## IMPACT OF RETAIL BUSINESS ON ECONOMIC EMPOWERMENT OF SC/ST WOMEN IN VIJAYAPURA CITY OF KARNATKA STATE

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**ABSTRACT**

*Retail business occupies a predominant position in the economies of all modern societies as it is often stated that only constant in retailing is change and it is certainly true that the pace of development within retailing appears to be accelerating more than ever before in the 21st century. Retail, with total sale of 6.6 trillion, is the world's largest private industry ahead of financial industries $ 5.1 trillion. It is home to a number of the world's largest enterprises. Over 50 of the fortune 500 companies and around 25 of the Asian top 500 companies are retailers. The industry accounts for over 8% of the GDP in western economics. Increase in the GDP, increased per-capita spending, growth of dual income families, liberalization and rapid pace of urbanization are contributing to the rapid growth of retail marketing.*

**KEYWORDS :** *dual income families, liberalization and rapid pace , financial industries.*

## 1. INTRODUCTION:

Retailing includes all the activities involved in selling goods or services to final consumers for personal or non-business use (David, 1997).Thus, retail trade sector comprises establishments engaged in retailing merchandise, generally without transformation and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are therefore organizing to sell merchandise in small quantities to the general public.

Retail Business in India is one of the pillars of its economy and accounts for 14 to 15% of GDP. The Indian retail marketing is estimated to be US $ 450 billion and one of the top five retail markets in the world by economic value. There are estimated 12 million retail outlets in the country providing employment to 40 million people. On account of the liberalization drive in the 1990s, several structural and demographic changes that are taking place are helping the industry to grow. The GDP has grown by 6.6% in the last decade resulting in increased income levels and higher purchasing power for the population. Increasing literacy levels, increasing number of working women, increasing urbanization, higher international travel by Indian population and increasing media penetration has raised aspiration level of the population resulting in demand for better shopping experience and larger variety of goods. Widespread nature, unbeaten caliber of small traders, offering of credit facility to customers, scope for bargaining by the consumers, less overheads, provision of auxiliary services, are the vital strengths of unorganized retailing in India. Therefore, despite the advancement of modern formats of retailing, unorganized retailing is going to dominate the scenario for several years to come. Hence, the present study makes an attempt to examine the status of SC/ST Women in Retail Business in Vijayapura city.

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## 2. REVIEW OF LITERATURE:

Several studies are dealing with various aspects of retailing business activities. However, some of the important studies are reviewed as under:

Dotson and Patton (1992) in their study on new formats of retailing suggest that lack of interest of shopping of people in department stores is due to homogenization of department stores, which makes distinguish between merchandise assortments, prices, and promotion extremely difficult.

Finn & Louvire ( 996) in their study categorize retail stores by product strategy as general- line and limited-line retailers. Department stores, discount stores, and membership warehouses are categorized as general-line retailers.

David (1997) in his work defines retailing as all the activities involved in selling goods or services directly to final consumers for personal or non business use. He says the concept retail which includes the shopkeeper to customer interaction, has taken many forms and dimension, from the traditional retail outlet and street local market shops to upscale multi brand outlets, especially stores or departmental stores.

Lewsion (1997), explained that traditional difference between the three store type is the target consumer and product positioning for that target consumers and offer brand name and designer label merchandise at multiple price points(e.g., budget, moderate ,better). Similar to the department store, especially stores appeal to those in the Middletown upper income groups. Specialty retailers cater to a more narrowly segmented consumer and carry just clothing and accessories specifically geared for this well-defined target consumer.

Barry's study (2001) mentioned about the retail revolution in USA. He stated how the retail sector of the U.S. economy had gone through dramatic, exciting changes. He made differentiation between traditional stores and modern stores.

B.S.Sahay and Mani (2002) emphasized in their article that with the change in competitive environment in the past ten to fifteen years, the customers also have changed significantly. They want their needs to be fulfilled in substantially shorter time. Hence, strategic importance is placed on supply chain to deal with the challenges of delivering the right quality, at the right place and at the right time.

The study by Levy (2002) examines retailing is the departmental store, super markets, chain stores and mall offering an array of products and product lines in various categories under one roof, trying to cater to not one or two but many segments of the society.

Rajiv Banerjee (2003) revealed that changing customer behavior is impacting on retail growth. He mentions that the retail market space witnessed growth; market research agencies feel that retail players would now require to research more on consumer pattern and behaviors to fuel the growth further.

D. Nageshwararao (2003) desired to find the problems of retailers on various issues faced by them and measures the magnitude and impact of each problem on their business.

Raju M Rathod (2005) presents the various challenges and strengths of supermarket. He made a comparison of old traditional kiranawalas with supermarket and found that because of number of benefits customers would like to buy from supermarket. But apart from the various benefits, supermarkets still have not proved to be successful.

Shaoni Shabanam and Bino Paul (2008) in their comparative study on the employment in the organized and unorganized retail business concludes that though unorganized retailing is ahead in providing employment, its manpower is unskilled and needs to be trained to keep pace with ongoing trends in the field.

S.P.Thenmozhi and D.Dhanapal (2011) in their study on retail quality service in unorganized retailing in India comes to the conclusion that retail service quality factors have a significant impact on customer satisfaction and customer loyalty. Therefore, unorganized retailers have to focus on the service quality to retain customers.

Thus, the review of earlier studies reveals that their focus was on defining the retail business, its categorization, growth of retail industry, customer behavior, challenges faced by the retail industry,

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only few studies tried to analyze the potential of unorganized retail business in creating income and employment opportunities. Hence, the present study fills the research gap.

## 3. SIGNIFICANCE OF THE STUDY:

Retail business activities plays a vital function at the process of employment and income generation, distribution, mobilization of capital and development of entrepreneurial skill as a result it leads to economic development. Indian retail sector is dominated by a large number of small retailers consisting of the local kirana shops, owner-managed general stores, chemists, footwear shops, apparel shops, pan and beedi shops, hand-cart hawkers, pavement vendors etc. which together make up the so-called 'unorganized retail' or traditional retail. Though last two decades have witnessed the entry of a number of organized retailers opening stores in various modern formats in metros and urban areas, still, the overall share of unorganized retail business continues to be very high. The ongoing urbanization process in the country opens a broad horizon for the growth of unorganized retailing. Major reason for such strength of unorganized retailing getting practiced in India is it is a part culture, tradition and lifestyle. Unorganized retailing though occupies the dominant position, it has not been considered as 'businesses in true sense. Though it provides livelihood to millions of people in the country and has been acting as the medium between the producers and consumers scattered everywhere, has received scant attention of the government. Governments over the years have neglected this sector; hence no policy framework is in place for such a potential sector in the country. The gradual opening up of the retail sector to foreign direct investment necessitates having a systematic approach towards the unorganized retail business. Otherwise, this sector is going to die down in the pace of globalization, liberalization and thereby snatch the livelihood of millions of hawkers, vendors, small shopkeepers etc. In this context it becomes essential to highlight the role of retail business in providing employment and income generation to SC/ST Women in Vijayapura City of Karnataka State.

This study supports direct interaction regarding business owners to making a new point of touch for economic development. The sharing of retail business activities are going to high considerable in future.

## 4. OBJECTIVES:
The specific objectives of the present study are as follows:
1. To study the present scenario of retail business marketing in India
2. To examine the role of retail business activities in the creation of employment
3. To study the role of unorganized retailing in income generation of SC/ST women in the study area.
4. To identify the problems faced by SC/ST Women in retail business activities.
5. To suggest suitable policy measures for the promotion of retail business in the study area.

## 5. HYPOTHESIS:
1. Retail Business activities have significant impact on increasing employment opportunities of SC/ST Women in Vijayapura City.
2. Retail Business activities leads to increase in income level of SC/ST Women in the study area.

## 6. METHODOLOGY:
The following methodology adopted for data collection and analysis of the present study.

### 6.1 Selection of Study Area:
The present study is conducted in Vijayapura City of Karnataka State and this study entitled as "An Economic Analysis of Retail Business Activities undertaken by SC/ST Women with Reference to Vijayapura City".

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## 6.2 Sources of Data collection:

This study is based on primary and secondary data. Primary data collected through Interview Schedules from 10 different areas of Vijayapura city where SC/ST women retail business activities are undertaken. In addition to primary data, secondary data also collected through books, articles in journals and concerned official documents.

## 6.3 Sample size:

For the purpose of the present study, 10 different wards of Vijayapura city such as Gangbowdi (Ward 1), Teacher Colony ( Ward 12), Managulli Agasi ( Ward 13), Station Road ( Ward 16), Ibrahimpur ( Ward 21), Saipark ( Ward 22), Jalanagar ( Ward 23), Swatantra Colony ( Ward 35), Shahapeti ( Ward 13), Babaleshwarnaka (Ward 34) selected to examine the role of retail business in providing employment and income generation to SC/ST Women. From each ward 20 respondents chosen to collect primary data. The sample is distributed among kirana, hotel, beauty parlour, fruits and vegetable vending etc. activities across different corners of the city. The total sample size of the present is 200 for gathering primary data from the respondents.

## 6.4 Analysis of Data:

Data collected through primary and secondary sources is tabulated and analyzed using the simple statistical tools such as percentage, ratio-proportion and other appropriate tools for the data analysis of the present study.

## 7. IMPLICATIONS:

The situation of SC women in India needs special attention. They are one of the largest socially segregated groups anywhere in the world and make up two per cent of the world's total population. They are poor, they constitute half of the 200 million SC population and 16.3 per cent of the total Indian female population. The traditional taboos are the same for SC/ST men and women. However, SC/ST women have to deal with them more often. SC women are discriminated against not only by people of higher castes, but also within their own communities. Men are dominant in SC communities. The hardships of SC women are not simply due to their poverty, economical status, or lack of education, but are a direct result of the severe exploitation and suppression by the upper castes.

The retail business activities are mainly dominated by women in general and SC/ST women in particular. Hence, the present study analyses the role of retail business activities in providing employment and income generation among SC/ST Women in Vijayapura city of Karnataka State. Vijayapura City had a population of 3,26,360 as per Census 2011. Males constitute 51% of the population and females 49%. Vijayapura has an effective literacy rate of 83.43%, higher than the national average of 74%; with male literacy of 88.92% and female literacy of 77.86%. The civic administration of the city is managed by the Vijayapura City Corporation and office of Deputy Commissioner in Vijayapura. The office of Deputy Commissioner has the responsibility of rural areas in Vijayapura, while the corporation administrates the city of Vijayapura. Effective administration of the heritage city of Bijapur is the main intention behind all the activities of Vijayapura City Corporation.

Vijayapura City is having 35 wards. The population of SC/ST Women is spread over 35 wards is provided in the following table.

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## Table-1: Ward-wise Distribution of SC/ST Women in Vijayapura City

| Ward No. | No. of SC Women | No. of ST Women |
|---|---|---|
| 1 | 564 | 122 |
| 2 | 858 | 42 |
| 3 | 1034 | 58 |
| 4 | 3185 | 72 |
| 5 | 619 | 24 |
| 6 | 400 | 32 |
| 7 | 64 | 40 |
| 8 | 51 | 7 |
| 9 | 530 | 722 |
| 10 | 64 | 1 |
| 11 | 1609 | 56 |
| 12 | 1941 | 93 |
| 13 | 167 | 73 |
| 14 | 870 | 23 |
| 15 | 823 | 56 |
| 16 | 1711 | 53 |
| 17 | 1108 | 52 |
| 18 | 460 | 15 |
| 19 | 88 | 3 |
| 20 | 340 | 134 |
| 21 | 1206 | 117 |
| 22 | 1187 | 79 |
| 23 | 308 | 13 |
| 24 | 80 | 54 |
| 25 | 229 | 88 |
| 26 | 553 | 56 |
| 27 | 128 | 35 |
| 28 | 67 | 25 |
| 29 | 680 | 39 |
| 30 | 149 | 47 |
| 31 | 262 | 14 |
| 32 | 293 | 4 |
| 33 | 239 | 21 |
| 34 | 787 | 660 |
| 35 | 997 | 37 |
| **Total** | **23651** | **2967** |

**Source:** Compiled from City Corporation Records, 2023.

The above table shows that ward wise scheduled caste and scheduled tribe women population in Vijayapura city of Karnataka state. There are 35 wards in Vijayapura city. The ward no. 4 is having the higher population of scheduled caste women, followed by ward no. 12 i.e. 1941 ward no. 16 i.e. 1711 and the ward no. 8 is having lower population of scheduled caste women. The ward no. 10 is having lowered the population of scheduled tribe women i.e. 1, and ward no. 9 is having the higher the population of scheduled tribe women i.e. 722, followed by ward no. 34 (660), and ward no. 20 (134).

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## 8. RESULT DISCUSSION AND FINDINGS:

The important findings of the study are as follows:

1. Majority of the retailers are belonged to SC Category (90%)  as against ST Category (10%).
2. Most of the respondents belong to the age group of 35 years (47.6%).
3. Majority of the retailers are educated up to 12th standard (60.6%).
4. Over 50% of the respondents have started the retail business themselves (50.4%) and  the retail business was set up by their fathers (49.6%).
5. Over 65% of the respondents operate their business though their own stores (68%) and very few of them are operating in a rental store (32%).
6. Majority of unorganised retailers operate in a store size of less than 500 square feet.
7. These retail stores are generally traditional stores (90.5%), where ambience is not given much importance.
8. A very small percentage of unorganized retailers operate their store through a Franchise Agreement (2.4%) as most of them have their own business (97.6%).
9. Majority of respondents (77.5%) said that their employment opportunities increased from 50 to 100 days due to retail business.
10. There are 62.5% respondents said that their income level is increased from 50,000 – 1,00,000 annually due to the retail business.

## 9. SUGGESTIONS:

Based on the findings of the study following suggestions have been made.

1. Unorganised retailers need to take maintain better relations with customers to attract and retain a large number of customers.
2. Unorganised retailers need to upgrade their retail business ambience, redesign their store layout and offer self service to customers.
3. Customers increases the frequency to the retail store in them are offered a wide variety and good quality products. Hence, measures should be taken improve both.
4. Customers today are aware of the number of national and international branded products and therefore unorganized retailer should take efforts to introduce them.
5. Reasonable price of all products, bulk discounts, festival discounts, and free gifts on purchase of specified products or specified fill amount should be offered to customers.
6. Unorganised retailers should accept digital payments.
7. Home delivery should be offered to all customers irrespective of the distance from the store.
8. Unorganised retailers should use technology to improve overall efficiency of the retail store. Accounting software, bar coding, other techniques for supply chain management are some of the measures which could be introduced.
9. Guidance from professionals and consultants shall be taken on finance, accounting, human resource management, use of various promotional tools etc.
10. Qualified and trained employees could be appointed so as to improve their interactions with customers.
11. Government should provide market yards and credit facilities to increase retail business in the study area.

## 10. CONCLUSION:

The purpose of retail business is to create an efficient and seamless internal trade opportunity and to boost the economic competitiveness of the state economy by promoting and facilitating world class logistics and warehouse chain, minimizing wastage and transaction cost within the retail enterprise, giving the best value for money to the ultimate consumer while at the same time maximizing returns to the product, particularly farmers.  Indian unorganized retail market is dominated by traditional form retail business activities. Kirana shops and other retail business activities are the major

source of livelihood and provide major employment in the retail sector. The data show that from the last 30 years the unorganized and traditional kirana stores and other retail business activities are providing employment to a vast population in retail sector in Vijyapura city of Karnataka State.

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