

## Chapter Six

### Case Study and Focus Group Discussions

#### Case Study:

Mrs. Yaiphabi, (name changed) 44 years, a divorcee is a vegetable vendor at Ima Market. She came from a rich family but unfortunately married to a drunkard and jobless person. She has two sons of the aged 12 and 10. Her husband used to drink everyday and beat her. She could no longer tolerate and separated from her husband. She lives in a rented house with her two sons and did not return to her parents. She started vegetable vending business 5 years back soon after her divorce. She was a street vendor initially. With the Govt. providing new building and with the help of her parents, she now got a license to trade in the market. She earns enough to send her two sons to school and to run her house.

Mrs. Sanahanbi, (name changed) 52 years, is a happily married woman. The situation however, was not the same a few years ago. During 2008, her family's only source of income was a small stationary shop run by her husband, but unfortunately her husband expired in one accident. Hence she was thinking of starting some business to improve the financial condition of her family. It was during this time that she came to know about the micro finance from State Bank of India through the Business Correspondents (BC) model for women vendors of Ima market. She approaches the BC for the loan and simultaneously got a trade license in rent from one Mrs. Tampha (name changed) from Imphal. With the small amount of Rs. 10,000/- she started her business of handloom products. She purchases the products from local weavers and started selling it. Her business started prospering and she never had to look back again. After successful completion of her first cycle of loan, she has now graduated to her 4<sup>th</sup> loan cycle

and has been extended upto Rs 40,000/- till date. Besides, expanding the business she has ventured into other business also. She purchased a ricksaw and rented it out. With increasing surplus of income and confidence gained from both the income she started purchasing additional ricksaw and today she owns 20 ricksaw and rents them out. Now she has handed over the charge to look after the ricksaw business to her eldest son who is unemployed. Thus, not only is she earning a steady income but is also to provide employment to other people including her son as well. She is economically independent, and fully support by her family members including in-laws and children who readily admits the reason of their happy family today.

Mrs. Keinaphabi (name changed) is a 41 years old lady who sells local made mud pots. She hails from Thoubal district. She is the lone bread earner having two daughters and one son. Her husband does nothing. After marriage she was in confusion, looking for employment avenues for earning some money to support her family. Due to the poor economic condition of her family she was not in a position to send her children to pursue higher studies. When the new Ima market was constructed she got a license to do business. She accordingly made arrangement to procure mud made pots from a professional. She starts her own business enterprise and become a self employed person. She began her venture in a very small and humble way. So, took a loan of Rs 35,000/- from the local money-lender for expanding the business. Today, it is really good to see her running her own business. She says that, “Government giving her license to trade motivated me to start my own business though in a small way. The whole process has helped me to discover myself and empowered me to become independent. Today I earn around Rs 4000/- to Rs 6000/- per month from my business. The income is high during festivals, marriage season and pujas. Besides helping the family with my income I can now afford to cover all costs of running the business and repay my loan as well as earn profit.”

Mrs. Bino (name changed), 43 years old is the main earning member of her family. Her husband though is a Govt. employee as a peon in a school, is bed ridden due to Tuberculosis. Being from a very economically poor family, they were unable to run the house as well as her husband's medicine was costing their life a lot. But her hardworking nature and dedication towards her family, ultimately started showing results when she decided to take up vegetable vending. She got the license in a rent from one Mrs. Sobita (name changed) from Imphal. She involved her eldest son age 21 years also in the business and slowly step-by-step they expanded the quantum of business. Her son himself took KCC loan from the Bank and started growing seasonal vegetables in their 1 bigha of land. With additional fund in hand she gradually enlarged her business by buying another adjacent paddy field (1/2 bigha of land) and let her son expand the vegetable cultivation. Her first loan from the local money lender was of Rs. 8000/- with which she had started her vegetable vending business. Seeing her enthusiasm and sincerity her parents help her further by getting a license to trade in the Ima market in her name. She now does not need to spare her income to pay the rent. She also experimented with her venture by selling fruits. With profits mounting, she decided to try her luck with other business and took a shop in her nearby residence where she put her son to start his own business. She is now able to send her daughter to continue her education also.

**Focus Group Discussion:**

Almost all the vendors in the Ima Market were well aware about the Market's existence in the heart of the city since their childhood days, as it was the only main / hub market in the whole state of Manipur. One can say every person, be it from the valley or the hilly region, knows about the market.

Majority of women expressed their gratitude to their family members who has been supporting them in all aspects, physically, mentally, socially and even

in some cases financially too. The children especially the elder ones have given support to them to do their business peacefully by looking after the siblings in their absence. But few of them being new to the business and children being very young express their worries which led them unable to concentrate in their business for some period of time.

The majority of women have had to rely to a significant extent on self generated finance during the start up period of their business. Bank loans have only been used in a minority of cases and have usually been accompanied by some form of self generated finance. They had to depend on moneylenders who usually charge high rate of interest as an external assistance in the start up phase at all. At present, the presence of two nationalized banks (SBI & UBI) has really solved the problem of shortage of capital for the business.

Stiff competition among the same trade vendors has always been there since the emergence of the market. But at the same time co-operation among the vendors could also be seen. They use to refer to one another if at all the wish of the customers could not be fulfilled eg. A handloom vendor has a unique silk chaddar, but if the customer wants in a different color, the vendor will refer to another whoever has the same color of what the customer wants. We can see this type of co-operation in other form of trades too.

A lack of marketing skills / experience is viewed among the respondents and seems to be a major barrier to the expansion of their business. For eg. A successor to a family business needed to find new ways of reversing declining sales but did not know what steps she needed to take.