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**AN EXPLORATORY STUDY OF KHWAIRAMBAND WOMEN MARKET IN
MANIPUR – HIGHLIGHTS THE BUSINESS OPPORTUNITIES FOR BANKS.**

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3. Methodology

In order to collect field data, both the unstructured interview, discussion and observation methods were followed. For interview of women traders unstructured questions were used. Discussions with groups of women traders and entrepreneurs were made. Major emphasis was given on observation to understand the operation of middlemen/private bank in the market.

In addition, from each segment of the market two case studies were made. The case studies form part of this report.

The study was done during the months of April and May 2003.

4. Constituents of the Khwairamband Keithel

The market is mainly confined to the nucleus of Khwairamband Keithel that houses a couple of *Keithel Lairembi* statue in the southern side of the main bazaar. However, adjoining the *Lairembi*, the main market is called Nupi Keithel. In olden days, only the Nupi Keithel was known as the Khwairamband bazaar. However, expansions have been taken place around the nucleus in the following ways.

- i) *Nupi Keithel*: around the nucleus
- ii) *Laxmi Keithel*: in the southeastern direction of Nupi Keithel.
- iii) *Nupa Keithel*: in the southeastern direction of Nupi Keithel.
- iv) *Linthoingambi Keithel*: in the eastern direction of Nupi Keithel.
- v) *Yenyonfam* : in the eastern direction of Linthoingambi Keithel.
- vi) *Imoinu Keithel*: in the backside of Thangal bazaar and in the southern direction of Punshi Keithel.
- vii) *Punshi Keithel*: in the northern direction of Imoinu Keithel and western strip of Thangal bazaar.
- viii) *Nagamapal Keithel*: along the western bank of the Naga river which is also on the western direction of Nupi Keithel

a) Nupi Keithel

This is the oldest nucleus of the Khwairamband Keithel (Bazaar). Since the time of Kings (*Meiding-ngu*), this market has been the main market area of the Khwairamband Keithel. At one time, even ladies from royal house used to sit and sell materials. Thus a universal feature was in existence irrespective caste, creed and class.

The Nupi Keithel consists of around 25 sheds. There are around 45 women in each shed. In the bazaar numerous items are traded, viz., vegetable, fishes, ornaments and jewellery, plantain leaves, dried fishes, smoked fishes and numerous seasonal vegetables for local consumption. Here, the women are both primary vendors and secondary vendors. Primary vendors are those who sell their goods grown in their locality or homestead. Secondary vendors, however, collect the goods in early morning from primary vendors and sell them at a higher price in the market. Primary vendors come from places like Nambol, Wangjing, Kongba bazaar, Thoubal, Moirang etc., at around 4 A.M. IST in the morning and the goods are either sold to secondary vendors or they stay back to sell their goods including the vegetables and fishes.

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Linthoingabi Keithel. There is only one shed in which Muslim traders (secondary vendor) sell chicken, pigeon and ducks, all in living state. The secondary vendors purchase poultry items from different and distant places to sell them in this market. There are about 60 secondary vendors in this shed. In the Yenyonfam Keithel both male and female vendors operate.

f) Imoinu Keithel:

There is a road coming out from the Nupi Keithel toward the Nagamapan Dukanthong Bridge. The shops lying along this road is called the *Imoinu Keithel*. “Imoinu” is the goddess of plenty and welfare in Meitei pantheon. The Imoinu Keithel is in the backside of the Thangal bazaar and in the southern direction of the Punshi Keithel. Earlier this was known as the *Ngari gali* by local peoples. But in recent times numerous vendors operate in this market. Now the number of vendors has increased tremendously. There are about 60 shops on each side of the road and there are about 75 vendors along the side of the road. The items sold are betel nuts, eggs, dried and fermented fishes, Beetle leaves, etc.

g) Punshi Keithel:

This Keithel lie in the northern direction of the Imoinu Keithel and on western strip of the Thangal bazaar bounded by the Naga River. There are about 60 shops and 90 vendors sitting along the roads. The items that are sold here are jewelry items, vegetables and grocery items, which are, used daily. In short, the Punshi Keithel can be taken as a conglomerate of shops assembled together.

h) Nagamapal Keithel:

This market lies along the western bank of the Naga River, which is also on the western direction of the Nupi Keithel. Imphal Municipality has constructed 10 sheds. Each shed houses about 75 women. The sheds are made out of wood and galvanized iron sheets. The main items of transactions are fishes, dried chilies, fermented bamboo shoot (called *Soibum*), green vegetables, betel leaves, fruits and grocery items. The Nagamapal Keithel can be described as an extension of the Nupi Keithel. There are shops along the western side of the Nagamapal road, which do business that are done at par with the Thangal bazaar. Along the northern side tribal women are seen selling items from the hills like plantain leaves, pumpkins, potatoes and other forest product.

The name of market segments; the number of shops and traders/entrepreneurs in each segment and the community/communities present predominantly in a market segment can be seen from the following table.

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- The primary vendors are mostly available during the morning hours only. Once they sell their goods they return back to their villages.
- The secondary vendors sit in the market till late in the evening
- Middlemen play a dominant role in financing the vendors and charge an exorbitant rate of interest of 10 per cent per day (or 300%) per month).
- There are private banks (middlemen) that have emerged around the market. They charge 6 per cent rate of interest per month.
- The system of repayment prevalent in the market is in favour of the middlemen. Say a sum of Rs 10,000 is lent to a trader. Each day, the trader is to pay Rs.100 for a period of 140 days. Thus, the middlemen collects Rs.14,000.
- The women entrepreneurs depend on the middlemen partly because (a) they do not require large amount of finance and partly because hassle-free institutional finance is not available to them.
- The transaction between the moneylender and the women entrepreneurs is done without any written agreement. But this is honoured both by the middlemen and the women entrepreneurs.
- The Khwairamband Keithel is the oldest market in Imphal. Punshi Keithel and Nagamapal Keithel are developed recently as the numbers of vendors are increasing day by day.
- The main problem that the vendors face is the adverse affect of frequent Manipur bandh or vehicle bandh.
- The Khwairamband Keithel lies on the confluence of the Naga River and Nambul River. So whenever these rivers are in spate there is water logging in the market. In such cases, business transaction cannot take place.
- Looking in to the over population of the Khwairamband Bazaar there has been extension of the market in the Uripok Kangchup road area. But this may not solve the problem of overcrowding of the market.
- As the things stand now, there is little scope for banks to lend to the women traders and entrepreneurs (may be called primary vendors). Because primary vendors do not come to the market regularly. Only the secondary vendors are the regular traders/entrepreneurs. They can provide credit opportunities to banks.

10. Recommendations

- Bank can create short-term loan facilities to the permanent traders (secondary vendors). This may be done initially on experimental basis and for limited number of traders/ entrepreneurs. Based on the experience, bank can expand their activities.
- Creation of short-term loan facilities should be preceded by awareness creation about the banking facilities that may be available to the women entrepreneurs. This can be done by organising spot workshop in the Market itself.
- The requirement of women traders/entrepreneurs may not be very big amount. But they want hassle-free loan and fewer formalities. Hence, procedural formalities should be simple and easily understandable.
- Entry of bank by breaking the barrier of the middlemen will require tact.

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8. *Keithel* : means “Market”
9. *Nupi* : means either a lady or a girl.
10. *Nupa* : means a man.
11. *Lalyonbi*: they are the secondary traders or vendors that are prevalent in market. The word “*Lan*” means goods and “*yonbi*” means “trader”
12. *Ngari*: Fermented fishes, which are eaten by Manipuri. It is a daily consumable item by all. Imoinu Keithel is known as *Ngari gali* too.
13. *dukan*: meaning a “shop” where items are sold.
14. *Ningol Chak kouba*: a festival, which is celebrated in October – November among the Meitei. On this day married women come to her maternal home and dine together eating rice and fishes.
15. *Meitei*: the predominant inhabitants of Manipur. Nearly 2/3rd of the population of Manipur is Meitei.
16. *Sensaanbi*: literally means “the money lender”. She can be a rich trader who lends money to other traders.
17. *Cheiraoba*: The New Year celebration of the Meitei. It falls in the month of March - April and during this season handloom products are sold the maximum.
18. *Yaosang* : The festival of “Holi” is locally termed as *Yaosang* among the Meitei.
19. *Phanek* : This is a Mongoloid garment (Rectangular with either horizontal strips or with out strips) usually worn by a girl or lady either worn from “left to right” or “Right to left”. *Phanek* is prepared as a strip earlier by a hand Loom and presently by a Modern loom. Two strips are sewed by a needle horizontally to make one *Phanek*. It covers the leg and at times cover up till the armpits of a women (called “*Khoi thak*” means “Above Navel”). When *Phanek* is worn below Navel it is called “ *Khoi Kha*” (meaning “Below navel”). The beauty is that all the women in Manipur and of Manipur origin whether Meitei or Non Meitei wear this garment. Embroidery is done with “*Khoi Mayek*”, “*Hija Mayek*”, etc for Meitei and Hill women prepare numerous Clan Symbols on *Phanek*. along the top and bottom strip. The embroidery of *Fanek* was started during the reign of **Meidinggu Keifaba** (969 To 984 Anno Domini) . “*Fige Phanek*” is the highest *Phanek* made out of silk and at present (2004) ranges up to Rupees 3500/- . The social dignity and position of a girl and lady is shown by this lower Garment. Right from a lady farmer to the Royal Queen *Fanek* is worn. Presently modern designs has come to *Phanek* and this has numerous Market value both in North east India and Myanmar. “Modern Manipuri Classical dancer” always wear a *Fanek*.
20. *kouna phak*: Mat made out of wild water grass.

Note:

1. Nupi Keithel is also known as Ima market. Ima market and Linthoingambai Keithel (Also known as New Market) are the two nuclei of Khwairamband market. Ima market is involved in pottery, vegetable, grocery, metal, ornaments, etc. However Linthoingambai Keithel is mainly involved in handloom goods.

2. Private Bank is a bank owned and run by local people around the bazaar. Basically it is a money-lending agency that lends money to traders. The private bank collects money from the borrower daily in the evening. There are two systems: it daily collects interest and capital from the borrower or only the interest is collected daily.
