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

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KHWAIRAMBAND WOMEN MARKET, IMPHAL AN EXPLORATORY STUDY

1. Introduction

(i) Location

The Khwairamband Keithel or market is located in the confluence of the *Naka turel* (Naga River) and the Nambul River in the region of Kangleipak. The location of the bazaar is in the western direction of Kangla, at a distance of a kilometer. Kangla, which is the heart of Imphal, has been the capital of Manipur (Kangleipak) from olden times. As per *Cheithrol Kumpaba (Royal Chronicla)*, the Nupi Keithel has been in existence from the time of *Nongda lai Pakhangba* (33 A.D.). This market is supposed to be the biggest women's market in Asia.

(ii) Origin of the Market

It is believed that the *Lallup* system caused women to come out into market. Because of the *Lallup* system, a man was asked to serve the state for a period of two months annually. Hence, male members in a family tend to stay away from the family for long period of time. This led to the formation of women markets in the whole country. In such markets, a woman can make her earning from the crops that are grown in her homestead. In the story of "Khamba and Thoibi" of Moirang Kangleirol (the history of Moirang principality of olden Manipur), poems are written in which *Khamnu*, the elder sister of Khamba, resort to selling firewood and *Keng-ngoi* (A edible wild grass) in Moirang Keithel.

(iii) Present Construction of the Market

The present construction of the market was done during the time of Maharaja Churachand in the beginning of 20th century. The present structure is made of GI sheets and iron bars. During the field study many of the aged women pointed out that the area was once developed in the form of a socio-economic recreational centre. In the centre even the royal princes used to come and make their daily transaction, keeping in view of the socio-economic aspect of the people, especially the Meitei women. Traditions and history apart, Khwairamband Keithel is the main market in which women trade from articles of daily uses to costly items.

2. Objectives Of The Study

The primary objective of the study is to:

• Explore the possibility of credit opportunities for banks and financial institutions.

The other objectives are:

- Understand the origin and growth of women market;
- Role of money lender in the operation of the market;
- Problems of the women traders/entrepreneurs;
- Future of women traders/entrepreneurs.

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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 leafs, 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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There are 4 sheds of fishes in the Nupi Keithel. There are more crowds in these sheds, may be because Manipuri people have a preference for fishes as a delicacy. The primary vendors buy fishes from fish farmers coming from distance places and come to bazaar in buses and mini buses. Similar is the way for vegetables vendors also. The secondary vendors come from Greater Imphal area. They are known as *Lalyonbi* in Manipuri (Meitei) language.

Early in the morning they (the *Lalyonbi* or secondary vendors) collect all the saleable goods at a cheaper price from the bus station where goods are brought by the primary vendors. After transacting with primary vendors the goods are taken to the sheds either by potters or by rickshaws.

There is one exclusive shed of pottery and eating platform for the women. The pot vendors purchase pots from primary vendors and cash payment is made on the spot. The primary vendors visit the Nupi Keithel around 10 times in a month. These primary pot vendors come from distant areas like Nongpok Sekmai, Chairen, Kakching and Thongjao area of Manipur.

There is one shed for Manipuri Pangal (Muslims) who sell eggs, tobacco leave and dried fishes. Like in other parts of the Nupi Keithel, the Muslim ladies mainly sell their goods in this shed. They (Muslim) freely intermingled with Meitei community in the market. Thus, a form of unity of different cultures is found in the Nupi Keithel. Around the Nupi Keithel, there is a complete row of *Dukans* (shops) that sell numerous grocery items ranging from *Ngari* (fermented fishes) to rice and other household items. These rows of *dukans* are on the northern, western and southern direction of the Nupi Keithel.

b) Laxmi Keithel

The Laxmi market lies in the southeastern direction of the Nupi Keithel. There are 14 sheds in this market. Each shed houses around 50 ladies. The sheds are made of masonry work, unlike in the Nupi Keithel.

The items traded in this market consist mainly of handloom products such as *phanek*, *chaddar*, tablecloths, mosquito nets and loincloths etc. Handloom weavers, however, generally do not come to the market to sell their product. The secondary vendors primarily sell the handloom products in the market from morning to evening. Handloom weavers operate in two different ways for marketing their products in the market. These are:

- Local non-Manipuri *dukans* supply yarn to the weavers. The weavers make the cloths with the yarns. When weaving is completed, the weavers hand over the cloths to the secondary vendors after getting the money for weaving. The secondary vendors sell the cloths in the Laxmi Keithal.
- In some cases, the vendor herself may be a weaver. In that case she herself sells her woven cloths in the bazaar.
- In other cases, a *Lalyonbi* collects woven cloths and she herself sells them in the Laxmi market.

This market is almost an extension of Linthoingambi Keithel, if we look at the products only.

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There is generally more crowd in the Khwairamband Keithel than in the Laxmi Keithel. This may be because of availability of all types of goods needed for daily use in that market.

The goods that are not sold are kept in lockers made out of trunks and locked in the market. A guard keeps the vigil of the goods at night. However, vendors who are from within the greater Imphal area either keep their goods in a nearby shop or the goods are taken back to their respective home.

c) Nupa Keithel:

The term "Nupa Keithel" means, "Market in which men sit and sell". According to history of Manipur there were *Nupi lal* (Revolution by Women) in 1905 and 1935 in which all the ladies of the Khwairamband market were in revolt making the bazaar very sparse. Hence, men came to the market to do business. Thus, the Nupa Keithel was made in the Imphal area. However, there is negligible number of men in the Nupa Keithel now. It is just a name and most of the vendors are women only.

At present, there are only two rows of sheds which merged with the Masjid road, Imphal. Here, the vendors mainly deal in handicraft articles. The items include bamboo baskets, *kouna phak*, ebony baskets, and decorative handicrafts items. There are about 150 women traders in this market. Here, some male shopkeepers are also seen in the market.

d) Linthoingambi Keithel:

This market lies in the eastern direction of the Nupi Keithel and south-eastern direction of the Nupa Keithel. The Linthoingambi Keithel is also known as "Phi Yonpham" which literally means "the market in which clothes are sold." There are 16 sheds. These sheds house around 800 women traders. The sheds are made of masonry work, unlike the Nupi Keithel. Around the Linthoingambi Keithel, there are shops around the northern, western and southern directions. In the northern direction, there is a shed in which metal articles like tong, knives, and other iron utensils of daily use are sold.

The items that are sold are mainly of handloom products, namely *Phanek*, Chaddar, table cloths, shawls, mosquito nets, fishing nets and loin cloths etc. There are also vendors who sell items for gods and deities like the costumes for Manipuri dances and *Lai Harouba* articles. This is the main market in which all handloom articles are sold in this nucleus of handloom market. The market is a tourist spot and every Foreigners who visit Imphal usually pay a visit to this Keithel. This is a crowded market.

Similar to the Laxmi Keithel, in the Linthoingambi Keithel also local non-Manipuri *dukans* supply yarn to the weavers for making the cloths and on completion, the cloths are handed over to the secondary vendors. The secondary vendors transact in Laxmi bazaar. In addition, *lalyonbi* collects finished cloths and sells them in this market on her own. Unsold stocks are kept in lockers and or the vendors from greater Imphal area either keep their goods in a nearby shop or the goods are taken back to their respective home.

e) Yenyonfam Keithel:

The word "Yenyonfam" means "the place in which hens are sold". This name is perhaps given because of the nature of goods traded. This shed lies in the eastern direction of the

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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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Table 1 Name of the Market Segments, Number of Traders/Shops in each Market and Community

Name of	Number of shops	No. of traders	Communities in Markets
Markets	(approximate)	(approximate)	
Nupi Keithel	75	1125	Meitei, Muslim.
Laxmi Keithel	45	700	Meitei
Nupa keithel	30	150	Meitei, Muslims
Linthoingambi Keithel	100	800	Meitei
Yenyonfam Keithel	Nil	150	Muslims only
Imoinu Keithel	60	75	Meitei, Bengali, Muslims and Bihari
Punshi Keithel	60	90	Meitei, Muslim and Naga
Nagamapal Keithel	Nil	800	Meitei, Naga and Kuki
Total	370	3890	

It may be observed that there are around 370 shops and around 4000 traders/entrepreneurs in the eight segments of the Khwairamband market. Meitei women dominate Laxmi Keithel and Linthoingambi Keithel, while Muslim women dominate Yenyonfam Keithel. In the Punshi Keithel there are Naga women also. In the Nagamapal Keithel, there are Kuki as well as Naga women also. In the Imoinu Keithel there are also Bihari and Bengali traders.

5. Municipality Taxes

The women traders are to pay two types of taxes to the Imphal Municipality: general tax and road tax. The rates are flat rates for all traders irrespective of their earning. The rate of general tax at the time of study was Rs. 30 per trader per month and the rate of road tax was Rs. 50 per trader per month. Road tax is imposed on those vendors who keep their goods on roads. A collector visits the vendors and collects the taxes regularly.

In the Nupi Keithel, Linthoingambi Keithel, Yenyonfam Keithel, Imoinu Keithel each vendor is to pay a tax of Rs 30 per month. However, in the Nupi Keithel the fish vendor is to pay an extra charge of Rs 50 as road tax.

There is no road taxation in Laxmi bazaar, Linthoingambi Keithel., Yenyonfam Keithel, Nagamapal Keithel and Imoinu Keithel

The Municipality has not imposed any tax in the Nupa market. The vendors themselves own almost all the vendor area. Some vendors also stay as tenant.

6. Earnings of Women Traders/Entrepreneurs

In the Nupi market, on an average vegetable vendor earns in the range of Rs 50 to Rs. 200 per day, depending on the season. But the fish vendors earn more than the other vendors. They

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earn in the range of Rs. 200 to Rs. 500 per day during the festive seasons, like *Ningol Chak kouba* i.e, in the month of November.

In the Nagamapal market on an average cloth vendor earns in the range of Rs 50 to 200 depending on the season. The maximum profits are made during the festive seasons like Ningol Chak kouba, Cheiraoba and Yaosang festivals.

In the Laxmi market on an average each cloth vendor earns in the range of Rs 50 to 500 per day, depending on the season and luck. The maximum profits are made during the festive seasons like Ningol Chak kouba, Cheiraoba (new year festival) and Yaosang (Holi) festivals.

On an average the Nupa Keithel vendor earns in the range of Rs 50 to 500 depending on the season. The maximum profits are made during the festive seasons like Ningol Chak kouba, Cheiraoba, Yaosang festivals and Lai harouba festival..

In Linthoingambi Keithel, on an average cloth vendor earns in the range of Rs 50 to 500 depending on the season. The maximum profits are made during the festive seasons like Ningol Chak kouba, Cheiraoba and Yaosang festivals.

In Yenyonfam Keithel on an average vendor earns in the range of Rs 200 to 500 depending on the season. The maximum profits are made during the festive seasons like Ningol Chak kouba, Yaosang and Id festivals. In weakly basis on Saturday – Sunday more profits are made by these vendor.

In Imoinu bazaar on an average vendor earns in the range of Rs 100 to 500 depending on the season. The maximum profits are made during the festive seasons like Ningol Chak kouba, Cheiraoba and Yaosang festivals..

7. Middlemen

In all the segments of the Khwairamband market middlemen operate. In the Nupi market there is system in which a *sensaanbi* (money lender) lends out, say Rs. 100/- to a vendor and collects daily an interest of Rs. 10/- on Rs. 100, that is, 10 per cent interest. The interest is collected till the capital is fully repaid. This system is purely in the favor of the *sensaanbi*. Most of the vendors stated during field study that this system of money transaction was done either among the vendors or any local woman could act as a *sensaanbi*. Apart from the *sensaanbi*, vendors take money from local banks or moneylenders at 6 per cent interest per month. In such money transactions there is no written document. Every transaction is done on verbal agreement.

8. Case Studies

In order to know individual traders/entrepreneurs 16 case studies have also been made. These cases have been randomly selected, taking two cases from each market segments. The cases include male cases also. The cases are:

- 1. Smt Sakhi Devi :Smt Devi is 50 years of age. She has been in the market for the past 15 years. She sells pots in the Nupi Keitel. She purchases pottery items from traders coming from Nongpok Sekmai, Chairen, Kakching and Thongjao areas of Manipur. Daily she earns about Rs 500. She has taken no loan form any local bank or *sensaanbi*.
- 2. Smt Kumhehani: Smt Kumhehani is a 60-year old Muslim trader in the Nupi Keithel. She sells tobacco leaves and eggs. She gets eggs from local shops and tobacco from primary

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vendors coming from Guwahati. On an average she earns about Rs 100 per day. She has taken no loan from any local bank or *sensaanbi*.

- 3. Smt Memchoubi Devi: Smt Devi is 50 years of age. She has been in the Laxmi market for the past 15 years. She sells handloom cloths like *phanek*, suits and mosquito net. She collects the goods from weavers of the Wangkhei area of Imphal. She has taken a loan of Rs 30000 from a middleman and is to repay in a period of 72 days, that is, Rs. 500 per day
- 4. Smt Indu Devi: Smt Indu Devi is 55 years of age. She has been operating in the Laxmi market for the past 15 years. She sells handloom cloths like *phanek*, suits and mosquito net. She also collects the good from weavers in Wangkhei area of Imphal. She has taken a loan of Rs 30000 and daily pays Rs500 for 72 days.
- 5. Smt Chaobiton Devi: Smt. Chaobitan Devi is from Yaiskul area of Imphal. She has been operating in the Nupa market for the last several years. She collects handicraft articles from primary traders coming from Khangabok and Sagolband areas of Manipur and sells in the Nupa market. She has taken no loan from any local bank.
- 6. Smt Nungshitombi Devi: Smt Devi is from Sagolband area of Imphal. She collects handicraft articles from primary traders coming from Khangabok and Sagolband areas of Manipur. She sells baskets, cane decorative articles and woodcrafts in the Nupa market. She has taken no loan from any local bank.
- 7. Smt P. Inakhunbi Devi: She is 55 years of age and has been in the Linthoingambi market for the past 4 years. She comes from Kongba area of Imphal and is a handloom trader. She sells silk sari, *phanek*, loincloths and silk suits. She has taken a loan of Rs 30000 and daily she pays Rs 500 for 72 days.
- 8. Smt RK Sanatombi Devi: She is 40 years of age and has been in the Linthoingambi market for the past 5 years. She come from Tera area of Imphal and is a handloom trader. She sells silk sari, *phanek*, loincloths and silk suits. She has taken a loan of Rs 50000 and daily she pays Rs 600 for 103 days.
- 9. Md. Abdul Rahim: He is 62 years of age and has been doing business in Yenyonfam Market for more than 20 years. He comes from Kshetrigao area of Imphal and deals in live chicken only. He collects birds from places like Mayang Imphal, Wabagai, Moirang primary traders. He keeps the baskets in night at the rate of Rs 5 per basket in a godown. He has not taken any loan from any private bank.
- 10. Md. Naseer Khan: He is 40 years of age and has been in the Yenyonfam Market for more than 5 years. He also comes from Kshetrigao area in Imphal and deals in live chicken only. He collects birds from places like Mayang Imphal, Wabagai, Moirang primary traders. He keeps the baskets in night at the rate of Rs 5 per basket in a go down. He too has not taken any loan from any private bank.
- 11. Shri Nodiyachand Singh: He is 55 years of age and has a shop in the Imoinu Keithel. He sells dried fishes and betel nuts and betel leaves. He gets the raw materials from Silchar area in Assam. He has taken a loan of Rs40000 and daily pays Rs480 for 103 days.

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12. Smt Shantibala Devi: She is 55 years of age and has a shop in the Imoinu Keithel. She also sells dried fishes and betel nuts, betel leaves and eggs. She gets the raw materials from Silchar area in Assam, Calcutta and Orissa. She has taken a loan of Rs30000 and daily pays Rs500 for 72 days.

- 13. Smt RK Memtombi Devi: Smt Devi (50 years) has been operating in the Nagamapal market. She has been selling vegetables from morning till evening. She is from Khuyathong area of Imphal. Her husband has been working in government of Manipur. She has been in the business for more than 15 years. Before she embarked into this she was a teacher in a school. She has taken a loan of Rs 2000 and daily she pays 100 rupees to a local bank here. She manages to keep her goods in a godown at the rate of Rs 10 per night. She pays a tax of Rs 120 per annum to the Imphal Municipality.
- 14. Smt Keisham Ibetombi Devi: She is 53 years of age. She has been operating in the Nagamapal market. She has been selling fruits like banana, papaya and other fruits from morning till evening. She is from Nagamapal area of Imphal. Her husband is an employee in government of Manipur. She collects her goods from primary traders coming from Jiri and Cachar area and also from Moreh in Burma. She has been in the business for more than 2 years. Before she embarked into this she was a teacher in a school. She has taken a loan of Rs 5000 from a local bank. She repays at the rate of Rs.100 per day. She has to pay this amount daily for 2 months. Her daily transactions are around Rs 3000. She also manages to keep her goods in a godown at the rate of Rs 10 per night. She pays a tax of Rs 120 per annum to the Imphal Municipality.
- 15. Shri N Biren Singh: He owns a dukan in Punshi Keithel and it is his own dukan. He is from Keishamthong area of Imphal and collects raw materials from local markets like Thangal bazaar. Luckily he has taken no loan from any bank and is running with his own money. The problem which face is the bad road that runs in the market and frequent bandh (general strike) that takes place in Manipur.

16 Smt. Prabhabati Devi: She owns a fruit dukan in Punshi Keithel and it is her own dukan. He is from Uripok area of Imphal and collects raw materials from traders in Thangal bazaar. Luckily she has taken no loan from any bank and is running with her own money. The problem, which she faces, is frequent bandh (general Strike) that takes place in Manipur. She transacts for about Rs 2500 daily.

9. Findings of the Study

- Khwairamband market, probably the biggest women market in Asia, consists of eight different segments.
- Majority of the women traders/ entrepreneurs (vendors) who operate in the market are from economically backward class.
- Average age of women vendors is 50 years and above.
- Most of the women vendors are illiterate.
- They mainly hail from villages, which are linked by busses.

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• Local women (from greater Imphal area) also operate in the market. But they operate mostly as secondary vendors i.e., they collect whole ranges of goods from the primary vendors for selling in the market.

- Economically sound ladies own shops locally called *dukan* and it is in this *dukan* both the husband and wife are seen transacting business.
- Younger women are also seen in the market. But their number is negligible.
- When a social function is to be attended, a vendor entrusts another known vendor to sell her goods.
- Most of the primary vendors who come to the Market return back to their home at around 10 A.M. They can, thus, utilise the remaining part of the day in domestic work.
- Most of primary vendors are from rural areas. Their husbands are mostly engaged in agriculture activities.
- In case of the handloom traders it is mostly the women who are involved while collecting finished cloths from the weavers and transportation to the market. The role of their husband is negligible. Their husbands are either government servants or traders or even farmers.
- Women weavers are not generally involved in the marketing (selling). They stay at home with their looms and carry out the production of cloths. It is when raw materials are required that they visit the market.
- For marketing women traders collect finished good from the weavers.
- There is also a system in which a trader supplies yarn to weavers and collects cloths when they are ready. In this was the weaver gets only the labour charge for making the cloths from the trader. It is by the traders who collect finished goods and bring them to the market.
- The traders are not organized in any way. There are some associations like "Keithel Nupi lup" which take part in social functions only and their contribution in economy is limited.
- The Imphal Municipality collects municipal tax solely for the cleaning purposes only. Road tax is collected from those traders who keep and sell their goods on roads in front of the *dukan*.
- Nupa market is only an extension of Nupi market. Here (in the Nupa market) most of the traders are women who are involved in selling handicraft articles only. The term Nupa market is for the name's sake only.
- Muslims traders also sit in the Nupi market and the Yenyonfam market. There is no taboo for the Muslim traders in the Khwairamband market. They mix up with majority Meitei traders. However, majority of the Muslim traders are found in the Yenyonfam market.
- Most of the primary vendors do not come to the market regularly. When they come
 to the market, the transaction is done solely on the principle of "money on the spot
 payment".

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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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• Some hurdles will still remain. The entrepreneurs are mostly illiterate. This will be a real hurdle for banks while dealing with these entrepreneurs.

But some efforts are needed to check the exploitation of the women entrepreneurs and traders in this women's market.

11. Conclusions

The Kwairamband market is supposed to be the biggest market in Asia dominated by women traders and entrepreneurs. It is believed that the *lallup* system prevalent in Manipur during the olden days was responsible for the emergence of this women market at Imphal. The Khwairamband Market now consists of eight constituent markets such as Nupi Keithal (women's market), Laxmi Keithal, Nupa Keithel (men's market) etc. However, in olden days only the Nupi Keithel was known as Khwairamband Market. Varieties of articles are traded in different constituents of the market. The items ranges from items of daily consumption such as vegetables, fishes, dried fishes, chicken to varieties of cloths, ornaments and jewellery, and even plantain leaves etc. Most of the women traders/entrepreneurs come from villages. Most of them are above 50 years of age. Again, majority of them are illiterate. The women handloom traders are involved in marketing cloths. Those who are engaged in production do not ordinarily market their products by themselves. Moneylenders (sensanbi) play an important role in providing finance to the women entrepreneurs. But they charge an exorbitant rate (@) 10% per day) interest, that is, 300 per cent per month. The women traders/entrepreneurs primarily depend on the middlemen for finance. As the things stand now, there is little scope for banks to lend to the women traders and entrepreneurs (may be called primary vendors) since the 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. However, bank can open up short term loaning facilities to the permanent traders (secondary vendors). This should be preceded by awareness creation about the banking facilities that may be available to the women entrepreneurs. Some hurdle will still remain. The traders/entrepreneurs are mostly illiterate. This will be a real hurdle for banks while dealing with these trader/entrepreneurs. But some efforts are needed to check the exploitation of the women entrepreneurs and traders in this women's market.

GLOSSARY

- 1. Khwai: Literally means "of all" in Manipuri language.
- 2. *Cheithrol kumpaba*: the Royal chronicle of Manipur. This books dates back to first century AD describing all the kings and the state of affairs.
- 3. Nongda lai Pakhangba: The first king who ruled Manipur from 33AD.
- 4. *Lallup:* The taxation system that was prevalent in Manipur. In this system all male citizens was to work for the state for 2 months in a year. Later on the British abolished this system in late 19th century.
- 5. Khamba and Thoibi: These are characters taken from the history of Moirang principality. Almost all the Manipuri knows the story of Khamba and Thoibi as legend. Khamnu is the elder sister of Khamba.
- 6. Moirang: A principality of Manipur. It is situated around 45 km from Imphal on the bank of Loktak Lake in southwestern direction of Imphal.
- 7. *Keithel Lairembi:* Literally means the goddess of market. There is a pair of statues installed in each market in any part of Manipur, especially in Manipur valley.

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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.
