

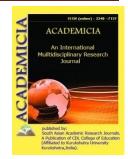
ISSN: 2249-7137

Vol. 11, Issue 5, May 2021

Impact Factor: SJIF 2021 = 7.492



ACADEMICIA An International Multidisciplinary Research Journal



(Double Blind Refereed & Peer Reviewed Journal)

DOI: 10.5958/2249-7137.2021.01391.4

A STUDY OF GROSS INCOME AND ECONOMIC LIBERTY OF WOMEN RETAILERS OF DOIMUKH, NAHARLAGUN AND ITANAGAR CIRCLES OF ARUNACHAL PRADESH

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ABSTRACT

Growth of women retailers is of recent development in Arunachal Pradesh. It has yet to achieve a remarkable success. In fact, Arunachal Pradesh has high potential for development of women entrepreneurship due to its rich culture and traditional handicrafts activities. The present study has revealed that women retailers falling under the age group of 20 to 35 is earning highest profit every month in the Itanagar, Naharlagun and Doimukh circles of Arunachal Pradesh. 50 entrepreneurs from the age group of 20 to 35 are found to have earned income in between 40,000 to 60,000. The women entrepreneurs under the age group of 20 to 35 are more active and successful in earning profit because they are more educated; make friendly relationship with their customers very easily; have sense of competition than other age groups. Further, the study unveiled that the women retailers who are illiterate are not earning much as compared to literate one. It is observed that the level of income increases as level of education increases among women retailers of the study area. Irrespective of the age, majority of women retailers are found to have been enjoying economic liberty in the study area. Finally, the study uncovered that there is no relation between education and economic liberty of women in the study area.



KEYWORDS: Arunachal Pradesh; Itanagar; Retail Business and; Women Entrepreneurship

INTRODUCTION

ORIGIN OF RESEARCH PROBLEM

The development of a particular country is determined by human, physical and natural resources. Out of all these resources human is the most important one because of its flexibility. Even the presence of resources in abundance may go underutilized or misused, if human resource are not adequately cultivated and managed. Hence, the objective is to develop human resources at the best to make at par with the other resources available. This means that there is to be a positive correlation of growth between human resources and other resources to be work with. In recent times, the important factor contributing to this development has been the industrialization and entrepreneurship by bringing about social and economic changes in the society. Entrepreneur is the one who is the initiator and establisher of his business, run and manage it in his own. An enterprise can vary in its degree of size and technology. An entrepreneur may be differentiated not only in terms of the kind of activities he or she pursues but in the context of his or her life style, attitudes, values and behaviour.

The definition of women entrepreneurs was evolved for the first time in the year 1988. Small Scale Industry unit or industry related to service or business enterprise, managed by one or more women entrepreneurs in proprietary concerns, or in which they individually or jointly have a share capital of not less than 51 percent as partners or shareholders or directors of the private limited company or member of a cooperative society is understood as being women enterprise. As per 1991 census, women constituted half (48.14 per cent) of the total population of India. According to a study conducted by International Labour Organisation (1985), unemployment among women has been increasing at much higher rate than among men in developing countries. Businesses operated and owned by women are less than 8 per cent. They are encouraged to take up traditional ventures, which would not affect their housework. In fact their contribution to gross domestic product is substantial. But, this contribution is not recorded. By relegating the status of women to the position of subordinates, a tremendous wastage of human resources has been wrought.

Despite the above facts, the North East is seen as a region where most of the women folks are involved in income generating activities as compared to women of the other parts of India. There are markets in the North East, which are solely controlled by women. In 1978, a study on women entrepreneurs was conducted by the SIET institute, and it was found that there were states in the region which had enough potential for developing entrepreneurship among women. In Shillong *Lew Duh* (Bara Bazaar) market is mostly controlled and managed by women. The *Khairamband* market in Manipur is controlled and managed by women. According to the second All India censuses of SSI units (1990) in North East 12.5 per cent of the enterprises were managed and controlled by women as against 7.7 per cent in the country. The success rate achieved by the men. Though the potential exists, there are very few women who are choosing entrepreneurship as a career. There are a variety of personal, social, economical, legal, resource and support system constraints that restrict women from entering into the field of entrepreneurship.



Women of Arunachal Pradesh are seemingly less developed in this context. There are many factors for the slow progress in development of women entrepreneurship among the tribal women of Arunachal Pradesh. Such as lack of support from financial institution, the major source of finance comprise of their own capital, lack of competitive feelings among the tribal women, most of the women retailers are illiterate, lack of adequate knowledge and guidance for production of standard quality products and marketing, bad economic condition of people residing in villages etc.

Despite of so many hurdles, still there are many opportunities for women entrepreneurs in Arunachal Pradesh. Such opportunities may be observed from the view point of socio-economic changes, the positive attitude of the society, availability of numerous resources, and infrastructural facilities coming up now days. Women in Arunachal Pradesh are engaged mainly in the traditional activities like weaving, knitting, embroidery etc. In recent years it has been observed that women entrepreneurs of Arunachal Pradesh are coming up into non-traditional fields also.

Growth of women entrepreneurs is of recent development in Arunachal Pradesh which has yet to achieve a remarkable success. Their numbers in relation to the overall enterprise is still very small. The potential for developing women entrepreneurs in Arunachal Pradesh is very high due to its rich culture and traditional handicrafts activities. The handloom sector in Arunachal Pradesh is primarily a women's sector. They need to take their culture outside the region and expose it worldwide. In recent times it has been observed that women have come up with lots of courage and a tendency to do something of their own, but because of inadequate training and guidance they are not achieving remarkable success. It has been estimated that the number of women entrepreneurs might have gone up in the days to come.

Given the conditions, the present study made an attempt to provide answers to some pertinent questions like- what is the status of women entrepreneurship in Arunachal Pradesh? How much income does women retailers earn? Where do they make investment? Where from they get financial support? Do they enjoy economic liberty over their business? Where from they get ideas of undertaking retail business etc?

OBJECTIVES

The present study endeavour to:

- 1. Analyze relationship between Gross Income and Age of Women Retailers of the Study Area.
- 2. Analyze relationship between Gross Income and Education of Women Retailers of the Study Area.
- 3. Examine Economic Liberty of Women Retailers in the Study Area.

RESEARCH METHODOLOGY

a) **Research Method and Tools:** The present study is purely based on field Survey. Again, personal interview, internet and social networking sites, telephonic contacts and observation method have been used during the field study. Structured schedules, digital camera, telephone, and other stationeries have been also widely used to collect field data for the present study.

- **b)** Sources of Data: During the field survey, data have been collected from both primary and secondary sources. To collect primary data, various tools have been used such as personal interview, telephonic survey, schedules, informal discussion, observation etc whereas; secondary data have been collected through magazines, newspapers, journals, thesis, dissertations and other unpublished information etc. Beside internet has been extensively used while collecting secondary information.
- c) Sampling Techniques & Size: For the present study, convenience sampling under nonprobability sampling technique have been used. The proposed study have been carried out in three out of ten circles under *Papum Pare* district namely- *Itanagar, Naharlagun and Doimukh circles.* 12 samples each from garment store, vegetable vendor and meat vendor have been taken to for the present study from the three circles. Altogether, the sample size of the present study is 108 which comprises of 36 women retailers each running garment store, vegetable outlet and meat & fish outlet respectively.
- d) Universe of Study: The study has been carried out in three circles of namely- *Itanagar*, *Naharlagun* and *Doimukh* Circles in *Papum Pare District* (henceforth called as Study Area) of Arunachal Pradesh. In addition, the reference period of the study run over 2012-13 to 2014-2015 which extend over three years of time duration.
- e) Tool of data Analysis: For analysis of data, table, bar chart, frequency distributions, pie chart, mean etc., have been used to draw inferences on the universe. Moreover, statistical packages like MS Excel, SPSS and Minitab have been used to analyze the field data.

ANALYSIS AND INTERPRETATIONS OF DATA

A. Age of Women Retailers and Gross Income of the Study Area:

It is observed during the field study that women of the study are independent to do any kind of business. For the present study, the age of the women retailers are categorised into 3 (three) groups. 20 to 35, 35 to 50 and above 50. Likewise, income has been also been categorised into 3(three) groups, i.e. 20,000 to 40,000, 40,000 to 60,000 and above 60,000 for better analysis.

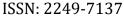
Income	(20,000-40,000)	(40,000-60,000)		nd Total	Percent
Age 20-35	02	50	Above) 12	64	59
35-50	04	20	04	28	26
50-Above	12	03	01	16	15
Total	18	73	17	108	100

TABLE 1: AGE AND INCOME OF	WOMEN RETAILERS IN THE STUDY AR	EA
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Source: Field Study, 2015

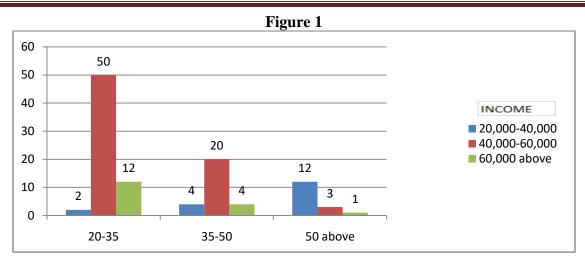
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From the table 1 and figure 1, it is found that, firstly from the age group of 20 to 35, there are total 64 (sixty four) women entrepreneur in the study area. Out of them, 2(two) women entrepreneur are there whose monthly income is 20,000 to 40,000. 50 (fifty) of them are earning monthly income of 40,000 to 60,000 and 12 (twelve) of them are earning more than 60,000 every month. Secondly, from age group of 35 to 50, it has been found that, there are total 28 (twenty eight) women entrepreneur in the study area. Out of them, 4 (four) women entrepreneur are there whose monthly income is 20,000 to 40,000. 20 (twenty) of them are earning monthly income of 40,000 to 60,000 and 4 (four) of them are earning more than 60,000 every month. Thirdly, from age group of 50 and above, it has been found that, there are total 16 (sixteen) women entrepreneur in the study area. Out of them, 12 (twelve) women retailers are there whose monthly income is 20,000 to 40,000. 3 (three) of them are earning monthly income of 40,000 to 60,000 and 1 (one) of them are earning more than 60,000 every month.

Hence it can be clearly seen that women entrepreneur falls under the age group of 20 to 35 is earning highest profit every month. 50 (fifty) entrepreneurs from the age group of 20 to 35 is earning income in between 40,000 to 60,000. Whereas, only 3 (three) from the age group of 50 and above are earning in between 40,000 to 60,000. It can be seen that women of age more than 50, are not earning as much as the women under age group of 20 to 35 are earning. Again, 12 (twelve) of the women falls under age group of 50 above are earning 20,000 to 40,000. Whereas, only 2 (two) from the age group of 20 to 35 is earning 20,000 to 40,000. And 12 (twelve) from the age group of 20 to 35 is earning approximately more than 60,000. 4 (four) from the age group of 35 to 50 are earning above 60,000 and only 1 (one) from the age group of above 50 are earning that much.

From the above table and figure, it is clear that in the study area, the women entrepreneurs under the age group of 20 to 35 are more active and successful in earning profit than the women of age more than 50. The factors behind the fact are that:

In the study area it has been found that, the women entrepreneurs of young age are more educated. The educated women know more about market and marketing techniques than that of less educated women entrepreneur. They know the way of dealing with all type of customers. One more reason is women of young age can easily make a friendly relationship with their males and females customers and hence can helps in increasing the profit. Another factor is that, the



women entrepreneurs of age group 20 to 35 have more competitive feelings than the aged women. The young women always try to sell more and attract customers. They always make every possible attempt to go forward. The competitive feelings among the young women entrepreneur helps them in making high profit. And the last factor that is observed during the study is, the women entrepreneur of young age are more dedicated towards their business. They change the technique of their business. They are more energetic as compare to aged entrepreneurs. They give more time to their business and hence are earning more than aged women entrepreneurs.

Therefore, the women of young age should be encouraged through different programmes and educational institution to take up entrepreneurship as carrier. The young women are more educated, energetic and dedicated towards their work. This will not only help in the development of women and the region, but also boost the economic growth of the nation.

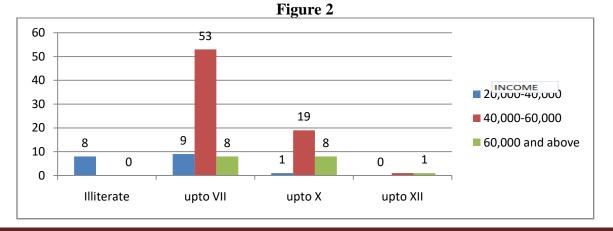
B. Education of Women Retailers and Gross Income:

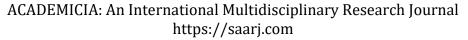
In the study area it has been seen that the women entrepreneur are not much educated. Some of them are even illiterate. Still most of the women in *Arunachal Pradesh* and in the study area are engage in some kind of business. The study try to identify whether there is any relationship between education and the gross income in the study area. For the purpose the education level of the study area is categorised into 4 (four) sections. Illiterate, upto class VII, upto class X and upto class XII. Likewise, income has been also been categorised into 3(three) groups, i.e. 20,000 to 40,000, 40,000 to 60,000 and above 60,000.

TABLE 2: EDUCATION AND GROSS INCOME OF WOMEN RETAILERS IN THE STUDY AREA

Income	(20,000-40,000)	(40,000-60,000)	(60,000 And	Total	Percent
Education			Above)		
Illiterate	08	00	00	08	07
Upto VII	09	53	08	70	65
Upto X	01	19	08	28	26
Upto XII	00	01	01	02	02
Total	18	73	17	108	100

Source: Field Survey, 2015







And only 2 two) of them are class XII passed. So, it can be seen that the there is lack of educated women entrepreneur in the study area. In spite of so many government schools and college in the area, they are not availing the facilities. The reasons behind the fact are weak financial condition of the women, many family members to support and huge household responsibilities of the female members. From the table 2 and figure 2, it has been found that, out of 108 sample women entrepreneur in the study area, 8 (eight) of them are illiterate and all of the eight women are earning only in between 20,000 to 40,000. 70 (seventy) of the women are educated in between up to class VII. And out of them, 9 (nine) of them are earning in between 20,000 to 40,000. 53 (fifty three) of them are earning in between 40,000 to 60,000. And 8 (eight) of them are earning in between 20,000 to 40,000, 19 (nineteen) of them are earning in between 40,000 to 60,000. And 8 (eight) of them are earning in between 40,000 to 60,000. And 8 (eight) of them are earning in between 40,000 to 60,000. And 8 (eight) of them are earning above 60,000 to 40,000 to 60,000. Lastly only 2 (two) women entrepreneur are found to be class XII passed, but they also did not continued further. One of them is earning in between 40,000 to 60,000 and 1 (one) is earning above 60,000 approximately in every month.

Hence, it can be seen that the women who are illiterate are not earning much as compared to literate one. Whereas, it is also observed that as the level of education is increasing their income is also increasing in the same manner. There are many factors behind the fact that more educated women are earning more as compared to less educated women. The factors are as follows:

Firstly, the educated women have more knowledge of banks and other financial institution, from where they can apply for loan and expand their business. In the study area it has been seen that very less percentage of women are having banking knowledge, that too who has some academic qualification. So, this is an advantage for them and is aware of different sources of finance.

Secondly, education gives them flexibility in terms of thinking and planning and better living option. In the study area it can be seen that educated women entrepreneur can plan more effectively than uneducated entrepreneur. The educated entrepreneur has some strategy in their mind to pull the customers and this helps in increasing the profit.

Thirdly, it has also been found that educated women especially in garment sectors are very frequently visit internet. They get the ideas from internet about the latest fashion and trend, and apply those techniques in their business. Thus, the education helps them in earning more profit as compare to uneducated one.

Fourthly, educated entrepreneurs are the leaders in the market. They know the current situation, and have clear strategy and are confident enough. They are more to put some new ideas and techniques in their business. But the uneducated are just like followers and depend upon others. They are not confident to take some initiatives and just follow what others are doing.

Hence, from the table it has been proved that educated women entrepreneur can earn more income as compare to uneducated women. Therefore there is a strong need to encourage the educated youngsters to take up entrepreneurship as their carrier. There is a need to organize Entrepreneurship and Skill Development Programmes, seminars and workshop for the educating the existing and potential women to take up entrepreneurship. Through this approach, these institutions would be able to spread the entrepreneurship movement throughout the length and breadth of the country.

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ISSN: 2249-7137

Vol. 11, Issue 5, May 2021 Impact Factor: SJIF 2021 = 7.492

C. Age and Economic Liberty of Women Retailers:

The study tries to identify whether there is any relation between age and the economic liberty of women. For the purpose, three factors are taken to measure economic liberty, these are, decision making rights, independence of spending, and ownership rights over the properties and having own bank account. Since all of them belong to different age, for clear analysis, the age of the entrepreneurs are categorised into 3 (three) groups. 20 to 35, 35 to 50 and above 50 respectively.

TABLE 3: AGE AND ECONOMIC LIBERTY OF WOMEN RETAILERS IN THE
STUDY AREA

ECONOMIC LIBERTY AGE	DECISION						INDEPENDENCE OF SPENDING					OWNERSHIP RIGHTS			
CATEGORI	S	WH	WM	NP	Т	S	W	WM	NP	Т	Α	NP	B	NP	
ES			Μ				Η	Μ			R		Α		
20-35	30	29	05	00	64	3 0	29	05	00	64	45	19	50	14	
35-50	20	03	03	02	28	2 0	05	02	01	28	20	08	28	00	
50 above	10	03	02	01	16	0 5	06	03	02	16	15	01	12	04	
Total	60	35	10	03	108	5 5	40	10	03	10 8	80	28	90	18	

Source: Field Survey, 2015

Note:

S= Self.

WH= With Husband.

WMM= With Male Members of the Family.

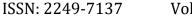
NP= No Participation in Decision.

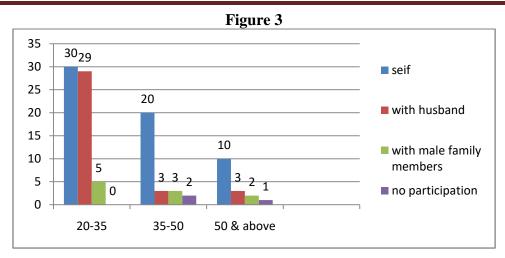
T= Total

AR= Assets Rights.

BA= Bank Account

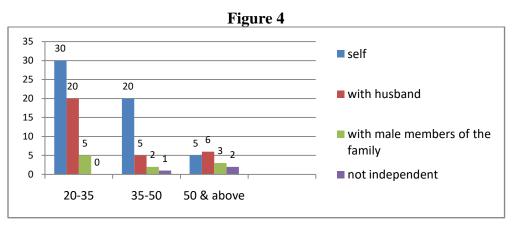


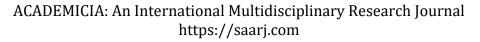




It is revealed from table 3 and figure 3 that the age group of 20-35, total 64 (sixty four) women entrepreneur are there in the sample and out of them 30 (thirty) of the women are taking decision alone, 29 (twenty nine) of them are taking decisions with their husband, 05 (five) of them take decision with their family members. Again age group of 35-50, total 28 (twenty eight) women entrepreneur are there in the sample and out of them 20 (twenty) of the women are taking decision alone, 03 (three) of them are taking decisions with their husband, 03 (three) of them take decision with their family members and 02 (two) don't take any financial decisions in her family. From age group of 50 and above, total 16 (sixteen) women entrepreneur are there in the sample and out of them are taking decision alone, 03 (three) of them are taking decision alone, 03 (three) of them are taking decision alone, 03 (three) of them and 02 (two) don't take any financial decisions in her family. From age group of 50 and above, total 16 (sixteen) women entrepreneur are there in the sample and out of them 10 (ten) of the women are taking decision alone, 03 (three) of them are taking decisions with their family members and 01 (one) don't take any financial decisions in her family.

It is observe from figure 4 that from the age group of 20-35, total 64 (sixty four) women entrepreneur are there in the sample and out of them 30 (thirty) of the women have independence of spending, 20 (twenty) of them have to discuss with their husband for spending, 05 (five) have to discuss with their family members for spending. Again the age group of 35-50, total 28 (twenty eight) women entrepreneur are there in the sample and out of them 20 (twenty) of the women have independence of spending, 05 (five) of them have to discuss with their husband for spending, 02 (two) have to discuss with their family members for spending, 05 (five) have no independence in spending.

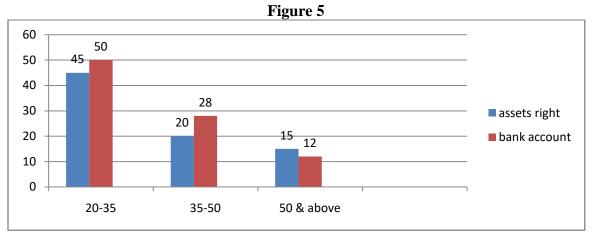






Independence of Spending by different Age Groups

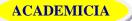
From the age group of 50 and above, total 16 (sixteen) women entrepreneur are there in the sample and out of them 05 (five) of the women have independence of spending, 06 (six) of them have to discuss with their husband for spending, 03 (three) have to discuss with their family members for spending, and 02 (two) have no independence in spending.



Ownership Rights of different Age Groups

It is found figure 5 that from the age group of 20-35, total 64 (sixty four) women entrepreneur are there in the sample and out of them 45 (forty five) of the women have assets in their name, 50 (fifty) of them have bank account. From the age group of 35-50, total 28 (sixty four) women entrepreneur are there in the sample and out of them 20 (twenty) of the women have assets in their name, 28 (twenty eight) of them have bank account. Again From the age group of 50 and above, total 16 (sixteen) women entrepreneur are there in the sample and out of them 15 (fifteen) of the women have assets in their name, 12 (twelve) of them have bank account. From the table 3 it can be seen that there is no relation between age and economic liberty of women in the study area. The table and the figures clearly show the liberty of women entrepreneur over their business in the study area. The majority of sample women entrepreneurs reported that they are not facing any problem and interference from their family. The attitudes of their family members are very positive and supportive towards them and their business. Irrespective of their age majority of them are enjoying economic liberty in the study area. But there are a small percentage of women entrepreneurs who are not free and independent in their business, the husbands of these entrepreneurs used to dominant them in their profit. These women entrepreneurs don't have any control over their business. This small percentage of women who are not economically independent should be taken care by different NGOs working for women. Since the environment and mentality of society is very much positive, it will not take much effort to clean up this evil from the society. The husband and family members should realise their importance and efforts, and treat them with love.

Based upon the study conducted in the area it has been found that the attitudes of the family members are very positive. They support their female entrepreneurs. The majority of women entrepreneurs are enjoying full liberty over their business. So, it can be generalize that in all over the Arunachal Pradesh the same situation is prevailing.



D. Education and Economic Liberty of Women Retailers:

The study tries to identify whether there is any relation between education and the economic liberty of women. For the purpose three factors have been taken to measure economic liberty, these are, decision making rights, independence of spending, and ownership rights over the property and having own bank account. For the purpose, the education level of the study area is categorised into 4 (four) sections. Illiterate, up to class VII, up to class X and up to class XII.

TABLE 4: EDUCATION AND ECONOMIC LIBERTY OF WOMEN RETAILERS IN THE STUDY AREA

Economic Liberty Education	DEC	CISION					DEPE ENDI	NDENO NG	OWNERSHIP RIGHTS					
Categories	S	WH	WM M	NP	Т	S	W H	WM M	N P	Т	A R	N P	B A	NP
Illiterate	05	02	01	00	08	05	02	01	00	08	05	03	06	02
Upto VII	41	22	05	02	70	36	27	05	02	70	50	20	54	16
Upto X	13	10	04	01	28	13	10	04	01	28	23	05	28	00
Upto XII	01	01	00	00	02	01	01	00	00	02	02	00	02	00
TOTAL	60	35	10	03	10 8	55	40	10	03	108	80	28	90	18

Source: Field Survey, 2015

Note:

S= Self.

WH= With Husband.

WMM= With Male Members of the Family

NP= No Participation in Decision.

T= Total

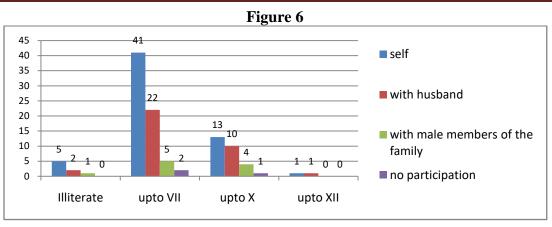
AR= Assets Rights

BA= Bank Account

It is observed from table 4 and figure 6 that total 08 (eight) illiterate women entrepreneurs are there in the sample and out of them 05 (five) of the women are taking decision alone, 02 (two) of them are taking decisions with their husband and 01 (one) of them take decision with their family members. Again from the women having education up to VII, there are total 70 (seventy) women in the sample and out of them 41(forty one) of the women are taking decision alone, 22 (twenty two) of them are taking decisions with their husband, 05 (five) of them take decision with their family members and 02 (two) don't take any financial decisions in her family.

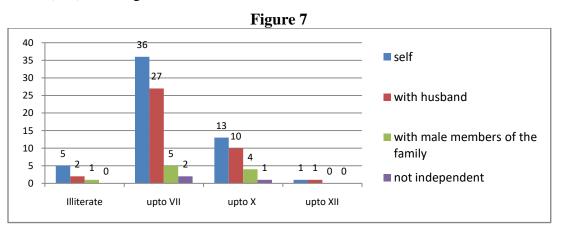


ISSN: 2249-7137



Decision taken by Women Entrepreneur of different Education Levels

The women having education up to X, there are total 28 (twenty eight) women in the sample and out of them 13 (thirteen) of the women are taking decision alone, 10 (ten) of them are taking decisions with their husband, 04 (four) of them take decision with their family members and 01 (one) don't take any financial decisions in her family. The women having education up to XII, there are only 02 (two) women in the sample and out of them 01(one) of are taking decision alone and 01(one) is taking decisions with their husband.



Independence of spending by Women Entrepreneur of different Education Levels

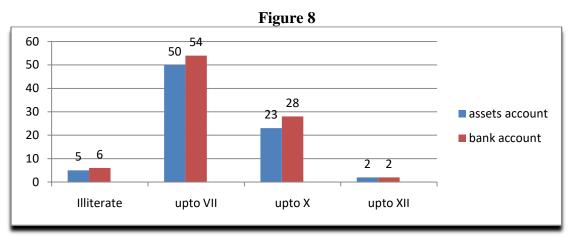
It is found that total 08 (eight) illiterate women entrepreneur are there in the sample and out of them 05 (five) of the women have independence of spending, 02 (two) of them have to discuss with their husband for spending, 01 (one) have no independence in spending. Again from the women having education up to VII, there are total 70 (seventy) women entrepreneur are there in the sample and out of them 36 (thirty six) of the women have independence of spending, 27 (twenty seven) of them have to discuss with their husband for spending, 05 (five) have to discuss with their family members for spending, and 02 (one) have no independence in spending.

The women having education up to X, there are total 28 (twenty eight) women in the sample and out of them 13 (thirteen) of the women have independence of spending, 10 (ten) of them have to discuss with their husband for spending, 04 (four) have to discuss with their family members for spending, and 01 (one) have no independence in spending. The women having education up to



ISSN: 2249-7137

XII, there are only 02 (two) women in the sample and out of them 01 (one) has independence of spending, and 01 (one) have to discuss with their husband for spending.



Ownership rights of Women Entrepreneur of different Education Levels

It is found that total 08 (eight) illiterate women entrepreneur are there in the sample and out of them 05 (five) of the women have assets in their name, 06 (six) of them have bank account. From the women having education up to VII, there are total 70 (seventy) women entrepreneur are there in the sample and out of them 50 (fifty) of the women have assets in their name, 54 (fifty four) of them have bank account. The women having education up to X, there are total 28(twenty eight) women in the sample and out of them 23 (twenty three) of the women have assets in their name, 28 (twenty eight) of them have bank account. The women having education up to XII, there are only 02 (two) women in the sample and out of them 30 ut of them both of them have assets as well as bank account in their name.

From the above tables and figures, it can be seen that there is no relation between education and economic liberty of women in the study area. The above tables and the figures clearly show the liberty of women entrepreneur over their business in the study area. The majority of sample women entrepreneurs reported that they are not facing any problem and interference from their family. The attitudes of their family members are very positive and supportive towards them and their business. Irrespective of their education majority of them are enjoying economic liberty in the study area. But there are a small percentage of women entrepreneurs who are not free and independent in their business, the husbands of these entrepreneurs used to dominant them in their profit. These women entrepreneurs don't have any control over their business. This small percentage of women who are not economically independent should be taken care by different NGOs working for women. Since the environment and mentality of society is very much positive, it will not take much effort to clean up this evil from the society. The husband and family members should realise their importance and efforts, and treat them with love. Based upon the study conducted in the area it has been found that the attitudes of the family members are very positive. They support their female entrepreneurs. The majority of women entrepreneurs are enjoying full liberty over their business.

ACADEMICIA

ISSN: 2249-7137 Vol. 11, Issue 5, May 2021

CONCLUDING REMARKS

Growth of women retailers is of recent development in Arunachal Pradesh which has yet to achieve a remarkable success. Their numbers in relation to the overall enterprise is still very small. The potential for developing women entrepreneurs in Arunachal Pradesh is very high due to its rich culture and traditional handicrafts activities. The present study has revealed that women entrepreneurs falling under the age group of 20 to 35 is earning highest profit every month. 50 entrepreneurs from the age group of 20 to 35 is earning income in between 40,000 to 60,000. Whereas, only three women from the age group of 50 and above are earning in between 40,000 to 60,000 in a month. The women entrepreneurs under the age group of 20 to 35 are more active and successful in earning profit than the women of age more than 50 because they are more educated; make friendly relationship with their customers very easily; have sense of competition than other age groups.

Further, the study unveiled that the women who are illiterate are not earning much as compared to literate one. It is observed that the level of income increases as level of education increases among women retailers of the study area. It is observed that attitudes of the family members of women retailers are very positive and supportive on their business. Irrespective of their age, majority of them are enjoying economic liberty in the study area. But there are a small percentage of women entrepreneurs who are not free and independent in their business, the husbands of these entrepreneurs used to take control over their profit. The majority of women entrepreneurs are enjoying full liberty over their business. Finally, the study uncovered that there is no relation between education and economic liberty of women in the study area.

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