



ISSN: 2454-5503  
IMPACT FACTOR: 4.197(IJIF)  
(UGC Approved  
Journal No. 63716)

# CHRONICLE OF HUMANITIES AND CULTURAL STUDIES

VOL. 4 NO. 1 JAN. 2018 BOOK V  
A BIMONTHLY REFEREED INTERNATIONAL JOURNAL

## SPECIAL ISSUE

On the Occasion of One Day National Conference On

## ROLE OF WOMEN IN INDIAN ECONOMIC EMPOWERMENT

27<sup>th</sup> January, 2018



*Editor*  
**Dr. Minakshi B. Jadhav**

*Principal*  
**Dr. A. D. Mohekar**

ORGANIZED BY  
DEPARTMENT OF ECONOMICS  
DNYAN PRASARAK MANDAL'S  
SHIKSHAN MAHARSHI DNYANDEO MOHEKAR MAHAVIDYALAYA,  
KALAMB. DIST. OSMANABAD



# CHRONICLE OF HUMANITIES AND CULTURAL STUDIES (CHCS)

A MONTHLY REFEREED INTERNATIONAL JOURNAL

(BOOK V)

Special Issue on the Occasion of National Conference on  
**Role of Women in Indian Economic Empowerment**

(27 January, 2018)

Organized by

Shikshan Maharshi Dnyandeo Mohekar Mahavidyalaya  
Kalamb, Dist. Osmanabad

Dr. Minakshi B. Jadhav  
Editor

Dr. Ashokrao Mohekar  
Principal

**MGEW SOCIETY'S  
CENTRE FOR HUMANITIES AND CULTURAL STUDIES  
KALYAN (MAHARASHTRA)**

Contact:

+91 9730721393

+91 8329000732

chcskalyan@gmail.com



## CONTENTS

1. बचतगट आणि महिला सबलीकरण	डॉ. शिवाजी भ. यादव	67
2. बचतगट आणि महिला सबलीकरण	डॉ. प्रमोद बा. चैतनीकर	10
3. भारतीय स्त्री विषयक कायदा - एक अभ्यास	प्रा. अरुणा गं. पोटे	13
4. बचत गट आणि महिला सबलीकरण - एक चिंतन	प्रा. माकली अ. लोंढे	15
	डॉ. टी. एल. बारबोले	
5. Unorganized Sector Of Retailing & Rural Women Empowerment	Mr. R. V. Shetgaokar	17
6. जीएसटी आणि भारतीय अर्थव्यवस्था	सहा. प्रा. ए. डी. मडवी	21
7. महिला सबलीकरण प्राचीन काळापासून आजपर्यंत	डॉ. धिमे निनीन हनुमंत	25
	डॉ. शेंळके पथुकर पिराजी	
8. कृषी, उद्योग व सेवा क्षेत्राचा भारतीय अर्थव्यवस्थेवरील परिणाम	डॉ. वाय. बी. चव्हाण	28
9. महिला सबलीकरणात बचत गटाची भूमिका	डॉ. विश्वनाथ कंधारे	31
10. Role Of Women In Economic Development	Dr. Kamalakar D. Jadhav	34
11. Agriculture Sector In Indian Economy	Dr. Suhas Ganpat Gopane	36
12. भारतीय अर्थव्यवस्था आणि महिला सक्षमीकरण	डॉ. जाधव मिनाश्री भास्कर	38
13. बचत गट आणि महिला सबलीकरण	डॉ. खोंड सुरेश वसंतराव	42
14. महिला सक्षमीकरण आणि अर्थकारण	डॉ. अशोक पु. टिपरगे	45
15. लघु आणि कुटीर उद्योगात महिलांचा सहभाग	डॉ. दास .डी .के .	47
16. Women's Entrepreneurial Participation in ...	Dr. Pankaj B. Chaudhari	50
17. महिला सबलीकरण आणि शासकीय योजना	डॉ. नरसिंग भानुदास देशमुख	58
18. महिला सबलीकरणात बचत गटाची भूमिका	डॉ. महेश प्रभाकरराव देशमुख	61
19. ग्रामीण विकासात महिला बचत गटांची भूमिका	प्रा. यादव जे. बी	64
20. महिला सबलीकरणात स्वयंसहायता गटाची भूमिका	प्रा. खंडू म. नवखंडे	67
	प्रा. ज्ञानेश्वर ए. खोजे	
21. महिला व सामाजिक चळवळी	प्रा. सो. कांबळे एस. पी.	70
22. भारत निर्माण कार्यक्रमाचा महिला सक्षमीकरणावरील प्रभाव	डॉ. वसंत दादारावजी पाटील	73
23. Self Help Group & Women Empowerment	Birajdar S.G. & Dr. Varshetti R.	77
24. जीवनोन्नती अभियान आणि ग्रामीण महिला सक्षमीकरण-एक आढावा	प्रा. शेंळके सी. एस.	80
25. बचत गट आणि महिला सबलीकरण: एक दृष्टिक्षेप	श्री. परशुराम पाटील	83
26. महिलांच्या आर्थिक सबलीकरणात बचतगटाची भूमिका	प्रा. डॉ. मोरे अर्जुन मोहनराव	85
27. भारतातील महिला सबलीकरण आणि महिलांचे अधिकार	डॉ. संजय काळे	87
28. Role Of Self-Help Groups In Women Empowerment ...	Dr. B.M. Ekukekar	89
29. साहित्य क्षेत्रातील महिलांचे सबलीकरण २१ व्या शतकाच्या संदर्भात	प्रा. जाधवर शशिकांत श्री.	91
30. Women Empowerment In India : Fact And Tendency	Dr. G.L. Shendge & G.T. Pawar	94
31. भारतातील महिलांचे सक्षमीकरण	प्रा. डॉ. सतिश गव्हाणे	96
32. भारताच्या आर्थिक विकासात बचत गटांच्या माध्यमातून महिलांची भूमिका	प्रा. अदाटे नागनाथ म.	99
33. बचतगट आणि महिला सबलीकरण	प्रा. अनंत नरवडे	102
34. बचत गट आणि महिला सबलीकरण	निंबाळकर अनिल धु. ,	105
	डॉ. भालेराव जे. एम. , डॉ. तिकांडे आर. पी.	

## UNORGANIZED SECTOR OF RETAILING & RURAL WOMEN EMPOWERMENT

Mr. Rajesh V. Shetgaokar  
Assistant Professor,

M.E.S College of Arts and Commerce, Zuarinagar, Goa.

### Introduction

There is increasing realization that if the nation wants to build a successful economy, there is need of women participation in economic activities. According to the UNDP report 67 per cent work in the world is done by women, only 10 per cent of global income is earned by women and mere one per cent of global property is owned by them. Retailing accounts for nearly 14 per cent of India's GDP and is essentially owner manned small shops. The typical Indian retail shops are very small. According to the estimates over 14 million outlets operate in the country and only 4% of them being larger than 500 sq ft (46 m<sup>2</sup>) in size. This sector has created direct and indirect employment contributing significantly for women empowerment.

### Objective of the Study

- To understand the concept of economic empowerment of women and different frame works involved in measuring it.
- To analyze the importance of unorganized retail sector in bringing women empowerment
- To find out the constraints and problems faced by the women entrepreneur for their empowerment
- To offer suggestions for enhancing the women empowerment based on the findings of the study.

### Sample Design

The data has been collected from North Goa district and South Goa district. 200 retail outlets operated and managed by women were selected for the study.

### Methodology

The research is carried out using simple random sampling. The samples were selected from different groups on the basis of simple random sampling without any personal bias. With the aim of obtaining accurate quantitative information, a questionnaire was prepared for a sum of 200 respondents. The questionnaire was translated to Konkani and explained to the respondents for easy understanding and better feedback. The data collected from the beneficiaries are scored, tabulated and analyzed by using statistical tools such as percentage and ratio-proportion.

### Limitation of the Study

- Only those women entrepreneurs in unorganized sector were selected who have completed five years of their retail business.
- The respondent were selected from the rural area only.

### Review of Literature

*Khandekar (1998)* finds a positive relationship between 56 women's education and labour force participation in Bangladesh. His study finds that the husband's education is likely to reduce his wife's labour force participation rate because of the positive wealth effects of potential earnings.

*Muhammad (2009)* attempted to understand the nature and extent of the corporate success of Grameen Banks and Micro credit enterprises and its claim about poverty reduction and women empowerment. He reviews the success of the Grameen Bank Model how it has crowned as a panacea for poverty eradication and empowerment of women.

*Sriram (2010)* in his article titled "Microfinance: a Fairy tale turns into a nightmare" mentioned that it was inevitable that the commercial model of microfinance in India, with its minimalist and standardized model of lending, would grow into a bubble and run into trouble. Many microfinance commercial organizations have entered the market in search of profits and are competing to lend to the poor.

*Golla et al (2011)* observed that women's economic empowerment requires her to have both the ability to succeed and advance economically, and the power to make and act on economic decisions. Having power and agency to benefit from economic activities requires that women have the ability to make and act on decisions, as well as to control resources and profits.

Section II

*Classification of Women Micro-enterprises:* Women were selected who have started the economic activity independently. The classification in below table clearly shows that women are promoting diversified types of economic activities in rural areas.

Table: 1

Classification of Women Microenterprise

Sr. No	Nature of Retailing	Number of Respondents	Percentage
1	Grocery Shops	86	43
2	Chemist	23	11.50
3	Footwear shop	10	5
4	Clothing	26	13
5	Home Appliance	22	11
6	Vegetable and Fruit Vendors	23	11.50
7	Stationary	12	6
	Total	200	100

Source: Primary data

*Change in Income per Month of the Family:* Change in income is an important parameter to understand the impact on women empowerment. Increase in income is necessary for empowering women's.

Table: 2

Change in Income per Month

Sr.No	Income (in Rs)	Number of Respondents	Percentage
2	2000-10000	93	46.50
3	10000-20000	74	37
4	20000 - 25000	23	11.50
6	More than 25000	10	5
	Total	200	100

Source: Primary data

The result in Table No: 2 provide very encouraging fact about the change in the level of income of women entrepreneur. The income earning capacity has change significantly after establishment of retail business. The 46.50 per cent of women entrepreneur have registered increase in income between Rs 2000 to Rs. 10000 and 37 per cent have registered the change in income between Rs. 10000 to Rs. 20000.

*Amount of Annual Saving and Value of Household assets:* The amount saved by women entrepreneur is significant as it is important to meet the uncertainty, providing financial security, improving standards of living etc.

Table:3

Amount of Annual Saving

Sr.No	Amount of Saving (in Rs.)	Number of Respondents	Percentage
1	Nil	8	4
2	10000-20000	105	52.50
3	20000-30000	62	31
4	30000-40000	19	9.5
5	40000-50000	4	2
6	More than 50000	2	1
	Total	200	100

Source: Primary data

It is clear from Table Number: 3 that majority of women (52.50 per cent) save between Rs 10000 to Rs. 20000 per month. There are also 31 per cent women who do the saving between Rs 20000 to Rs. 30000 per month from their earning.

Table: 4  
Value of Household Assets

Sr. no	Value of House Hold Assets	No. of Respondent	Percent
1	<10 000	16	8
2	10,000-20000	26	13
3	20000-30000	35	17.50
4	30000-40000	39	19.50
5	40000-50000	74	37
6	>50000	10	5
	Total	200	100

Source: Primary data

The value of household asset has increased substantially. The analysis reveals the facts that 8 per cent of women have the assets of < Rs.10000, 26 per cent of women's have the assets of Rs.10000 – Rs. 20000, 17.50 of women have the assets of Rs.20000 – Rs.30000. The analysis makes it very clear that there is substantial increase in the household assets of women as 37 per cent possessed household asset more than Rs. 40000.

## Section III

*Social Empowerment*

The economic empowerment provides greater role for women in family and society. Women empowerment can be judged from collective factors such as her power in decision making, weightage for her decision and opinion, participation in social activities etc. The table below shows the analyses of certain important indicators of social empowerment.

Table: 5

Variables	Significantly Changed	Marginally Changed	Not Change At all	Can't Say	Total
Self Confidence & Self Esteemed	142 ( 71 )	28 ( 14 )	22 (11 )	08 (4 )	200 (100)
Participation in Decision Making	50 (25 )	120 (60 )	24 (12 )	06 (03 )	200 (100)
Participation in Social Activities	35 (17.5)	129 (64.5)	25 (12.5 )	11 (5.5)	200 100

Source: Primary data \*Figures in the bracket shows the percentage

The greater role in decision making allows the women to exercise her power in the family and society. However, the study shows that 12 per cent believed that their position in decision making have not changed and 60 per cent believe that that even if it is changed it has change marginally. The women cannot be empowered in real sense if they lack self-confidence and self-esteem. The self-confidence helps the women to overcome the hurdles in economic and social life. The increased economic prosperity must ensure boost in their self-confidence. The result can be encouraging as 71 per cent of women believe that their self-confidence and self-esteem have increased significantly due to participation in economic activity. The study shows that participation in social activities has change marginal as they have to wait for their family decision in participating in social activities.

*Major Constraints of Women Empowerment*

The women encounter number of problems in their way of empowerment. It was felt necessary to investigate the main causes which come in way of empowerment.

Table: 6  
Constraints of Women Empowerment

Sr. No	Constraints	No of Respondent	Percent
1.	Lack of Self Confidence	16	8
2	Family Encouragement	32	16
3	Attitude of the Society	18	9
4	Lack of skill	45	22.50
5	Lack of Financial Resources	95	47.50
6	Lack of Exposure	12	6
	Total	200	100

Source: Primary data

The above table reveals the fact that 47.50 per cent of women are of the opinion that lack of financial resources is a major problem. The 22.50 per cent considered lack of skill, 16 per cent considered lack of family encouragement, 6 per cent believed that lack of exposure and no risk bearing capacity while 8 believed that lack of confidence as a major hurdle in their empowerment.

#### Suggestions

- Measures should be taken to spread awareness and provide the information for women empowerment. The information center can be set up in village school, health center, panchayat, anganwadi etc.
- The banking procedure must be simplified to have easy access to credit. The banks should take more efforts and initiative to develop the skill, training and support to start the enterprises by the women.
- The technical training should be extended to the women's. The training can be imparted through NGO, associations and social organization.
- The grievance of the women should be carefully handled and action must take against those who make complication in the government department.
- There should be identification and innovation of high income generating activities suitable for women's.

#### Conclusion

The study clearly shows that the retail business has important role in the economic empowerment of the women. The retailing has lead to increase in income, saving and assets of poor women which in turn have raised the standard of living and help in alleviating the poverty. The effort should be made to empower the women socially and politically. Women are potent force to reckon with the nation building process. The success of nation will be really recognized if we are able to empower the women in all respects and bring them in main streams of development. We can look forward towards women entrepreneur to achieve this goal. The future of nation will be decided as how far we can achieve the empowerment of women since no nation can march forward if the women are left behind.

#### Reference:

- Ajit Kumar Sinha (2008). New Dimensions of Women Empowerment, Deep & Deep Publications Pvt. Ltd., New Delhi-110 027.
- Anderson, S., and M. Eswaran. 2009. What Determines Female Autonomy? Evidence from Bangladesh. *Journal of Development Economics*, 90(2): 179 - 191.
- Blumberg, R. (2005). Women's Economic Empowerment as the "Magic Potion" of Development?. A Paper presented at the 100th Annual Meeting of the American Sociological Association - Philadelphia, August 2005.
- Cheston. "Empowering Women through Microfinance", Publication sponsored by UNIFEM. <http://www.microcreditsummit.org/papers/empowerment.pdf>
- Heckman, James (2008). Schools, Skills and Synapses. Working Paper 14064. Cambridge: National Bureau of Economic Research.
- Rosalinda,(2005), "Problematizing microfinance as an Empowerment Strategy for Women Living in Poverty", *Journal of Gender Technology and Development*.
- Prabakara Rao J.V,(2000), "Entrepreneurship and Economic Development. New Delhi,Kanishka Publisher.

