

Impact of Griha Aadhar Scheme on Economic Empowerment of Women Beneficiaries in Retail Business

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Abstract

This study had the objective of analysing the impact of this scheme on economic empowerment of women, the various businesses started by the women beneficiaries and also to know the challenges faced by women beneficiaries of this scheme in selling their products. For this purpose, a sample of 200 women was selected from low-income group on the basis of convenient sampling and Primary data was collected by personally administering a structured questionnaire. Chi-square test and Karl Pearson coefficient correlation test were used to test the hypothesis of the study. It was observed from the analysis that majority of the women started their catering business, followed by tailoring. The major challenge faced by the women was marketing their products due to their low networking and the competition faced from the big companies. It was seen from the study that the women beneficiaries were able to start their own retail business with the help of the amount from the scheme and become self-sufficient and economically empowered on small scale.

Keywords: *Economic Empowerment, Financial Schemes, Griha Aadhar Scheme, Retail Business, Women Beneficiaries.*

Introduction:

Women's development has assumed great significance and has been a priority of the government planning strategies in the recent years in the context of globalisation. The different policies introduced by the government at the State and National level have a significant impact on the development and empowerment of women. (Nair, 2014).

The growth of women helps them generate income by starting small businesses. Development of any economy would be possible when there would be women empowerment and full participation of

women on the basis of equality in all spheres of the society.

The past several decades has witnessed tremendous changes and improvements in women's literacy, longevity, education, general employment opportunities and general standard of living.

Considering this situation women empowerment has gained an important position in the economic development of a nation. Recognising this the government at State and National level has formulated and implemented several schemes for women especially belonging to financially poor backgrounds for their upliftment. One of such schemes which has been implemented

in the State of Goa is the Griha Aadhar Scheme. It is targeted at women whose joint income with their husband is less than ₹ 3,00,000. This scheme mainly helps the women beneficiaries from financially poor backgrounds to garner savings for their household. The money may be used by women beneficiaries for their personal purpose as well as to start their own small business. Many women have now started their own entrepreneurial retail business like small kiosks selling snacks, tailoring, beauty parlours, catering at small level and selling handmade products to retail customers and keeping their products for sale at shops etc. This has resulted in income generation for women leading to their economic empowerment and consequently in their social empowerment.

Literature Review

Mauchi, F.N., Mutengezanwa, M., & Damiyano, D. (2014) have studied the challenges faced by women entrepreneurs in Mashonaland Central Province of Zimbabwe. The research concluded that women entrepreneurs faced constraints related to access to finance, conflicts between work and family responsibilities, networking challenges, and lack of education and management skills. Bahuguna, R. Pandey, A. C. & Soodan, V. (2016), in their article, studied the impact of the MGNREGA scheme on the overall economic and social development of beneficiaries in the Rudraprayag district of Uttarakhand. The results showed that MGNREGA significantly improved the social and economic well-being of the beneficiaries. Makhdoom, T. R., Shah, S. A. A. & Bhatti, K. (2016), in their study, explored the prospects of economic well-being through the women's handicraft industry. Lack of

awareness and education was found to be the major concern for the slow growth of women in this industry. Removal of middlemen and having their own shops were identified as the solutions for the growth of women in this industry. Asfiah, N. (2020), in her study, analysed the models of empowerment of women in the work area of the association of women SMEs. The result of the research showed the critical dimensions of SME and identified the 'Aisiyiah Movement as the social agent to drive to improve the women entrepreneurs and the quality of life of women and their family, by social entrepreneurship. Bhambri, G. (2021) in the study dealt with the major and minor challenges faced by the retailers like competition, less skilled human resource, government policies, tax, kirana stores. Usha, I & Pushpalatha, R. (2021) in their study have analysed and assessed the various schemes available for women entrepreneurs and their awareness about the same. It was concluded that the government should increase the support rendered to women entrepreneurs. Uma, SN & Ramesh, HN (2018), in their study, have discussed the various national, state, and non-government level institutions supporting women entrepreneurs. They have also evaluated the various schemes and benefits for empowering women in the field of entrepreneurship. Venkatasalam, G. & Vijayakumar, G. (2021), in their study, have assessed the awareness level of women entrepreneurs about the various schemes available to them.

Importance of the Study

The study has relevance during the present times as retail sector has been growing at a

high speed. The government of India along with the State government has been implementing several schemes for the benefit of women specially from the financially poor backgrounds for their upliftment and growth. Women empowerment has been one of the major concerns and objective of the Government in the recent years. This study focusses on one such schemes implemented by the Government of Goa which is the Griha Aadhar Scheme. Several women have availed this scheme in the State of Goa and are benefitted from the same. The study aims to find out the utilisation pattern of the amount obtained from this scheme. The women have started their own business with the help of this money and are catering to retail customers. The study would help to identify the challenges faced by the women beneficiaries during the business and also would help to know whether the women have gained from availing this scheme through a positive change in their financial position.

Objectives of the Study

1. To analyse the impact of retail business started by women beneficiaries of Griha

Aadhar Scheme on their financial position.

2. To identify the challenges and analyse their impact on the perception of women beneficiaries of this scheme.

Research Methodology

The study was conducted among the women beneficiaries of Griha Aadhar Scheme in the State of Goa. The data for the study has been collected from primary sources as well as from secondary sources. Primary data has been collected by personally administering an objective questionnaire to 200 women beneficiaries selected on the basis of convenient sampling for the purpose of the research. The respondents were also administered the questionnaire online through google form. Chi-square test and Karl Pearson coefficient correlation test were used to prove the hypothesis of the study.

Data Analysis and Results

The demographic profile of the women beneficiaries is as under:

Table 1: Demographic Profile of Respondents

Variable	Classification	No. of Respondents	Percentage
Age Group	Upto 25 years	52	26.00
	26-40 years	30	15.00
	41-60 years	118	59.00
Education	Primary	98	49.00
	Secondary	26	13.00
	Higher Secondary	11	5.50
	Graduation	57	28.50
	Post-Graduation	--	--
	Others	8	4.00
Monthly Income	Upto Rs. 5,000	87	43.50
	5,001- 10,000	64	32.00
	11,001-20,000	32	16.00

	More than 20,000	17	8.50
Marital Status	Married	183	91.50
	Unmarried	17	8.50
No. of family members	1-2	68	34.00
	2-4	112	56.00
	More than 4	20	10.00
Social group	General	86	43.00
	OBC	33	16.50
	SC	47	23.50
	ST	34	17.00

Source: Primary Data

The above table 1 shows the demographic details of the women respondents. It was seen that majority of the women belonged to the age group of 41-60 years accounting for 59 percent. 49 percent of them at completed only primary education. 43.50 percent of the women had monthly income of less than 5,000 and belonged to the low-income group. 183 out of 200 women were married i.e., 91.50 percent. 43 percent of them belonged to the general category. 56 percent had 2-4 members in their family.

Utilisation of the amount from Griha Aadhar Scheme

The Griha Aadhar Scheme is aimed at providing financial assistance to women from financially poor backgrounds. The monthly amount credited directly to the account of the women beneficiaries is 2,000. From the survey it evident that the women have used this amount not only to augment their monthly income and provide for the monthly household expenses but have now started doing small businesses like small kiosk selling snacks, tailoring, beauty parlours, catering at small level and selling handmade products. The study shows the various initiatives taken by the women beneficiaries with the help of the amount derived from this scheme.

Table 2: Utilisation of the Amount from Griha Aadhar Scheme

Utilisation/ Purpose	Frequency	Percentage
Household Expenditure	98	49.00
Own Retail Business	102	51.00
Total	200	

Source: Primary Data

From the above table it is seen that from the sample of 200 women beneficiaries, 51 percent of them have started their own retail business whereas only 49 percent of them have used the amount for their household expenses. It is therefore evident that women are now realising the importance and advantages of starting their own business to gain financial independence thereby leading to their social and economic empowerment.

Table 3: Types of Business Started by Women Beneficiaries

Types of Business	Frequency	Percentage
Catering	48	47.06
Tailoring	21	20.59
Beauty Services	9	8.82
Handmade products	8	7.84
Baking	6	5.88

Small kiosk	6	5.88
Others	4	3.93
Total	102	100.00

Source: Primary Data

The above table shows the various retail businesses started by the women beneficiaries of the Griha Aadhar Scheme. It was seen that majority of women accounting for 47.06 percent started their own catering business to retail customers followed by tailoring accounting for 20.59 percent of the women. The women bought sewing machines from the money they got

from the scheme. Women beneficiaries also started their own beauty services, sale of handmade products like crochet work, food items like ladoos, puran poli, chakli, chappatis etc. They also kept these items for sale at other shops. 5.88 percent of the women also started their own bakery products on a small scale and 5.88 percent of them set up their small kiosks.

Hypothesis Testing

H₁: There is no significant difference in the financial position of women beneficiaries after starting their own retail business.

Table 4: Chi-Square Results

Results	Women's Financial Position
Chi-square calculated	7.960
Chi-square tabulated	3.81
Df	1
Confidence interval	95%

Source: Primary Data

The above table shows the value of chi-square for changes in the financial position of women beneficiaries due to their retail business. The value of chi-square calculated is 7.960. The df (degree of freedom) was 1 at 5 percent level of significance. The value of chi-square tabulated is 3.81 which is less

than the calculated chi-square. Hence, the null hypothesis is rejected.

H₂: There is no significant relationship between the challenges faced by the women beneficiaries and their overall perception about starting their own business.

Table 5: Challenges faced by Women Beneficiaries

Challenges faced by women	High level		Medium level		Low level		Total
	Frequency	%	Frequency	%	Frequency	%	
Difficulty in marketing the products	76	74.51	18	17.65	8	7.84	102
Lack of capital	68	66.67	24	23.53	10	9.80	102
Low networking	88	86.27	12	11.76	02	1.97	102
Competition from big sellers	51	50.00	37	36.27	14	13.73	102
Price fluctuations of raw materials	39	38.24	43	42.16	20	19.60	102
Lack of space	43	42.15	17	16.67	42	41.18	102

Source: Primary Data

The above table 5 shows the challenges faced by the women beneficiaries while starting their own small businesses. It is evident that difficulty in marketing the products due to low networking was the major challenge faced by the women beneficiaries. Difficulty in marketing the products was asserted by 74.51 percent at high level, lack of capital was a challenge for 66.67 percent of them, low networking

was a challenge at high level for 86.27 percent of the women and competition from big sellers was a challenge for 50 percent of the women. It was seen that the women started their own businesses overcoming these challenges. The women had also utilised their own savings at the outset and supplemented it with the money received from the scheme every month.

Table 6: Karl Pearson Co-efficient of Correlation Test

Sr. No.	Challenges faced by Women Beneficiaries	R Value	p-value	Remark
1.	Difficulty in marketing the products	0.853	0.045	Significant
2.	Lack of capital	0.749	0.023	Significant
3.	Low networking	0.490	0.038	Significant
4.	Competition from big sellers	0.578	0.232	Not Significant
5.	Price fluctuations of raw materials	0.398	0.428	Not Significant
6.	Lack of proper space	0.283	0.428	Not Significant
	Overall perception about starting the business	2.777	0.239	Not Significant

Source: Primary Data

The above table shows that there is a no significant relationship between the challenges faced by the women beneficiaries and their overall perception about starting their own business. The calculated value of 0.239 is higher than the

value at five percent level of significance (0.05) and hence the null hypothesis is accepted. That shows that the women have continued to the business irrespective of the challenges faced by them.

Table 7: Solutions adopted by women beneficiaries for overcoming the challenges

Solutions	Frequency	Percentage	Total
Reasonable pricing to retain customers	63	61.76	102
Networking through social sites	88	86.27	102
Merging with other women entrepreneurs	41	40.20	102
Borrowed money from friends and relatives	38	37.25	102
Arrangements with other shop owners to keep their products	81	79.41	102
Any Other	15	14.70	102

Source: Primary Data

The above table 7 lists out the various solutions devised and adopted by the women beneficiaries to overcome the

challenges faced by them while starting the business and running it. It is evident that majority of the women accounting for 86.27

percent of the respondents have started marketing their products through social networking sites. These sites have been beneficial to them for helping them to increase the customer base. This followed by 79.41 percent of the women who have made arrangements with other shops to keep their products for sale which has helped them to market their products and make it available to retail customers. 61.76 percent of them have maintained reasonable pricing for their products in order to retain customers. Whereas the others have tried to merge with other women entrepreneurs and also borrowed money from friends and family to increase the market for their products. The table shows that the women have tried to solve their problems through various ways and kept their businesses going.

Findings of the Study

The study analysed the impact of Griha Aadhar Scheme on the economic position of the women beneficiaries of the scheme who have started their own retail business. The findings showed that 51 percent of the women beneficiaries have started their own retail business whereas only 49 percent of them have used the amount for their household expenses. It was seen that majority of women accounting for 47.06 percent started their own catering business to retail customers followed by tailoring accounting for 20.59 percent of the women. There is no significant difference in the financial position of women beneficiaries after starting their own retail business. Difficulty in marketing the products due to low networking was the major challenge faced by 74.51 percent of the women beneficiaries. There is a no significant

relationship between the challenges faced by the women beneficiaries and their overall perception about starting their own business. Majority of the women accounting for 86.27 percent of them have started marketing their products through social networking sites.

Conclusion

The study focussed on the women beneficiaries of the Griha Aadhar Scheme in the State of Goa. It was found that the women have utilised the amount from the scheme for their personal use as well as to start small retail businesses. The retail businesses have significantly increased the earnings of the women beneficiaries and helped them to grow financially. Women have the potential and determination to setup, uphold and supervise their own enterprise in a very systematic manner. If proper support and encouragement is provided to them by the society, family and government, it can make these women entrepreneurs a part of mainstream of national economy wherein they can contribute to the economic progress of India. It is concluded that the women have faced many challenges while doing business however, they successfully overcame these challenges which has led to the increase in their income level thereby leading to their economic empowerment.

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