal history in these areas to form relationships with the local women and draw them into her business venture. Manju pays her 10 weavers Rs 20 per *phanek* and expects each one to supply her with 20 *phaneks* a month. It costs Rs 150 to make a simple cotton *phanek* and Rs 350 – 380 to make a silk one, but she makes a profit by selling them to the *marups* at a slightly higher price.

Manju feels financially more secure now. "Earlier I used to worry a lot about paying my son's school fees, but now it is just a matter of selling three *phaneks*. That is all it takes." Manju earns a profit of Rs 3000 a month, almost twice what she used to earn before she took the loans that enabled her to buy vast quantities of raw materials and engage assistant weavers. Now that she has set up this supply chain, she is free to think about how to expand her business and also, to focus on her personal and family needs. And her

personal concerns are a great source of worry to her. In 2008, Manju was widowed and left with the responsibility of bringing up her son, Surkumar, single-handed. She also found that the plot of land her house stands on had been sold by its owners. While she has an agreement to stay there as long as she needs to, she is keen to save enough to construct her own house. She saves Rs 500 a month in a local *marup* and hopes to receive Rs 24,000 in February 2010. This sum should help her put together the funds she needs to build her house. She also saves Rs 10 every week with the JLG. Manju is currently repaying her second loan in monthly instalments of Rs 250.

The quiet afternoon is punctuated by the sounds of Surkumar and his friends from the colony playing cricket. Everything is still as the locality takes its afternoon siesta. But Manju is working hard, weaving, packing, sorting and doing her accounts. "It never stops for me ... There is always so much to do and plan." She wants to take another loan soon to buy a faster, mechanized loom that uses multiple frames, which make it possible to weave vertical patterns into the design. This loom costs Rs 15,000. She has also heard from a friend in the area that women there want to join her business and start weaving for her. Manju considers this piece of news and thinks that it can only be a positive thing – the more weaving assistants she has, the more she can sell.

Aside from the money, have things really improved for Manju? Her face softens, an expression in her eyes hides itself away; what Manju really wants is not something she can ever have again. She is still recovering, healing and learning how to move on. She focuses instead on the positive outcomes of her expanding venture. She can now take care of her husband's sister and help finance her upcoming wedding. And when she goes into the villages to meet her assistant weavers, deliver the materials to them and pick up their woven products, young women and girls run up to her and say they want to work for her. They look up to her and say that they also want to set up their own businesses. "It makes me feel very happy and proud when I hear this from the girls in the villages. It makes me feel like I can really make a success of this business. But first, of course, before all that success, I really want to build my own house."



Manju and Surkumar Gurumayum, Imphal  
Manju Gurumayum, Imphal

# At Home in Exile

**Nemmeng Kipgen**

*Haiken Village, Senapati District*

It is a still, dusty afternoon in Haiken, punctuated by the sounds of children playing and women calling to each other as they return home, carrying loads of water or firewood on their heads. At one end of the village, an old weathered church sits on a stretch of higher ground, looking down at the community. In its shadow stands a humble mud and bamboo tea-shop. Kaisei Kipgen trudges up the stony path leading to the shop, carrying a bag of fresh bread and snacks. His wife, Nemmeng, is rinsing out the cups in a basin of hot water. Soon, there will be a stream of customers visiting their little tea-shop. Their grandchildren run in and out of the shop. Eight-year-old Robert asks for biscuits to pacify his younger cousins. It is an intimate and cosy place, its cool, dark interiors and roughly hewn benches inviting conversation, banter and gossip over endless cups of tea. To Nemmeng and Kaisei, a couple in their sixties, the shop is not only the place where they work but also their home: "We ended up living and sleeping here. We feel comfortable here."

To Kaisei and Nemmeng, 'home' has been a painful memory till recently. As they talk about their 'real' home, they stare into the middle distance, watching the movie of their lives playing out, the details still sharp in their memories. Kaisei was the chief of a Kuki village, called KMollen, in Ukhrul district on the border with present-day Myanmar. "Numbered pillars have been erected on the Indian border with Myanmar and pillars numbered 116 to 120, five pillars in all, were erected on my lands when I was a young man," he recounts. When the KukiNaga ethnic conflict of the early 1990s erupted, Nemmeng and Kaisei were forced to flee their village, leaving behind everything they owned, including their paddy fields and the 300 tins of mustard oil and food-grains they had saved and stocked. Impoverished and stripped of everything they owned, the couple started all over again. By now, they were in their forties and had six children to provide for. Kaisei started working in the fields and Nemmeng took care of the family, as she always had.



When the WSDS set up the Esther SHG in Haiken, Nemmeng joined the group. An opportunity to take a loan arose in March 2008 and she jumped at it. She and Kaisei planned to open a tea-shop in order to supplement their income. This venture would not be as strenuous as cultivation, which Kaisei was no longer fit for. They used the loan of Rs 5000 to buy materials for the construction of the tea-shop and to stock it with biscuits, cigarettes, packets of peanuts, sweets and toffees from the market in Moreh. And true to the tradition of fellowship and sharing that is so integral to their community, some local young men helped them build the shop without charging for labour. Today, with the loan almost repaid, Nemmeng is beginning to feel like she owns something again. "The loan has allowed us to create this tea-shop for ourselves, to have something to sustain us in our old age," she says. The daily earnings of roughly Rs 300 – 400 are utilized to re-stock the tea-shop with fresh snacks every day, repay the loan and save regularly with the SHG.

Nemmeng runs her hands over the two strands of amber beads around her neck. They have an arresting glow, even though she has worn them for decades. Forty-four years ago, Kaisei brought her the central and biggest bead, the *Khipi Chang* or King Bead, when he asked for her hand in marriage. With time, and as Nemmeng rose in status as the wife of the chief, more beads joined the *Khipi Chang*. The beads are a source of pride to Nemmeng and they are a sign of the respect and status she continues to enjoy. Without them, she would not be able to perform community rituals or command the authority required for the weighty venture the couple has embarked upon

recently. On the strength of their position in the community, Nemmeng and Kaisei are negotiating a significant move in the history of Manipur they are helping Kuki families return to the homes and villages they had to abandon during the ethnic conflict. Kaisei has been instrumental in negotiating their safe passage with the Naga Socialist Council of Nagalim–Isak Muivah (NSCN-IM), which 'controls' Ukhrul district. Kaisei's brother is among those who have already returned to Ukhrul. These people are in the process of rebuilding their villages, and have erected makeshift houses and started practising *jhoom* cultivation in their old abode. Sixteen families have gone back by now and Kaisei hopes to help another 30 families return in the coming year. The road is still fraught with potential complications, given the backdrop of political and social insecurity and instability. Even though the NSCN-IM has 'allowed' the Kukis to return, there is no telling how this will be received by the local population, or how the Kukis will integrate themselves with the Nagas after such a bloody history.

However, they themselves will not return to Ukhrul. Nemmeng and Kaisei seem reconciled to spending their retirement in Haiken. "This is where we will be. We have our children and grandchildren here, and even if they go back home, we are too old to follow them," says Kaisei. "It is more important for us to help future generations return and rebuild their lives there. We are old. We can stay here because we have our tea-shop to run."



Manju and Surkumar Gurumayum, Imphal  
Manju Gurumayum, Imphal

## Index of local words

*Bodon*: Kerosene lamp

*Chador*: A shawl or wrap

*Jawan*: Soldier

*Jhoom*: Shifting 'slash-and-burn' cultivation

*Lom*: A traditional savings and lending group

*Mahajan*: Moneylender

*Marup*: A local cooperative that allows members to save and to win the pooled items through a lottery system. Marups can save anythingmoney, grain, cloth, furniture, clothes, utensils, etc.

*Mekhala*: Traditional woven wrap-around skirt worn by women

*Mooda*: A kind of stool

*Paanwallah*: Seller of paan, a betel leaf enclosing betel nuts and other ingredients

*Pallu*: The free end of the sari that is draped over the shoulder

*Phanek*: Wrap-around skirt commonly worn by Meitei Hindu women

*Ponve*: Traditional woven wrap-around skirt worn by women

*Supari*: Betel nut

*Thali*: Plate

*Zarda*: Chewing tobacco

Friends of Women's World Banking India was established in 1982 as a society and trust in Ahmedabad, Gujarat. It was established as one of the first affiliates of Women's World Banking, New York. The first seven years saw FWWB providing loan guarantees to economically backward women in Gujarat so that they could build their own businesses. From 1989, FWWB started playing an active role as an institution-building organization and expanded its scope to provide technical as well as financial assistance to NGOs offering microfinance to poor women. It widened its scope to cover institutions across the entire country. In the past two decades, the FWWB has been working with more than 378 organizations with a cumulative disbursal of Rs 1031 crore, and has been supporting 21 lakh households through women. In 2008-2009, it has been working with 120 organizations, spread across 17 states, the total disbursal being Rs 400 crore, and the number of women it has reached out to is 8 lakh.