
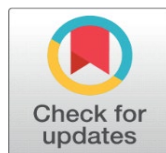


A SURVEY REPORT ON THE LINKAGES BETWEEN WOMEN MARKET AND ECONOMIC EMPOWERMENT

Dr. Mayanglambam Lilee 

¹ Associate Professor, Department of Sociology, Manipur University (A Central University), Canchipur Imphal West, Manipur – 795003, India



Corresponding Author

Dr. Mayanglambam Lilee,
lilee.mayanglambam@gmail.com

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ABSTRACT

Empowering women in the economic aspects is one of the major focuses of the present government or organisations, including the G20 (the Group of 20), U.N. Women, etc., by availing economic-centric schemes for income generation in both formal and informal sectors globally. Despite enough evidence of high participation and low evaluation of women in workforces, the participation of women in every field, especially their role in paid economic activities, has become a subject of concern in almost all democratic societies. The participation of women in paid economic activities is a measure of boosting their position or status in society, though gendered work is widely observed in market situations. In this connection, this paper explores the challenges and problems faced by the female vendors or micro-entrepreneurs of a Market in a satellite town of Manipur, North East India, in the context of their role and contribution to economic activities. These women-led markets of Manipur represent vibrant hubs of economic activity, fostering entrepreneurial opportunities, promoting local economies, and enhancing community resilience.

Keywords: Women Vendors, Micro-Entrepreneur, Women Market, Economic Dimensions, Empowerment, etc

1. INTRODUCTION

Women have played a significant role in shaping the traditional Indian economies by participating in agricultural productions, processing, marketing, etc. However, their economic contribution is hardly documented, especially in the informal sector. By studying the work participation of women in the Third World, it was found that there are inadequacies in available data on various aspects of rural women's work participation, and therefore, there is a need for sober and immediate attention in policy formulation and other developmental schemes (Agarwal 2015: 84). In order to fulfil their aspirations concerning literacy, employment, and public life, women need to participate and mobilise themselves and carried out activities in an organised way. Women have felt the need to work collectively for the cause of women. Such involvement in women's organisations, the formation of women collectives, and emerging women leadership in public life is a participatory stage of women's overall empowerment. There are various initiatives for the economic empowerment of women globally. However, studies highlighted the neglected gender issues in the past G20 submissions (Neff and Betz, 2017). Despite enough evidence of high participation and low evaluation of women in

workforces, the participation of women in the political process and their role in paid economic activities has become a subject of concern in almost all democratic societies. The participation of women in paid economic activities can be seen as a measure of boosting their position or status in society. However, gendered work is widely observed in market situations. For example, if we compared all genders, businessmen or men, entrepreneurs outnumbered businesswomen or women entrepreneurs.

Within varied definitions, Dollinger (2008: 9) finds the common elements and characteristics 'of entrepreneurship', are creativity and innovation; resource identification, acquisition, and marshalling; economic organisation; and opportunity for gain under risk and uncertainty. It is commonly understood as exploring the opportunities in the marketplace and arranging resources required to exploit these opportunities for long-term gain. Entrepreneurship ranges in scale from solo projects to major undertakings, creating many job opportunities. Entrepreneurship, therefore, is the main trait of any successful economic activity. For this paper, woman vendors known as Ema Keithel (Mother Market) or Nupi Keithel (Women Market) can be called mini-entrepreneurs or micro-entrepreneurs. One such inspiring market exclusively run by women, i.e., 'Nupi Keithel' (also called Ema Keithel) of Khwairamband Bazaar, is in Manipur, North East India. However, research on women's markets in the state highlighted the negligence of the concerned authorities in terms of favourable structure/ infrastructure for aged vendors and maintenance of the market as a whole. Therefore, what does the market mean to present women vendors of Manipur where all the essential items were primarily in the hands of women as the traditional way of selling centuries back?

2. OBJECTIVE AND METHODOLOGY OF THE PAPER

The present paper explores the challenges and problems faced by the woman vendors or micro-entrepreneurs of Kakching Bazaar in the context of economic activity. The paper comprises two parts: firstly, it deals with the economic dimensions, and secondly, it highlights the problems and challenges concerning the overall present condition of the market. Both the primary and secondary sources are incorporated. Regarding secondary sources, the relevant literature on women's markets was reviewed, and some research gaps were explored. Most precisely, the Kakching Municipal Council (K.M.C.) data has been used to identify the target group. Primary data were collected from the women's market of Kakching Bazaar, a Scheduled Caste town of Manipur, North-East India, through interview schedule, field experience, and observation. Out of the total 571 sheds, two hundred women vendors were selected through stratified random sampling, and data were tabulated using the Statistical Packages for Social Sciences (SPSS). The following section deals with the linkages between the economic dimension and women's empowerment by taking the case of the women's market sphere.

3. LINKAGES OF WOMEN EMPOWERMENT AND ECONOMIC DIMENSION: A CASE OF WOMEN VENDOR/ MICRO-ENTREPRENEURS IN MANIPUR

The women's market of Khwairamband Market in Manipur, known as 'Ima Keithel' or 'Mother's Market,' is one of the largest markets exclusively run by women folk and carried a unique socio-economic institution that has played a crucial role in the region's socio-economic development. This women's market is a testament to Manipuri women's entrepreneurial spirit and resilience, especially in the Meitei community. Ima Keithel has been instrumental in empowering women economically. However, studies on this market from different perspectives highlighted their grievances and challenges that must be addressed to maximise its potential. This work also attempts to understand the linkages of women's empowerment and economic dimensions by taking the case of women vendors in a satellite town, i.e., Kakching Market of Manipur.

Survey on women vendors of Kakching Market shows the respondents' age group and type of family concerning their financial position as a starter in the endeavour of the market-based business. There is a preponderance of women vendors in the age group of 41-60 years, and there were only 6 (3 per cent) woman vendors who were above 81 years of age. The majority (56 per cent) of the respondents were found to belong to a joint family, while 41 per cent were living in nuclear families, and the remaining 3 per cent were found to be in the other/ third family category (Lilee, 2019: 23). Further, author found that 69 per cent of woman vendors were financially independent when they started their respective small-scale businesses in the market. Interestingly, being in a joint family, they were slightly relaxed from household chores so that they could focus on market business. For the purpose of the study, women vendors were divided into rented and owned vendors across the class or caste-based divisions and the majority (52 per cent) of women

vendors were found to be rented vendors. Financial problems were major reason for starting their vending small scale business at market (ibid.).

Despite the number of dependents on female vendors being high, interestingly, 76 per cent of the respondents did not take any loans from formal sources like Banks, Post-Office, Corporate Banks, etc., due to lack of knowledge about the formalities and fear of legal action relating to indebt. While 24 per cent were taking loans from different banks for business purposes, most of them were paying off the interest with capital on time. Further, the above figure depicts that 69 per cent of respondents had accounts at different banks of Kakching branch, especially State Bank of India (S.B.I.) and United Banks of India (U.B.I.), for some or other purposes like old-age pension, widow pension, employee's salary, housing loan, etc. whereas, 31 per cent of them did not have such account.

Table 1 Respondents by Source of Business Loan & Bank Account Holder

Business Loan	Frequency	Per cent
Yes	48	24.0
No	152	76.0
Total	200	100.0
Bank Account		
Yes	138	69.0
No	62	31.0
Total	200	100.0
Any Debt		
Yes	12	6.0
No	188	94.0
Total	200	100.0

It was stated that license holders could get bank loans by keeping their valid vendor license cards and other required documents. One of the conditions for applying for these loans was their age limit, i.e., below 55 years. However, many vendors have crossed this age limit and wish to extend it. This is one of the significant reasons many aged license holders need to apply for bank financial assistance. However, they revealed their alternatives for borrowing money. They preferred other sources like moneylenders, self-help groups, friends, neighbouring woman vendors, Marup/ chit-fund organisers (explain below), family members/ relatives, etc.

Despite the maximum effort to run the household through market business, Table-1 shows that 6 per cent of the respondents were in debt. Therefore, it indicates that marginal profits or doing business by selling items does not put these women vendors in a position to recover the debt. Interestingly, 94 per cent of them were managing their respective businesses and household requirements without debt, though they had borrowed some amount. It was revealed that it is scarce among women vendors to have faced the situation where one has to leave the market and hide forever because of indebtedness or bankruptcy in their respective businesses.

Table 2 Respondents by nature of repaying debt or borrowed money

Clearing debt/ nature of giving interest with Capital (in Rs.)	Frequency with Percent	Borrowed Amount (Rs.)
Less than 300 per day	16 (8.0)	Less than 40,000
300 to 500 per day	14 (7.0)	60,000
1000 to 2000 per week	10 (5.0)	75,000
2500- 3000 per month	140 (70.0)	Above 80,000
No due	20 (10.0)	-
Total	200 (100.0)	-

Most female vendors borrowed money from one source to start, continue, and expand their business. Besides formal banks or well-established agents, woman vendors used informal financial services like moneylenders, self-help groups, friends, neighbouring woman vendors, Marup/ chit-fund organisers (explain below), family members/ relatives, etc., to raise their investment or required money. It is common in Manipur to borrow money from these informal financial service providers without keeping any assets like gold, pata/ land's will, etc. In Table 1.3, there are three ways of repaying or returning the borrowed money, i.e., paying per day, per week, and per month. Only 10 per cent of the women did not borrow money from anyone, confirming that they were self-managing their business without being annoyed by financial matters. A vast majority (70 per cent) of woman vendors owed above Rs. 80,000/- and after that, paid Rs. 2500 to Rs.

3000 monthly. Likewise, 8 per cent, 7 per cent, and 5 per cent of woman vendors have borrowed different amounts ranging from less than Rs.40000 to Rs. 75000, and they are repaying the debts in corresponding repayment rates. At this juncture, it is observed that there is a reverse situation, such as repaying debt according to the borrowed amount. For instance, there was the condition that the higher the borrowed amount, the lesser the interest rate, and the higher the borrowed amount, the less frequent times like repayment.

3.1. CHIT-FUND/ MARUP CULTURE IN WOMEN'S MARKET

Micro-finance, Self-Help Groups, and Bank Loans are some common sources of financial assistance for entrepreneurs nationwide. However, Chit-Fund is one of the most popular cultures in South Asia, including India. It is an institution that accepts savings at interest and lends money for houses or other purchases. In Manipuri society, the term 'marup' means friend or friendship (Sanatombi, 2011). However, it also refers to an age-old financial institution in Manipur. The Marup system is one of the centuries-old popular cultures among Manipuris. Marups are of several types ranging from cash marups, asset marups and social event marups but cash marups is the most common marup as it meets the credit needs of the people across class or clan groups.

The highest percentage (45 per cent) of woman vendors were more interested in per day collection keithel marup while 14 per cent and 13 per cent of respondents were associated with Lottery and Tender marup respectively. Only nine per cent of woman vendors were associated with more than one type of marup and 19 per cent of them had not joined any marup at the time of data collection. Even though such traditional culture called marup evolved independently to fulfil the basic needs of a person or family, these days, even rich people are also associated with it, and they are earning huge money by organising different types of marups with a huge amount of valuable assets in different occasions. Apart from women vendors' marup, big shops around the women's market held many types of marups where the contribution is often huge, even crossing more than one Lakh per day or week. Therefore, centuries-old customary marup system earlier confined to and meant for poor people's means of friendship and neighbourhood monetary as well as social ties has gradually transformed into a major channel of huge income generation in the hands of a few rich persons.

The financial position of a vendor is always an important factor in starting or carrying on their respective business in the market. It means money is their basic need. The survey showed that the majority (73 per cent) of respondents were not getting any financial assistance from their family members or relatives. In contrast, 27 per cent of them availed financial help to start or continue their business from many sources. One of the most common ways to continue their business was to join the Marup/Chit fund in the market.

Table 3 Respondent by Monthly Tax or Fees of Shed

Monthly Fees (Rs.)	Frequency	Per cent
5-100	116	58.0
101-200	42	21.0
201-300	20	10.0
301-400	10	5.0
401 & Above	10	5.0
No fix fees	2	1.0
Total	200	100.0

As per the official record of Kakching Municipal Council (K.M.C.), license-holder vendors are supposed to pay a fixed monthly fee or tax from time to time. The regular fees for the respective sheds range between Rs. 5 and Rs. Rs.75 per month, depending on the type of vending shed and the category of the vendor. The fees was likely increase to Rs. 100/- very soon. Table 3 exposed the unequal fess of different sheds occupied by different female vendors, substantiating Habermas (1975) claim that the market is not only a meeting place of equals but a form of institutionalised power where some are better placed than others. It was observed that some economically sound vendors occupied the pucca shed with store boxes while the majority of them were in semi-pucca and open sheds. Interestingly, as per the range fixed by K.M.C., 58 per cent of woman vendors were paying their fees between Rs. 5 to Rs. 75, while two vendors did not have fixed fees because of uncertainty over their seats (mobile vendors). Tribal vendors paid Rs.5 only due to a lack of formalities in issuing their licenses and related matters dealt with by the K.M.C. It was also found that those vendors paying fees above Rs. 100, i.e. more than the fees fixed by the K.M.C., were not the actual owners of the sheds. They are paying their monthly fees ranging from Rs. 101 to Rs. 500 to the actual owners of the sheds. On top of these formal fees

and other personal needs, every woman vendor was found to be paying a monthly fee of Rs. 50/- for electricity and Rs. 30/- for chowkidar (caretaker). At least a vendor must spend a minimum of Rs. 180/- every month in fees for the above-said services. Mobile and regular street vendors must pay only Rs. 5 per day when they sit at the market. Regarding shed fees, 84 per cent of woman vendors paid their compulsory fee every month, while 12 per cent were unable to pay it every month. Even if vendors could not pay it monthly, they were allowed to pay it later with a fine.

Further, data shows that the highest percentage (31) of woman vendors could profit from Rs. 201 to Rs. 300 per day. Secondly, 22 per cent of respondents were making a profit of less than Rs.100 per day, while 16 per cent were earning between Rs. 201-300 per day. Subsequently, 10 and 9 per cent of respondents were earning profit between Rs. 301 to Rs. 400 and Rs. 401 to Rs. 500 per day, respectively. Only 4 per cent of woman vendors made a profit above Rs. 500 daily. Surprisingly, 8 per cent claimed they were not making any profit from selling items. If woman vendors could profit from their respective trading items, they utilised that profit in children's education, home management, side business like piggery, poultry, gardening, etc., and for other purposes like clearing loans, marup, rent fees, health treatment, etc. Further, it shows that 47 per cent of respondents used their earnings to fulfil their household requirements while 15 per cent spent their profits on children's education, including private coaching fees. Only 29 per cent of respondents used their earnings to meet education and household requirements. Some woman vendors (five per cent) were running home-based businesses like piggery, poultry, and kitchen gardens. Four per cent of them were spending money on clearing loans for their children's marriage, market marup, rent fees, health treatment, etc. Interestingly, the majority (66 per cent) of respondents controlled their earnings without much argument from other family members. In contrast, 13 per cent of them managed together with all the members of their respective families. However, the incomes or earnings of 18 per cent of female vendors were controlled by their respective husbands, while the sons controlled the incomes of only three per cent of female vendors. With only 33 per cent of the respondents being widowed and 4 per cent unmarried, if 66 per cent of woman vendors are controlling their earnings independently, it can be seen as a healthy sign of economic empowerment among women.

Undoubtedly, data shows that all women vendors were not making a profit daily. When there were losses in their respective business, they managed to cope by selling the remaining items the next day(s). One interesting coping mechanism adopted by the majority (73 per cent) of female vendors is to increase the price of the remaining selling items. There were 18 per cent of women who followed mixed mechanisms (including those vendors who were using different techniques to sell their products). For example, fruit vendors often adopt the mechanism of selling fruits (fresh) by mixing them with semi-rotten fruits in order to make a profit. Another example is in the case of rice hotels; they used leftover foods the next day, if possible.

Table 4 Respondents by coping mechanism after suffering losses

Cope up mechanism	No. of Respondents	Per cent
Exchange to dealer	8	4.0
Increase price in other items	146	73.0
Totally lost	10	5.0
Mixed mechanism	36	18.0
Total	200	100.0

Only 4 per cent of female vendors had the facility to exchange their spoiled/defective selling items, such as clothes, handicrafts, expensive vegetables, etc., to the dealer/ owner or Mahajan under some mutual understanding and agreements. However, only 5 per cent of respondents could not cope with their loss because they did not have a dealer to refund the loss, their items were sometimes sold in their kitchen garden, and they did not have a proper storage system, etc. A huge majority of the female vendors were making profits between below Rs.100 and above Rs.500. In this connection, an attempt was made to cross-check whether they were saving their earnings or not. Unfortunately, 85 per cent of them could not save their respective profits for future use, and only 15 per cent of the woman vendors were in a position to save their earnings.

Female traders' best buyers or customers were classified into five categories: outsider, male, female, own community, and all buyers. The historic Ema market of Khwairamband Bazaar once allowed only women sellers and buyers. Today, men can enter any women's market as buyers, but no man can be a vendor in a women's market. Data shows that the highest percentage (49) of female vendors preferred female buyers, while only nine per cent preferred male customers. Most woman vendors expressed those tourists, as customers from other regions preferred buyers due

to their short visit (less time consumption), less bargaining, lack of knowledge about local products, etc. Surprisingly, two per cent of vendors preferred her community buyers only, while 23 per cent welcomed the entire customer regardless of the abovementioned preferences.

Donations in the name of any social events like pleasing the traditional God (Umang Lai Haraoba), Holi (locally known as Yaosang), a celebration of freedom fighters' birthday, sports, construction of any temple/ hall, etc. is one of the oldest cultures of a fund drive to fulfil the financial requirement of such events. Though such donation is optional for each vendor in the market, it is found that the majority (69 per cent) of the respondents had donated voluntarily for the social cause, while 31 per cent of them could not contribute anything. Interestingly, it was noted that there was no case of extortion by any organisation from female vendors since they were dealing with small-scale businesses. However, it is widespread in the case of big shops in and around the market. In this regard, several meetings were held to solve the case under the Kakching Bazaar Business Welfare Association (K.B.B.W.A.) Kakching District. In order to solve the issues mentioned above or challenges experienced personally by woman vendors, they were asked whether they have any expectations from the K.M.C./ Government or any other authority. Due to earlier bad experiences, the majority (67 per cent) did not have any expectations from the concerned authorities, mainly due to a lack of prompt response from the concerned officials. At the same time, 33 per cent of respondents were hopeful and trusted the present authority to acknowledge their varied problems and fulfil their needs shortly.

4. CONCLUSION

With the changing concept of 'work' in different time contexts and from one society to another, gender differences in work orientation have also been widely studied and acknowledged worldwide. Though the beginning of women's work may be traced back to the world wars, participation of women in paid work remained limited (Bal 2016: 99). In the case of Manipuri women, especially the Meitei community, their income earned from the market business is beyond self-sufficiency. Interestingly, two-thirds of female vendors were financially independent when they started their respective small-scale businesses in the market. In contrast, the rest of the vendors were not self-financed sellers. Therefore, Manipur's women-led women's markets represent vibrant economic activity hubs, fostering entrepreneurial opportunities, promoting local economies, and enhancing community resilience. After the above analysis of the role of women in economic dimensions in the context of the present market condition, it is safely deduced that women vendors are empowered in almost all aspects except in decision-making, low level of education, lack of awareness, etc., at the individual level. One of the key findings of this paper is the significant economic multiplier effect generated by women-led markets. These markets have demonstrated higher reinvestment rates in local communities, promoting inclusive growth. Additionally, the study identifies the critical policy gaps and challenges women micro-entrepreneurs face, such as limited access to finance, lack of digital literacy, and inadequate support networks. However, women's markets in Manipur became a rendezvous point for incorporating the ideas of women into the decision-making processes of Manipuri society regarding any social issues (Lilee, 2018: 65). Therefore, this paper suggests that there is need to conduct awareness programme regarding various schemes and policies for women micro/ mini entrepreneurs like Stree Shakti Package For Women Entrepreneurs, Bharatiya Mahila Bank Business Loan, Udyogini Scheme, Dena Shakti Scheme, Mudra Yojana Scheme For Women, Cent Kalyani Scheme, Orient Mahila Vikas Yojana Scheme, Mahila Udyam Nidhi Scheme, etc. (News18.com, 2017). There is also a need to start adult education in the market, and they should be motivated to join such sensitization programme for the welfare of the market as a whole.

CONFLICT OF INTERESTS

None.

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