



EXAMINING THE FINANCIAL SAVING, CREDIT AND INVESTMENT HABITS OF MEITEI PEOPLE VIS-Á-VIS MARUP: IMPLICATION FOR SOCIAL WORK

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Abstract:

India's North Eastern Region (NER) which comprises eight states is home to diverse ethnic indigenous groups and tribes, many of whom coming under the Sino-Tibetan and Burman linguistic groups. In Manipur, a tiny frontier state of the region, the Meitei people have been practising marup for centuries as a form of saving, credit or investment. Marup which means friendship in Meitei language is an informal traditional credit and saving system quite similar to rotating savings and credit associations (ROSCAs) and chit funds. The present paper seeks to examine Meitei people's nature of preference for marup in comparison to other financial platforms from a diverse set of respondents from the grassroots sector as well as from white collar sector in the contemporary era. Employing qualitative paradigm for this descriptive research paper and methodology tools like semi structured interviews, our findings suggest that even to this day, marup enjoys huge fervour among the masses cutting across sectors. This can/must enable scholarly critique of marup as a reliable form of informal financial cooperatives among Meitei people, sustained through their culture of unspoken norms of reciprocity, shared values, history of fervent collective tradition of Meitei people and mutual solidarity driven by kinship factors and community membership. Additionally, this also leaves room for reimagining implications for social workers to implore ways for leveraging on the potential of social capital harnessed through the sustenance of marup and mainstreaming for better economic empowerment and poverty alleviation.

Keywords: *Marup, Reciprocity, Solidarity, Norms, Credit, Saving, Investment.*

Introduction:

Among the many facets of collective traditions prevailing among the indigenous Meitei people of Manipur state of India, marup also prominently features as a popular and highly favoured form of informal financial cooperative. Marup exemplifies Meitei people's socio-economic roles being shaped by shared values and common bonding of social identities and culture of social support system. Marup is generally carried out through an informal yet intact association of familiar individuals (often family members,

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kins and relatives), friends or community members, guided by traditional norms of reciprocity and solidarity. In a typical setting, marup consists of a group of these individual members who would contribute their cash or even physical resources like money, clothes, gold, etc. periodically like on a monthly basis and a chosen decided member would receive the lumpsum cash or resources for a particular month and the process would continue for all the remaining months until all the members have got their respective benefits. Members could then use the amount for various business endeavours or personal expenses like organizing weddings, cultural rites or buying clothes and jewellery for various family and community functions. Almost everyone in Meitei society is familiar with the concept of marup and is an important collective rite of every Meitei neighbourhoods and locales. The beneficiary for a particular month may be decided through lottery or common consensus, for instance, if a member has a wedding in the family or a medical emergency, the rest of the members may decide collectively for the particular member in need to be the beneficiary. Beyond the monetary aspect, marup connotes a strong factor of communitarian spirit for the members to rekindle their bond and to utilize the opportunity for social connectedness. For the Meitei people, marup has a meaning deeper than the connotation of wealth or money as the term which itself means friendship is a platform for family members, friends and neighbours to not just come together for money but to continuously strengthen their shared social values and feeling of togetherness (Kshetrimayum, 2017). Traditionally, friends and near and dear ones especially women would gather together for marup with tea, snacks and conversation, thus exchanging solidarity and establishing collective recreational as well as networking opportunities. In many instances, marup reflects Meitei people's daily community lives to align their socio-economic endeavours with their religious and cultural rites. For example, a mention can here be made of *Ekadashi⁴ Marup* conducted by a group of elderly members to generate financial savings for funeral rites later after their death and occurs on a chosen auspicious day for the month (as per the religious belief of Meitei Hindus).

Another interesting aspect of marup is the factor of trust existing among the members. Marup is very much an informal form of financial transaction in it that members operate the entire process without an institutionalized legal code of conduct or documents. Members simply maintain a book keeping record for the time period and the allocation of funds among the members on a periodic basis and the rest of the activities happen with word of mouth. Marup has been existing as a vibrant collective tradition of financial saving or credit among Meitei people for centuries partly due to such factors like mutual trust, reciprocity and sense of community kinship existing among Meitei people. However, marup has its own multiple sides of facet which may present its own set of complexities and dilemmas which can be explained as follows:

⁴ Ekadashi is an auspicious day for Hindu people and falls on the 11 th lunar day of each of the two lunar phases as per Vedic calendar.

Iterating the Multiple Sides of the Factor of Needs, Unspoken Norms, Reciprocity and Solidarity vis-à-vis Marup:

Several studies point out to the origin of marup among the Meitei people from a long bygone historical era, tracing to as far as the 17th century during the reign of Meitei king Khangemba, as a more modern remnant of *singlup* (a system under which every household in a locale would contribute firewood for death cremation ceremony) which ultimately evolved into cash contribution based saving and credit system (Arambam, 2014; Kshetrimayum, 2012; Kshetrimayum, 2017). This denotes the long established connection of Meitei people with marup which had continued to sustain even to this day and garner huge support among both rural and urban masses. This implies a premise that there is a certain sense of ease, familiarity and of course the factor of trust and collective tradition that is associated with marup and simultaneously, many may choose to continue their association with marup while shying away from exploring opportunities for benefits from formal institutions like banks and microfinance agencies. The big question, here, is - “are members inherently intending to choose to remain with marup because of the factor of trust and unspoken norms of reciprocity or is there an aspect of need borne out of compulsion or certain economic distress?”. Several studies point out to the various factors of scarcity rather than abundance driving people’s perception about various forms of financial co-operative savings and loan system including people’s need to cope with credit, economic hardship and poverty without the need for dealing with long cumbersome process of documentation for availing loans from formal banks or lack of awareness (Arambam, 2014; Chanu et al., 2014; Kshetrimayum, 2012). The bottomline is that thus, while it is important to acknowledge the unique benefits of marup and preserve the fabric of tradition of reciprocity and mutual trust, it is equally crucial to critically examine the deprivation aspect too. Accordingly, the study also seeks to suggest ways for streamlining the potential of social capital arising out of the factors of reciprocity and trust, that are the very basis of the foundation of marup, in further enabling these very factors to build leverage to allow for the members to deploy more lucrative opportunities and growth from linkages with formal institutions. Social workers definitely can/must play a crucial role in this case and the present paper has been conceptualized to solicit the role of social workers in this area.

Objectives:

The paper primarily attempts to shed light on the long continuing tradition and association of Meitei people with marup and to examine the major reasons for mass favour of marup over other more lucrative financial schemes and formal institutional schemes. In doing so, the following objectives have been incorporated:

- To elucidate the preference for the mode of financial savings, credit and investment among Meitei people at both grassroots and service sector (white collar) and examine the reason for the preference

- To examine the benefits and drawbacks of marup by focusing on the potential and advantages of marup in meeting various socio-economic needs of the beneficiaries
- To shed light on the socio-cultural foundations of marup
- To suggest ways for social workers to improvise on the role of marup for economic empowerment and poverty alleviation

Context:

Marup has a very long and historical association with the Meitei people. The Meiteis are one of the major ethnic groups of Manipur, one of the eight states of India's NEER. Manipur is home to 32 unique tribes and ethnic groups who are categorized under the Nagas, Kuki-Zos and the Meiteis. The various tribal groups under the Nagas and Kuki-Zos have been classified under the Scheduled Tribes' (ST) list of India and are predominantly Christians while the Meiteis who are categorized as General and OBC (Other Backward Classes) primarily follow Hinduism and its ancient indigenous religion viz. *Sanamahism* along with a sizable chunk of Muslims (called Meitei Pangal). There is also a small minority of Meitei SCs (Scheduled Castes). In 2023, violent ethnic conflict started between the Meiteis and Kuki-Zos and have still been considered as undergoing with no plausible sign of peace talk or agreement happening between the two groups. Manipur, whose total area is a little more than that of Israel is geographically divided into i) the Hills comprising about 90% of the total landmass of the state and majorly occupied by the Nagas and Kuki-Zos ; and ii) the Valley which occupies the rest of the 10% at the central intermontane basin of the state and inhabited by the Meities in majority. Out of the total population of Manipur which is a little less than that of the city of Dubai, the Meiteis are the most dominant demographically though they are concentrated in only 10% of the state's total area.


The Meiteis have a vibrant history and one of the longest continuing royal dynasties with a written record of over 2000 years. The ancient Meitei kingdom used to command huge empires spanning over Shan and Po Kingdom in present day Myanmar. Meitei people, especially, women are renowned for their vibrant collective tradition which could be linked to the rich tradition of social solidarity, mutual reciprocity and unspoken norms of service and care existing among family members, kins and fellow subjects of their locales, villages and towns. Rooted in the various age-old systems like the *Lallup-Kaba* wherein every adult man had to render their contributions towards royal services or Meitei king's warfare expedition in faraway territories, women started extending their socio-economic roles in their community from within their domestic realm to spaces like markets. This led to the rise of various women's markets including the most revered of these viz. *Ima Keithel* (literally translated as mother's market in Meitei language) established in the 16th century, which is Asia's largest all-women's market. Commanding a huge numbers of 5000-6000 women traders, this collective denizen of Meitei women has been a vibrant converging pool for women's socio-political consciousness and activism, most notable during the resistance movement against the

British in colonial era, ultimately giving rise to *Nupi Lan* (translated as women’s war in Meitei) which is considered as predecessor to *Meira Paibis*, which is the largest women’s grassroots’ network of organizations in India’s NER. Marup also owes its origin very much to this collective ethos as reflected in the observation by Chaki-Sircar(1984, p. 47-50, as cited in Arambam, 2014, p. 274): “The marup system is an expression of the faith of the Meitei people in the collective spirit”.

How Marup Works: An Illustration:

As already stated before, marup is similar to ROSCA in that members would contribute an agreed sum of monetary amount periodically (monthly) and the total aggregated sum amount shall be given to an allotted person as decided collectively by all the members or through a lottery system. As illustrated in **Figure 1**, for example, let’s assume in a particular marup, there are five members each contributing ₹ 10,000 each every month for a period of five months from January to May. Assuming that, for the month of January, the first member has been allotted to receive the lumpsum amount of the contribution of five members viz. ₹ 50,000. The beneficiary has to continue contributing his/her share in the succeeding months until the last person receives the lumpsum amount. Thus, in the month of February, another member earns a total of ₹ 50,000 and the process continues so forth. In some cases, the beneficiary who has already received the lump sum amount may need to give some nominal interest charge along with the monthly contribution. This is to ensure that other members are given some kind of benefits for the waiting period.

Figure 1 : Illustration of Marup Allocation for Five Members over a Period of Five Months

Members' Serial Number	Months 				
	January	February	March	April	May
1	₹ 10,000 ₹ 50,000 Eamed	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000
2	₹ 10,000	₹ 10,000 ₹ 50,000 Eamed	₹ 10,000	₹ 10,000	₹ 10,000
3	₹ 10,000	₹ 10,000	₹ 10,000 ₹ 50,000 Eamed	₹ 10,000	₹ 10,000
4	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000 ₹ 50,000 Eamed	₹ 10,000
5	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000 ₹ 50,000 Eamed

Review of Literature:

We are particularly interested in understanding the close association of marup with Meitei people, particularly as a more preferred form of financial cooperatives deployed

by Meitei people cutting across socio-economic strata and sectors as well as its various nuances on benefits and limitations especially in fostering long term economic growth of the individuals and community. Accordingly, for the present study, the reviews were carried out keeping in mind the conceptual delineation of these different themes. Following this, the review of literature for the paper can be elucidated as per the thematic outlays described below:

Understanding Marup as a Reliable and Preferred Form of Financial Cooperative among Meitei People:

This sub section traces the perceived benefits of marup as per Meitei people's deep association with marup as a highly reliable and preferred option when it comes to saving, credit and investment. This encompasses understanding of marup's popularity among the masses particularly due to factors like ease of use, flexibility, less procedural barriers, etc. From the readings of Arambam (2014), Chanu et al. (2014) and Kshetrimayum (2013), I could corroborate marup as the most preferred form of saving, investment and credit among Meitei people, especially women. Their studies have also captured beneficiaries' perceived association with marup being a highly reliable and beneficial form of financial cooperative. In a similar tone, Moulick (2008), Sharma and Sharma (2019), and Singh and Singh (2012) also gave reference to marup being the more preferred option alongside the observation that formal credit and loan systems have comparatively low penetration in Manipur and dominance of informal form of financial cooperatives, particularly among women. This premise could also be echoed in Devi and Shirly (2025), particularly pertaining to low access of women in Manipur to formal institutional and bank loans.

Disadvantages and Limitations of Marup:

Here, the review primarily is concerned with outlining the various nuances on the problems and limitations associated with marup. Thus, Arambam (2014) and Moulick (2008) addressed limitations and area of disadvantages of marup citing such nuances as high risks, high interest rates, limited prospect for expanding capital, constraints in linking to mainstream financial systems, concern for security, etc. Arambam (2014) further enlightened on the reason for low penetration of institutional loan systems citing poor performance of formal financial institutions in providing credit to women of Manipur. In order to supplement my understanding of deeper insights with regards to the problems associated with marup and similar informal financial cooperatives, I had incorporated Sandsør's (2010) case studies of similar scenarios through the review of the drawbacks pertaining to ROSCA followed in other parts of the developing world.

Socio-Cultural Foundations of Marup: Tracing the Factors of Norms, Reciprocity and Social Capital and Beyond:

Further readings from Chanu et al. (2014) and Kshetrimayum (2013, 2017, 2022) have

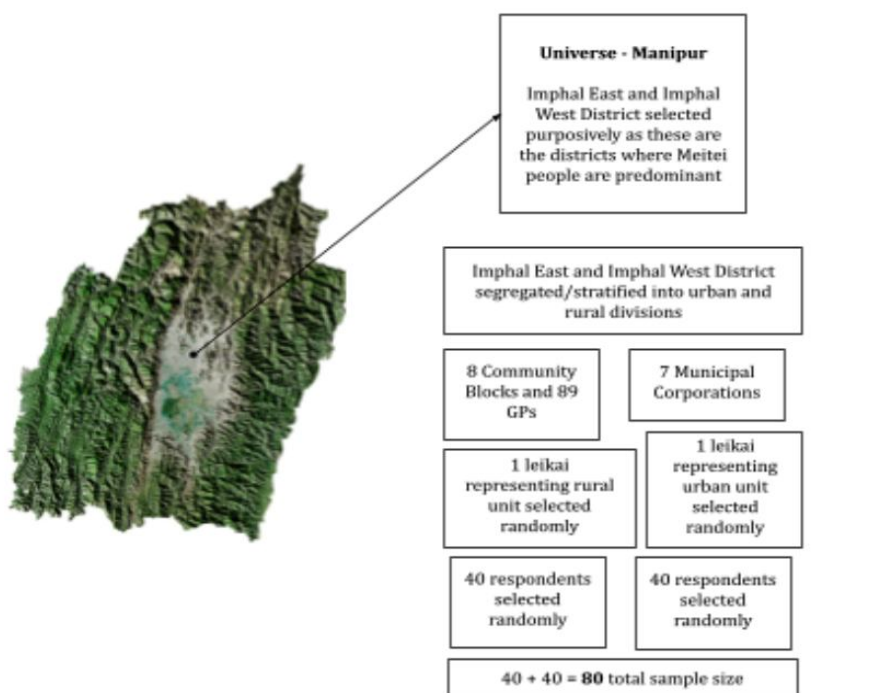
shed light on various insights into the socio-cultural foundations of marup as their studies underscore the centrality of trust, solidarity and enduring social relationships which collectively contribute to the sustenance of social capital within Meitei society. By examining these interconnected factors, their studies understand marup functions not merely as an economic or cooperative institution but as a culturally embedded mechanism for reinforcing communitarian friendships, social bonds and mutual support systems. Having said so, it is also noteworthy to reiterate on the critical insights of Arambam (2014) and Sharma and Sharma (2019) who stressed on the need for envisioning financial inclusion of beneficiaries in an impoverished state like Manipur through better penetration of microfinance schemes among the masses particularly highlighting the benefits of SHGs among the users, formal credit systems, cooperative systems, etc. while also keeping in mind the importance of preserving traditional institutions like marup which are underpinned by such factors as trust-laden lending, organic reciprocity and social capital - which can/must certainly facilitate the effectiveness of formal financial schemes among the masses. Subsequent readings from Kshetrimayum (2012) also provided critical perspectives on redefining frameworks for better performance of microfinance by optimizing on the strength of marup which has already established its status quo among the Meitei people, especially women and deploying a meaningful interface between marup and such microfinance systems by soliciting contributions/interventions from stakeholders like NGOs and government to ensure fuller outreach and benefits for the masses. Thus, while marup, as a traditional form of rotating saving and credit associations rooted in organic communitarian spirit of trust and reciprocity, has embodied deep association with Meitei people's major chunk of financial practices, its integration into microfinance systems and SHGs being linked to formal financial institutions could imply both a meaningful interface and dramatic structural transformation; the institutionalization of marup as a trust-based collective financial system into formal banking and cooperative frameworks should mean more opportunities for facilitating access to formal loans and credit systems but at the same time, would definitely imply certain challenges in meeting institutional expectations and procedural norms as well as some elements of roadblocks while undergoing the transformation from organic trust networks based system to one with more complicated bureaucratic loan structures.

Methodology: A Brief Elucidation on Paradigmatic Orientation and Analytical Schema of the Present Study:

The present paper is a descriptive study on Meitei people's most preferred form of financial saving, investment or credit system. Accordingly, we have considered Imphal East District and Imphal West District for the research purposively as Meitei people are predominant in these two districts and deployed a mix of purposive and stratified random sampling as illustrated in **Figure 2**, that implies a total of 80 respondents representing diversities cutting across gender, economic strata, professions, education, rural/urban communities, etc. Although Imphal is primarily the main urban hub/centre

and capital city of Manipur, there are rural divisions and locales especially in its outskirts and fringe areas. Accordingly, the strata had been conceptualized as per Imphal’s administrative set up and settlement patterns (urban/rural divide) as both the districts of Imphal constitute urban units like Municipalities and Nagar Panchayats as well as rural units like Community development (CD) blocks, divided into various Gram Panchayats (GP) consisting of multiple villages. These units consist of various *leikais* (locality or colony in Meitei language) and considering the rural/urban units as the strata, we randomly handpicked two sets of respondents from one leikai each from these rural and urban units. Of these, Nagamapal Singjubung *Leirak*⁵ (in Imphal West District) which is located very close to Imphal’s downtown and CBD⁶ was selected randomly for the first set of respondents (40 samples); and for the rest of the 40 respondents, we considered Yourabung Khunou (falling under Sawombung GP of Sawombung CD block of Imphal East District.

Figure 2: Sampling Steps Explained



Note: The figure above demonstrates the steps of sampling used in the present study and indicates that the study employs a mix of purposive sampling (as Imphal East and West

⁵Leirak is referred to as a smaller division within a leikai. Usually, within Imphal and other settlement units of Meitei people, leikais are the basic common units to refer to colonies and locales. However in cases when the leikai is very large, it is further divided into various leiraks. Thus, Nagamapal as a colony is large enough just like most other leikais in Imphal’s CBD areas that it is further delineated into leiraks.

⁶ Community business district.

selected purposively) and stratified random sampling (as both the districts were stratified into rural viz. GPs and municipal councils and respondents selected randomly from each of the leikais selected randomly from these units). Map has been sourced from <https://www.dreamstime.com/manipur-state-india-white-satellite-shape-its-capital-isolated-background-imagery-d-rendering-image193798823>

The present paper basically follows qualitative paradigm with an emphasis to capture contemporary insights on nuances of Meitei people's association with marup and other alternative platforms. Data had been collected using semi structured interview questions (see **Appendix**), comprising both open ended and close ended questions had been asked to the respondents. For data analysis, a convergent mixed-methods approach comprising both quantitative and qualitative data presentation had been employed. For instance, in order to represent certain trends like the most preferred form of financial investment, saving or credit employed by the respondents, basic descriptive statistics like charts were used. Meanwhile, verbatim excerpts from interviews have been incorporated to present authentic in-depth insights on various nuances pertaining to marup and alternative platforms from the respondents' point of view. Concurrently, qualitative data were analyzed thematically, following established procedures of coding, theme categorization and conceptualization (Braun & Clarke, 2008; Naeem et al., 2023).

Data Findings, Analysis and Discussion:

We shall first start with the basic statistical description of Meitei people's association with Marup and other forms of saving, investment or credit encompassing the socio-economic attributes, preference of financial systems (of saving, investment or credit), associated factors, etc. This shall be followed by deeper critical insights through the elucidation of themes and sub themes, also supplemented with verbatim inputs, as per the objectives of the present study. The following sub sections shall illustrate these various nuances as part of findings and analysis.

Mapping Preferences of Marup and Other Informal or Formal Forms of Financial Saving, Investment and Credit among Meitei People:

Marup undoubtedly features as the most preferred form of financial saving, credit or investment among Meitei people from the context of the data gathered from the respondents. A staggering majority of them participate in at least one marup per month apart from the fact that a significant section of them viz. 42% have been associated with two marups per month while 21% of respondents reported to have participated in more than three marups every month. Participants of marup also represent a diverse demographic character ranging from age 21 years to 65 although majority of them are of 25-35. Out of the total respondents (including those who do not participate in any marup viz. 11%), over 36% of them reported to have earned from ₹ 1 lakh to ₹ 3 lakh per annum while 32% from ₹ 3 lakh to ₹ 5 lakh followed by around 13% who earn

below ₹ 50,000 per year and 11% from ₹ 50,000 to ₹ 1 lakh. In addition to these, nearly 5% earn above ₹ 5 lakh in a year. All these represent a mix of population belonging to the primary and secondary sector (52%); service sector (40%); and non-employed (8%). Also, out of all those associated with marup, women account for bulk of the participation as out of the total respondents, 68% are female members and the rest male members. This again reflects the words of Chaki-Sircar (1984, p. 47-50, as cited in Arambam, 2014, p. 274), already quoted before too: “The marup system is an expression of the faith of the Meitei people in the collective spirit and the women, being in the forefront of the traditional economic set-up, benefit as much or even more from it as the men”.

When it comes to preference scale among all other forms of available options, one can see that, as illustrated in **Figure 3**, marup scores higher over bank loans/deposits, microfinance, private lending/borrowing, mutual fund, etc. Verbatim inputs from the respondents displayed both factors of convenience as well as limitation in choice for want of information of awareness. For example, one of the respondents shared, “I’m not very educated as I had done my school education only till high school level. We belong to a simple family and for us, marup is the easiest option to obtain money on credit or for savings”. Another respondent who represents white collar sector also lamented:

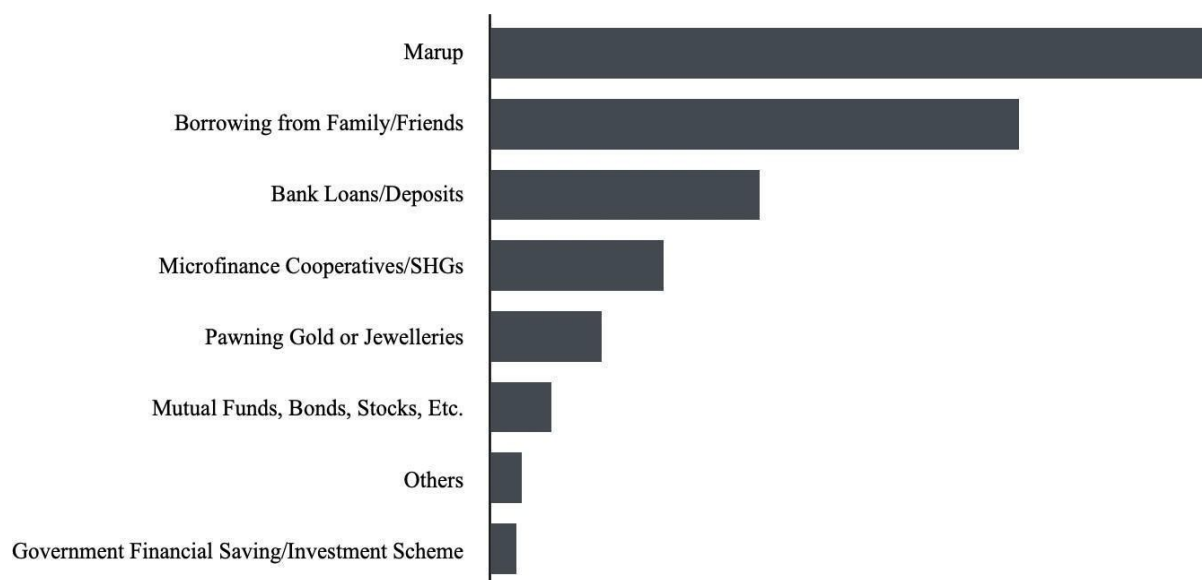
I’m a well qualified woman and working in a very good position (permanent government job). For me, I’m most comfortable with marup and bank deposits (FD) for saving and investment. I’m not much aware of other things like mutual funds, bonds and stocks. Regarding microfinance and SHGs, I don’t feel the need to be part of it as my income is more than enough to manage everything.

Arambam (2014) also noticed this factor of easy accessibility especially among women which explains why marup is highly favoured by Meitei people both from primary and allied sectors and service sectors. This is one of the biggest driving factors for marup to score dramatically higher in terms of preference. The figure below also illustrates this aspect of preference of marup in comparison to all other available options.

The illustration below is a representation of both the challenges faced by Meitei people in accessing financial institutional facilities as well as the heavy reliance on marup. One can also notice there is a huge margin between marup and the rest of the financial platforms. While those from service sector may not have much difficulties in insuring their financial savings and investment at the bank or in taking loans, majority of the respondents from primary and secondary sector are either hesitant to rely on bank saving and deposit due to cumbersome documentation process. Regardless, marup features as a highly preferred option among Meitei people and this is true for both the set of respondents from primary/secondary sector and service sector as well as those non-employed although there exists significant differences between them in different aspects as depicted in **Figure 4** and **5**. Borrowing from friends, relatives and other individuals is also not uncommon. Regarding the category, ‘Others’, respondents

mentioned a diverse range of platforms such as land use contract, small side business, cooperative marketing societies (example: fishery or handloom cooperatives), community or family based savings or incentives during festivals and rituals, etc. Although the proportion of respondents who selected microfinance cooperatives (specifically SHG) is meagre as illustrated in **Figure3**, the small minority of such respondents reported it to give them more prospective returns than marup. One can also notice that either there is very little awareness among the respondents when it comes to government financial schemes or lack of interest. Most respondents from the service sector also hesitate to this option despite awareness and knowledge largely owing to want of familiarity in the bureaucratic process or simply not convinced of the benefits.

Figure 3 : Comparison of Preference of Marup and Other Forms of Financial Saving, Investment or Credit among Meitei people



*Note. The Chart has been arrived at, after adjusting the cumulative scores of all the scores selected by the research participants on the basis of 1-5 ratings on Likert Scale for preference of different forms of financial saving, credit or investment including marup with 1 being the lowest in terms of preference and 5 highest (See **Question No. 16 of Interview Questions on Marup and Financial Practice among Meitei people in Appendix**).*

Figure 4 and **5** also illustrate the top five most preferred forms of financial saving, credit or investment between the two sets of respondents from primary/secondary sector and service sector. This also demonstrates the difference between those from the primary/secondary sector and service sector when it comes to prioritizing marup or other financial other financial platforms as the most preferred form of saving, investment or credit. Those from service sector still preferred marup, just as in primary and secondary sector, but there is a visible difference in it that for the former, bank loan/deposit still displays almost equal proportion of preference while for the latter,

there is a stark contrast between marup and bank loan/deposit in terms of the proportion being displayed in the figure.

Figure 5 : Preference of Marup and Other Financial Platforms

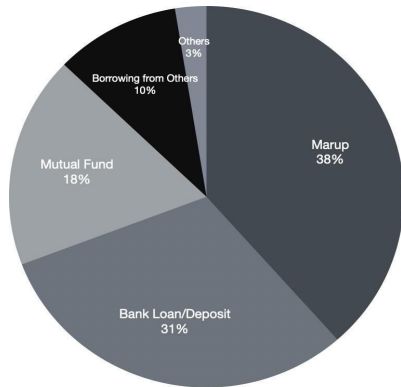
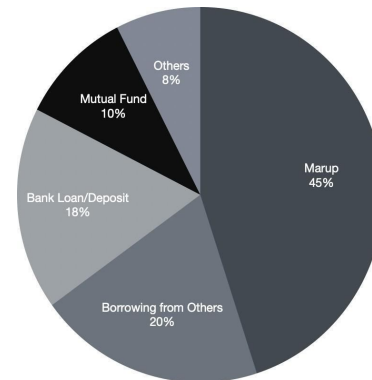


Figure 4: Preference of Marup and Other Financial Platforms among Primary/Secondary Sector



One can also notice that mutual funds, bonds and stocks could not appear in the figure for primary and secondary sectors. For those from the non-employed sector, the data representation is very similar to those from the primary and secondary sector being depicted in **Figure 4**.

Economy, Solidarity and Collective Financial Practice of Meitei People: Interrogating the Value and Benefits of Marup:

In an impoverished state like Manipur with very little industries and huge brain drain phenomenon, marup can be easily perceived as a highly reliable trust worthy financial platform owing to the amalgamation of factors like economic deprivation, Meitei people’s vibrant culture of collective organizing and social solidarity. Benefits and motives are multifaceted but encompass recurring themes among the users which can be described as follows:

Fast and Familiar:

Marup exhibits a prototype familiar platform for many Meiteis which is why one of the female respondents lamented:

In our Meitei culture, it is customary for every household to be part of at least one marup. Growing up in such an environment where I saw my mother, granny, aunts, neighbours, near and dear ones came and converge together over a cup of tea and snacks, just to find out the lucky person’s chit being selected for a particular month, it is but natural for me to join marup now that I’m an earning member of the family.

This was echoed in the responses given by a large number of the research participants and 95 % of them also pointed out they relied on marup largely because of the familiarity factor being at play apart from it being easy and fast. This also means despite the limitations of marup such as low returns as reported by the participants, the

majority still chose to be associated with marup mainly because it is so familiar and everywhere. Also, without a stringent foundation of background security and document verification, members also found it as a quick fix platform when they wouldn't have much alternatives as shared by another female respondent:

I was in urgent need of cash to set up a shop since my husband's auto driving occupation is not enough to support our children's education. I decided to join a marup with Rs. 2000 monthly contribution for 20 members and I got the amount in the second slot with which I recently opened a small grocery shop in our house's backyard. I did not apply for bank loans because of very complicated procedures and documentation. Also, borrowing money from others is only an option when someone else has enough cash to lend it off to me.

Thus, one can find, while examining the benefits of marup, it is more so about its factor of familiarity and being so fast and easy although the returns may not necessarily be very high or as lucrative as other financial platforms. This also means there is another factor viz. ease of use and accessibility associated with marup which is being described below.

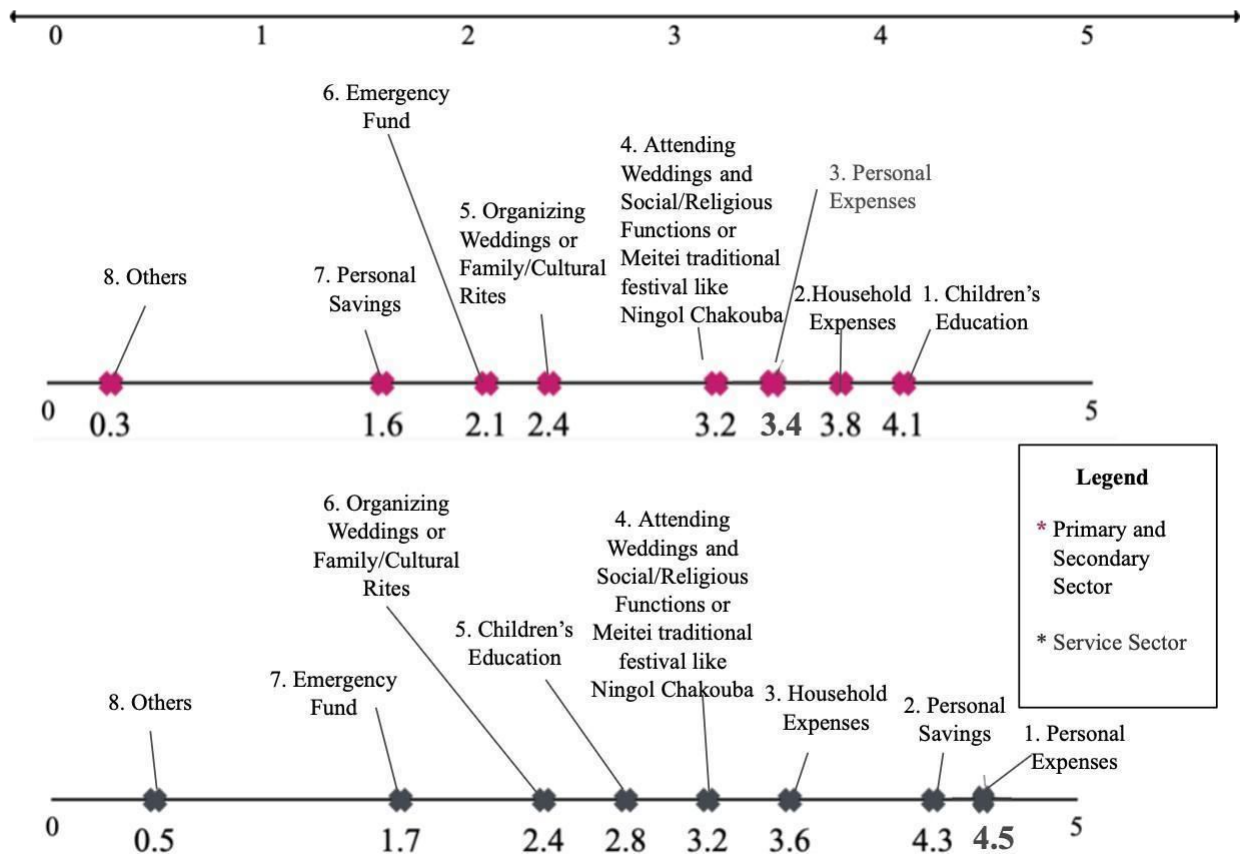
Ease of Use and Accessibility:

The fact that all it takes for marup is a group of like minded or close knitted friends or familiar people coming together to fix a common schedule, place and a few documents like book keeping makes it very easy for the members. Respondents also mentioned less procedures as one of the significant factors driving them to join marup. They also cited flexibility in the same light. For instance, depending on the common consensus and collective decisions, a member could choose to be the beneficiary for a particular month and similarly, another member could have the option for another month as per his or her requirements.

Empirical Reliability of Marup:

The fact that marup has been enjoying close association with Meitei people for centuries speaks of its evidence based reliability as it has been an important element of Meitei social life and solidarity based informal financial institutions. An analysis of the respondents' main motive for taking part in marup denotes its proven reliability in catering to multiple basic needs and diverse purposes like children's education, household expenses, religious and social events, weddings, starting small business, etc. As illustrated in **Figure 2**, there is some level of difference behind the motivation for participating in marup among those from primary & secondary sector and service sector.

Figure 5: Ranking the Motivation and Reason for Participating in Marup: Primary & Secondary Sector and Service Sector Wise



Note. The Chart has been arrived at, after adjusting the cumulative scores of all the scores selected by the research participants on the basis of 1-5 ratings on Likert Scale for motivation and reason for participating in marup with 1 being the lowest in terms of preference and 5 highest (See Question No. 11 of Interview Questions on Marup and Financial Practice among Meitei people in **Appendix**).

The illustration denotes that children's education implies more sense of urgency among those from primary and secondary sector compared to those from service sector. On closer examination, it can be established that when it comes to service sector, respondents are usually able to rely on their income while those from primary and secondary sector explicated about rising exorbitant school fees and expenses because of which marup indispensably has been deployed by them. They also selected personal expenses on the top of their priority lists citing various purposes like buying the latest iPhone model or laptop, jewelleryes, travelling, etc. When it comes to the expenses for attending weddings and other social events, both the set of respondents from the primary/secondary sector and service sector displayed similar attributes. Meitei people imbibe a high level of priorities when it comes to observing social/community rites through the celebration of their traditional festivals like *Ningol Chakouba* which is the biggest festival for Meitei people (wherein brothers and parents invite their married

daughters home for a feast with gifts and cash). Meitei people diligently organise celebratory rites for each and every occasion like childbirth, transition from infant to toddler stage, seasonal change, start of lunar new year, etc. In all these aspects, marup occupies an important place as an indispensable form of saving or credit for Meitei people to sustain their culture through the observation of such rites.

Despite the benefits, marup has multifold disadvantages. Respondents reported about members defaulting on payment especially becoming more rampant cases after Manipur Conflict of 2023 and post conflict economic slowdown. Also without any legal agreement and protection, marup agents carry paramount risks and so are the rest of the members should any one of them had to disappear or stop paying after one's share of the lumpsum amount. Despite this, marup continues to be an indispensable component of Meitei people's financial lives and the next sub section shall further discuss why they continue to bank on it despite manyfold disadvantages.

Trust, Access and Structural Constraints: Why Meitei people hesitate to Rely on Formal Financial Institutions despite the Limitations of Marup:

Meitei's people long historical innings of deep association with marup is not just an outcome of a legacy of a familiar collective tradition that the masses have been following but is a matter of confluence of multiple elements of trust and social connectedness on one hand and on the other hand, the factors of deprivation and want of other alternatives. Several verbatim inputs from the research participants from all sectors (primary, secondary, service and non employed) suggest a multifaceted causal relationship in explaining why Meitei people still prefer to rely on marup more in comparison to other financial alternatives despite the drawbacks associated with marup and higher returns in other forms of saving and investment. For example, some cited social obligation while others mentioned reasons like cumbersome documentation and bureaucratic procedures creating constraints for availing bank loans and facilities. Then, respondents also expressed their lack of trust on other financial alternatives such as SHG or even on their part themselves such as the perceived sense of being overwhelmed with bank loans repayment and financial institutions. The following verbatim responses denote these aspects:

A research participant from service sector shared:

For me, I started taking part in marup as a social obligation. It is customary for everyone irrespective of age, qualifications and income level to partake in marup. Because of this, I feel the need to have an association with it.

Another respondent from primary sector talked about the aspects of trust and comfort:

I'm more comfortable with participating in marup and I can trust in it. Even though I've heard so many disappointing experiences like members being defaulters, I know I can rely on it as people have been participating in marup for generations and so I bank my

trust on it. On the other hand, I don't have much trust about other financial platforms and since I don't find the majority of my friends and near and dear ones relying on such, I'm not very comfortable with those.

Norm, Solidarity, and Reciprocity Vis-Á-Vis Marup: Enumerating the Socio-Cultural Functions of Marup Beyond its Economy:

Meitei people's vibrant tradition of collective institutions have been at play throughout the different epochs. Such institutions reinforce the interplay of solidarity among Meitei people and this is mainly based on the foundation of unspoken norms and informal relationships prevalent among them. Meitei history is replete with this culture of unspoken norms and solidarity, be it in the women's anti-colonial resistance against the British or leikai vigilant groups looking over quarantine during the Covid outbreak. In any Meitei traditional social rites or religious feasts like *ushop*, it is customary for all sections of the society to converge and exchange solidarity; from Meitei Brahmin male priests called *pujari* involved in cooking of feasts, womenfolks of all ages gathering together to prepare vegetables in such feasts, youths erecting large traditional canopy called *mandop*, and so forth. Such rites and feasts also usually take place in common community spaces like leikai temple courtyard or community halls. This connotes a reflection of Meitei people's custom of *potyeng* (monetary gift or help during cultural rites passages like marriage, child birth ceremony, funeral etc.) and *potpang* (non monetary gift or help - physical resources) being the interplay of factors of group identity like kin group or sharing same community space (Devi, 2018). Marup is also a reflection of such everyday life of Meitei people as they bank on this culture of reciprocity and solidarity in their financial matters. Beyond the economy, marup has a strong socio-cultural fervour attached to it to function and sustain.

Conclusion: Rethinking Informal Financial Institutions Via the Role and Reach of Marup: Towards Mainstreaming of Marup and Harnessing Social Capital for Better Instrumentalization of Financial Institutions: An Implication for Social Workers:

Despite the multifaceted role of marup as a beneficial and reliable financial platform on one hand and on the other hand, as one with many drawbacks, marup has been trusted by Meitei people for generations and is bound to evolve too as our digital era is giving way to the fourth industrial era. In situations of deprivation, marup reflects an indispensable platform for many who are marginalized from the mainstream financial institutions and schemes. From the study, we are able to infer the research questions embedded in the objectives. Thus, we are able to decipher the reason for the preference of marup among both the set of respondents from primary/secondary sector and service sector. We could also delve into the multiple aspects of the benefits and the drawbacks along with gaining valuable insights into the socio-cultural foundations of marup. Ultimately, the bottomline is that marup is a highly trusted and reliable platform yet its informal foundations also impart a host of its own dilemmas. However, the

underlying social capital and an institution, albeit being informal, driven by trust and a strong historical tradition of reciprocity also means it can definitely spear potential for better dissemination of macro financial schemes. Marup has been deployed by the participants as a launchpad for growth and other lucrative enterprises such as in setting up businesses with the marup amount. In Manipur where women have a stronghold over entrepreneurship and enjoying monopoly in several cottage industries, traditional handloom sectors and local markets, marup has been credited to be a highly beneficial informal institution in enabling start up capital as well as promoting access to loan (Loitangjam, 2019). In order to enable good linkages of microfinance and SHGs to financial institutions, marup can be deployed as an opportunity for meaningful interface between the beneficiaries and institutions. We could devise here three points of policy and practice recommendations in regards to this:

- Taking note of the need to harness the potential of marup, one inevitable strategy to leverage the informal financial institution is to direct marup towards mainstreaming with formal financial institutions and banks vis-à-vis the numerous schemes under the government of India for achieving financial inclusion and holistic economic growth. Several schemes like Pradhan Mantri Mudra Yojana, National Backward Classes Finance and Development and banking groups like Small Industries Development Bank of India, National Bank for Agriculture and Rural Development, etc have their own foundations and schemes for microfinance institutions. A mention could also be made of Mahila Samridhi Yojana for women beneficiaries. Given the fact that NGOs are important mediating stakeholders in this scenario, social workers have a major role in this area in imparting financial awareness among the beneficiaries and marup members and promoting financial discipline among them, capacity building and skill development, registration and documentation (of marup groups as well as individual members) for linkages to microfinance schemes, etc. Social workers can/must definitely support marup as an important financial institution for the Meitei people by leveraging on these areas of intervention and recognizing that the answer to elevating the agency of marup as a tool and platform for economic empowerment and poverty alleviation lies in the very ethos and expertise of social workers tied to community empowerment and rebuilding roles, strong grassroots' mobilization skills, multiple stakeholder management, liasoning, networking, policy advocacy, etc.
- Another area of concern is the sustainability of marup as an informal financial institution which has been associated with Meitei people for at least a lustrum of centuries amidst changing cultural context, digitalization, presence of other lucrative financial platforms, etc. In this context, NGOs and social workers must press for policy advocacy that strives for formal recognition and introducing systems of registration of marup groups under the relevant government departments without resorting to rigid bureaucratic constraints. Having such formal recognition can ensure state protection and support systems for marup to continue

and sustain among the masses. At the same time, as mentioned already in the first point of policy and practice recommendation, leveraging marup as a launchpad and intermediary platform for bigger financial support through linkages to formal institutions and mainstream financial schemes can sustain beneficiaries' confidence on marup as a reliable financial platform.

- Last but not the least, a takeaway question could be - "how can marup principles inform broader financial inclusion programmes?". If we could retrospect on the failure and low grassroots penetration of formal financial programmes especially in Manipur, we could also consider some of the attributes associated with its long last association with Meitei people are - trust factors; sustained functioning without the need of collateral; consideration for local and indigenous/traditional values; ease of process and participation; and so forth. Here again, social workers can/must inform broader financial inclusion programmes of these elements of marup deemed favourable to the masses; in this respect, social workers should deploy bottom to top approach towards the process of achieving linkages of marup groups with mainstream financial institutions. By elevating the platform of marup as an important intermediary, these financial institutions and schemes can find the answer in marup in achieving their objectives of gaining access to the masses. Marup, in this regard, thus becomes a very indispensable platform for both state and non-state actors in fulfilling their missions of financial inclusion among the masses and social workers, as important mediators, must enable this goal realization through stakeholders' management and policy linkages .

As globalization and newer waves of development paradigm have already permeated deep into the Hills and Valley of Manipur, marup is but going to remain as an inseparable part of Meitei people and have been being embraced by members of other tribes and communities too. To sum up, policy makers and particularly social workers must call for a better recognition of marup through better institutional linkages, regulatory mechanisms and state as well as non-state support for it to contribute towards not only economic growth but in enabling preservation of socio-cultural identities of Meitei people and other ethnic or tribal groups for that matter.

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