

CHAPTER IV

RESULTS AND DISCUSSION

The Results and Discussions on the study “**Economic Status of Selected Women Vendors in Coimbatore District**” is narrated under the following heads.

- 4.1 Socio – economic profile of selected women street vendors
- 4.2 Asset possession of the selected sample
- 4.3 Living conditions of the women vendors
- 4.4 Monthly Consumption Expenditure
- 4.5 Dietary pattern
- 4.6 Savings and Debt position
- 4.7 Employment pattern and working condition of the selected women vendors
- 4.8 Problems and challenges faced by the vendors
- 4.9 Health status of the vendors
- 4.10 Welfare measures towards of the women vendors.

4.1 Socio – economic profile of selected women street vendors

According to Elizabeth Baker (2014) Socio-economic status (SES) is defined as a measure of one's combined economic and social status and tends to be positively associated with better health. It focuses on the three common measures of socio-economic status: education, income, and occupation

Socio-economic Indicators include a vast array of information on age, size of the family, income, literacy and education, health and disease, living condition, asset possession and such other things. These data give a clear understanding of the living conditions of the selected households. Social Sector Statistics is vital for the effective development of social policy. The socio – economic profile of the selected women vendors of the current study portrays their age, education, religion, caste, marital status, size of the family and income. The vendors constitute one of the poorest and weaker sections among the unorganised workers. Each of the above factors makes a difference and this determines or has an influence on their working condition. The socio- economic details of the sample are given in the following table.

Table 1
Socio – Economic Background

Particulars	Indicators	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non – perishable item vendors		Total	
		Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Age (in years)	20 – 30	12	13.2	12	14.1	0	0.0	8	8.4	9	11.2	41	9.2
	31 – 40	19	20.9	19	22.4	10	10.6	8	8.4	19	23.7	75	16.8
	41 – 50	33	36.3	22	25.9	23	24.5	40	42.1	22	27.5	140	31.4
	Above 51	27	29.6	32	37.6	61	64.9	39	41.0	30	37.5	189	42.5
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Religion	Hindu	72	79.1	77	90.6	73	77.6	79	83.1	57	71.3	358	80.4
	Muslim	6	6.6	0	0.0	12	12.8	7	7.4	16	20	41	9.2
	Christian	13	14.3	8	9.4	9	9.6	9	9.5	7	8.7	46	10.3
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Caste	BC	18	19.8	13	15.3	15	15.9	13	13.7	15	18.7	74	16.6
	MBC	12	13.2	10	11.8	17	18.1	22	23.2	11	13.7	72	16.1
	SC/ST	44	48.3	36	42.3	40	42.5	33	34.7	34	42.5	187	42.0
	OC	17	18.7	26	30.6	22	23.4	27	28.4	20	25	112	25.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Educational qualification	Illiterate	7	7.6	11	12.9	10	10.6	7	7.3	11	13.7	46	10.3
	Primary	44	48.4	42	49.4	40	42.5	23	24.2	31	38.7	180	40.4
	Secondary	26	28.6	27	31.8	32	34.0	45	47.4	25	21.3	155	34.8
	Higher secondary	10	10.9	5	5.8	12	12.7	11	11.5	8	10	46	10.3
	Graduate Discontinued	4	4.4	0	0.0	0	0.0	9	9.4	5	6.2	18	4.0
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Marital status	Married	69	75.8	60	70.6	57	60.6	75	78.9	56	70	317	71.2
	Divorce/ separated	15	16.4	7	8.2	15	15.9	8	8.4	13	16.2	58	13.0
	Widows	7	7.6	18	21.2	22	23.4	12	12.6	11	13.7	70	15.7
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Size of the family	Less than 2	16	17.5	3	3.5	5	5.3	1	1.0	2	2.5	27	6.0
	2 members	22	24.1	12	14.1	11	11.7	14	14.7	6	7.5	65	14.6
	3 members	23	25.2	26	30.5	20	21.2	44	46.3	3	37.5	143	32.1
	4 members	22	24.2	32	37.6	45	47.9	36	37.8	42	52.5	177	39.7
	More than 4 members	8	8.8	12	14.1	13	13.8	0	0.0	0	0.0	33	14.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Type of family	Joint family	8	8.7	12	14.1	13	13.8	0	0.0	0	0.0	33	7.4
	Single parents	18	19.7	15	17.6	6	6.3	5	5.2	6	7.5	50	11.2
	Nuclearfamily	65	71.4	58	68.2	75	79.7	90	94.7	74	92.5	362	81.3
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Age of the respondents

Age is marked by years. At every age human being gets additional knowledge, capacity and training to carry out their activities in different fields. In the current study all the selected women vendors belonging to different groups were classified as follows- less than 30 years, 31 to 40 years, 41 to 50 years and above 51 years. The women vendors who belonged to 20 – 30 years were 12 among fruit vendors and vegetable vendors and eight and nine among food vendors and those who sell non – Perishable items respectively. In the next group i.e., 31 to 40 years it was of the order of 19 in fruit vendors, vegetable vendors and those who sell non – Perishable items, and 10 in flower vendors and eight in food vendors. While the number is maximum i.e., 40 in food vendors who belong to the age group of 41 to 50 it was 33 in fruit vendors followed by 22 each among the vegetable vendors and non – Perishable items vendors. The number seems to be very high with 61 women who are flower vendors who are above 51 years and there were 39 women who are food vendors followed by 32 vegetable vendors, 30 non – Perishable items vendors and 27 fruit vendors. This shows that age does not matter for women to take up vending activity. Hidayat (1978) pointed out that woman who was above 51 years had to take up and continue this work as they had to take care of their families. It is economic necessity which forces them to be in this activity to earn for the family, and most of the women vendors were satisfied with their work and earning as it helps them to look after the family. Bhat and Nengroosi, (2013) also points out that the street vendors selected for the study were belonging to the age of group of 25 to 45 years. They hailed from deprived and uneducated families, so they continue with the vending activities to earn their living.

Religion

India is a land of several religions and the constitution provides the right to every individual to follow any religion. There is predominance of Hindu religion in India. However, there are other religion too like Christianity, Muslims, Sikh, Jains and others. In the study we observed that majority of vendors were Hindus. The fruit vendors, vegetable vendors, flower vendors, food vendors and non – Perishable items vendors were around 79.1 percentage, 90.5 percentage, 77.7 percentage, 83.2 percentage and 71.3 percentage respectively who belonged to Hindu religions and the remaining were in small group who were from other religion.

Caste

The caste system is a hierarchy of groups of individuals who follow certain customs or tradition, which is been practiced over several years. Though caste system is not appreciated

and applauded by many, the system still prevails in India and the state of Tamil Nadu is quite famous in up keeping the caste system. People belonging to the lower classes or castes are still looked down by the upper caste. The upper caste takes law into their hands and the lower classes are expected to obey them and be under them. There is so much of evil that are prevailing in the society due to caste system. There are many professions to which the lower caste people are not permitted. There are certain jobs like scavenging and other menial jobs which are taken by up the lower caste people only and this poor people are destined to do that from generation to generation. There are welcome changes taking place with the advent of educated youngsters entering into several spheres with modern outlook. The government also has embarked upon schemes to bring the lower caste into the main stream through free education, better employment opportunities and other plans. Since, vending is a job that could be carried on by self, or jointly they have the right to take up any such activity and accordingly many have ventured into doing business by themselves. In our study we found that people from all caste have taken up different types of vending based on their interest.

A vivid look at the table reveals that it is the people from scheduled caste and scheduled tribes who dominate in vending of all products. It may be because of the fact that they could take up this job without anybody's consent and with a little capital that is available they can start the business. There were 44 fruit vendors, 36 vegetable vendors, 40 flower vendors, 33 food vendors and 34 non – Perishable items vendors who belonged to the SC/ST group. Among each category it was the SC/ST who was the maximum, except in food vending. Followed by this was the most backward class (MBC) who took up vending activity. Only in vegetable vending it was less than with 10 women vendors. Among the 91 fruit vendors, 19.7 percentages belonged to BC, 11.7 percentage were from MBC, 48.3 percentage were from SC/ST and 18.7 percentage came under OC group. The percentage of vendors from BC and MBC is relatively less, as they have many opportunities to get into some organized sector. For SC/ST also though there are ample opportunities, they still do not come out to take it up. A few of them who belong to this group do not count education as important. The parents still have apprehension in sending their wards to schools. But the MBC and BC has taken dizzy heights in making use of the educational opportunities and this has equipped them to scale up in education and employment. This may be the reason as to why, a limited number of women only are in the fore front of vending, from BC group.

Educational qualification

Education is the process of learning, or acquiring knowledge, skills, and values, Education plays an important role in shaping a person's career. Education and skill is considered to be an engine of growth in the life of any individual and it helps in assessing the quality of life index of an individual.

Education enriches and empowers a person. It enhances the quality of life of a person irrespective of caste, religion and other social, economic and political indicators. Education moulds the personality and brings meaning to life. The western countries had realised the importance of education right in the early days and had given top priority in their national policies to educate their citizens and this was taken up as a national agenda irrespective of the group or party which was ruling but sadly our nation focused on education at a later period and therefore we still have many illiterates around us. There are lack of schools and educational institution in many parts of rural and tribal area in India. Even the schools which are located in semi urban and urban areas do not have the basic infrastructure facilities and parents shun from sending their wards to school. Girl children are the worst affected group as there is lack of toilet facilities in schools. Unless this scenario is changed there is no salvation for people who are in remote areas. Even in urban areas there are school without proper classroom, furniture and other facilities. Lack of teachers is another major problem. However, the government is embarking on various programmes to educate people. Education is made compulsory and this may give manyan opportunity to learn. But how much ever the government does, unless people change their attitude nothing works. There should be an urge on the part of the people also to learn and get educated. Thanks to the changes that are taking place now. There is a shift in the attitude of people to educate their wards and even the poor are coming forward to enrol their children in schools and colleges. The survey revealed that 180 women had done their primary schooling and 155 women completed secondary education and 46 had done their higher secondary level. It was quite a surprise to note that nearly 18 women joined the college but discontinued their studies due to personal reasons. These women did not get employment anywhere else and so they decided to carry on their business. Nine women graduates who discontinued were in food business. This is a roaring business and they are involved in supplying food at different parts of the city. These women would prepare breakfast or lunch and come and settle in one place regularly mostly in their own vehicle. Their husband joins with them and helps them. They cook by themselves at their home and sell it in either packets or disposable plates and customers are happy to get ready made foods. The home - made foods are in great demand because of the hygienic way in which it is prepared. The charges are also

reasonable and many prefer this food.

There are regular customers and many office going people or industrial workers who get food from them. Four women who were graduates were into fruit vending. They considered this also as a decent work and these people had permanent shops which were mostly attached to their houses. So they need not pay any rent. They were happy as they could do the business and also look after the household work. Five women were involved in selling non – Perishable items like artificial jewellery, dress materials, toys, handicrafts and such non – perishable items. They do not have permanent set up, but visit many places like offices, schools, colleges, industries etc., where people get much stuff from them. Their business is high during festival season and there is a great demand for dress materials, saris, and artificial jewellery. Regular customers are given the provision of paying in instalment. With limited education women are in various business. The low level of income of the husband and expansion of family forced many women to take up some jobs which would fetch an income for the family. So even with their limited education they plunged into vending as it did not require much money or training and skill. Many do the business or vending activity on road side near their houses itself. The study also observed that there were 46 vendors who were illiterates but still involved in vending activity. Begari (2017) in his study brought out the fact that 81 percent of women vendors were illiterates in a study done at Hyderabad. Compared to this the current study exhibited a very lesser percentage of women who were illiterates. Though they have not been to schools they are able to run their business and their working habit made them better off to carry on the business. A news article from Nasvinet.org (2021) pointed out that nearly 70 percentages of the vendors in India are literates. So, it is not lack of education which makes them enter informal activity but there are other dominating factors responsible for the growth of people in the informal sector.

Marital status

The marital status refers to the position of a person in different forms like single, married, widowed, divorced, separated and deserted.

Among the women vendors who were surveyed a great majority of them were married. The pattern shows that women street vendors were dominated by those who (71.2 percentages) were married. Amongst the fruit vendors 75.8 percentage were married and 70.5 percentages of vegetable vendors and 60.6 percentages of flower vendors were married. The other two groups depicted 70 percentages and 78.9 percentages of food vendors and vendors who sold non – Perishable items respectively. It is basically the economic need which pushed many

women into this job. There were also divorced and separated women who are doing the vending. Among the 445 women vendors selected for the study around 58 women were either separated or divorced due to several reasons.

Widows also formed a major section among the vendors. There were 70 vendors altogether who were widows, of this 23.4 percentage were flower vendors and 21.2 percent were vegetable vendors. Around 13.7 percent were food vendors and 15.7 percent of widows were involved in vending non – Perishable items like bamboo bag, plastic containers, toys, textiles, bags, slippers, small household articles etc. Widows had no support from others and this forced them to take up vending activities.

Size of the family

Family size can be studied from two perspectives. At the individual level, it relates to an individual's family background or environment. At the societal level, family size indicates societal structure.

Size of the family refers to the number of people who lives under one roof. Around 65 women had family size of two and 143 vendors had three as the family size and 177 vendors lived in houses with more than four members. Around 33 had more members in the family. Though not educated much, they have realized the need to limit their family size. Hence the size of family is small among vendors.

Type of the family

The family forms the basic unit of social organization and the human society function well with this base. The family as a social institution is the foundation of the Indian society. In India we have different type of family setup like joint family and nuclear family. The joint family was prevalent in the early days in many cultures but urbanisation and migration of people to cities in search of jobs, paved way for nuclear families and people were forced to live in nuclear families. Also, it is observed that nuclear families allow space for each individual and give more freedom to carry on their work. In the present study there were 33 women who lived in joint family set up and 362 women (81percentages) were in nuclear family. This exhibits the advantages of nuclear family. Many women felt that they do not get the respect from the family members. Most of the women stated that even their own children do not take care of them and only if they give money, they are provided food and shelter. Much of the hard-earned money is taken by the children or daughter in – laws and they reported that the grandchildren do not listen to them nor obey them. Citing these, women vendors preferred to stay separately and enjoy their freedom.

Figure 3

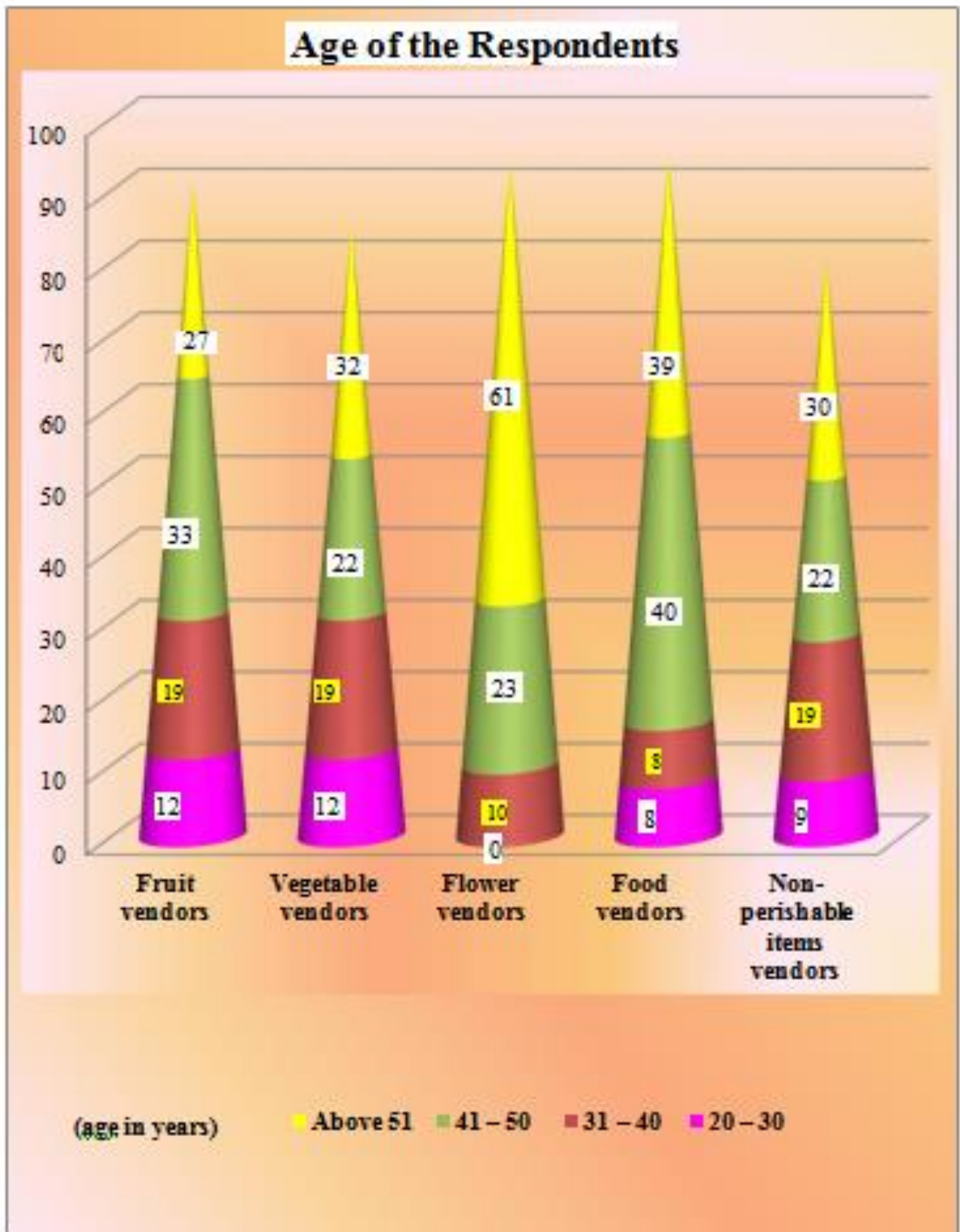
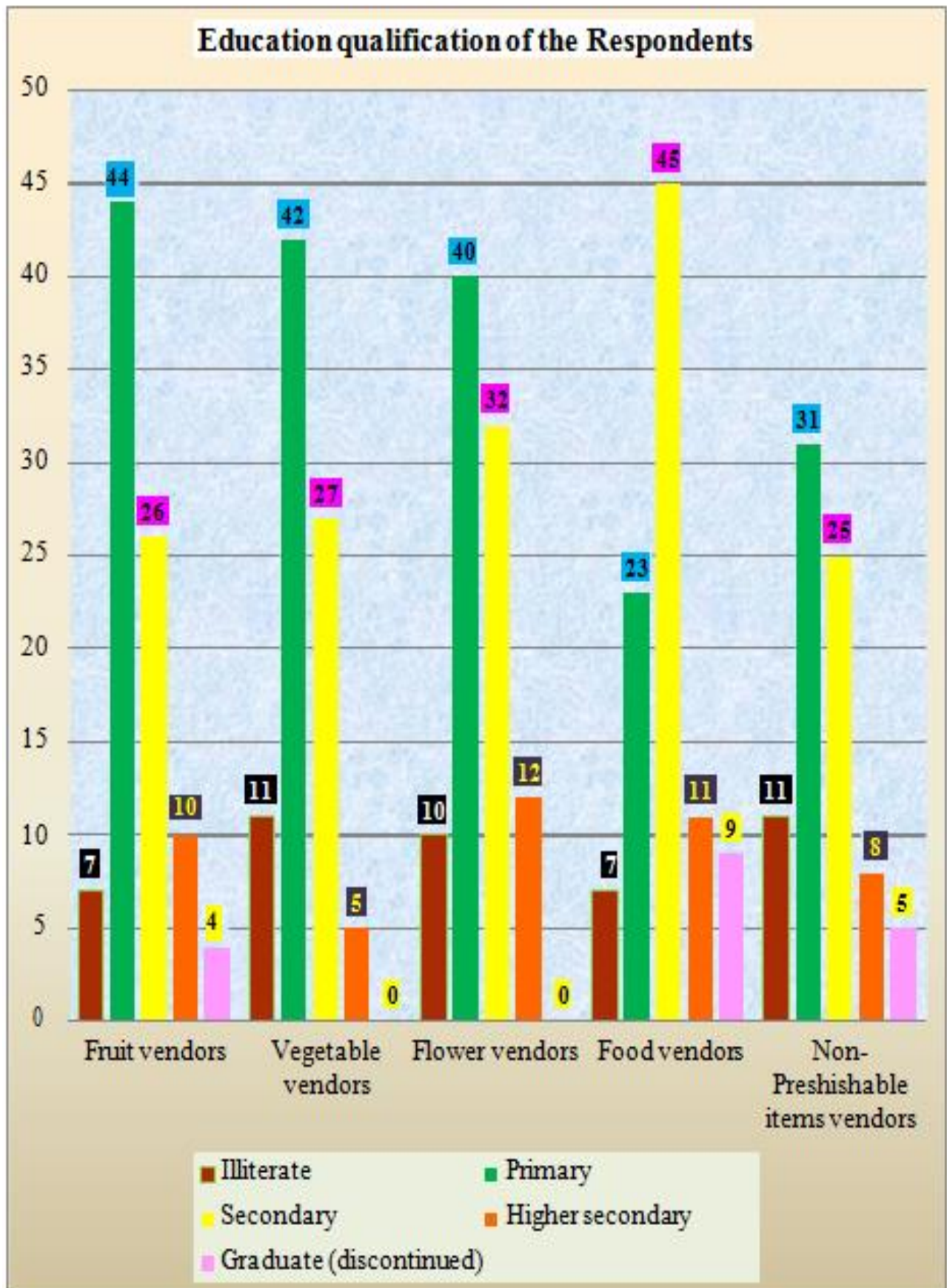


Figure 4



Income level

The income of street vendors depends on the products they sell and it varies from product to product, from location to location, and also in terms of the volume and terms of trade. A few vendors earn quite a high income, reflecting the type of business, the experience of the vendor, the location, and the products they sell. The income of the women street vendors selling their products are fruits, flower, vegetable, food and non – Perishable items are given in the following table.

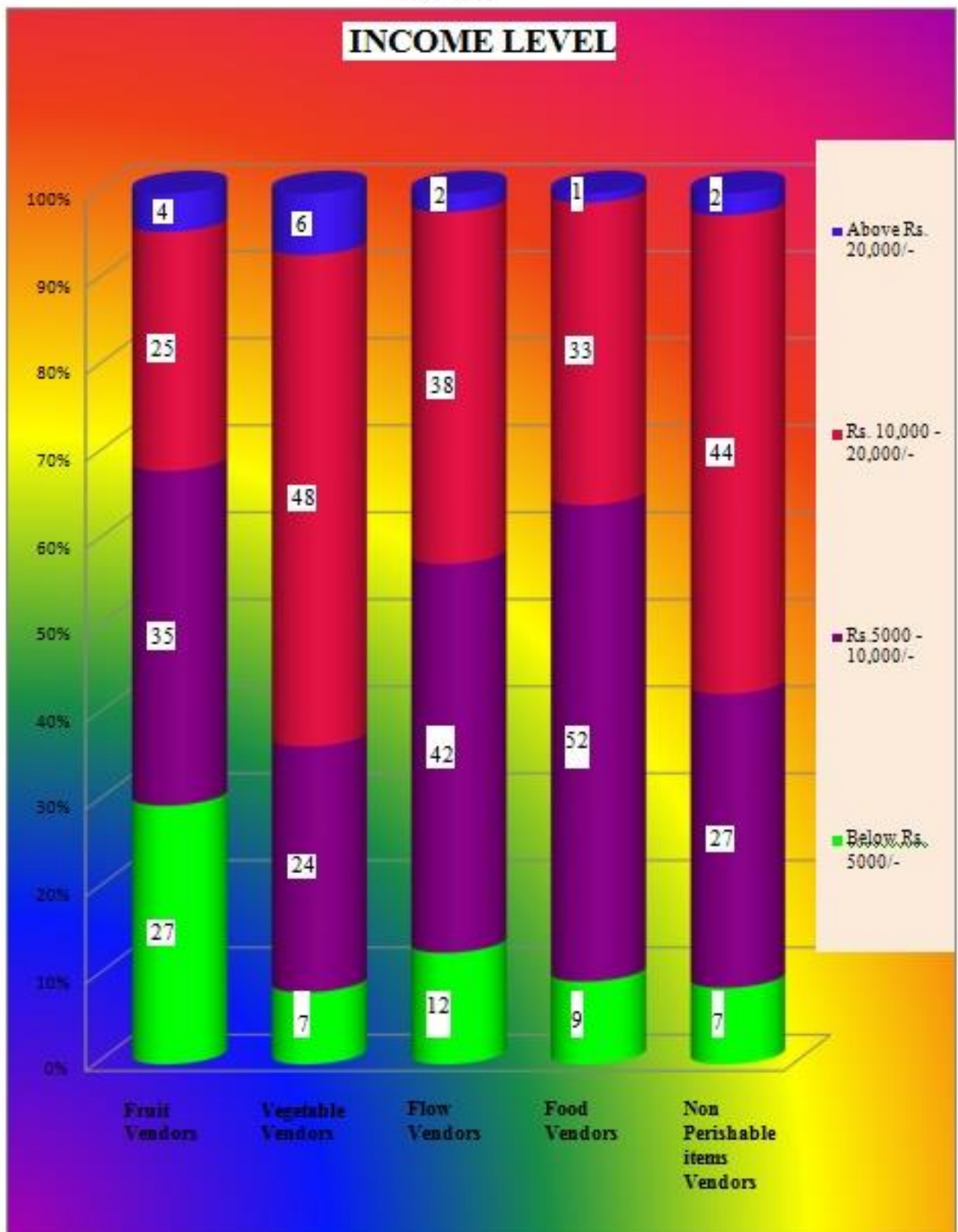
Table 2
Income per month

Income per month (in Rs)	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non – Perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Below 5000	27	29.7	7	8.3	12	12.8	9	9.5	7	8.7	62	13.9
5000 - 10,000	35	38.5	24	28.3	42	44.7	52	54.8	27	33.7	180	40.4
10,000 - 20,000	25	27.5	48	56.5	38	40.4	33	34.7	44	55	188	42.2
Above 20,000	4	4.4	6	7.1	2	2.2	1	1.1	2	2.5	15	3.2
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Income decides the status of a person and family. People with high income are in a position to enjoy better health, food, education and other facilities. The incomes of most women vendors were very less and only 15 of them eared above Rs. 20,000/- per month. There were 62 women vendors whose monthly income was below Rs. 5000/- and 180 earned an income to the tune of Rs. 5000 – 10,000/- per month and around 188 women vendors (42.2 percentage) earned above Rs.10,000 but less then Rs.20,000 per month. In these days of spiraling market prices for consumer goods this income was highly insufficient but most of them managed with their limited income. Studies done by Timalina (2011) and Dipak et.al, (2011) found that street vending activities greatly provided a prominent source of revenue for rural settlers and urban people along with the purpose of providing goods at a lower price. The study by Kambara and Mutharayappa (2018) found out that the street vendor’s earnings vary between from Rs.100 to Rs.1500 per day in Bangalore city, which was much higher than the earnings by the vendors of the current study.

Figure 5



Association between Income and Socio – Economic Factors

To analyse the association between incomes of women street vendors and selected socio – economic factors, chi-square test was used. The socio – economic factors included age, religion, caste, educational qualification, marital status, size of the family, type of family and occupation.

The result of chi – square test is given in the table below.

Table 3
Association between Income and Socio – Economic Factors

Variables		χ^2 value	Level of significance	Inference
Social and Economic factor	Age	67.129	.000	Rejected Ho
	Religion	24.135	.002	Rejected Ho
	Caste	11.372	.497	Accepted Ha
	Educational qualification	35.698	.003	Rejected Ho
	Marital status	17.340	.027	Accepted Ha
	Size of the family	81.154	.000	Rejected Ho
	Type of family	44.817	.000	Rejected Ho
	Occupation	49.502	.000	Rejected Ho

Source: Estimates based on field Survey, 2019

Comparing the calculated values of chi – square with the theoretical values of $\chi^2 = 0.05$, it was inferred that the average income of the working women was significantly associated with age, religion, caste, educational qualification, marital status, size of the family and type of family. Income and occupation are significantly associated as the probability value of the above relationship was less than 0.05.

4.2 Asset possession of the selected sample

Assets are things that can produce value. People can be assets because of the value they bring to a relationship or organization. Assets have value for the owner because they can be converted into cash on hand is also considered an asset.

Human beings have an inclination to accumulate wealth not only in the form of money, or gold and silver but in several other forms like land, estates, house, vehicles and other durable goods. All the selected samples had some assets or other in different forms. This is depicted in the following table.

Table 4
Asset possession

Particulars	Yes / No	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non-perishable item vendors		Total	
		Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Land	Yes	38	41.8	36	42.3	20	21.3	42	44.2	37	46.3	172	38.7
	No	53	58.2	49	57.6	74	79.8	53	55.8	43	53.8	272	61.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Own house	Yes	71	78.0	43	50.6	58	61.7	51	53.7	49	61.3	272	38.7
	No	20	21.9	42	49.4	36	38.3	43	45.3	31	38.6	172	61.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Two wheeler	Yes	48	52.7	75	88.2	74	78.7	86	90.5	65	81.3	348	78.2
	No	43	47.3	10	11.8	20	21.3	9	9.5	15	18.7	97	21.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
TV	Yes	91	100	75	88.2	94	100	95	100	36	45	391	87.8
	No	0	0.0	10	11.8	0	0.0	0	0.0	44	55	54	12.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Refrigerator	Yes	79	86.8	64	75.3	67	71.3	87	91.6	31	38.7	328	73.7
	No	12	13.2	21	24.7	27	28.7	8	8.4	49	61.3	117	26.3
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Washing mashing	Yes	20	21.9	3	3.5	60	63.8	24	25.3	10	12.5	117	26.3
	No	71	78.0	82	96.3	34	36.2	71	74.7	70	87.5	328	73.7
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Furniture	Yes	91	100	52	61.2	38	40.4	91	95.8	49	61.3	321	72.1
	No	0	0.0	33	38.9	56	59.6	4	4.2	31	38.8	124	27.9
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Gold	Yes	68	74.7	85	100	94	100	95	100	80	100	422	94.8
	No	23	25.3	0	0.0	0.0	0.0	0	0.0	0	0.0	23	5.2
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Sliver	Yes	63	69.2	68	85	80	85.1	90	94.7	60	75	361	81.1
	No	28	30.8	17	20	14	14.9	5	5.3	20	25	84	18.9
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Live stock	Yes	3	3.3	8	9.5	0	0.0	7	7.4	0	0.0	18	4.0
	No	88	96.7	77	90.6	94	100	88	92.6	80	100	427	95.9
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Though the women vendors have very poor economic background and their earnings are also less, many of them possessed something as their own. It could be observed from the table that nearly 172 women possessed land while the rest of them did not possess this. Having an own house is a matter of great pride in India. Many poor and even some rich do not have a house of their own. Paying rent is a serious issue and a major part of the income goes off as rent. To avoid this many struggle to construct their own house by taking loan or mortgaging some valuables and thereby generating an income. Among the vendors a total of 272 women had their own houses while the rest were living in rented house. Two wheelers were possessed by majority of the vendors. It could be observed that except a few almost all vendors had TV of their own and this is mainly because it is supplied by the former chief Minister of Tamil Nadu Dr. J. Jayalalitha (2011).

Though Refrigerator is an essential item of any households these days, many among the selected vendors do not possess one. Among the vendors, the three groups which required refrigerator are the fruit vendors, vegetable vendors and flower vendors. If the items are not sold on the particular day, left over items can be kept in the fridge to some extent and it can be sold the next day. Though flowers do fade it may remain fresh for some time. As per the survey it was the food vendors (91.6 percentages) who topped the list in terms of fridge possession. The left-over portion could be kept in the fridge. But this is not for all items. This is followed by fruit vendors (86.8 percentage) and vegetable vendors (75.3 percentages) and 71.3 percentage of flower vendors. Certain vegetables can be kept in refrigerator for a long time. When the price is less, they buy large quantity and stock it in the fridge. Fruit vendors also in a similar way keep fruits for certain days as this help them in marketing their products.

These vendors also had washing machine and other furniture. It is a surprise to see possession of gold and silver. However, it is very minimum quantity like one sovereign and ½ sovereign or even less than that. In Tamil Nadu it is a custom to offer silver items during wedding, so in that way they have small articles like a silver glass, or small silver lamp or a tiny container with them. Livestock also formed part of their assets. Some of them also had livestock like a small goat or few of them had chicken at home.

4.3 . Living conditions of the women vendors

The circumstances in which people live, refers to the circumstances of a person's living condition in terms of shelter, food, clothing, access to clean water, sanitation, environmental such other factors. Access to various amenities and facilities available within the house determines the living conditions of the households. Housing takes in account not only the physical structure providing shelter but also the surroundings and the relate facilities available in and around. In the present study, the amenities available to the selected women is assessed in terms of type of house, type of flooring, separate space for cooking, availability of electricity, fuel used for cooking, source of drinking water, separate washing area, separate toilet facilities, and drainage facilities. To estimate the living conditions the investigator attempted to examine several aspects like type of house, flooring, space for cooking, water and electricity facility, toiletfacility, etc., and this is presented in the following table.

Table 5
Living Conditions

Particulars	Indicators	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
House type	Pucca	12	13.2	9	10.5	10	10.6	15	15.7	20	25	66	14.8
	Kutchra	17	18.6	15	17.6	21	22.4	10	10.5	11	13.7	74	16.6
	Tiles	40	43.9	31	36.4	33	35.1	40	42.1	39	48.6	183	41.1
	Concrete	22	21.9	30	35.4	30	31.9	30	31.5	10	12.5	122	27.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Type of flooring	Cement	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Separate space for cooking	Yes	71	78.1	52	61.2	61	64.1	70	73.6	50	62.5	304	68.3
	No	20	21.9	33	38.8	33	35.9	25	26.4	30	37.5	141	31.7
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Electricity facilities	Yes	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Main cooking Fuel	Firewood	15	16.4	12	14.1	0	0.0	0	0.0	0	0.0	27	6.0
	Kerosene	22	24.2	33	38.8	0	0.0	0	0.0	0	0.0	55	12.4
	LPG	54	59.4	40	47.1	94	100.0	95	100.0	80	0.0	363	81.6
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Drinking water	Yes	55	60.4	35	41.2	56	59.6	40	42.2	34	42.5	220	49.4
	No	36	39.6	50	58.8	38	40.4	55	57.8	46	57.5	225	50.6
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Sources of drinking water	Private tap	55	60.4	35	41.3	56	59.6	40	42.2	34	42.5	220	49.4
	Public tap	20	21.9	28	33.9	26	27.6	32	33.6	22	27.5	128	28.8
	Public water tank	16	18.6	22	24.8	12	13.7	23	24.2	24	30	97	21.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Separate washing area	Yes	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Separate toilet	Yes	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Type of toilet	Pit	91	100.0	85	100.0	60	63.8	63	66.3	80	0.0	379	85.2
	Flush system	0	0.0	0	0.0	34	36.2	32	33.7	0	0.0	66	14.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Drainage facilities	Closed drainage	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Though we see concrete buildings everywhere, there are still other types of houses like Pucca, Kutcha and Tiled houses. Pucca house is one which has walls and roof made of bricks, stones cement concrete, timber etc. Poor people cannot afford for concrete houses and many go in for other types of houses. In the study 122 women vendors (27.4 percent) were living in concrete houses while the rest were living in other types of houses like Pucca, Kutcha and Tiled houses. Around 12.5 percent of vendors who sell non - perishable items stay in concrete houses while it was around 21.9 percent of fruit vendors and 31.5 percent of food vendors. Who stayed in Concrete houses, Tiled houses were occupied by 42.2 percent food vendors and 36.4 percent of vegetable vendors. The need for separate cooking area helps the women to carry on their work in the kitchen very easily and at a fast rate. Around 68 percentage of the sample had separate cooking space, while for the rest of the women they had to use one corner of the house for cooking. It was gratifying to note that the entire population in the study had electricity facility. The areas selected for the study are all part of Coimbatore Corporation and therefore these areas are electrified and are also spots with regular water supply. Nearly 49 percent of the women vendors had separate tap connections while the remaining had access to public tap or public water tank.

Drinking water

Water is an essential nutrient and plays a key role in the human body. We can survive up to several weeks without food, but only a few days without water. Hand pumps continue to be the major source of drinking water for households in rural areas, while urban India largely gets piped water supply (Sharma 2019). The survey revealed that only half of the selected women had drinking water facility and among these 49 percent had connection within their house. Nearly 29 percent draws water from public tap and the rest take from public water tank which is close to their residence.

4.4 Monthly Consumption Expenditure

Food expenditure is the most dominant item which makes the family budget at a high level. People cannot live without food and somehow they keep some money to buy food items. This is for the entire family and if the size of the family is large the expenses also would be high. Though their income is limited they have to spend on food as it is the basic need. It is highly unfortunate that the poor people had to face the spiralling of prices of essential goods. When the price of vegetables and other provisions increases it affects them badly. Poor income coupled with high prices of essential articles makes their life miserable. Since many of them depend on

Public Distribution System, they manage somehow. The government of Tamil Nadu is taking serious efforts in supplying several items through ration shop. Apart from the regular supply of rice, wheat, sugar and kerosene, in recent times the ration shops supply many items like wheat flour, raw rice, rava, match box, edible oil, tea, pulses and grains. This helps people specially the economically weak and marginalised section and this relieves them from the pressure of heavy burden on food expenses. During these pandemic times when people lost their regular jobs and income, the ration shops came to the rescue of the people by supplying a good amount of rice and other stuffs.

For the current study the total consumption expenditure was classified into three viz food expenses, non – food expenses, Alcohol and miscellaneous expenses. Under food we considered item wise expenditure like, expenditure on cereals, pulses, oil, vegetables, milk, non – vegetable items, beverages masalas etc. In non – food items rent, education, health, debt repayment, entertainment, consumption of household articles etc. were considered. The vendors did not give the data in the right way. While some of them gave partially correct figures many did not answer. Since the women were unable to give the correct amount for each item separately, it was decided to take the total expenses on food, no – food and alcohol and miscellaneous. Expenditure on alcohol/tobacco/ betel nut was taken into consideration as the women who are working the informal sector are prone to use these items. The details of this are given in the following table.

Table 6
Monthly Consumption Expenditure

Items	Amount	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non – perishable items vendors		Total	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Food expenditure (in Rs.)	Below 5000	58	63.7	40	47.1	51	54.2	55	57.8	42	52.5	246	55.3
	5000 - 10,000	20	21.9	34	40	37	39.4	30	31.7	30	37.5	151	33.9
	Above 10,000	13	14.4	11	12.9	6	6.4	10	10.5	8	10	48	10.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Non-food expenditure (in Rs.)	Below 3000	38	41.7	54	63.5	30	31.9	58	61.0	67	83.7	247	55.5
	3000 – 5000	35	38.5	31	36.5	42	44.7	21	22.2	13	16.3	142	31.9
	Above 5000	18	19.8	0	0.0	22	23.4	16	16.8	0	0.0	56	12.6
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Alcohol/ttobacco/betel (in Rs.)	Below 500	71	78.1	65	76.5	94	100.0	79	83.1	9	11.3	318	71.5
	500 - 1000	0	0.0	0	0.0	0	0.0	5	5.3	16	20	21	4.7
	Above 1000	0	0.0	0	0.0	0	0.0	2	2.2	28	35	30	6.7
	No	20	21.9	20	23.5	0	0.0	9	9.4	27	33.7	76	17.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Miscellaneous (in Rs.)	Below 500	50	54.9	71	83.5	44	46.8	39	41.1	55	68.7	259	58.2
	500 - 1000	36	39.6	12	14.1	50	53.2	54	56.8	25	31.3	177	39.8
	Above 1000	3	3.3	0	0.0	0	0.0	0	0.0	0	0.0	3	0.7
	No	2	2.2	2	2.4	0	0.0	2	2.1	0	0.0	6	1.3
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Household consumption and expenditures are influenced by many factors such as income, size of the family, prices of food items, tastes and preferences of the family members, the locality, their traditions etc.

When household income grows, there is a change in the composition of the household budget. The share of expenditures on food items declines as income increase and the share going to non- food items increase is a common phenomenon. This is true among households. Which are in the upper middle class or richer section but not among the poor.

Trends in spending on food and non-food items are studied. Food expenditure classified in to three levels viz. below Rs.5000/-, Rs.5000 to 10,000 and above Rs. 10,000. Majority (55 percentage) of the women vendors spent below Rs. 5000/- while 33 percent of the women vendors spent between Rs.5000 to 10.000 and a 10- percentage spent above Rs.10,000 per month on food expenditure. Non – food expenditure was also classified into three it below Rs. 3000, Rs.3000 – 5000, and above Rs. 5000/- per month. The flower vendors (44 percent) spend more than Rs.3000 but less than Rs. 5000/- per month on non – food items. In the same way 38.5 percent of fruit vendors followed by 36.5 percent vegetable vendors are observed to be spending on non – food items. In a similar way the next level of spending i.e., above Rs. 5,000/- was expressed by 23 percent of flower vendors and 20 percent fruit vendors. The economic theory states that as income increases the expenses on non- food items increases rather than on food items. This is clearly seen in this study. The flower vendors who are comparatively better off are able to spent more on non – food items. The present market also offers wide variety of articles which attracts the consumers. Though the price is high, they are offered the provision of paying at instalments which ease the consumers and this appeals consumers at all levels to buy even high-priced commodities. This is how many of the vendors selected in the study were able to possess two- wheeler, TV, Fridge, Washing machine and furniture. The regular income is limited and sometimes very low and this allows them only to meet their daily requirements. So they wait for an opportunity to buy any valuables and this materialises especially during festival times when there are lots of offers for goods like TV, Fridge, and washing machine other such household items. The festival times is the harvest times for all vendors and they would fetch higher level of income and this coupled with discounts announced by big shop keepers enhances the purchase of many items.

Recent reports indicate that Tamil Nadu is the leading State in India in the consumption of Alcohol and in the number of liquor shops. The huge amount collected through the sale of liquor adds revenue to the state exchequer and it is for this reason the state continues to open more liquor shops in the State. In spite of realising the evil impact of liquor, no measures are taken to cut down the sales nor to divert the common men from using this. Several families are affected, women become widows and children are fatherless and go astray and cause enormous problems to the society. Much of the income earned by men folk among the poor and backward society, is spent on alcohol consumption on a daily basis. They do not contribute much to the family but shell it on liquor. When they do not have sufficient money, they get it from their wife by force and these in the long run push many families into poverty and misery. The survey made an attempt to find out expenses on liquor. It was found out that 318 women vendors had to give money to their husbands for drinking. It was around Rs. 500 per month. Around 16 women vendors who sell non - perishable items and five food vendors had to give Rs. 500 to 1000 and around 30 women had to spend above Rs. 1000 per month and this group constitute two food women vendors and 28 women vendors who sell non - perishable items. Alcohol problems are very common among the poor households. The share of alcohol expenditure in household expenditure is substantial, especially among poor households. Programs should be conducted to raise community awareness and to minimize negative impact of alcohol use. Measures to reduce availability and accessibility to alcohol are necessary to decrease alcohol use.

Miscellaneous is an incidental expense, which occurs to any individual in the day-to-day activity. The table reveals that 58 percent of women vendors spent less than Rs. 500/- while 40 percent of the women vendors incur Rs. 500 to 1000/- per month on miscellaneous.

Figure 6

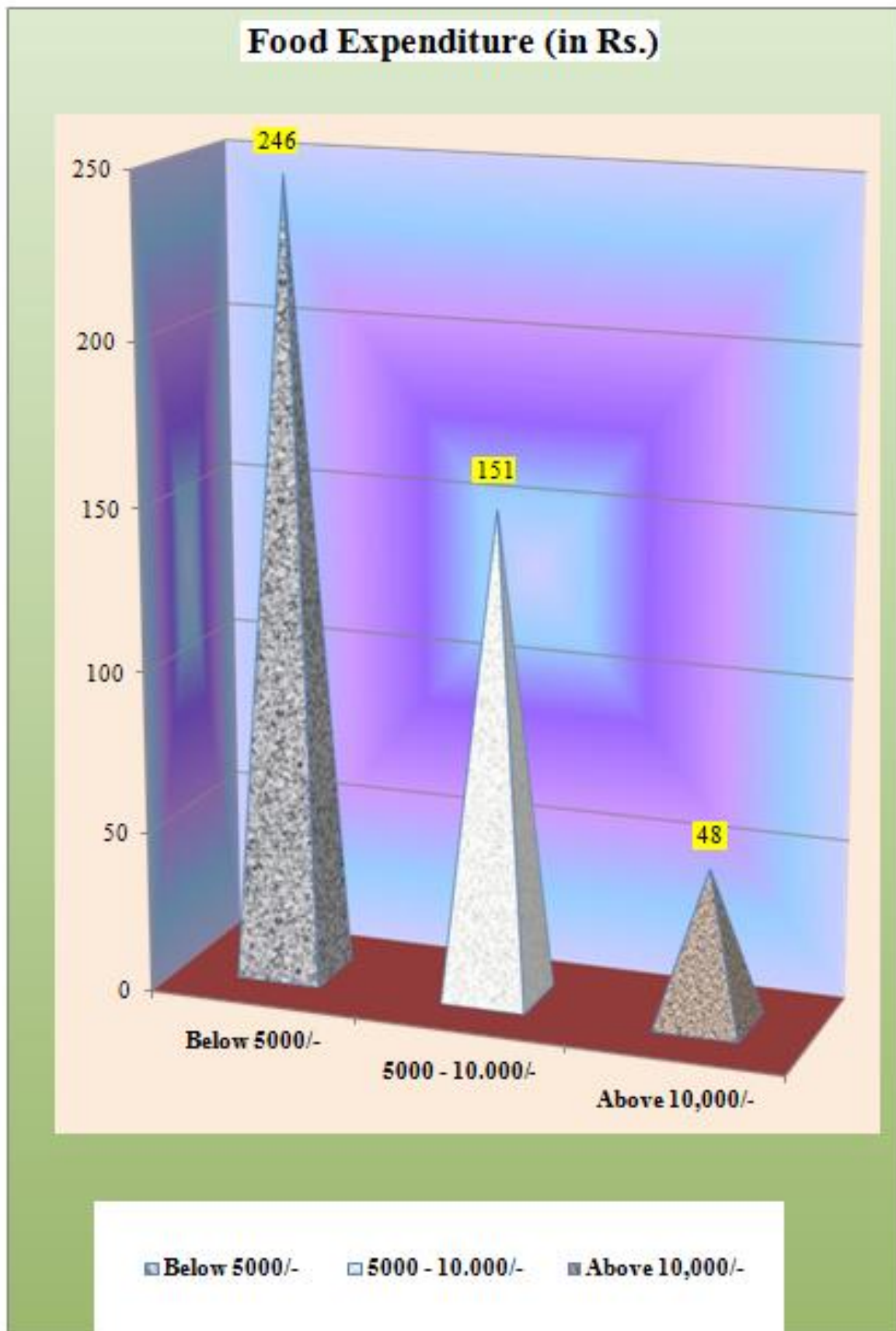


Figure - 7

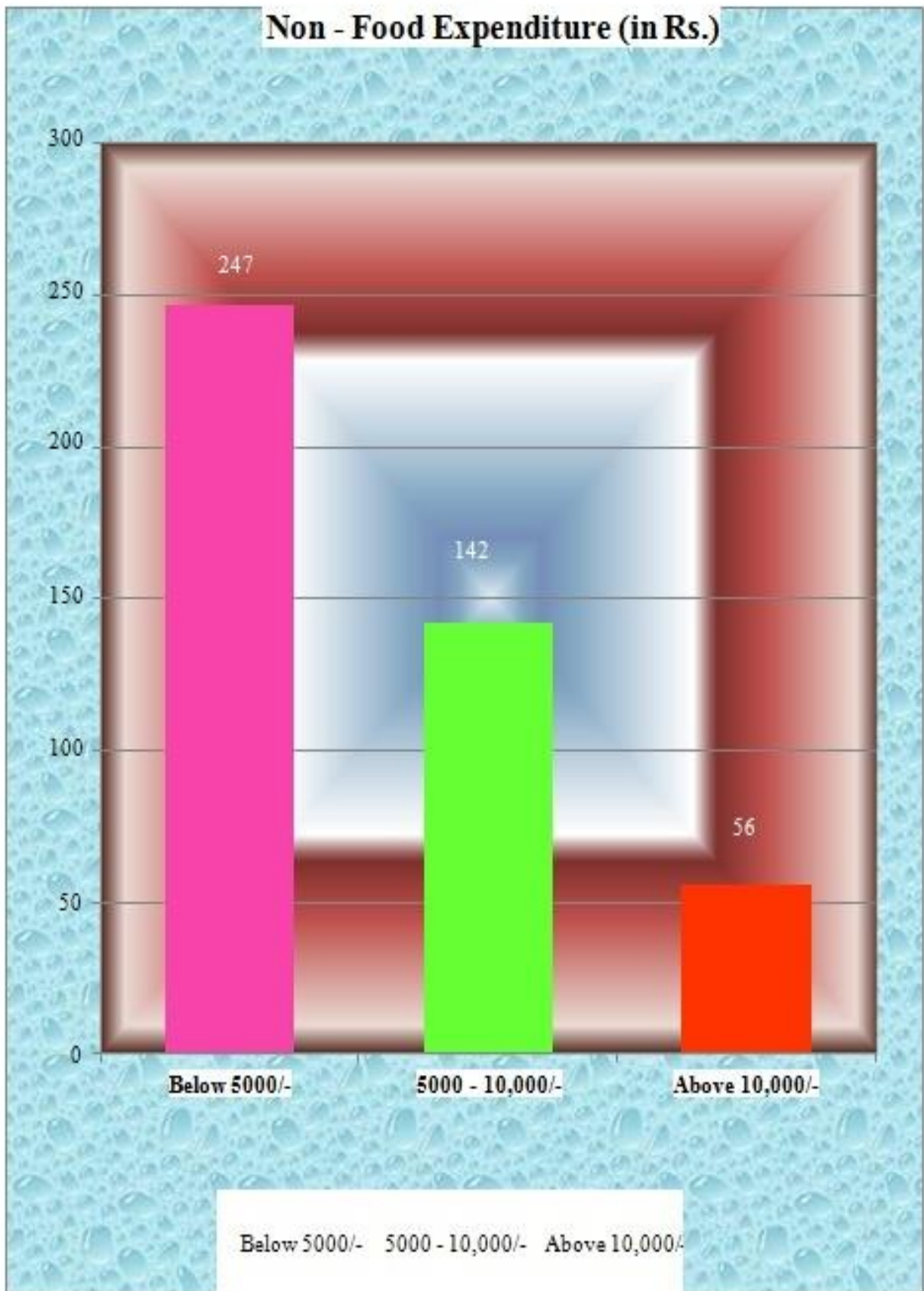
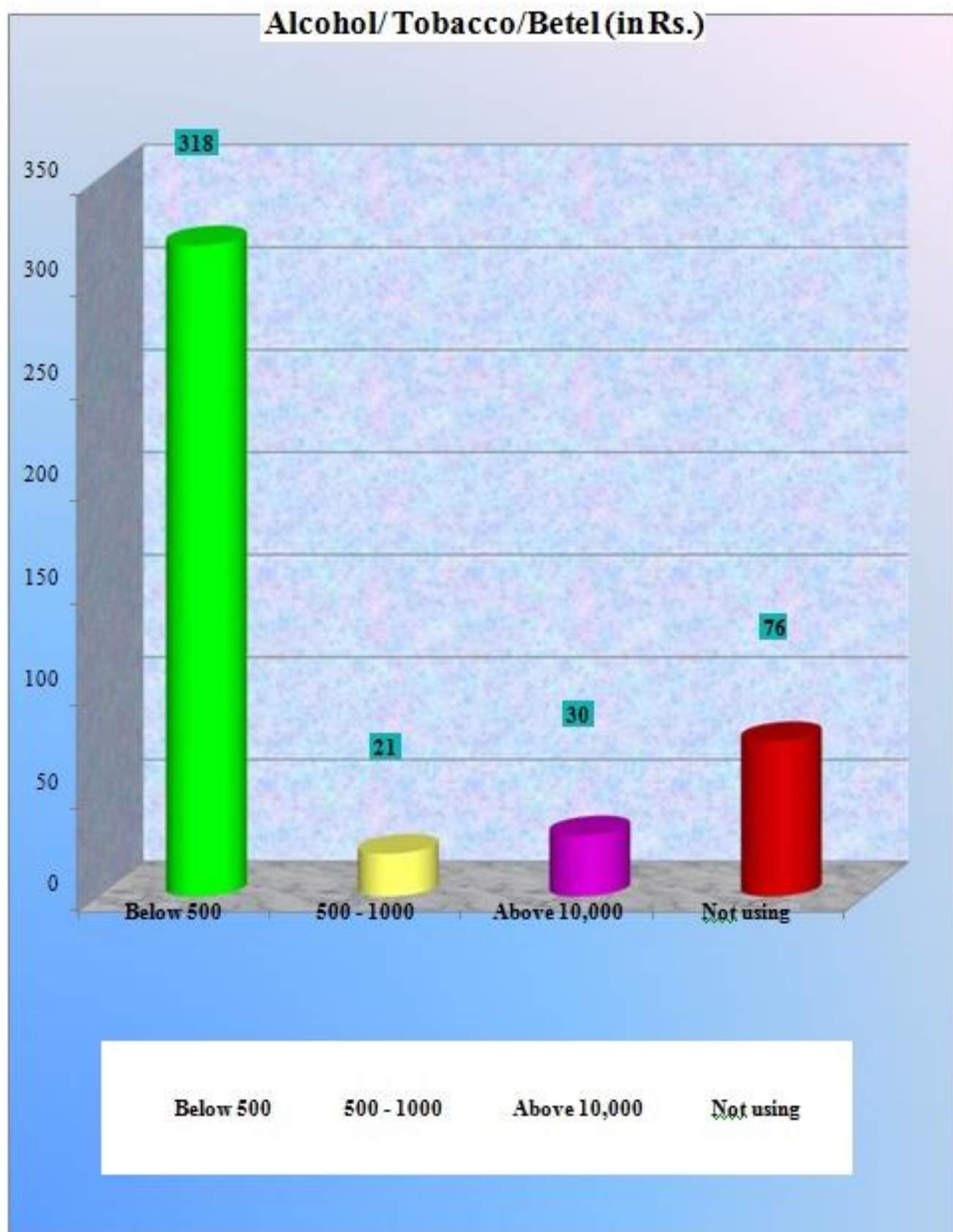


Figure 8



4.5 Dietary pattern

The dietary pattern refers to the daily intake of food at different intervals. In India it is the custom to have breakfast, lunch, Tea and dinner. This is similar in most of the regions and places in India. Tamil Nadu also typically follows this pattern. In the study, the dietary pattern followed by the vendors was considered. In Tamil Nadu for breakfast the most common item is idly or Dosa with chutney and/or sambar. Idly is counted as a very nutritious item and this is recommended for patients too because of its easily digestible nature. The dietary pattern is explained in Table 7.

Table 7
Dietary pattern

Particulars	Items	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non – perishable items vendors		Total	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Break fast	Rice	13	14.3	21	24.8	22	23.4	19	20	8	10	83	18.6
	Dosai	30	32.9	15	17.6	14	14.9	44	46.4	48	60	151	33.9
	Idly	34	37.4	26	30.5	39	41.5	21	22.1	13	16.2	133	29.8
	Others	14	15.4	23	27.1	19	20.2	11	11.5	11	13.7	78	17.5
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Lunch	Rice	80	87.9	40	47.1	37	39.4	75	78.9	32	40	264	59.3
	Dosai	11	12.1	27	31.7	41	43.6	13	13.6	40	50	132	29.7
	Idly	0	0.0	18	21.2	16	17.0	7	7.4	0	0.0	41	9.2
	Others	0	0.0	0	0.0	0	0.0	0	0.0	8	10	8	1.8
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Tea	Yes	80	87.9	52	61.2	94	100.0	95	100.0	80	100.0	401	90.1
	No	11	12.1	33	38.8	0	0.0	0	0.0	0	0.0	44	9.9
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Dinner	Rice	33	36.3	17	20	30	31.9	41	43.2	50	62.5	171	38.4
	Dosai	50	54.9	37	43.5	26	27.6	17	17.8	13	16.3	143	32.1
	Others	8	8.8	31	36.5	38	40.4	37	38.9	17	21.3	131	29.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

In the study it could be observed that around 34 percent of the sample consumed Dosai while it is 29.8 percent who preferred Idly. Around 17.5 percent were in the habit of taking items like puttu, Idiappam, pongal etc: which are the familiar items of Tamil culture. They also take ragi porridge which is good for health.

There were around 19 percent vendors who are in the habit of having rice in the morning. Rice is cooked for lunch and to avoid elaborate cooking in the morning due to shortage of time they make rice for both breakfast and lunch. Many women pack this and go to their work spots. The high price of vegetables does not allow them to buy vegetables daily. When foods are prepared convenience foods have become very popular and most of the time, they make some preparation with rice and make tomato rice or curd rice or something like that. These people are not keen on adding vegetable in their daily menu. However, it is a habit to buy non – vegetarian items on every Sunday and this helps boost their immunity. Though the price for meat and fish is high they keep buying it once a week. It is a regular practice and they continue to do that. Though many women skip breakfast due to lack of time in the morning, they do take lunch. For majority of the respondents, rice was the staple food and this is what they take for lunch. Around 30 percent expressed that they consume idly or dosai. Many still go hungry for lack of money. Women see to it that their husbands and specially children are fed well, even if they go starved. Mentality of these women needs to be appreciated. It is very common to see vendors sipping tea often during their vending activities, even at busy times. In the survey only 10 percent of the vendors in total, did not take tea. All the others were in the habit of taking tea. There are tea suppliers who come to the vending spot and supply tea for these women and payment is done immediately by all. Tea had become a necessity of life for all citizens, from high officials, to the common people and even beggars. Tea is beneficial to human health and it is well recognized not only in India but also around the world and it is a very common drink for all across the globe.

Dinner is the most important meal for many women, as this is the only meal for which the entire family meets. Around 38.4 percent prefer rice. The highest among them are who sell non - perishable items and this is followed by food vendors and fruit vendors. Some do take dosai for din.

Determinants of standard of living of women vendors – Logistic Regression Analysis

The welfare of the women vendors was measured in terms of income classification as used in a study by Azim Premji University (2021). According to the study households having income above Rs. 3344 per month in urban area were classified as those living above poverty line. The households having income below Rs.3344 per month were classified as those living below poverty line. Accordingly, women vendors were classified as those living above poverty line and below poverty line. To identify the determinants of standard of living of women vendors, logistic regression analysis was carried out. The factors such as years of experience, ownership of vehicle, working hours, availability of shed, storage facility, investment and pattern of vending were hypothesised as the determinants of standard of living of women vendors. The logistic regression analysis was carried out with the above factors and the results are shown in the table below.

Table 8
Binary Logistic Model for welfare of women vendors

Variables in the Equation						
	B	S.E.	Wald	Df	P values	Exp(B)
Years of experience	2.200	.523	17.672	1	.000	9.024
Working hours	21.114	6.626	.000	1	.997	1.477
Own vehicle	-.193	.295	.426	1	.514	.825
Shed	1.196	.316	14.290	1	.000	3.308
Storage facility	-.223	.247	.813	1	.367	.800
Investment	-1.922	.320	36.057	1	.000	.146
Pattern of vending	.452	1.177	.147	1	.701	1.571
Constant	-20.901	6.626	.000	1	.997	.000
a. Variable(s) entered on step 1: Years of experience, working hours, Own vehicle, Shed, Storage facility, Investment, and Pattern of vending.						

Source: Estimates based on field Survey, 2019

Simultaneous test results of vendor's income and welfare characteristics

Log – likelihood = 412.765

Test that all slopes are zero: $G = 37.331$ Df = 1, P – values = 0.005 The hypotheses are as follows:

Ha: there is a relationship between welfare and selected indicators Ho: there is no relationship between welfare and selected indicators

The logistic regression analysis showed that among the selected factors, the odds ratios was greater than one for the factors such as years of experience, working hours and pattern of vending would increase the probability of standard of living. The increase in the years of experience would enhance the standard of living of vendors nine times compared to the women vendors who were earning less than the prescribed income level. Further increase in working hours and pattern of vending would increase the probability of experiencing higher standard of living to the tune of 48 percent and 57 percent respectively.

4.6 Savings and Debt position

Saving money is the process of keeping cash in extremely safe accounts or securities that can be accessed in a very short amount of time. Investing money, though, is the process of using your money or capital to buy an asset you think has a high probability of generating a safe and acceptable rate of return over time, even though it may decrease for years (Joshua 2021). Savings is the money that is set aside for future use than spending it immediately. This not only helps in saving something for the future but helps in preventing unnecessary consumption. Savings helps the individual or the family to resort to any emergency. Saving habit should be encouraged right from an early age of an individual as this would help the person to make use of it in a rainy day. The survey revealed that women vendors also did save a small portion of their limited income. The study revealed that 62 percentage of the selected sample had saving and among the groups nearly 70 percentage of the food vendors made saving and the other groups were more or less similar in terms of savings. Around 38 percent were not in a position to save. The income of the vendors was less and most of them had to keep on investing to run the business on a daily basis. So, they did not choose any means to save even though they had desire to save. In the case of vegetable vendors and flower vendors they have to buy the goods every day and this require some amount of money. For other vendors they can keep the commodities for two to three days without getting spoiled. Food vendors buy the ingredients beforehand in large quantity from

whole sale dealers at a lesser price and this is the reason why most of them are in a position to save.

Sources of the savings

There are different types of savings like cash in hand, savings in bank, chit fund, cooperative society, or investing in some assets. Among the various sources that are available to the general public the banks are the best one which has gained confidence of the people to protect their money and other valuables. People from all sections of the population prefer chit funds because of the easy accessibility and convenience. The person who runs the chit funds come to the doorstep of the customers and get the money on a monthly or weekly basis. They prefer this because in case of any emergency they get the money from the agents, without much delay. The details regarding the saving and debt of the vendors are presented in the following Table 9.

Table 9
Savings and Debt

Particulars	Indicators	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non-perishable items vendors		Total	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Do you save?	Yes	56	61.5	49	57.6	50	53.2	66	69.5	53	66.3	274	61.5
	No	35	38.5	36	42.4	44	46.8	29	30.5	27	33.7	171	38.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Source of savings	Bank	25	27.5	43	50.5	30	31.9	37	38.9	22	27.5	157	35.3
	Chit fund	15	16.5	6	7.1	20	21.3	15	15.8	9	11.3	65	14.6
	Corporative bank	6	6.5	0	0.0	0	0.0	8	8.4	7	8.8	21	4.7
	Other	10	10.9	0	0.0	0	0.0	6	6.3	15	18.8	31	6.9
	No	35	38.5	36	42.4	44	46.8	29	30.5	27	33.7	171	38.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Amount saved per month (in Rs.)	Below 1500	28	30.7	41	48.2	32	34.1	35	36.9	40	50	176	39.5
	1500 – 2000	18	19.7	8	9.4	13	13.8	17	17.9	13	16.3	69	15.5
	Above 2000	10	10.9	0	0.0	5	5.3	14	14.7	0	0.0	29	6.5
	No	35	38.5	36	42.4	44	46.8	29	30.5	27	33.7	171	38.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Sources of Borrowing	Money lender	6	6.5	0	0.0	0	0.0	14	14.7	7	8.8	27	6.7
	Family members	15	16.5	6	7.1	20	21.3	15	15.7	22	27.5	78	17.5
	Friends	35	38.4	43	50.5	30	31.9	37	38.9	24	30	169	37.9
	No	35	38.4	36	42.3	44	46.8	29	30.5	27	33.7	171	38.4
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Do you have Debt ?	Yes	91	100.0	85	100.0	94	100.0	95	100.0	80	100.0	445	100
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Debt amount (inRs.)	Below 5000	8	8.7	5	5.8	6	6.4	0	0.0	27	33.7	46	10.3
	5000 – 10,000	19	20.8	30	35.3	7	7.4	15	15.7	7	1.5	78	17.5
	Above 10,000	64	70.3	50	58.8	81	86.2	80	84.3	46	10.3	321	72.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Repayment amount (inRs.)	Below 1000	0	0.0	0	0.0	0	0.0	0	0.0	27	33.7	27	6.1
	1000 – 5000	40	43.9	40	47.1	53	56.4	76	80	29	36.3	238	53.5
	5000 – 10,000	45	49.5	45	52.9	41	43.6	19	20	24	30	174	39.1
	Above 10,000	6	6.6	0	0.0	0	0.0	0	0.0	0	0.0	6	1.3
	Total	91	100	85	100	94	100	95	100	80	100	445	100
Reason for Debt	Purchase of land	15	16.4	13	15.3	33	35.1	50	52.6	22	27.5	133	29.9
	Purchase of householdarticles	4	4.4	14	16.5	22	23.4	13	13.6	9	11.3	62	13.9
	For children's marriage	6	6.6	20	23.5	13	13.8	10	10.5	6	7.5	55	12.3
	Children's education	7	7.7	6	7.1	20	21.3	14	14.7	7	8.7	54	12.1
	Repair the house	13	14.3	8	9.5	6	6.4	8	8.4	12	15	47	10.6
	Other needs	46	50.5	24	28.2	0	0.0	0	0.0	24	30	94	21.1
	Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The study examined the need for borrowing. From the above table it is clear that nearly 30 percent of women street vendors borrowed money for purchase of land while 10 – 15 percent resorted to borrowing for variety of reasons like purchase of household items, to conduct the marriage of children, to educate the children, to repair the house and for other purpose. Only 15 percent indicated that they have resorted to borrowing to expand their business.

Borrowing money to purchase something now and pay for it at a later time makes debt. When we borrow money if we take a longer time the interest will be high. Limited income coupled with poor saving make it difficult for vendors to run their business on a regular basis. In the study it was found that nearly all vendors had borrowed to carry on their business and this had caused them to be in debt. There are several reasons for debt.

These vendors need cash in hand every day to start business. Vegetable vendors, flower vendors and fruit vendors need to buy products every day. These groups purchase their goods on a regular basis every day morning and take it to the street for sales. So, when income is earned, they spent it on the daily requirements. In the present study all the sample had borrowed money and debt amount is indicated in Table 9. It could be noticed that there were 72 percentages who had debt above Rs. 10,000/-. It is the flower vendors followed by food vendors with maximum amount of debt. The flower vendors had to run the show by investing huge amounts on purchase of flowers. During the festival season or important functions like marriage, house warming, meetings and other auspicious days there is a great demand for the products and to buy flowers they need large sums of money.

According to Debdulalsaha, (2009) “Street vendors depend on money lenders especially for social security purpose and also for their economic activity. That they are forced to borrow money at an exorbitant rate, of interest amounting to 5-10 percentage per month, which in turn leads them to fall into a debt trap situation”

Mode of repayment

The act of paying back the borrowed amount to the lender is known as repayment. Repayment is done either periodically or in one slot. Default in the repayments of the loan during the tenure may result in losing the confidence of the borrower and this will create problems. Borrower should adopt any method of making payment in the right time without delay.

Repayment amount

Repayment of debt is a great burden experienced by every person who ever has borrowed money. Though many wish to repay, it does not work out. Many are in deep debt and this adds to the existing struggle of men and women. Many do take the extreme step of ending their lives, as they cannot cope up with the struggle and burden of debt. To make the business run, many take money from different sources and when the expected returns do not arise, it becomes a burden and they find it difficult to repay. The case of women vendors was also not different. The study pointed out that 53 percentage of women made a repayment of Rs. 1000-5000/- and 39 percent repaid an amount to a level of Rs. 5000 – Rs. 10, 000/-. This was a very burdensome issue and women wanted to pay off their debts at the earliest. Sometimes they get a windfall profit and this they make use in order to pay the amount. Some times to make the payment, they borrow from some other source and whatever it is, it becomes a great burden. Though there are different sources of borrowing nearly 6.7 percent of the selected sample borrowed from money lenders. These money lenders are known to them and it is very easy to contact them and they give the money at their door step. Realising it fully well that they charge a heavy rate of interest, the women vendors expressed that they are more at ease to borrow money from them. Also, nearly 37.9 percent borrowed from friends. Friends are a source of help to the people in times of emergency or any need. Around 17 percent were in the habit of taking or borrowing money from family members. Whoever or whichever the source may be, borrowing is a big burden. This is a great evil in our society and so long as you have debt it is not a free life. We are always tied to something unwanted or not genuine. It is at this juncture the government is taking measures to help the poor to start a business or continue the existing one. All the poor entrepreneurs, which ever job they are planning to take up should be provided with financial aid, especially to women who run such jobs or take up economic activity of their own.

Figure 9

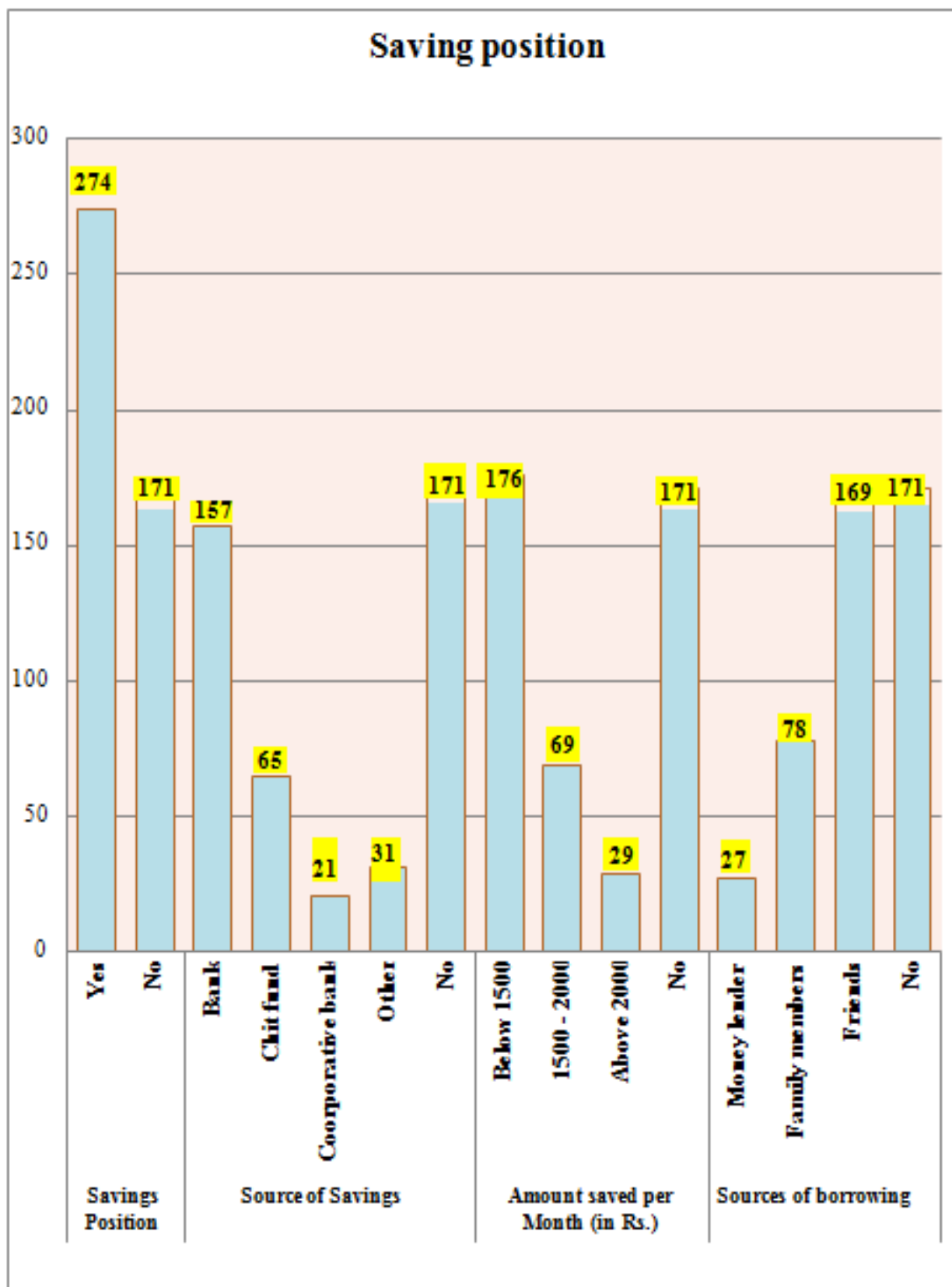
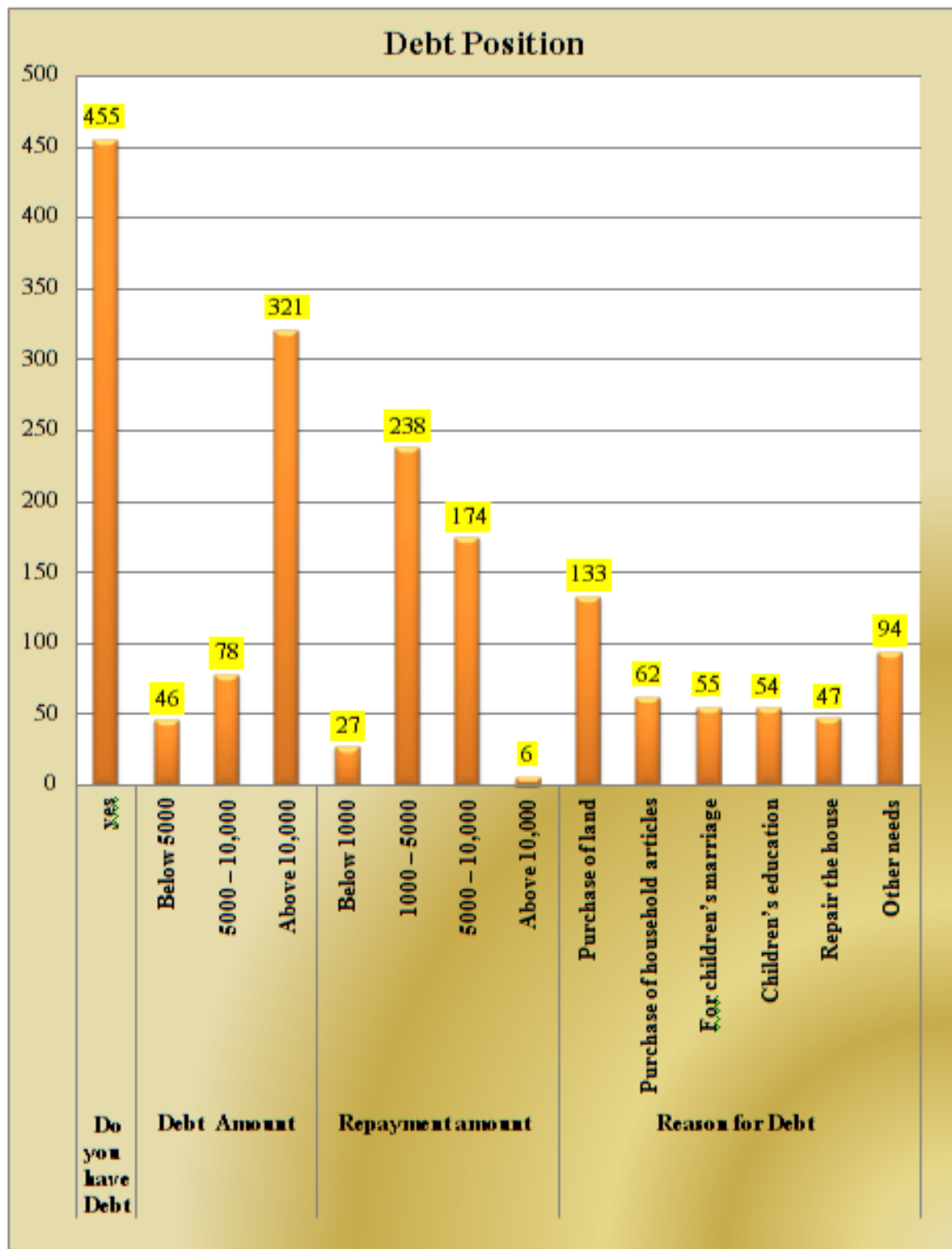


Figure 10



4.7 Employment pattern and working condition of the selected women vendors

An alarming feature of unorganized sector is the lack of access to labour rights and security. Further low income coupled with lack of leisure result in low productivity which leads them to land in poverty and hunger. This is a regular trait of those employed in unorganized sector specially the women folk.

Street vendors (Protection of livelihood and Regulation of street vending) Act 2014 classifies street vendors as (a) a stationary vendor; (b) a mobile vendor; or (c) any other category as may be specified in the scheme. The present study has considered two types of vendors: mobile vendors – vendors who go around the streets and lanes in vehicles or push cart and sell their produces. The other group are that who stay in one place and does vending activity.

The study took only women vendors and they deal in different types of products as mentioned earlier. The samples chosen have taken up vending as they did not get other kinds of employment as many lack the required education and skill. The easy entry, lesser amount of initial investment to be made, flexi time, freedom to do the activity and other reasons made women to get involved in street vending. Apart from this the other major reasons which forced the women to take up this activity are given below in Table 10.

Table 10
Reasons for taking up vending

Reasons	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Husband unemployed	44	48.4	42	49.4	13	13.8	20	21.0	18	22.5	137	30.7
Husband sick	4	4.4	5	5.8	7	7.4	9	9.4	8	10	33	7.4
Husband irresponsible	26	28.6	9	10.5	12	12.7	30	31.5	13	16.2	90	20.2
Widows	7	7.6	18	21.2	22	23.4	12	12.6	11	13.7	70	15.7
To take care of the family	10	10.9	11	12.9	40	42.5	24	25.2	30	37.5	115	25.8
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Many factors have contributed for women to take up this activity. Basically, it is economic need which prompted them to take up this work. The above table reveals that nearly 30.7 percent of women took up vending as their husband were unemployed. So, this group of women were the bread winners for the family. Street vending is the survival strategy adopted by these women to improve the household economy. Nilakusmawati et.al, (2019) in their paper pointed out that there is a void with regard to street vendor's role as survival strategies for the urban poor in improving their household economy. The concept of voluntary unemployment is a matter of great concern. In the study nearly 20 percent of the women's husbands were highly irresponsible and did not look after the family properly. This is yet another reason for resorting to street vending. Nearly 16 percent were widows and 26 percent resorted to vending to take care of the family. In the latter group though husbands were employed their income was inadequate to support the family needs. Around seven percent of the women reported that their husbands were not well and they were compelled to take up vending activity.

The experience the people gain helps them to continue in their business and also enables them to meet the day-to-day challenges in the business activity. There is always

threat from police, abuse from public, competition from other vendors, seizing of their goods by authorities, theft and such other challenges and problems to which only the experienced people can react and manage. So, it is important to have experience in vending so as to improve their business and establish it on a sound ground. This also helps in attracting customers and creating a rapport with them. The following table gives details on years of experience of the vendors.

Table 11
Years of Experiences

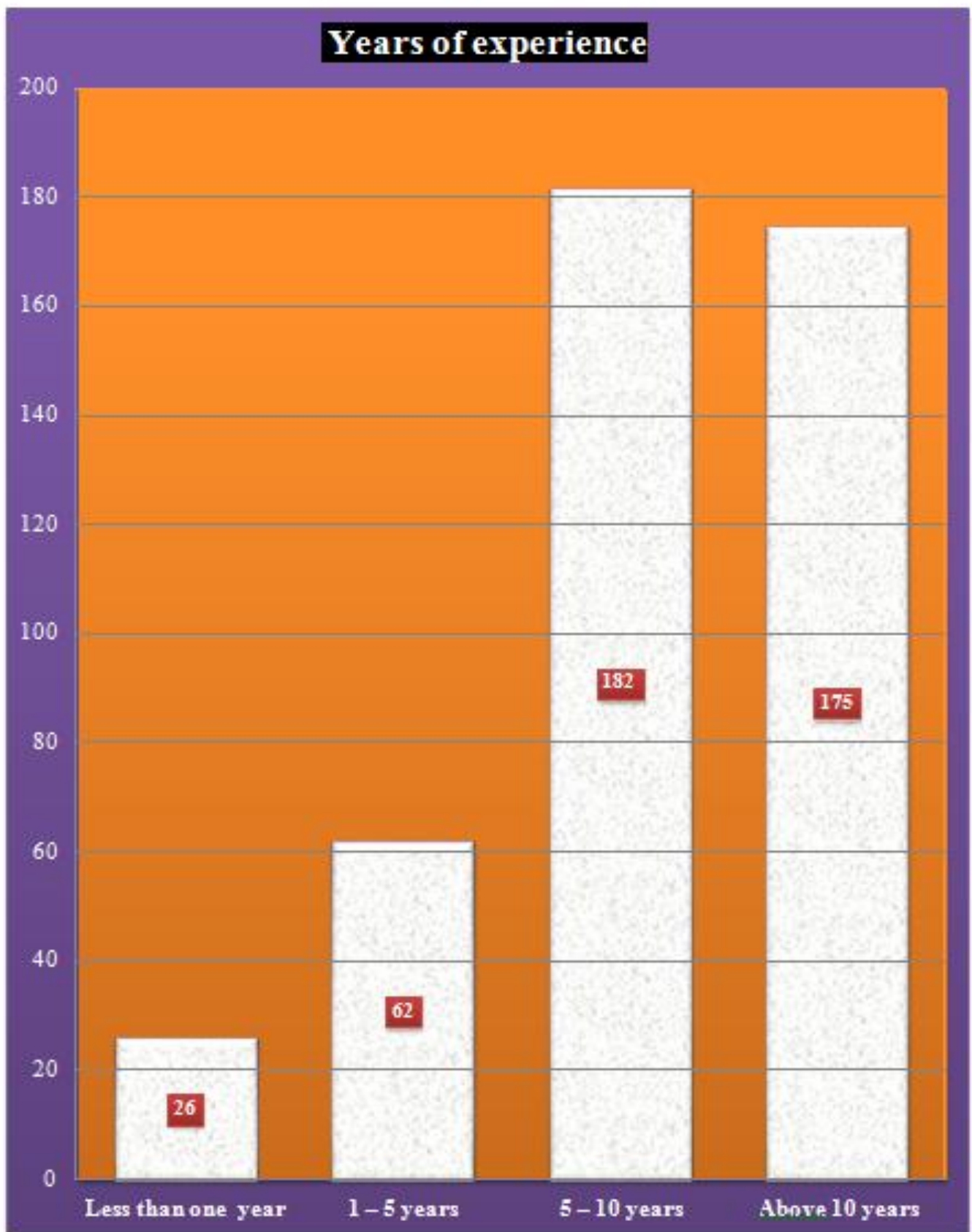
No. of Years	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than one year	5	5.4	7	8.2	8	8.5	6	6.3	0	0.0	26	5.8
1 – 5 years	10	10.9	9	10.5	17	18.0	12	12.6	14	17.5	62	13.9
5 – 10 years	32	35.1	47	52.9	48	51.0	42	44.2	13	16.2	182	40.8
Above 10 years	44	48.3	22	25.8	21	22.3	35	36.8	53	66.2	175	39.3
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Street vending activity does not seem to require any training or experiences, but the study pointed out that the women vendors had put in many years of experience. The study revealed that women had been running the business which spanned from less than one year to more than 10 years. The entire the sample were involved in street vending and they never had supplementary source of income. This is in line with the Cukier Snow and Wall (1993) who found that most of the street vendors work at their jobs full time. Nearly 80 percent of the vendors have more than five years of experiences and the remaining had more than one-year experiences particularly in the business activity. Among the selected group 66 percentages of women who sold non - perishable items had put in more than 10 years of experiences.

The vegetable vendors and flower vendors who had five to ten years of experiences where around 52 percentage. Around 48 percentages of fruit vendors had more than 10 years of experiences while 35 percentages had 5 to 10 years of experiences. Only around six percent of the entire sample sizes had experience of less than one year.

Figure 11



Source of fund

Capital is the basic requirement to start any business. People with huge amount of capital do invest in business or in manufacturing units or take up mega projects. Investment to a great extent determines the working of the business units and in turn their profit. Even to start a small business capital or funds are required. The current study made a probe into sources of fund made available to the selected vendors to start business. It was found that friends, relatives, family members and others consisting of money lenders, neighbors and colleagues played a prominent role in giving funds to start the small business units. The details are given in the following the table

Table 12
Source of funds

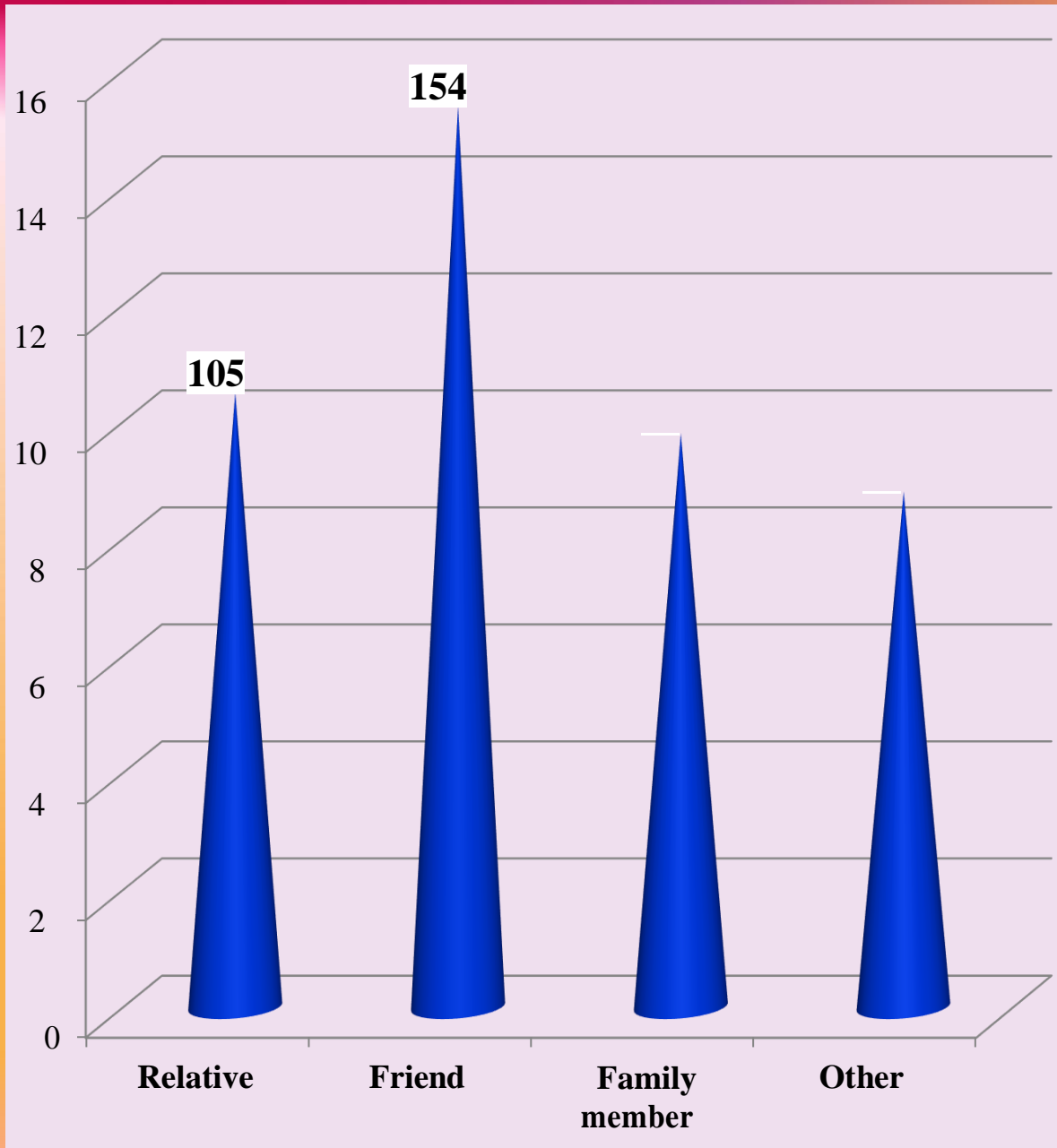
Source	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Relatives	19	20.8	20	23.5	23	24.5	22	23.2	21	26.2	105	23.5
Friends	16	17.6	34	40	39	41.5	39	41.1	26	32.5	154	34.6
Family members	34	37.4	15	17.6	16	17.0	17	17.8	16	20	98	22.0
Others	22	24.2	16	18.8	16	17.0	17	17.8	17	21.2	88	19.8
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

Around 154 (34.6 percent) women vendors sought financial help from friends while from the relatives it was to the tune of 105 (23.5 percent). Nearly 98 (22 Percent) women vendors received financial help from their own family members. The family members were husband, parents or children. Their family members were happy to support the women and they did not feel it as a burden. Many of them encouraged women to start such business and they were the motivating factors to begin these ventures. Among the flower vendors 39 women were helped by friends and for food vendors also the same number helped. Fruit vending need more finance and 34 women got assistance from family members. The role of money lenders, neighbors and colleagues were not very prominent as it was only around 22 percent. To start or establish the business unit they tried to mobilize from their own inner circle, but however in course of time for business expansion they had to depend upon money lenders and others.

Figure 12

Source of fund



Reasons for choosing the particular vending area

Vendors choose the crowded area as it is easy for them to sell to the large number of consumers. A vendor who occupies the spots in the bus station, railway station, Cinema theaters, temples and parks are areas of great sale of their products. These are the places where there would be great footfall and during festival season the crowd would be too much. So the vendors bring loads of goods and at times the entire goods may not be sold. The study aimed to examine as to how they manage the unsold goods or rather what they normally do with the surplus or unsold goods.

Bhatt and Aasif Hussain Nengroo (2013), highlighted that lack of employment opportunities, absence of earning member in the family as the reasons for choosing street vending as their employment option.

The vendors had given several points as how they manage the excess goods which were not sold and this is indicated in Table 13.

Table 13
How the Vendors Manage Excess Goods

Methods	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Selling at lower price	46	50.6	50	58.8	61	64.9	30	31.6	70	87.5	257	57.8
Keeping at home	25	27.5	25	29.4	13	13.8	24	25.2	10	12.5	97	21.8
Wasting the product	20	21.9	10	11.8	20	21.3	41	43.2	0	0.0	91	20.4
Total	91	100	85	100	94	100	95	100	80	100	445	100

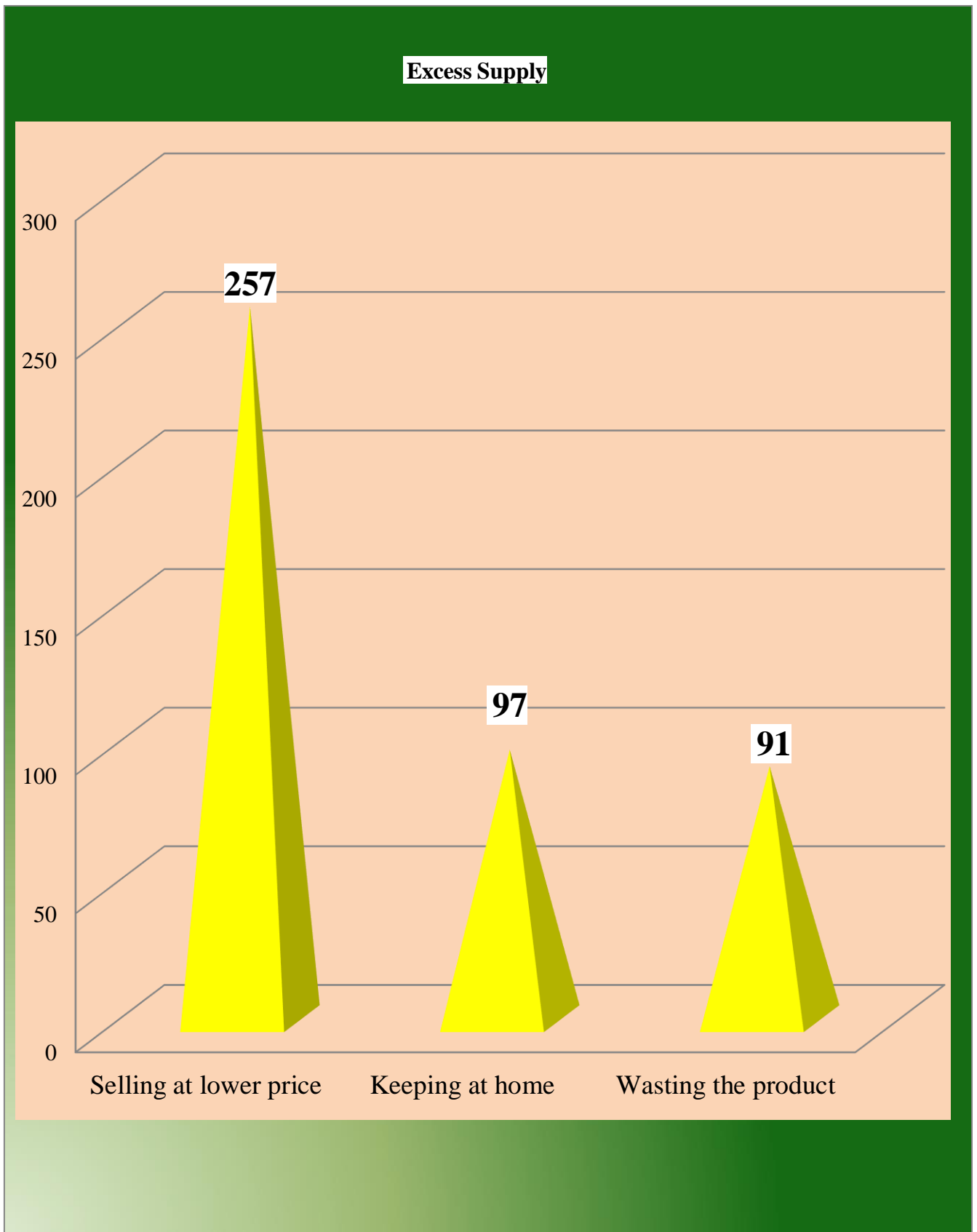
Source: Field Survey (2019)

All the vendors taken for the study are women who sell products to consumers/households on a daily or weekly basis. There are times when there would be excess products which are unsold. So, many of them do face loss frequently. Among the women vendors only those who sold non - perishable items did not waste anything because the goods are non – perishable products like bamboo bag, plastic containers, artificial jewellery, dress materials, toys, handicrafts etc., and therefore such non - perishable items could be sold at a later date. These products can be kept for a longer time and therefore there is no

waste. All the other products cannot be stored and therefore all the other vendors wasted products like fruits, vegetable, flower, and food. Among the selected vendors nearly 43.2 percentage of women vendors who sold food items had to waste food. The cooked items cannot be served the next day and hence it had to be wasted. But certain food likes idly and rice prepared at night is reheated the next day morning and this was brought for sale. The plain rice comes out as color rice by adding tamarind or tomato and since it is in smaller quantity it could be sold off. Apart from the regular customers many others also buy food and the vendors prepare an extra quantity normally. In case the customers do not turn up the food gets wasted.

Walsh John (2010) found that a common problem faced by vendors were excess of stock of goods like fruits and vegetables at the end of the day. He also pointed out that since some of the goods being traded are seasonal in nature, the vendors are subject to poverty. Fruit vendors and flower vendors also experience wasting of their produces. The ripened fruits are to be thrown off and this causes wastage. The same is the case with flower vendors also. Only 10 vegetable women vendors wasted their produce as it is not good for sale. When there is excess supply of commodities the normal course is to keep it for a longer time and by night they sell it at a lesser price. All the vendors experienced this. The study pointed out that around 257 (57.8percentage) women sold their goods at lower price. Among them 64.9 percentage were flower vendors followed by vegetable vendors and fruit vendors. The women who sold non - perishable items were not in a hurry to sell of everything and so 70 women used to take product back home or keep it in the vending place itself and safeguard it properly. Around 97 women had the habit of keeping the products at home when it is not sold, thinking they can dispose it off the next day. This includes all vendors and to some extent fruits and some vegetables could be kept for two to three days but food and flowers had to be wasted.

Figure 13



Working Days

Though vending is a continuous activity which can be carried out all days the of the month, there are some who take leisure from their work periodically. This depends upon the nature of the product sold, the season, the climate and environment. In the case of fruits, flowers and vegetables the business had to be continuous because the products are perishable. Once the goods are taken, they have to sell the entire products and cannot keep it for the next day. Vegetables and fruits can be kept for a day or two but not flowers. Selling of food and non - perishable items depends upon the nature and mind set of the vendor. Since food items are prepared at home by themselves, there is every possibility of taking leisure in case of any emergency, sickness or other eventualities. Those selling non - perishable items like bamboo bag, plastic containers, toys, textiles, bags, slippers, small household articles etc. can keep the products for a longer time and it is more convenient for them to take off from their business activity. The details of the working days of the selected sample are given in the table below.

Table 14
Number of days worked per month

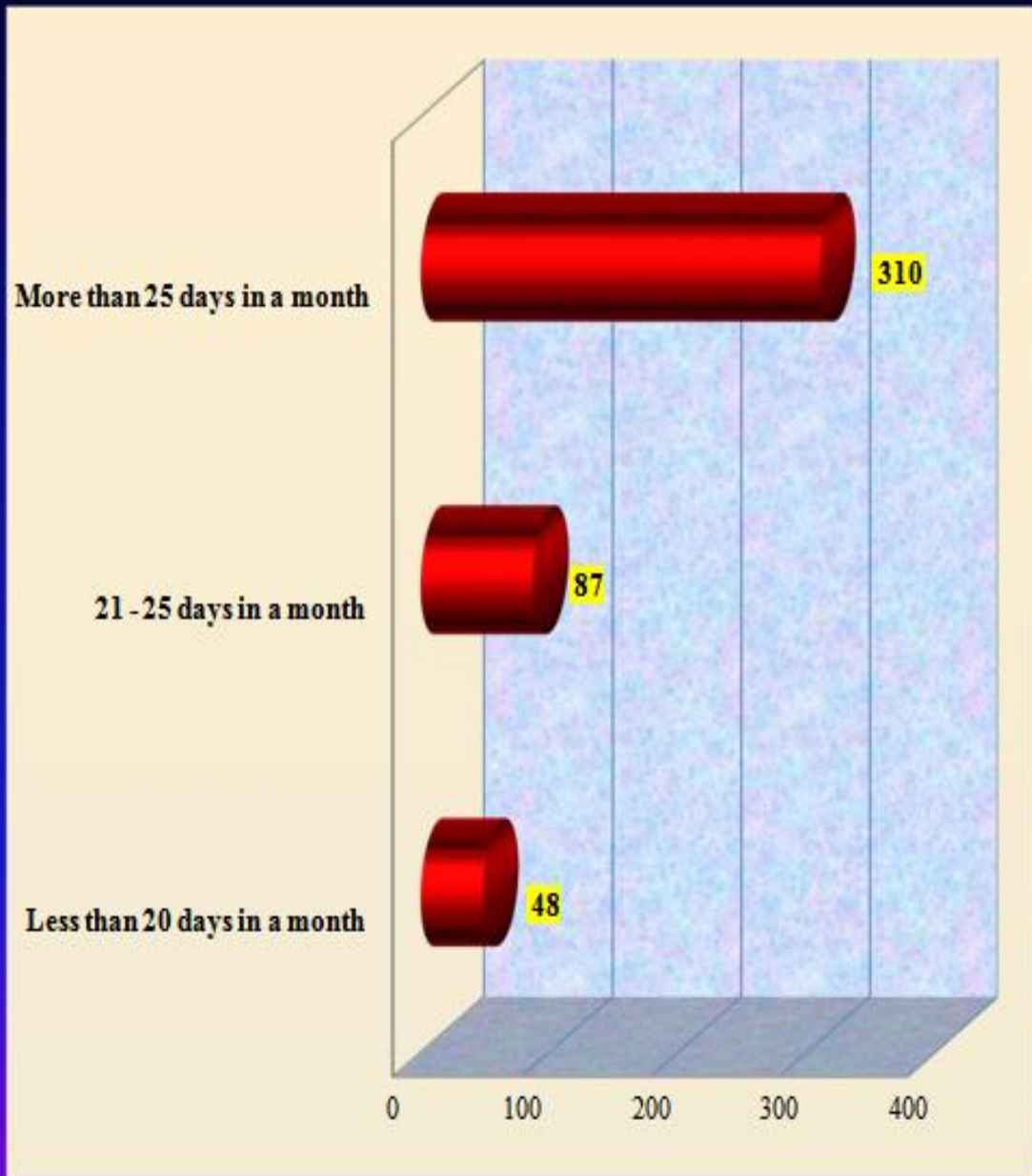
No. of Days	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20 days in a month	10	10.9	11	12.9	6	6.3	12	12.6	9	11.2	48	10.8
21 - 25 days in a month	20	21.9	14	16.4	22	23.4	17	17.8	14	17.5	87	19.5
More than 25 days	61	67.0	60	70.5	66	70.2	66	69.4	57	71.2	310	69.7
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The above table reveals that nearly 70 percent of the entire women vendors who were selected for the study work for more than 25 days a month. Around 19.5 percent work for 21 to 25 days and 48 respondents work for less than 10 days. In all the categories nearly 69.7 percent respondents worked for more than 20 days. A very less percentage worked for less than 20 days. This shows that women vendors are very hard working and industrious. It is the economic need which makes them work for longer period and if they do not work, they lose the amount which they otherwise would earn on a particular day.

Figure 14

Number of Days Worked Per Month



Working Hours

Considering the working environment, many street vendors work long hours at the same site on daily basis while other vendors move to two or more sites to grab the opportunity to sell to their products. Working hours is a matter of concern especially for women. Women cannot work for long period as they have to look after the family and do many households chores. The working hours of the selected vendors is given in the following table.

Table 15
Working Hours per day

Hours worked per day	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Below 8 hours	88	96.7	54	63.5	79	84.0	30	31.6	37	46.3	288	64.7
8 – 16 hours	3	3.3	31	36.4	0	0.0	47	49.5	43	53.7	124	27.8
More than 16 hours	0	0.0	0	0.0	15	15.9	18	18.9	0	0.0	33	7.4
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The number of working hours is divided into three divisions as depicted in the above table. A majority (65 percentages) were observed to be working for less than eight hours and 28 percentage worked for 8 – 16 hours and a minority worked for more than 16 hours. Among the women vendors, 97 percentages of fruit vendors worked for less than eight hours and this was followed by flower vendors (84 percentages). Since flowers cannot be kept for more hours, they finish their work soon. However, 27.8 percent were working for more than 16 hours. This is because those flower vendors also sell some type of leaves and flowers which are normally used for pooja in the house or temples. This will last for one day and when the stock is not completed, they go around certain house or people who came to temple also buy and this makes the vendors to wait and work for longer hours. Women vendors who sell food also work for long hours. They

get up early in the morning and start cooking and these foods need to be packed and supplied at regular points. Since they make breakfast, lunch and dinner they have to work for long hours. Around 18 women food vendors were working for more than 16 hours and 47 women food vendors work for 8 – 16 hours per day. **Perdigon Grace (1986)** in his study pointed out that the vendors sold food every day of the week, putting in 12 or more hours of work per day.

Working condition

Working conditions refers to the working environment. In organised sector it covers matters like the organisation of work and work activities; training, skills and employability; health, safety and well – being; and working time, leisure and many other facilities.

Licence is an important aspect which permits any enterprise to start their business. It is a condition, right from the beginning to have a licence to start any business big or small. Licence Raj was so prominent in the early days and even for a small item we had to obtain licence. Now there is freedom to start a business especially at a smaller level without much restriction in the form of licence from the government. The government had been issuing licence for street vendors also and in the current study some women vendors had licence to start and continue business. This gives them added strength to carry on the business. Among the vendors who were selected for the study while some had licence, few did not hold it. The details are illustrated in the table below.

Table 16
Number of license holders

No. of license holders	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Other vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Yes	56	61.5	49	57.6	50	53.2	66	69.5	53	66.3	274	61.5
No	35	38.5	36	42.4	44	46.8	29	30.5	27	33.7	171	38.4
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The table shows that nearly 62 percentage of the women vendors have license while the others did not hold. Among the license holders it was food vendors (69.5 percentage) who were on the top followed by vendors who sold non – perishable items. The food vendors had to be extra careful as they deal with food, because while policemen or other officials visit, the licence holders have some hold or it is an authentic authority they exercise. However, there are many

without license. They do not regularly do the vending in the same place. These women sell products near their home or sometimes right in front of their house. The flower vendors or vegetable vendors put a small table or a mat to spread their products for sale. So they do not intent taking a license.

Classification of vendors and their area of vending

Street vendors could be stationary and occupy space on the pavements or other public/private areas, or could be mobile, and move from place to place carrying their wares on push carts or in cycles or baskets on their heads. The Government of India has used the term 'urban vendor' as inclusive of both traders and service providers, stationary as well as mobile. The present study has considered two types of vendors like mobile vendors – vendors who go around the streets and lanes in vehicles are push cart and sell their produces. The other group are those who are engaged in staying in one place and doing vending activity or they are the stationary vendors.

The vendors who sold food items prepare the food at home and bring to a place for sale. Nature of vending place for this particular group is their vehicle which is mostly a Maruthi van. Most of the flower vendors, vegetable and fruit vendors had permanent set up in the form of a shop or an outlet near their own house where they would sell their products.

Table 17
Nature of vending place

Type of vendors	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	percent	Number	Percent
Stationary	50	54.9	57	67.0	63	67.0	60	63.1	48	60	278	62.4
Mobile	41	45.0	28	32.9	31	32.9	35	36.8	32	40	167	37.5
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The vending place of women vendors were mostly bus stand, near railway station, in front of temples, near IT offices or where there is large footage. In the study most of the women vendors were found in the above places. For the purpose of the study, we have indicated stationary and mobile work spots of the vendors and this is given as follows. Among the entire sample taken nearly 62.4 percentages of women vendors had stationary set up. They have established their own shop or a small shed where they bring their produce for sale. They are small vendors and they keep moving from place to place. If there is any special function or marriage in a temple the flower vendors and fruit vendors would bring their produce for sale. Since many people come to this place, these vendors will have large number of customers on such selected days. Around 167(37.5 percentage) women vendors did mobile vending. They put their products in a cart or in a Maruthi van and take to different places for sale.

FACTORS DETERMINING VENDING PATTERN – DISCRIMINANT ANALYSIS

To identify the factors determining the vending pattern of women street vendors, discriminant analysis was employed. The street vendors were classified as stationary and mobile vendors. If they move from one place to another in vehicles in order to sell their product, they are mobile vendors. On the other hand, there are few vendors who have permanent shed to do their business who remain as stationary vendors. Among the selected sample 278 women were stationary and 167 were mobile vendors. The socio-economic factors such as years of experience, working hours, investment, distance of vending place from home, age, size of the family, type of family, education and monthly income were hypothesised as the determinants of pattern of vending.

Initially, to identify the factors which discriminated the pattern of vending, the mean and standard deviation were calculated and given in the table below

Table 18**Mean and Standard Deviation of the Selected Variables in the Discriminant Function**

Factors	Mobile vendors		Stationary vendors	
	Mean	Standard deviation	Mean	Standard deviation
Years of experiences (X1)	2.96 (9.97)	0.864	18.67	0.788
Working hours (X2)	8.1	0.467	15.2	0.822.
Investment (Rs.) (X3)	800.5	0.477	1600.6	0.893
Distance of vending place from Home (Kilo meters) (X4)	3.1	0.343	7.1	0.490
Age(Years) (X5)	51.3	0.922	53.2	0.992
Size of the family (numbers) (X6)	3.13	0.871	3.58	1.169
Type of family				
Percentage of separated or widows	75.3	0.610	77.1	0.31
Percentage of women with nuclear or joint family (X7)	24.7	0.59	22.9	0.234
Education qualification (years) (X8)	9.5	0.703	11.2	1.071
Monthly income (in Rs.) (X9)	5100.5	0.671	10200.8	0.850

Source: Estimates based on field Survey, 2019

The above table reveals that the mean years of experience, working hours, investment, distance of vending place from home, age, size of the family, mean percentage of women vendors either widows or separated, education and mean monthly income were higher for stationary vendors compared to mobile vendors.

To test the above mean difference in the selected factors which discriminated the pattern of vending, the Wilk's lambda (U - statistics) and its equivalent univariate F – test (one – way analysis variance) were carried out. The results of wilk's lambda are shown in the table below.

Table 19
Wilk's lambda (U - statistics) of selected variables

Factors	Wilk's lambda	F – ratio	Significant
Years of experience (X1)	0.933	31.919	.000
Working hours (X2)	0.945	25.615	.000
Distance of vending place from home (X3)	0.916	40.655	.000
Age (X4)	0.907	45.501	.000
Size of the family (X5)	0.955	20.977	.000
Type of family (X6)	0.998	0.843	.359
Educational qualification (X7)	0.791	117.206	.000
Monthly income (X8)	0.835	82.352	.000

Source: Estimates based on field Survey, 2019

When the value of wilk's lambda approaches one, there is no significant difference between the means of two groups and vice versa. The estimated values of wilk's lambda of all the variables were statistically significant except type of family. It revealed that there was significant mean difference in the variables between mobile vendors and stationary vendors. Next step in the discriminant analysis is the estimation of pooled correlation between discriminating variables and canonical discriminant function. The results of pooled correlation are given in the following table.

TABLE 20**CORRELATION BETWEEN DISCRIMINATING VARIABLES AND CANONICAL DISCRIMINANT FUNCTION**

Factors	Correlation co-efficient	Rank
Education qualifications (X1)	-0.629	1
Investment (X2)	-0.537	2
Age (X3)	-0.392	3
Distance of vending place from home (X4)	0.370	4
Years of experience (X5)	-0.328	5
Monthly income (X6)	-0.298	6
Working Hours (X7)	-0.294	7
Size of the family (X8)	-0.266	8
Type of family (X9)	-0.053	9

Source: Estimates based on field Survey, 2019

The correlation co – efficient were ranked according to their contribution in the discriminant function. It was apparent from table that the education qualification was ranked first in discriminating the vendors into mobile and stationary followed by investment and age. On the other hand, the type of family was the least important in discriminating the vendors into mobile and stationary vendors.

The next step in the discriminant analysis was the estimation of relative discriminating power of the variables in discriminating the vendors into mobile and stationary. The results of relative discriminating power of the variables are shown in table.

Table 21**Relative discriminating power of variables**

Factors	Unstandardized discriminant co-efficient	Relative discriminant power
Educational qualifications (X1)	-0.1075226	2.2757
Investment (X2)	0.274350	3.7509
Age (X3)	0.458051	12.1209
Distance of vending place from home (X4)	-1.072008	11.8197
Years of experience (X5)	0.585836	16.5358
Monthly income (X6)	-0.296053	5.8756
Working Hours (X7)	0.552098	1.2175
Size of the family (X8)	0.604647	24.5334
Type of family (X9)	0.538961	0.0276

Source: Estimates based on field Survey, 2019

The relative discriminating power of size of family was 24.53 percent. This was the dominant factor in discriminating the vendors into mobile and stationary. The next important factor in discriminating the vendors into mobile and stationary was years of experience. The least important factor was the type of family in discriminating the vendors into mobile and stationary.

Rent paid per month

Rent is an amount paid to the owner for occupying the dwelling place. In the case of women vendors who were selected for the study, while some of them conducted their business in their own place, many had to occupy sites in the roads or streets to sell their products. The details of the rent paid by the women vendors are given in the following table.

Table 22
Rent paid per month

Rent	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Below Rs. 200	20	21.9	10	11.7	19	20.2	20	21.0	22	27.5	91	20.4
Rs. 200 - 300	10	10.9	12	14.1	2	2.1	1	1.0	10	12.5	35	7.8
Rs. 300 - 400	11	12.0	6	7.0	10	10.6	5	5.2	0	0.0	32	7.9
Above Rs. 400	0	0.0	0	0.0	0	0.0	9	9.4	0	0.0	9	2.0
Not paying rent	50	54.9	57	67.0	63	67.0	60	63.1	48	60	278	62.4
Total	91	100	85	100	94	100	95	100	80	100	445	100

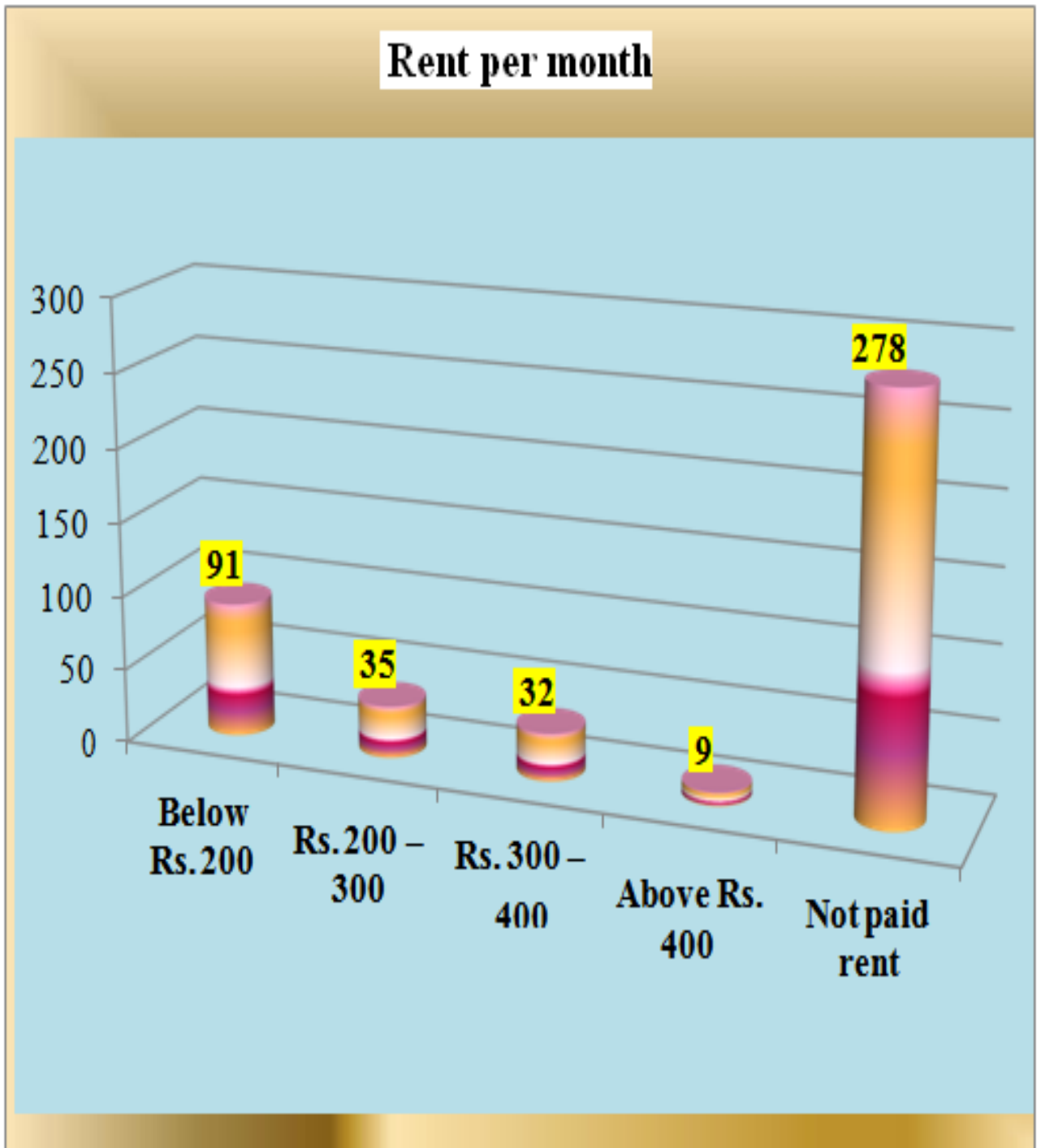
Source: Field Survey (2019)

The above table reveals that 278 women vendors occupied their own places while others had to give rent. Nearly 54.9 percentage of fruit vendors and 67 percentage of flower vendors did not pay the rent, while it was around 60 percentage in the case of other vendors who did not pay the rent. This shows that they all had their own vending place. Some of them occupied sites near their house or right in front of their house. Vegetable vendors and flower vendors found it very easy to do their business because they can do their vending activity and also look after the work at home. Food vendors and those who sell non - perishable items do put up a shed near their house and carry on their business, but they also carry it wheels at peak hours. However, 167 women had to pay some rent for occupying the rented places. It is not a pucca shop which is protected from rain and shine and since it is closed type certain goods can be stored. While flowers cannot be stored, some vegetables like potato, onions and yam can be stored for few days. Food vendors keep certain provisions like, oil, pulses, cereals, masalas and the extra stock can be stored in this place.

The above table indicates that overall, 167 respondents were paying rent and majority (278 respondents) had free access for their vending places. Among 91 respondents who were fruit vendors, 41 respondents were paying rent and 50 respondents (54.9 percentage) had free access to do sales of their products in the market. There were 85 respondents who sold vegetables and

majority of them i.e., 57 respondents or 67.0 percentage of them were free to occupy the place for selling their products. The remaining three groups of vendors were more or less of the same number who had to pay rent for making use of area for selling their products.

Figure – 15



Daily Income of the respondents

The daily income of the selected women vendors is considered because they belong to the informal sector and it is better to take the daily income as many of them consider this as an important means for their survival. The vendor's income that they earn every day is found out and this is depicted in the following table.

Table 23
Daily Income

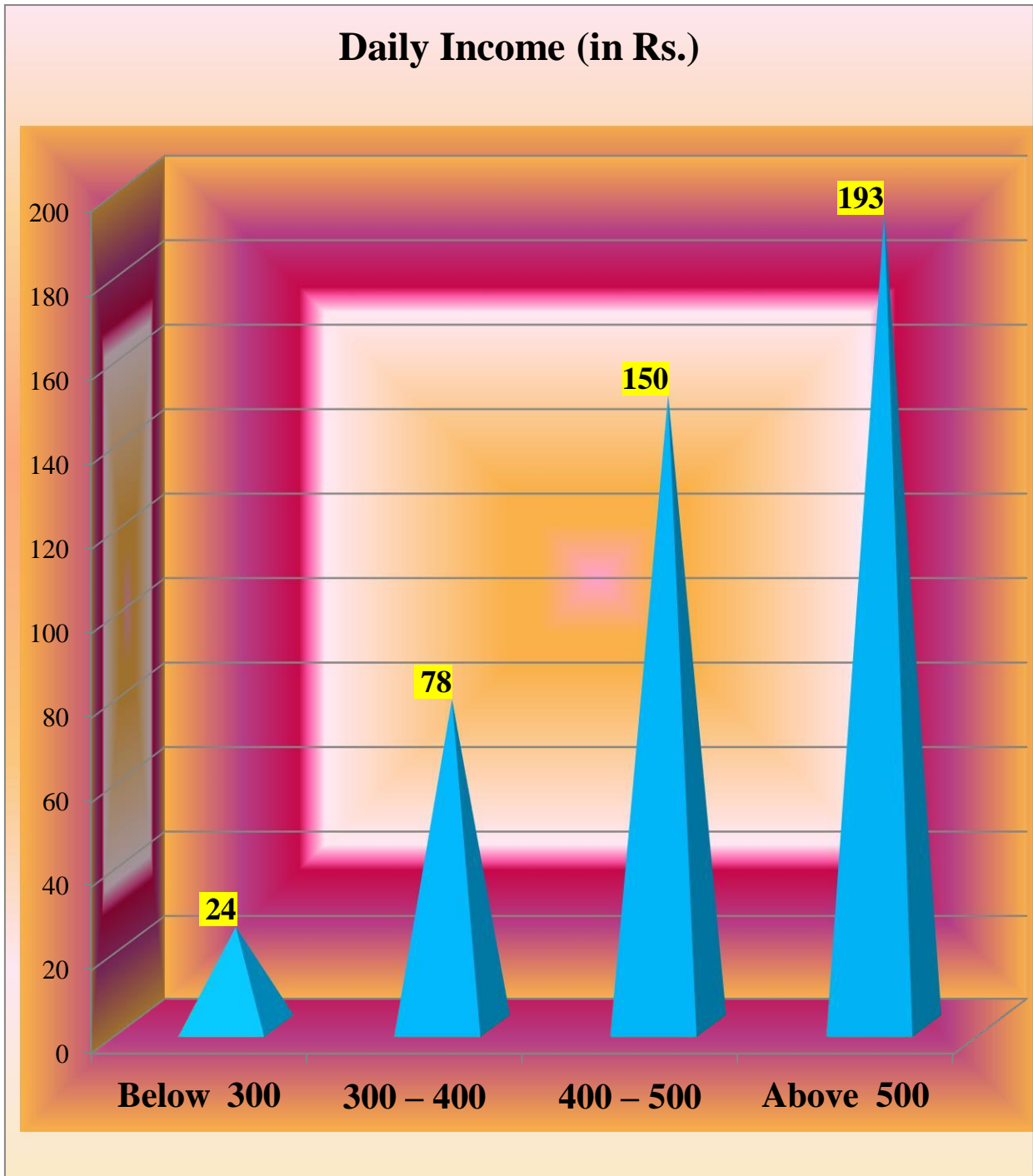
Daily income (inRs.)	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Below 300	10	10.9	0	0.0	1	1.1	2	2.1	11	13.7	24	5.4
300 – 400	25	27.5	14	16.5	23	24.5	6	6.3	10	12.5	78	17.5
400 – 500	33	36.3	38	8.5	33	35.1	41	43.1	5	6.2	150	33.7
Above 500	23	25.3	33	38.8	37	39.4	46	48.4	54	67.5	193	43.4
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The study classified daily income into different categories as below Rs. 300, Rs.300 to 400, Rs.400 to 500 and above Rs.500. The above table reveals that 193 (43 percentage) women vendors were getting above Rs. 500 daily and 150 (34 percentage) were getting between Rs. 400 to 500. Only 24 women were getting below 300 Rs. per day and 78 got an income to a level of Rs. 300 to 400. Among the vendors while 67.5 percentage who sold non - perishable items received above Rs. 500 it was less in number in other groups. The daily income to the tune of Rs. 400 to 500 were received by 8.5 percentage of vegetable vendors, while 43.1 percentage of food vendors and a 36.3 and 35.1 percentage of fruit vendors and flower vendors earned this amount respectively. The level of income below Rs. 300 per day was earned by 24 women (5.4 percentage). There were 10 fruit vendors and 11 women vendors who sold non - perishable items who belonged to this category. This amount is very less and mostly it is with these daily receipts that they purchase goods for the next day. However, barring a very tiny proportion

of women all the rest are getting a higher income per day. The other women vendors are in a better position and their daily income helps them to continue their business and also have a better life. A study by Bhat and Nengroo (2013) pointed out that people who were selling toys earned Rs. 200 to 300 per day. In the current study those vendors who were selling non - perishable items which includes toys had a higher level of income. Perdigon Grace (1986) in his study mentioned that the daily net income of the food vendors ranged from a low Rs.10 per day to as higher than Rs.500 per day and it is street vending which is the source of family meals.

Figure - 16



- **The distance of vending place from home**

Vending place has a major impact on the business or on the profit earned by vendors. In busy area there would be very swift activities and more people will be thronging and hence the demand for products like snacks and food and flowers and fruits will go up. During festival times or on auspicious days temples would be flooded with people and demand for fruits, flowers, and for non - perishable items like toys, bags, baskets or such small items will be high. If vending place is close to their house, it is easy for women vendors to carry on the work. The distance between vending place and home is given in the following table.

Table 24
Distance of Vending Place from home

Distance	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
less than 2kms	32	35.2	21	24.7	28	29.8	43	45.3	38	47.5	162	36.4
2 – 4 kms	14	15.4	12	14.1	13	13.8	29	30.5	12	15	80	17.9
4 - 8 kms	15	16.5	16	18.8	17	18.1	7	7.4	12	15	67	15.1
more than 8kms	30	32.9	36	42.3	36	38.2	16	16.8	18	22.5	136	30.6
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

From the table it is clear that 162 women vendors had their vending place in less than two kms while 80 of them travel two to four kms, 67 travel four to eight kms and remaining 136 women have to travel more than 8 kms, from their residence to their work spot. Around 42 percentage of vegetable vendors and 38 percentage flower vendors and 33 percentage of fruit vendors travel a long distance. Since, buses are available to far off places it is easy for women to travel and be in their work place. Only the food vendors prepare the food and bring it to the selling spot. Those who sell non - perishable items, like toys, bags, baskets or such small items bring it to the vending place and give it to the vendors and they take it and sell in small quantity.

Mode of travel

Vendors resort to different mode of travel to bring their products from home. In Coimbatore the bus services are very good and it helps people to go from place to place without much difficulty. Added to that there is plenty of auto rickshaws and call taxi that is available at any time of the day. Also, some use their own vehicle to transport goods. Some vendors whose vending place is close to their residence do walk to the work spot. The modes of travel of the selected vendors are given in the following table.

Table 25
Mode of travel

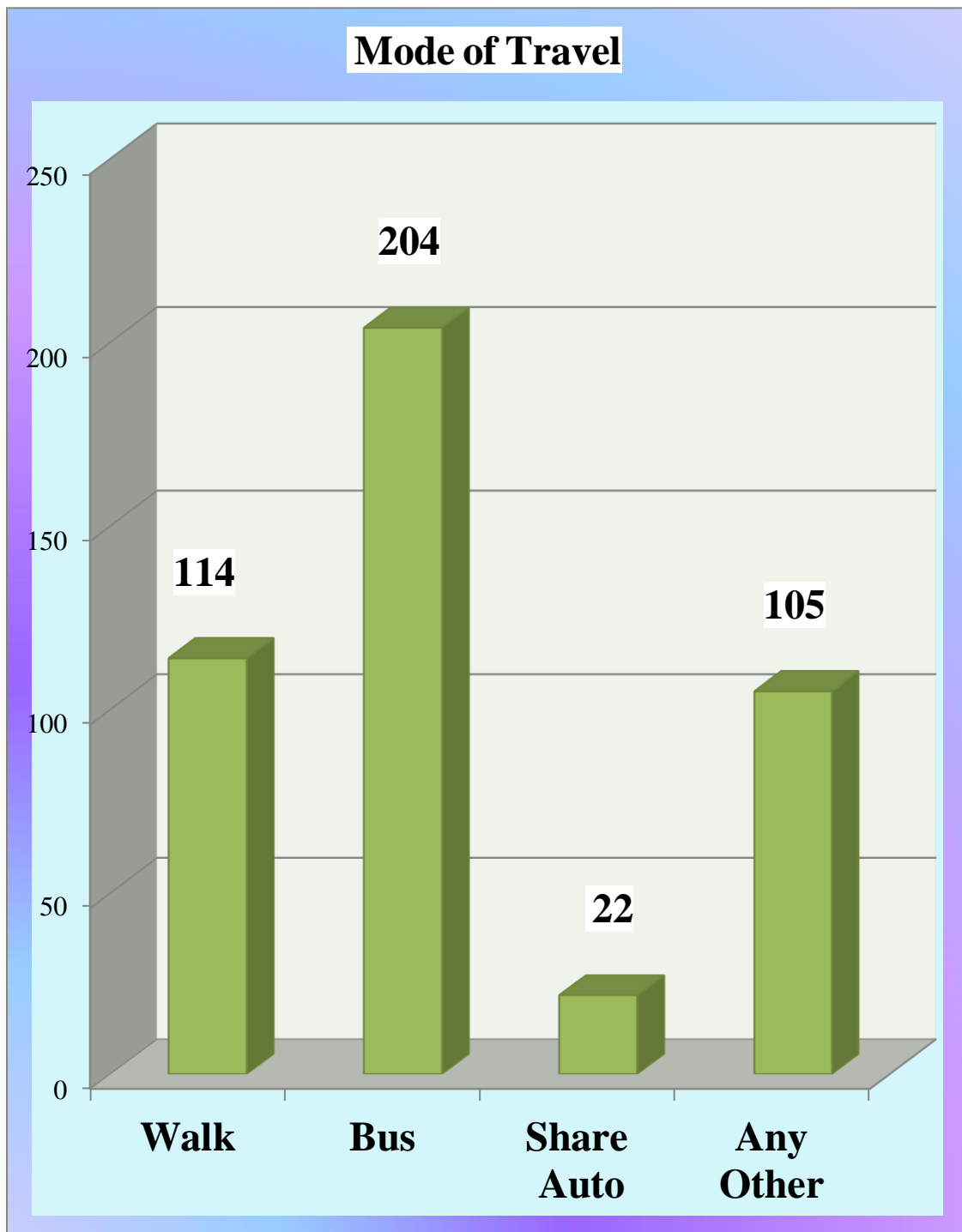
Vendors	Walk	Bus	Share auto	Any other	Total
Fruit vendors	36 (39.5)	35 (38.5)	0 (0.0)	20 (21.9)	91 (100)
Vegetable Vendors	26 (30.6)	49 (57.6)	4 (4.7)	6 (7.1)	85 (100)
Flower Vendors	12 (12.7)	53 (56.4)	0 (0.0)	29 (30.8)	94 (100)
Food vendors	22 (21.3)	35 (7.8)	8 (8.4)	30 (31.5)	95 (100)
Non - perishable items vendors	18 (22.5)	32 (40)	10 (12.5)	20 (25)	80 (100)
Total	114 (25.6)	204 (45.8)	22 (4.9)	105 (23.5)	445 (100)

Source: Field Survey (2019)

Majority of women 204 (45.8) used to bring their produce from home to the vending place by bus. The vendors have to take ticket for them and also for the produce. If it is vegetable or fruit or any such items, these products are charged separately. So, a vendor coming from far off place use this mode and it works out to be cheaper. The vegetable vendors come to the whole sale market and get goods at cheap rate, dump it in the bus and go to their respective vending place. For many, their home itself is the vending place and it is very convenient for them. Those using bus facilities are to the tune of 35 (38.5 percentage) fruit vendors, 49 (57.6 percentage) vegetable vendors, 53 (56.4 percentage) flower vendor, and 32 (40 percentage) vendors who sold non - perishable items. It could be seen that 114 (25.6 percentage) vendors just walked to their work spot. For women this was very convenient. When all the products are sold off, they can go home and carry on with other household chores. Only 22 (21.3 percentage) used an auto to transport their goods. Nearly 105 (23.2 percentage) vendors used their own two-wheeler or four-

Wheeler to transport their goods. These days even poor people possess a two-wheeler or a four-wheeler. Even if there is no money at hand to purchase a vehicle, they get loan from a bank or any financial institutions or other agency to buy the vehicle and the amount is repaid in instalments. Somehow these vendors manage to run the show. Having their own vehicle is a great blessing as they can go anywhere at any time. Among the women vendors, the husbands help them to bring their produce to the vending place.

Figure – 17



Support from the family

Women empowerment is a jargon that is echoed all over the world for quite some time. In India the situation is not different. Women have entered into all types of activities. The educated women are able to get into good profession and this enables them to lead a better life. But women who are illiterate or in the backward status economically and socially are deprived of the benefits that accrue to the highly educated women. Under such circumstances the women who are not educated enter into some kind of unskilled jobs which are mostly found in informal sector. When women enter into any kind of job. While starting their own enterprise they get financial support from any of them. Apart from financial help they also need Physical, mental and emotional support. In the current study we have selected women vendors who are involved in selling different types of products. The study examined the various sources of help received by the women vendors and this is portrayed in the table below.

Table 26
Support from the family

People who supported	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Other vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Parents	0	0.0	0	0.0	7	7.5	48	50.5	26	32.5	81	18.2
Husband/Children	74	81.3	84	98.8	87	92.6	47	49.5	37	46.3	329	73.9
Friend	0	0.0	0	0.0	0	0.0	0	0.0	17	21.3	17	4.7
Any other	17	18.7	1	1.1	0	0.0	0	0.0	0	0.0	18	4.0
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field Survey (2019)

The major source of help received by the women vendors were from husband and children. The study pointed out that 329 (73.9 percentage) women got support from husband and children. The vegetable and flower vendors were the maximum who received support from husband and children while for the others only of half them got support from the above sources. Nearly 1/5th of the selected sample was able to get help from their parents in that 50.5 percentage of the food vendors and 32.5 percentage of vendors who

sold non - perishable items got help from parents. In the study there were widows and also women who were separated from husbands and so it was this group of women vendors who received help from parents. Also, the parents take interest and do care their children even after marriage. So when starting this venture many parents helped their children by giving financial assistance and physical support. Many women started business with the parents help and they were of great strength in times of need. Apart from this, friends also helped the women vendors to start and run the business.

Work place amenities

The street vendors do not have basic sanitation facilities at their working places. Most of the vendors carry drinking water from their home and the rest purchase from shops. There are no toilet facilities. The women are experiencing this problem more acutely because they cannot use the open place. Even if it is urgent, the local people stop them. The problem of electricity also persists at the working place. Some of the problems encountered by the women vendors at the work spot are shortage of drinking water, lack of toilet facility, waste disposal, congested working place, absences of shed and poor sanitation. While some vendors had certain facilities many did not enjoy such benefits. Therefore, the problems faced by the women vendors were classified into five scales such as strongly agree, agree, neutral, disagree, strongly disagree and the views expressed by them is presented in the table below.

Table 27
Work place amenities

Particulars	Indicators	Strongly agree		Agree		Neutral		Disagree		Strongly dis-agree	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Fruit vendors	Water	14	15.3	18	19.7	21	23.1	23	25.2	15	16.4
	Toilet	3	3.3	20	21.9	22	24.1	23	25.2	23	25.2
	Shed	7	7.6	8	8.7	32	35.1	19	20.8	25	27.4
	Adequate space	14	15.3	21	23.1	15	16.4	23	25.2	18	19.7
	Poor sanitation	11	12.1	21	23.1	21	23.1	25	27.4	13	14.2
	Waste disposal	10	10.9	22	24.1	25	27.4	19	20.8	15	16.4
	Street lighting	7	7.6	15	16.4	23	25.2	26	28.5	20	21.9
	Congested working place	14	15.3	13	14.2	21	23.1	21	23.1	22	24.1
Vegetable vendors	Water	16	18.8	14	16.4	25	29.4	16	18.8	14	16.4
	Toilet	7	8.2	18	21.1	12	14.1	29	34.11	19	22.3
	Shed	8	9.4	7	8.2	32	37.6	18	21.1	20	23.5
	Adequate space	23	27.0	13	15.2	11	12.9	21	24.7	17	20
	Poor sanitation	14	16.4	25	29.4	6	7.0	13	15.2	27	31.7
	Waste disposal	12	14.1	13	15.2	32	37.6	17	20	11	12.9
	Street lighting	2	2.3	18	21.1	18	21.1	29	34.1	18	21.1
	Congested working place	8	9.4	10	11.7	23	27.0	21	24.7	23	27.0

Flower vendors	Water	16	17.0	14	14.8	29	30.8	10	10.6	25	26.5
	Toilet	13	13.8	9	9.5	10	10.6	42	44.6	20	21.2
	Shed	15	15.9	3	3.1	30	31.9	15	15.9	31	32.9
	Adequate space	30	31.9	23	24.4	12	12.7	12	12.7	17	18.0
	Poor sanitation	35	37.2	24	25.5	8	8.5	10	10.6	17	18.0
	Waste disposal	19	20.2	9	9.5	28	29.7	14	14.8	24	25.5
	Street lighting	9	9.5	16	17.0	16	17.0	37	39.3	16	17.0
	Congested working place	14	14.8	9	9.5	29	30.8	14	14.8	28	29.7
Food vendors	Water	16	16.8	15	15.7	19	20	17	17.8	28	29.4
	Toilet	6	6.3	15	15.7	17	17.8	29	30.5	28	29.4
	Shed	29	30.5	10	10.5	23	24.2	14	14.7	19	20
	Adequate space	29	30.5	20	21.05	12	12.6	12	12.6	22	23.1
	Poor sanitation	34	35.7	13	13.6	14	14.7	14	14.4	20	21.0
	Waste disposal	42	44.2	12	12.6	18	18.9	10	10.5	13	13.6
	Street lighting	33	34.7	14	14.7	11	11.5	18	18.9	19	20
	Congested working place	17	17.8	19	20	17	17.8	20	21.0	22	23.1

Non – perishable item vendors	Toilet	0	0.0	48	60	4	5	13	16.2	15	18.7
	Shed	0	0.0	5	6.2	7	8.7	14	17.5	54	67.5
	Adequate space	46	57.5	19	23.7	6	7.5	5	6.2	4	5
	Poor sanitation	55	68.7	8	10	8	10	3	3.7	6	7.5
	Waste disposal	6	7.5	30	37.5	4	5	8	10	32	40
	Street lighting	9	11.2	10	12.5	14	17.5	15	18.7	32	40
	Congested working place	23	28.7	13	16.2	4	5	22	27.5	18	22.5

Source: Field Survey (2019)

Water is the basic requirements for any human being and this is a basic requirement which need to be satisfied at all levels. The study found that many of the vendors did lack proper drinking water. More than 15 women among all the vendors strongly agreed on drinking water shortage. However, a few members said that there is no water shortage. Only some vendors of fruits, vegetables, flowers and food expressed that there is poor toilet facility in the work spot. More than 20 women vendors among the above stated group strongly disagreed on the toilet facility that is available to them. The government has constructed several public toilets in many places and the vendors make use of them. In some places it is kept clean, while in certain areas it is not so. In crowded areas like bus – stand and market place the toilet are in a very bad shape. It is not washed and cleaned properly and hence, the usage of this leads to health problems and many women refrain from using public toilet. Many women do not relieve themselves for long time and this has become a habit which will result in health hazards.

Only seven fruit vendors and eight vegetables vendors reported that they have good storing area to keep their products. Flower vendors and food vendors on a greater measure strongly agree on the adequacy of shed. Over 54 vendors who sold non - perishable items strongly disagreed on the availability of shed and further for other problems like adequate space, poor sanitation, and waste disposal, street lighting they strongly disagreed. These vendors have temporary set up in different parts of the city. They are small agents who work under the whole sale business dealers and take products from them in small measures for few days or for a week and sell it on road side. Once all the products are sold off, they take the next slot. Waste disposal is a serious problem faced by everyone in the urban commercial areas. Enormous waste is generated from households, small industries, commercial complexes and malls. Waste collection bins are not adequate and even if it is kept people do not put the waste inside the bins. Many streets and areas are littered and is a threat to both human and animals. Government is taking serious efforts to reduce these problems and there is need on the part of people to realize this issue and act accordingly. Vendors are also equally responsible for littering the areas where they sell their products. The food vendors give food in packets and after eating the food, the packets or containers and plastic or paper cups are thrown in the open areas by the public. Around 42 food vendors strongly agreed that they spoiled the area by throwing all the materials used for packing foods while 13 of them strongly disagreed. The problem of waste disposal was fully realized by fruits, vegetables and flower vendors also. One fourth of the vendors were neutral on this issue.

Street lighting facility is provided by the government for residential and commercial complexes. Though most of the vendors sit in lighted area for their business some of them did not enjoy this benefit. A handful of vendors strongly agreed on lack of street light facility. Those vendors who were using a trolley or any two-wheeler to keep their products, will have a lantern in their vehicle. All the vendors considered for the study expressed that the working area is congested and during peak hours people throng to buy things. During festival times there is a great demand for the products from vendors by all section of the population, and vendors face a great challenge in managing the crowd.

To measure the workplace amenities available in the work area of women street vendors, likert 5-point technique was used. The workplace amenities were measured in terms of water facility, toilet facility, shed, adequate space, poor sanitation, waste disposal, street lighting and congested working place. The respondents were asked to express their views on the amenities available. The following score values were allowed for the responses of the samples like Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), Strongly Disagree (1). The result of the five-point rating is shown in the table below.

Table 28
Work Place Amenities Likert Scaling

Variables		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Mean
Water facility	Frequency	108	40	226	91	180	445	3.44
	Percentage	24.3	9.0	5.8	20.4	40.4	100	
Toilet facility	Frequency	73	95	52	179	46	445	3.07
	Percentage	16.4	21.3	11.7	40.2	10.3	100	
Shed	Frequency	69	92	201	26	57	445	2.80
	Percentage	15.5	20.7	45.2	5.8	12.8	100	
Adequate space	Frequency	61	152	59	93	80	445	2.95
	Percentage	13.7	34.2	13.3	20.9	18.0	100	
Poor sanitation	Frequency	173	103	32	30	107	445	2.54
	Percentage	38.9	23.1	7.2	6.7	24.0	100	
Waste disposal	Frequency	86	95	73	106	85	445	3.02
	Percentage	19.3	21.3	16.4	23.8	19.1	100	
Street lighting	Frequency	51	114	95	145	40	445	3.02
	Percentage	11.5	25.6	21.3	32.6	9.0	100	
Congested working place	Frequency	102	80	90	48	125	445	3.03
	Percentage	22.9	18.0	20.2	10.8	28.1	100	

Source: Estimates based on field Survey, 2019

The women vendors were neutral in the responses for the availability of facilities in the working place such as water facility, toilet, shed, space, sanitation, waste disposal, street lighting and good working place. For the availability of above facilities, the score values ranged between 2.54 and 3.44. It revealed that above facilities were inadequate in the working place.

Problems faced by street vendors

Problems differ according to the type of commodities vendors trade in, the working capital required, the extent and nature of extortion, the space needed to sell and so on. The organizations have to be strong to take care of the vendors. For example, organizing vegetable vendors requires an understanding of their trade, i.e., perishable goods, timely credit support and the seasonality of the commodities and this call for good storage facility.

The street vendor faces several problems in India. The street vendor does not have access to any legal rights, social security, credit, health security, Uncertainty in employment and income, lack of space, eviction, harassment and abasement by civic authorities and lack of infrastructural problems are quite common. De soto (1989), Begari Prasad (2017); Bhowmik, (2000, 2001) many others voiced their opinion on the same line. Lack of proper shed or a storing place is a great impediment the vendors face and this is very acute during the rainy season and in summer season, because the market starts late in the evening and continue for late hours in the night the vendors are forced to sell their produce at a less price. DebulalSaha (2011) in his study pointed out that traders do not have a permanent concrete arrangement, premise nor have any permanent physical store to stock the produces.

The samples selected for the study were in general poor and economically and socially backward. It was the economic need which made them take up vending activity. In spite of the various problems they face they continue to do their vending activity. Some of the major problems faced by the women vendors are listed below. The major problems encountered by the vendors are lack of skill, lack of space, uncertainty and insecurity, paucity of capital, threat from police, heavy competition, bargaining, pollution, transport problem, problem of communication, products getting spoiled, misbehavior of consumers and other kinds of difficulties. These problems are listed in the table below.

Table 29
Problems faced by street vendors

Problems	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non-perishable items vendors		Total	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Lack of skill	86 (94.5)	5 (5.4)	81 (95.3)	4 (4.7)	91 (96.8)	3 (3.2)	95 (100)	0 (0.0)	71 (8.7)	9 (11.3)	424 (95.3)	21 (4.7)
Lack of space	0 (0.0)	91 (100.0)	45 (52.9)	40 (47.1)	65 (69.1)	29 (30.9)	0 (0.0)	95 (100)	80 (100)	0 (100)	190 (42.7)	255 (57.3)
Uncertainty and insecurity	68 (74.7)	23 (25.3)	68 (80)	17 (20)	74 (78.7)	20 (21.3)	76 (80)	19 (20)	67 (83.7)	13 (16.3)	353 (79.3)	92 (20.7)
Lack of capital	18 (19.8)	73 (80.2)	18 (21.2)	67 (78.8)	20 (21.2)	74 (78.7)	22 (23.2)	73 (76.8)	9 (11.3)	71 (88.7)	87 (19.6)	358 (80.4)
Unfavourable working condition	10 (10.9)	81 (89.1)	0 (0.0)	85 (100.0)	0 (0.0)	94 (100.0)	2 (97.9)	93 (97.9)	0 (0.0)	80 (100.0)	12 (2.7)	433 (97.3)
Threat from police and higher authority	91 (100.0)	0 (0)	36 (42.5)	49 (57.6)	17 (18.1)	77 (81.9)	90 (94.7)	5 (5.3)	53 (66.2)	27 (33.7)	198 (44.5)	247 (55.5)
Heavy competition	81 (89.0)	10 (10.9)	85 (100.0)	0 (0.0)	94 (100.0)	0 (0.0)	89 (93.7)	6 (6.3)	24 (30)	56 (70)	373 (83.8)	72 (16.2)
Misbehaviour	69 (75.8)	22 (24.2)	28 (32.9)	57 (67.1)	32 (34.0)	62 (65.9)	51 (53.6)	44 (46.3)	14 (17.5)	66 (82.5)	194 (43.6)	251 (56.4)
Bargaining	91	0	78	7	15	79	88	7	57	23	329	116

	(100.0)	(0.0)	(91.7)	(8.2)	(15.9)	(84.0)	(92.6)	(7.3)	(71.3)	(28.7)	(73.9)	(26.1)
Does not get easy financial assistance from bank	0 (0.0)	91 (100.0)	0 (0.0)	85 (100.0)	0 (0.0)	94 (100.0)	0 (0.0)	95 (100)	0 (0.0)	80 (100.)	0 (0.0)	445 (100.0)
Exposure to all weather conditions	59 (64.8)	32 (35.2)	61 (71.7)	24 (28.2)	53 (56.4)	41 (43.6)	30 (31.6)	65 (68.4)	50 (62.5)	30 (37.5)	253 (56.8)	192 (43.1)
Pollution	91 (100.0)	0 (0.0)	44 (31.7)	41 (48.2)	33 (35.1)	61 (64.9)	60 (63.1)	35 (36.8)	40 (50)	40 (50)	268 (60.2)	177 (39.8)
Lack of Transport facilities	50 (54.9)	41 (45.1)	78 (91.7)	7 (8.2)	52 (55.3)	42 (44.7)	8 (8.4)	87 (91.6)	0 (0.0)	80 (100.0)	188 (42.3)	257 (57.7)
Communication problem	13 (14.3)	78 (85.7)	38 (44.7)	47 (55.3)	29 (30.8)	65 (69.1)	12 (12.6)	83 (87.4)	19 (23.8)	61 (76.2)	111 (24.9)	334 (75.1)
Changing the currency notes and coins	76 (83.5)	15 (16.5)	44 (51.7)	41 (43.6)	56 (59.6)	38 (40.4)	63 (66.3)	32 (33.7)	52 (65)	28 (35)	291 (65.4)	154 (34.6)
Products getting spoiled	81 (89.0)	10 (10.9)	55 (64.7)	30 (35.3)	44 (46.8)	50 (53.1)	45 (47.4)	50 (52.6)	25 (31.2)	55 (68.7)	181 (40.7)	264 (59.3)
Total	91 (100)		85 (100)		94 (100)		95 (100)		80 (100)		445 (100.0)	

Source: Field Survey (2019)

Lack of skill is a major problem reported by 95 percentage of the women vendors. All of them faced this problem and they entered into this job without any skill or previous training. Financial assistance or investing the capital to start the business is very essential. Since, the vendors are poor, they don't get the required capital from bank or other recognized institution. The entire women vendors who were selected for the study expressed this problem and it was very difficult for them to get finance from bank. So, they had other options like getting amount from family members, friends, money lenders and other sources.

The women vendors did not have a clear picture about the continuation of their business. There are lots of hurdles they face every day. Their future is highly uncertain. Sometimes the police chase them or confiscate their products. Since these are perishables, they lose a day's earning. When the goods are taken by the police even their weighing balance will be snatched and they are left with nothing. There were instances, when police would take their goods and doesn't return two – three days or even for more days. These poor people have to be behind them and they miss out all their income for those days. When it happens on and off, they become disgusted and depressed some of them even think of closing down their business itself. Renu (2005) brings out that nearly 95 percent of women street vendors are subject to continuous harassment through extortion or eviction. However, the problem of poverty and other issues arising from this, forces them to continue their business. They are not only uncertain but also insecure regarding their future. Nearly 80 percentage of vendors reported in the affirmative while this question was asked. The most affected group was the vendors who sold non - perishable items to a level of 84 percentage followed by food and vegetable vendors who were to the tune of 80 percentage. Around 79 percentage of flower vendors and 75 percentage of fruit vendors reported the same problems of uncertainty and insecurity.

Communication is necessary and essential for any kind of job. The vendors need to talk and bargain with customers throughout the day and vendors get customers from all sections of population. They speak different languages. People who visit temples come from other states and when they want to buy flowers, vendors find it difficult to communicate. Also, those who sell non - perishable items and fruits also get consumers from different walks of life and from different regions. These vendors locate mostly near temples and bus stand and it is these areas which attract customers. Around 25 percent of the vendors expressed difficulty in expressing or in communicating. In spite, of these problems the vendors continue to be in their work as it is a must to provide for their family.

There are a number of hazards that the vendors face. The top two hazards are threats of eviction by the municipality and bribe payment. The survey has starkly revealed what happens to the poor sections of our society. Even after working for twelve to sixteen hours per day, they don't manage to earn enough to lead a decent life. Moreover, a greater slice of the impoverished income is snatched away from them by the police or the local leaders. Their incomes show a pattern of increase but due to accompanied expenditures which are also on the rise, there has been no change in their lifestyles.

Street vendors are often persecuted, live in uncertainty, and work in poor conditions with little access to infrastructure. They face problems of eviction, bribe payment, inability to access various government facilities, lack of facilities such as toilet, lighting, etc., lack of social security and other similar hurdles. Sruthi et.al, (2010) identified that the biggest problem faced by street vendors is the police and corporation authorities who continuously force them to pay bribes. But it is also the cruellest in terms of competition for urban space, marked by the vendors facing the wrath of police and city governance.

The vendors also experienced problems due to harassment by police. The police ask for money every tenth or twelfth day when they visit the vending site, if vendor fail to pay they verbally and physically abuse the vendors. The police also consume juice and other eatables without paying the price. There is constant competition among the street vendors which at times results in petty fights. Compared to the day time vendors, the frequency of harassment faced by those who carry out vending at night is more.

4.8 Factor Analysis

Lack of skill, lack of space, uncertainty and insecurity, lack of capital, un favourable working condition, threat from police and higher authority, heavy competition, misbehaving, bargaining, does not get easy financial assistance from bank, weather conditions, pollution, transport, communication, changing the currency notes and coins, products getting spoiled were responded as the problems faced by the women vendors in the work place.

To identify the important problem faced by the women vendors factor analysis was carried out. To check the reliability of the statement pertaining to the problems faced by the women vendors, Cronbach's alpha test was applied. To find out the appropriateness and

factorability of the matrix in applying factor analysis, the KMO (Kaiser-Meyer-Olkin Measure) and Bartlett's Test of Sphericity were calculated and the results are presented in the Table – 30.

Table 30
KMO and Bartlett's Test Measures

Cronbach's alpha	0.75
Kaiser – Meyer – Olkin Measure of Sampling Adequacy	.747
Bartlett's Test of Sphericity Approx. chi- square	4341.923
Degrees of freedom	120
Significance level	.000

Source: Estimates based on field survey, 2019

The Cronbach's alpha value for the problems faced by the women vendors was 0.75. It was higher than the recommended level 0.7 by Nunnally, 1978. It indicated that the all the problems mentioned by the women vendors were more reliable to include in the factor analysis. The Kaiser-Meyer-Olkin Measure of sampling (KMO) adequacy was 0.747 which was in accordance with the recommended level 0.6, by Kaiser, 1974. It revealed that the sample size was adequate for applying factor analysis. The Bartlett's Test of Sphericity was statistically significant at one percent level which proved the presence of relationship among the selected problems faced by the women vendors in the working place.

The Table 31 showed the rotated factor loadings, eigen values and the relative explanatory power for the components identified within the datasets. The problems with eigen values greater than 1 were considered for the inclusion in the factor analysis.

Table 31

Component Matrix^a					
	1	2	3	4	5
Lack of skill				.622	
Lack of space		.809			
Uncertainty and insecurity	.656				
Lack of capital	.626				
Unfavourable working condition			.610		
Threat from police and higher authority	.606				
Heavy competition					
Misbehaving	.795				
Bargaining					
Dose not get easy financial assistance from bank					.912
Weather conditions	.791				
Pollution	.816				
Transport		.745			
Communication	.692				
Changing the currency notes and coins	.853				
Products getting spoiled	.828				
Eigen value	5.692	2.190	1.550	1.298	1.013
Percentage of variance	35.574	13.685	9.688	8.110	6.331
Cumulative Percentage	35.574	49.259	58.947	67.057	73.388
Extraction Method: Principal Component Analysis.					
a. 5 components extracted.					

Source: Estimates based on field survey, 2019

Initially there were eighteen problems faced by the working women in the work. They were reduced to five components. The above results showed that factor 1 had significant loadings for nine dimensions namely ‘uncertainty and insecurity’, ‘lack of capital’, ‘threat from police and higher authority’, ‘misbehaving’, ‘weather conditions’, ‘pollution’, ‘communication’, ‘changing the currency notes and coins’, ‘products getting spoiled’. The eigen value of first factor was 5.692. The variables under factor 1 explained 35.574 percent of the variation in the total variance explained. Factor 2 had significant loadings for two dimensions namely ‘lack of space’,

'transport'. These variables explained nearly 13.685 percentage of the variations in the total variations explained. Factor 3 had significant loadings for only one dimensions. It included 'high interest rate' and 'multiple- indebtedness'. The above variables explained 9.688 percentage of variations in the total variance explained. The eigen value of the above factor was 1.550. Factor 4 had significant loadings for another one dimension such as 'lack of skill'. The eigen value of the above factor was 1.298. It explained 8.110 percentage of variation. Factor 5 had significant loading for one dimension such as 'does not get easy financial assistance from bank'. These variables explained 6.331percentage of variation. The eign value of the above factor was 1.013. The cumulative percentage of variation explained by the selected factors was 73.388. It revealed the significant contribution of all factors to explain the problems of women vendors in the working place.

The factor loadings were about 0.8 for the problems such as 'lack of space', 'misbehaving', 'weather condition', 'pollution', 'changes in the currency notes and coins' and 'products getting spoiled loan'. Therefore, the above problems were considered as important in explaining the problems of women in the work place.

Health Status of the Women Vendors

Women health is not only a state of physical well-being it is an expression of many roles she performs as mother, care giver, wage earner and their interaction with the socio and economic as well as cultural circumstances which influence her daily life (Aswathy et.al, 2006). Generally, the health conditions of women workers in India are dismal. It is not a gainsaying that failure in the area of women health care will not only have impact at household level, but will have significant impact in sustainability of economy up to the national level. Health status is hypothesized to be an important direct indicator of welfare, and its possible impact on productivity in developing countries is well realized. Health status can also affect the productivity of households either by limiting productivity during ill – health or increasing it in the absence of ill – health. Morbidity measures include restricted activity days due to illness, the incidence of rate of certain chronic conditions and a self-assessment of health status of a patient. Women in developing countries are often in poor health and are overburdened with work. Most are anemic and many suffer from malnutrition and parasitism and chronic ill health especially, during pregnancy and childbirth. Women's special needs have often been ignored by health planners and women have thus had to bear a disproportionate share of unmet health needs

(Stephen Crystal et.al, 2000). It is an astonishing fact that most of the women working in various fields do not enjoy good health. The health hazards of the women working in the unorganized sector are much higher compared to their counter parts in other sectors. Women enter the paid workforce outside the home; they also suffer negative effects of employment on their health (Baruch et al, 1987). Judith and Clyde (1985) hypothesized that employment may have a positive effect on health by providing opportunities for social support, self-characteristics but the working environment may be harmful to health.

Health status includes the status of illness, fitness or refers to the living stats of the people without disease or infirmities. Many earlier studies Durasamy and Malathy (1995), Idier and Benyamini, (1997), Murray et al.,(1996), have used the self – reported health status by the people as an indicator for the health risk because of its consistency relationship with future, morality in many countries. The reported health status is measured on a scale ranging from 1 to 5; where 1 – Very good, 2 – Good, 3 – Average, 4 – Poor, 5 – Very poor were marked. The health status of the women vendors is presented in the table below.

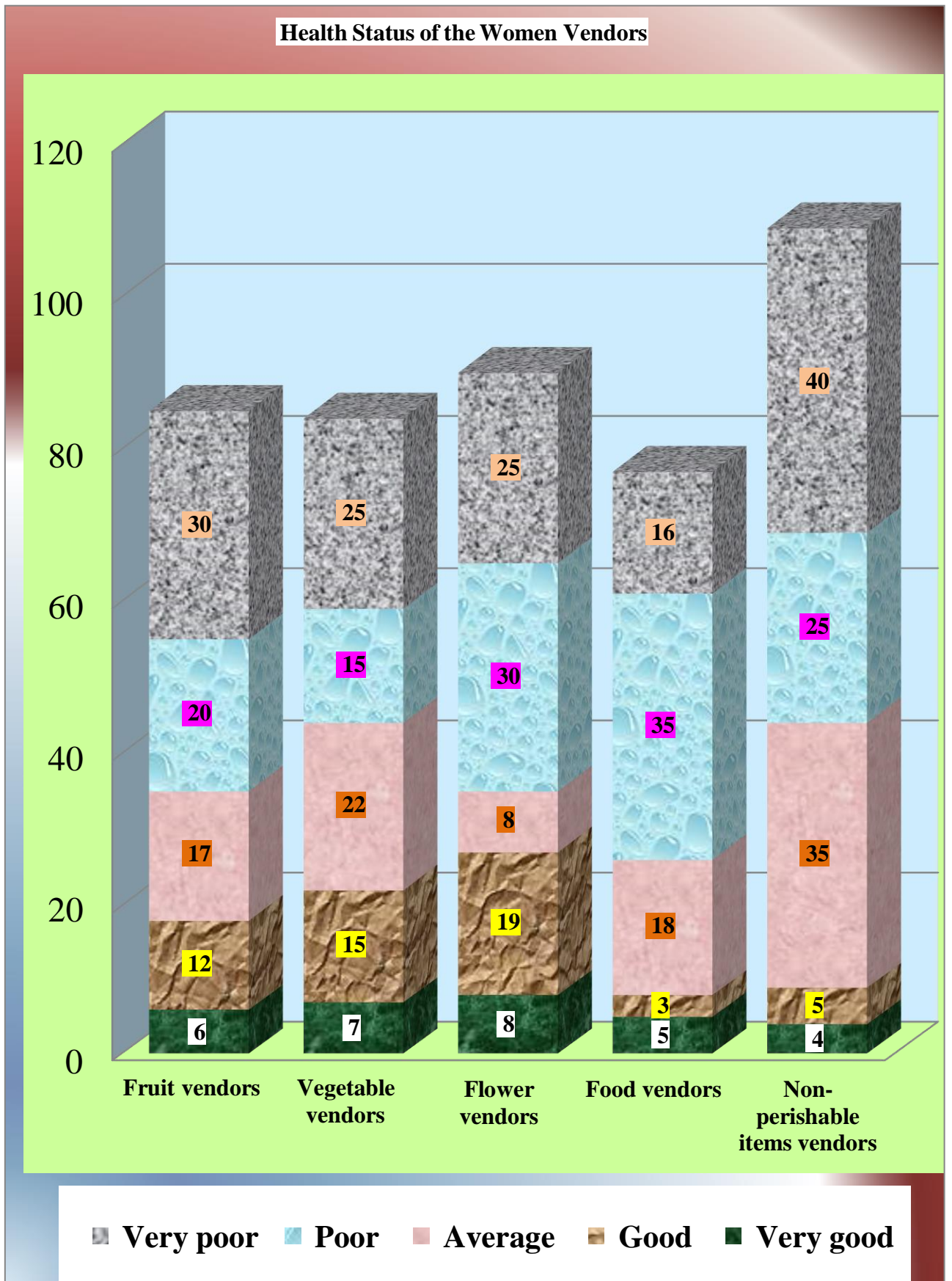
Table 32
Health Status of the Women Vendors

Indicators	Fruit vendors		Vegetable Vendors		Flower vendors		Food vendors		Non - perishable item vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Very good	6	6.5	7	8.2	8	8.5	5	5.2	4	5	30	6.7
Good	12	13.2	15	17.6	19	20.2	3	3.1	5	6.2	54	12.1
Average	17	18.6	22	25.8	8	8.5	18	18.9	35	43.7	100	22.4
Poor	20	21.9	15	17.6	30	31.9	35	36.8	25	31.2	125	28.1
Very poor	30	32.9	25	29.4	25	26.5	16	16.8	40	50	136	30.5
Total	91	100	85	100	94	100	95	100	80	100	445	100

Source: Field survey (2019)

From the above table it could be observed that only 6.7 percent of women workers reported to have had very good health condition, while for (22 .4 percent) the health was reported to be average. Around 12 percent had good health status and for 28 percent it was poor. A cursory look at the table reveals that it was the flower vendors who were placed better in terms of overall health. These women had more independence and freedom to carry on their work and also their food habits seem to be better compared to other groups of women workers.

Figure 18



Association between Education and Health - Chi Square Test

In this section, an attempt was made to examine the association between level of education of street vendors and health status, using Chi – square test. The formula for calculating

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

The hypothesis framed was

Ho: there is no association between the level of education and health status among the selected women street vendors

Ha: there is association between level of education and health status among the selected women street vendors

Table 33

ASSOCIATION BETWEEN EDUCATION AND HEALTH

Variables	χ^2 value	Degree of freedom	P values	Inference
Educational qualification	240.180	4	.000	Rejected Ho

Source: Estimated based on field Survey, 2019

Pearson chi- square value testing to the association between education and health status was statistically significant was 240.180 at 1 percent level of significance. P value is less than 0.05. The null hypothesis was rejected, this indicates that there exists an association between level of education and health issues.

Health Problems

Health problems arise due to lifestyle pattern, food intake, working posture and living atmosphere. The vendors who were selected for the study also had health problems or some illness but that did not deter their work says Nahar et al., (2016), Naila Khan et al., (2018), Husain et al., (2015), and several others pointed out the harmful effect on the health of vendors specially women and therefore it was desired to make them educated and empowered through several programmes to create awareness, and executing government laws for their betterment and improved services and facilities so as to enhance the health and safety of the street vendors.

A striking feature of the street vendors are lesser amount of earning inspite of the heavy risk they have to face in the day to day vending activities. This is very true in the case of vegetable sellers, fruit and flower sellers, as the products do not stand for a long period. Since they work in unhygienic places for a long period without proper food and rest, many of them succumb to health issues. The women vendors do face certain health problems as they are exposed to different kinds of weather condition. They either sit or stand for a long time while selling the products. These affect the women in a great measure. The various health problems faced by the selected women vendors are given in the following table.

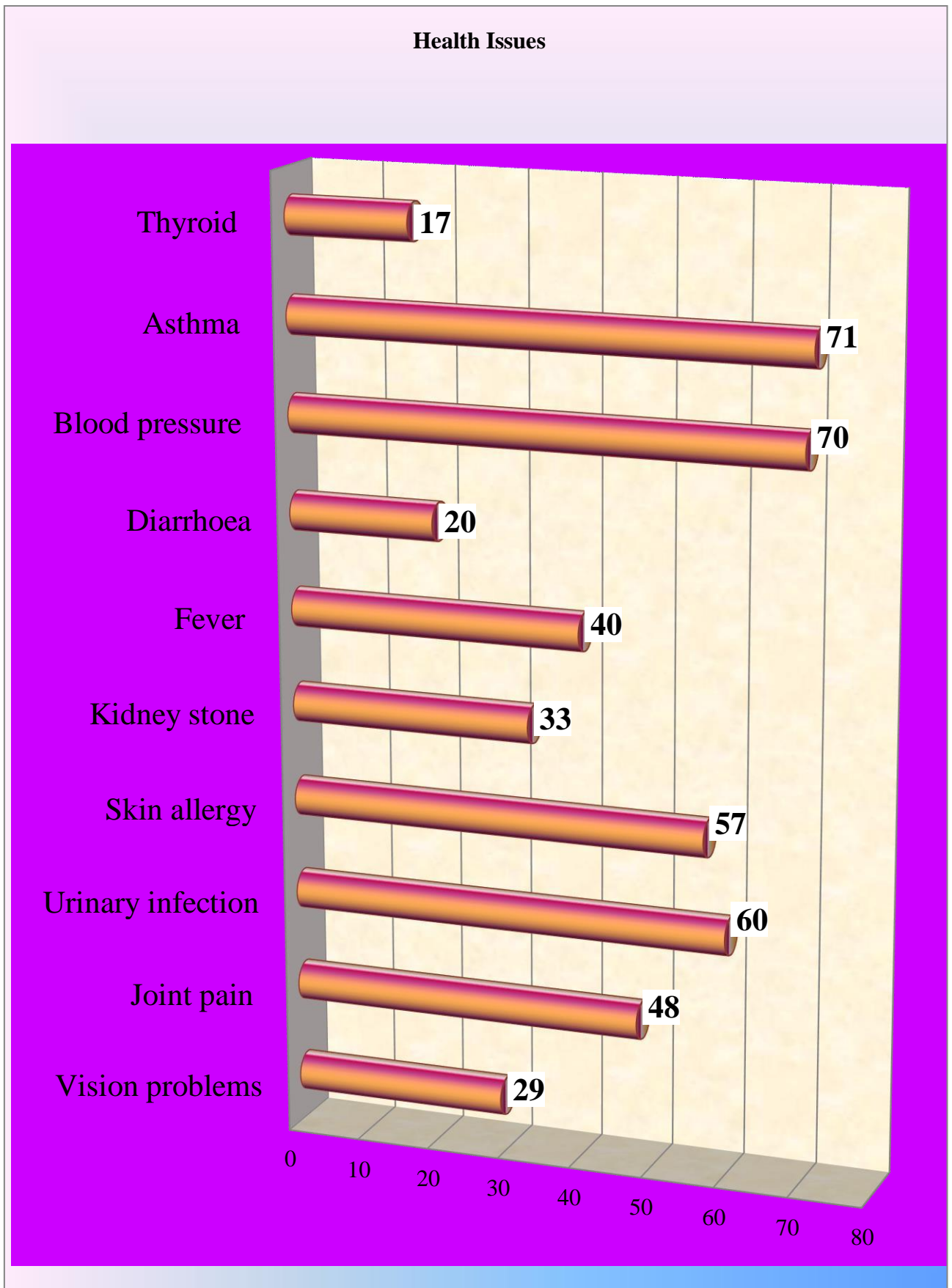
Table 34
Details on health problems

Health Issues	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Vision problems	5	5.5	6	7.1	4	4.3	9	9.5	5	6.2	29	6.51
Joint pain	10	10.9	15	17.6	13	13.8	13	13.6	7	8.7	48	10.7
Urinary infection	8	8.8	10	11.8	17	18.1	14	14.7	11	13.7	60	51.4
Skin allergy	11	12.1	7	8.2	12	12.7	17	17.8	10	12.5	57	49.2
Kidney stone	7	7.7	3	3.5	9	9.6	8	8.4	6	7.5	33	28.3
Fever	8	8.8	5	5.9	11	11.7	6	6.3	10	12.5	40	32.2
Diarrhoea	5	5.5	4	4.7	6	6.4	0	0.0	5	6.2	20	16.1
Blood pressure	13	14.3	18	21.2	7	7.4	17	17.9	15	18.7	70	58.3
Asthma	20	21.9	13	15.3	15	15.9	11	11.6	12	15.0	71	61.6
Thyroid	4	4.4	4	4.7	0	0.0	0	0.0	9	11.2	17	10.0

Source: Field Survey (2019)

Among the women vendors 58 (52 percentage) had joint pains. Among those women seven of them were those selling non – perishable item vendors while the rest of them belong to other groups who were selling other products like fruits, vegetables, flowers and food. This is due to the postures during the working time. Many women sit and sell resulting in back pain and joint pains. Their food intake is also very poor and this also leads to several health issues. Constant and continuous work coupled with poor nutrition makes them fall sick or get any such complaints. Few women had vision problem. There were few women suffering from urinary infection. This is mainly due to insufficient water intake. Since there is no restroom facility near their working area, many do not relieve themselves often. They do not take water frequently so as to keep themselves from going to restroom. Those having their vending area near their house do not have this problem. Skin allergy is an issue for 57 (49 percentage) vendors. Some vendors who do not sit or stand in the shade are exposed to hot sun. Doing their business in the sun during summer is very difficult. People who have a shed or a shelter take refuge there but others who go by walk or deliver goods in their own vehicle find it very difficult. The mobile vendors have this problem. Exposure to heat and dust and being continuously in such working atmosphere also make them susceptible to asthma. A welcome feature that was observed among the vendors is the minimum number of people suffering from blood pressure. Though the people are poor they have a peaceful life. Though they live in poverty, they are more at peace. The rich and the affluent who enjoy all resources and treasures are seen with lots of health issues. Blood pressure is a common health issue that is seen across many sections of the population. There were other ailments like common fever, diarrhoea, hand pain, back pain and such issues which affect the women vendors. Poor income, lack of leisure, poor working condition, lack of adequate food and exposure to all kinds of weather conditions make them sick.

Figure 19



Determinants of Health Problems among the Women Vendors

Multiple linear regression analysis was carried out to identify the determinants of health expenditure pertaining to women vendors. The health expenditure was assumed to be determined by the years of experience, working hours, mode of travel, daily income and number of working days. The form of the regression model specified to identify the determinants of health expenditure was

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + u$$

Where, X1 - Years of experiences

X2 – Working Experience,

X3 – Mode of travel,

X4- Daily income,

X5- Working days, b_i s are the regression co-efficient.

The estimated results of multiple regression analysis are shown in table.

Table 35
Determinants of Health Problems among the Women Vendors

Variables	Regression Co - efficient	t value	P value	Level of Significance
(Constant)	-3.947	-17.298	.000	Significant at one percent level
Years of experiences	.685	6.170	.000	Significant at one percent level
Working hours	-.090	-.784	.433	In Significant
Mode of travel	.724	8.325	.000	Significant at one percent level
Daily income	.583	4.953	.000	Significant at one percent level
Working days	.895	6.293	.000	Significant at one percent level
R ²	.861	Significant at one percent level		
F Value	459.441			

Source: Estimates based on field Survey, 2019

Among the selected factors determining health expenditure, years of experience, mode of travel, daily income and number of working days had exhibited significant relationship with health expenditure. All the above significant factors had positive relationship with the health expenditure. Increase in years of experience, mode of travel, daily income and number of working days. Increase in the above-mentioned factors had increased the health expenditure. The value of R^2 was 0.861 which was statistically significant at one percent level. It revealed that all the selected variables together explained the variation in the health expenditure.

Treatment

Women street vendors take health care from hospitals or clinics. Table 36 explains the different type of hospitals which were accessed by the respondents.

Table 36
Hospital Facilities Availed

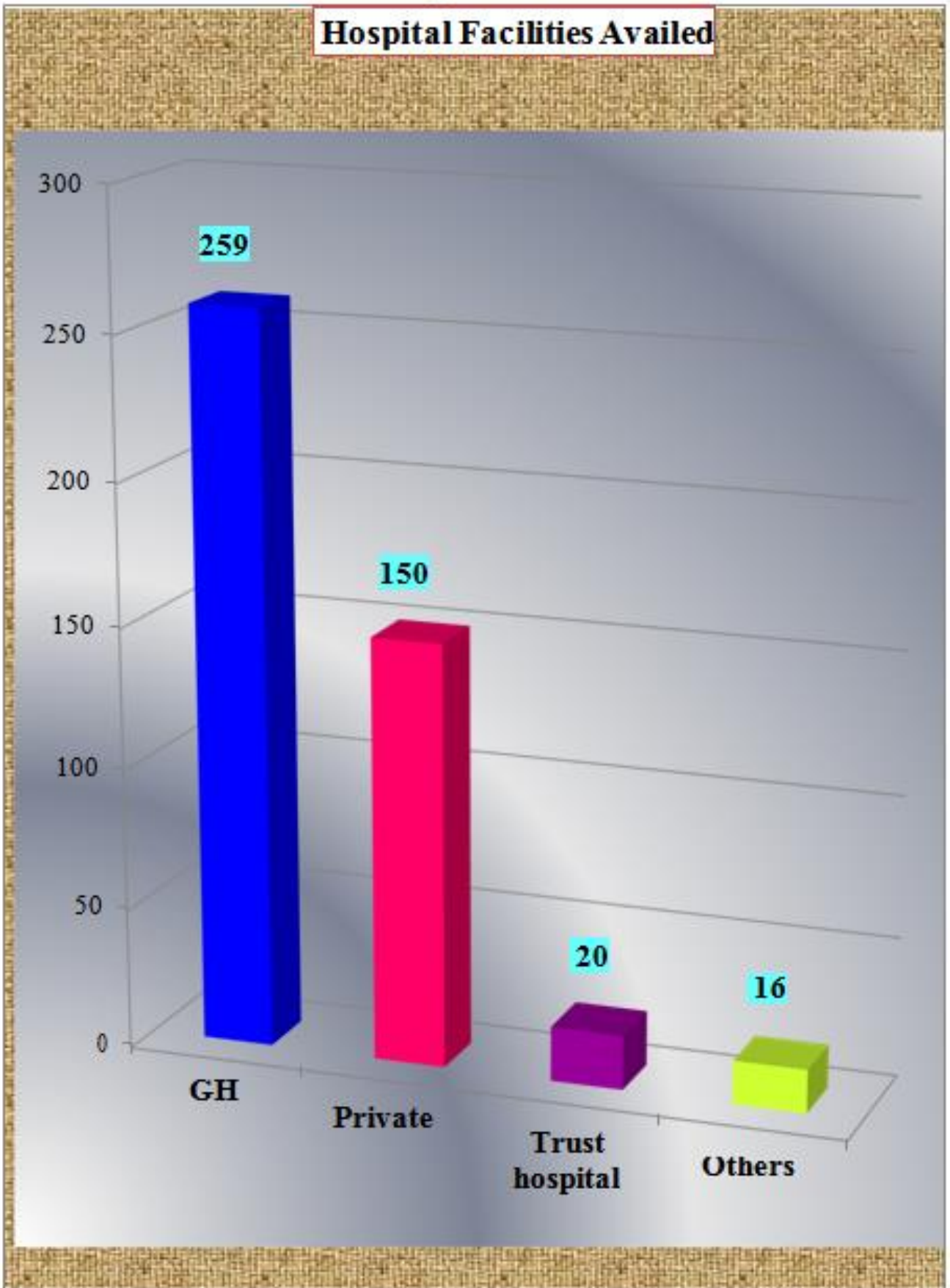
Hospitals	Over all respondents	Percentage
Government hospital	259	58.2
Private hospital	150	33.7
Trust hospital	20	4.4
Others	16	3.5
Total	445	100

Source: Field Survey (2019)

The table shows that 259 (58.2 percentage) vendors out of 445 among the sample surveyed chose medical treatment from Government Hospitals (GH), while 150 respondents (33.7 percentage) went to private hospitals for medical aid and 20 respondents (4.5 percentage) chose trust hospital and 16 respondents (3.6 percentage) sought treatment from other clinics and or did self – medication. Maximum number of women is making use of general hospital which is run by the government. The treatment, medicine etc., are free and this makes a good number of women to make use of this medical help. Though there are limitations like lack of hygiene, paucity of medicine, long queue, harsh treatment by health officials, many poor people resort to GH as everything is free. Thanks to efforts taken by the government in recent times to upgrade the GH with modern medical equipment's, drugs, better infrastructure and good Doctors and nurses to ensure better treatment for the general public.

Around 150 (33.7 percentage) women vendors visit private hospital. Though it is very costly few who could afford take help from private hospitals. Correct diagnosis by leading doctors, the nursing care, hygiene and other facilities attracted many women to private hospital. Trust hospital also caters to the health care demands of the individuals. Though not many in number in certain parts of Coimbatore city there are few trust hospitals started at a very early age and people staying close to this trust hospital visit and take treatment. The remaining group are not very particular to visit a doctor or a hospital. For mild ailments like fever, cough or cold they get medicine from medical shop. They say this saves their time and money.

Figure 20



Reason for not taking medicine

Health is an important aspect which needs to be looked into by all individuals irrespective of income, status or education. When high income group or people who receive a higher level of income can take good nutritious food and take adequate health care, the poor are left out without good food and proper care. Most of the poor people are subject to different types of health issues and they do not take immediate care. There are quite number of women vendors who continue their work without taking medicine. There are various reasons for not taking health care and this is listed in the following table.

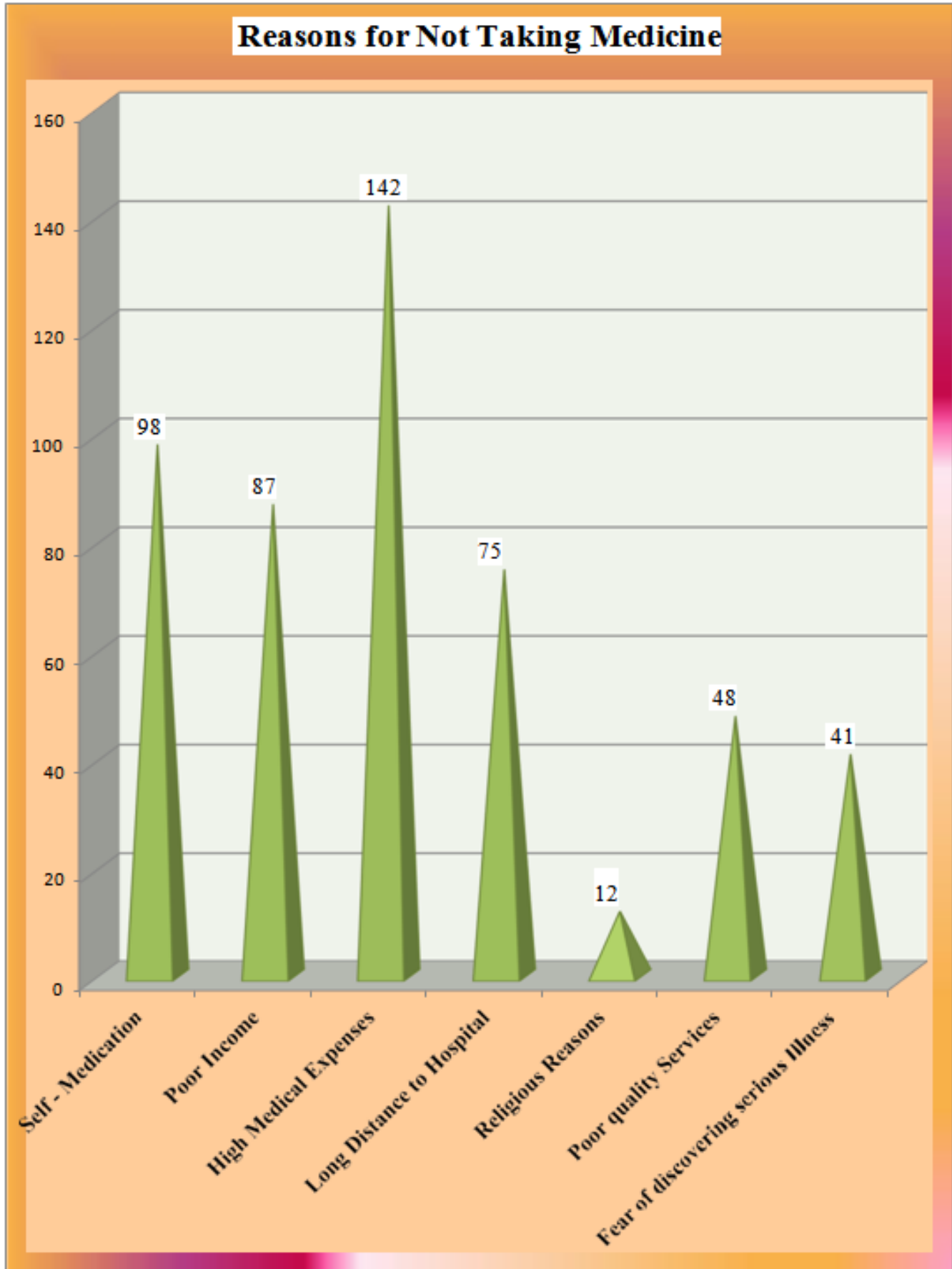
Table 37
Reason for not taking medicine

Reasons	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Self- medication	18	19.7	20	23.5	20	21.2	14	14.7	26	32.5	98	22.0
Poor income	22	24.2	10	11.7	14	14.8	21	22.1	20	25	87	19.6
High medical expenses	30	35.2	22	25.8	25	26.6	28	29.5	37	46.2	142	31.9
Long distance to hospital	25	27.5	17	20	5	5.3	12	12.6	16	20	75	16.8
Religious reasons	5	5.5	4	4.7	3	3.2	0	0.0	0	0.0	12	2.7
Poor quality services	4	4.4	8	9.4	20	21.3	11	11.6	5	6.3	48	10.8
Fear of discovering serious Illness	3	3.3	11	12.9	12	12.8	9	9.5	6	7.5	41	9.2

Source: Field Survey (2019)

All the women vendors taken up for the study, expressed different reasons for not taking health care. High medical expense is the foremost reason which prevented women from approaching a doctor or taking health care. The medical expenses are so high these days and every one finds it difficult to manage this. Even for middle class people, it becomes unaffordable and there are instances where many have been pushed to poverty due to the high medical cost. The private hospital charges too much and they subject the patients to go for all kinds of test like CT scan, MRI, Blood test and other body check-ups. Though many of these kinds of tests are unwanted or unnecessary, they make the patients undergo all such test. All these are very costly and this drains off the income of the people. The poor people sell their possessions, at times, to meet the medical expenses. This is a very sorry state of affair. In the current study nearly 32 percentage of women vendors did not take medical help because of the high cost. The treatment including seeing the doctor, getting the medicines and the various tests, all these costs too much for poor people and the women vendors reported that their income do not permit them to have this benefit. Around 20 percentage of women affirmed their poor income as the basic reason for not getting medical help. Further 22.0 percentage were able to set right their health issues by their own medication. Many of them make medicine themselves by using herbs, roots or certain leaves. The locally available resources are used and this helps them not only in saving their money on medicines but also in preventing any side effect which might emerge from the medicines. Even during the pandemic most of the women vendors were seen using many food items that are available at home to prevent sickness. Items like ginger, turmeric, garlic, pepper, gooseberry etc., which are used every day by common man is of great medical values and this was advocated by doctors too. The people of Tamil Nadu make 'rasam' using many such ingredients daily and this is a must for all. Some women vendors voiced their opinion and stated that long distance to the hospital and poor quality of services available in health sector were reasons for not availing medical help. Around 10 percentage had fear that the doctors might discover illness in them and this prevented them from going to the doctor. Women vendors in general were not in support of taking doctor's advice or visiting a doctor in case of any sickness. Even with inability or sickness they continue to work and only when it is beyond their capacity to strain, they resort to medical help.

Figure 21



Association between Reasons for not taking medicines and Income.

To examine whether there is any relationship between treatment and income, Chi - square test was used with following hypothesis.

Ho: there is no association between reasons for not taking medicine and income
Ha: there is association between reasons for taking medicine and income

Table 38

Association between Reason for not taking medicines and Income

Variables	χ^2 value	P value	Inference
Self- medication	91.243	0.000	Rejected Ho
Poor income	90.34	0.000	Rejected Ho
High medicalexpenses	94.189	0.000	Rejected Ho
Long distanceto hospital	87.234	0.000	Rejected Ho
Religiousreasons	1.456	0.975	Accept Ho
Poor qualityservices	1.234	0.975	Accept Ho
Fear of discovering serious illness	2.34	0.20	Accept Ho

Source: Estimates based on field Survey, 2019

Among the selected factors, Self- medication, poor income, high medical expenses and long distance to hospital had exhibited significant association with income. For the above significant factors, the p value was less than 0.01. Hence null hypothesis was rejected for the above- mentioned factors. The remaining factors such as religion reasons, poor quality service and fear of discovering series illness were statistically in significant for which the p value was greater than 0.05.

Cost of treatment

Cost of treatment refers to the amount of money spend by an individual for getting medical care. It consists of doctor's consultation fee, medicines and if hospitalised the various charges for taking test and for other services like room rent, transport and food. Since the survey is only withrespect to the poor women vendors, there was not very heavy amount that was spent on medical care. The amount spent by the selected women street vendors is given in the following table

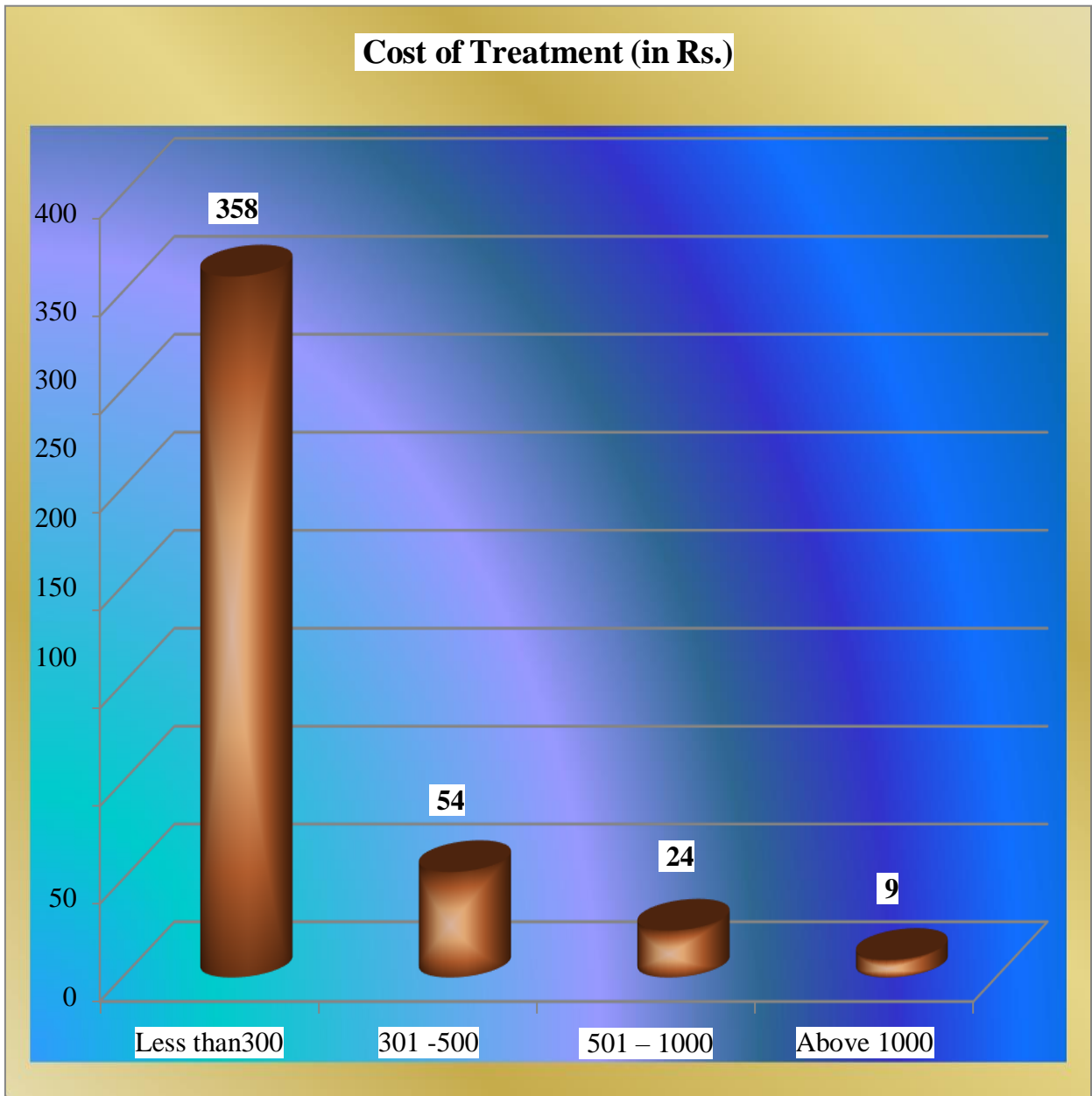
Table 39
Cost of treatment (Per Year)

Cost of treatment (inRs.)	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 300	75	82.4	67	78.8	65	69.1	71	74.7	80	100	358	80.4
301 - 500	12	13.2	13	15.3	15	15.9	14	14.7	0	0.0	54	12.1
501 – 1000	4	4.4	5	5.9	9	9.6	6	6.3	0	0.0	24	5.4
Above 1000	0	0.0	0	0.0	5	5.3	4	4.2	0	0.0	9	2.0
Total	91	100	85	100	94	100	95	100	80	100	445	100.0

Source: Field Survey (2019)

The cost of treatment incurred by the women vendors given in the above table indicates that 80 percentages of them spent less than Rs. 300 per year. The major reasons for this low amount are because many of them go for self-medication. For small or minor ailments like fever, stomach pain, joint pains etc., they do not buy medicine from medical shops nor do they go to any doctor. Many of them make some kashayam or some medicine at home and this is been practiced it for a long time. They also know what food to take during such times and /or refrain from taking otherfoods or by giving rest to body. Some days when they are very sick they do not go for any work, but take rest at home. Nearly 54 respondents spent Rs. 301 – 500/- year and 24 respondents spent Rs. 501 – 1000 Per year towards treatment. Only nine women reported spending above Rs. 1000/-, and there were five flower vendors and four food vendors who were spending this amount. There is certain illness which require consultation with doctors and based on this the patients need to take medicine. It is for this they spent large amount of money. But they would try to either postpone visiting a doctor or seeking medical aid due to lack of money. Further if they do not do their business for a day or two they will be losing their income and it would be difficult for them to manage. So, the vendors normally go for work inspite of illness.

Figure 22



Association between Cost of Treatment and Income

To examine whether there is any relationship between cost of treatment and income Chi – square test was used with the following hypothesis.

Ho: there is no association between the cost of treatment and income received by the women street vendors.

Ha: there is association between cost of treatment and income received by the women street vendors.

Table 40
Association between Cost of Treatment and Income

Variables	χ^2 value	p value	Inference
Cost of Treatment	48.224	0.000	Rejected Ho

Source: Estimates based on field Survey, 2019

The estimated chi square value was 48.224 and the corresponding p value was less than 0.01. It revealed that the null hypothesis was rejected. Therefore, the cost of treatment and income were significantly associated.

Women’s treatment seeking behaviour depends on several factors like access to health care, whether health provider is male or female, ‘hidden costs’ like transport or wages lost, permission by family to seek care and perceived severity of an illness. Most of women ignore seeking treatment for their illness soon, which in turn poses many chronic or prolonged illness and affect her physical ability and productivity. They seek treatment only when the illness becomes unbearable.

No women in India, except, some high-class urban women go for normal or precautionary check-ups and undergo once in year for normal check-up and some tests like blood pressure, cholesterol test and diabetes test. But most women population does not practice this health practices. Many factors influence on women’s seeking normal check-up or precautionary check-up. The main thing is poverty which refrains women of normal or precautionary check-up along with the ignorance, cultural taboos and customs. Because of this, most women in India face many chronic diseases which can be treated if diagnosed before it becomes complicated.

Though tobacco chewing is not much noticed in urban area it can be seen in rural area in difference. In rural area, chewing tobacco has become habit of most women and they were

unaware of its harmful effects, such as mouth cancer and more importantly it obstructs their food intake which in other words deteriorates their physical efficiency.

The alcohol consumption is rarely noticed among Indian women. Only few rural and tribal women consume alcohol. Recently some high-class urban women as sign of modernization are consuming alcohol. The consumption of alcohol has bad effect on women.

Though the government has tried hard to improve the health status of women, the desired goal has not been achieved because of many factors like, faulty plan and policies, faulty implementation, administrator's negligence and also people's non – cooperation. But in recent years, the government has realized the importance of women's health. The slogan “**Healthy women, Healthy world**”, embodies the fact that as custodians of family health, women play a unique role in maintaining the health and wellbeing of their communities. As women are nearly half of the India's total population, it is unavoidable and much needed to improve their general health status and particularly nutritional health status (Shakuntala and Hubballi 2012).

Job Satisfaction level of the Respondents

Job satisfaction is the mental approach towards a particular activity that is carried out by the individual. Though income from the work constitutes a major factor other factors like the working environment, the behaviour of the employer, approach of the colleges, the ease with which one can move around, facilities provided in the workplace for professional growth and such other factors do play a vital role. These are true in the case of organised sector.

However, those working in unorganised sector have job satisfaction. The jobs done by the self – employed are identified by themselves and it is purely their aspirations and interest which make them venture into different occupations. In the case of women street vendors, the study made an assessment of their job satisfaction and each one gave their views and this is given in the following table.

Table 41
Job satisfaction

Particular	Fruit vendors		Vegetable vendors		Flower vendors		Food vendors		Non - perishable items vendors		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Highly satisfied	20	21.9	15	17.6	22	23.4	18	18.9	10	12.5	85	19.1
Satisfied	15	16.4	19	22.3	28	29.7	13	13.6	13	16.2	88	19.7
Neutral	18	19.7	21	24.7	21	22.3	11	11.4	14	17.5	85	19.1
Dis - satisfied	27	29.6	20	23.5	12	12.7	30	31.5	22	27.5	111	24.9
Highly dis-satisfied	11	12.1	10	11.7	11	11.7	23	24.2	21	26.2	76	17
Total	91	100	85	100	94	100	95	100	80	100	445	100.0

Source: Field Survey (2019)

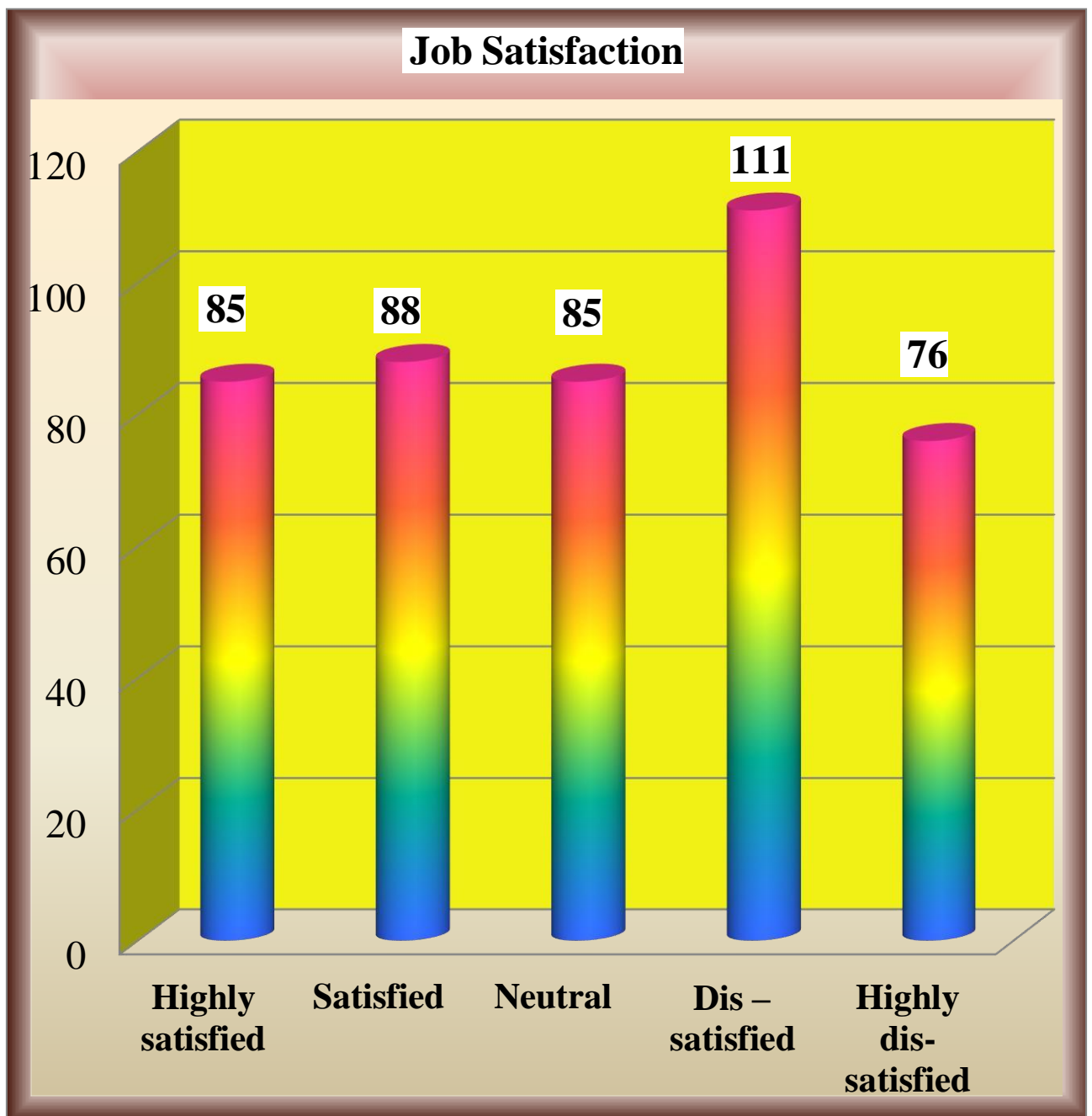
The job satisfaction is classified as Highly satisfied, Satisfied, Neutral, Dis-satisfied and Highly dis-satisfied and from each group of women vendors we received their response. Among the fruit vendors and food vendors nearly one third were dissatisfied with their profession while the number was only 12.7 percentages among flower vendors.

Overall figure shows that nearly one fourth of all women street vendors were dis - satisfied with their work, this is because of the continuous work that they carry on without much benefit, the extra time they need to spent at the work spot to sell out their products, the guilt they carry for not being able to look after their families etc. Nearly 17 percentages were highly dis – satisfied with their job and most of women stated that though they work hard some husband come and take away the earning of the day. This causes much pain and ladies find it very hard to move forward. Many a times there is quarrel and fight within the family causing unrest and unpleasant situation at home. There were women vendors who were highly satisfied with the work that they do. Though the percentage is only one fifth or even less among certain vendors, it was a welcoming trend to notice the fact that some women are highly satisfied with their activity.

Among the various groups studied it was the flower vendors who seem to be enjoying their work, followed by fruit vendors.

Further 19.0 percentage of the vendors said they were satisfied with their job. Though this work or vending activity may not fetch very high profit these women are quite satisfied. This type of satisfaction is of great prominence in the overall quality of life of women. When women are happy the entire household will turn to be happy.

Figure 23



4.10 Welfare Measure Towards of the Women Vendors.

Street vendors constitute an important segment of urban economy and over the years their number has increased manifold. Women constitute a large number and the role played by women vendors in providing variety of goods to the public is a common sight. For many women this is the source of employment, and income generation and it paves the way for alleviation of poverty among many households.

Low level of education and skill and lack employment opportunities in other sectors, force many women to take up vending and this helps them to meet both ends without much difficulty. The women street vendors face lots of challenges and problems in their work place, some of the leading issues are lack of drinking water, toilet facility, storage facility and the, threat from the police and municipal authorities, hostile attitude of the public, exposure to pollution, competition and other constraints relating to street vending.

To improve the working conditions of street vendors the National Urban Livelihood Mission (NULM) embarked on several strategies to help them. To address the vulnerabilities of the street vendors a multi – paged approach which included issue of identity cards, infrastructure development of vending zones, imparting training and skill, financial inclusion access to credit and availability of social security schemes were suggested. The street vending plan aims at promoting vendor friendly policies, arrangement for lighting, water, sanitation and waste disposal in the vending areas and thereby facilitate vending to make it conducive to street vendors and the public at orienting the street vendors and ensuring the rights and responsibilities of the vendors, maintenance of hygiene and waste disposal and other policies and laws related to street vendors.

An added attraction of the NULM guideline is the stipend to be paid to vendors who undergo training programme/ workshop. Lack of funds to start any programme is a major problem of any business unit. This is more so in the case of street vendors as they have no access to any organised financial instruction. To promote access to banking service, it was decided to issue identity cards to all street vendors and this will help them to have or trading area. Further Urban Local Body aims to organise financial literacy to give them awareness on savings, credit, and insurance and also help them to open saving bank accounts in the bank.

The NULB also aims to bring all the street vendors under the umbrella of health insurance which would provide a great help to all vendors specially women vendors.

Ministry of housing and urban affairs has, on June 01, 2020, launched Prime Minister Street Vendor's Aamta Nirbhar Nidhi Scheme (PM SVA Nidhi). It aims at facilitating collateral free working capital loans upto Rs. 10,000 of one year tenure, to about 50 lakh street vendors across the country. It also provides incentives in the form of interest subsidy @ 7.0 percent per annum on regular repayment of loan and cash – back up to Rs. 100 per month on undertaking prescribed digital transactions. (Press information Bureau Government of India 2021)

The economic contribution of women has become a source of wealth to any economy and one cannot afford to think of an economy devoid of women as human capital, and their contribution towards the aggregate production. The increasing role of the women in economic activities has a great potential for the development of the economy. Human resources undoubtedly include women who constitute about half the population of each country in the world and their contribution to economic development need to be underscored. Women contributed economically to the well -being of the family or household members as women in impoverished households take upon the responsibility of supplementing family income. It is argued that the lower the earnings of the households, the higher will be the women participation in the work force and vice versa. In India and Indonesia, the informal sector accounts for nine out of every ten women working outside agriculture. This sector is largest sources of employment for women than for men and women in the informal sector are home based workers or street vendors. Over 85 percent of home-based workers in most countries are women.

Coimbatore is one of the two cities that the Ministry of Housing and Urban Affairs has selected for the model town vending project. Coimbatore is selected to support Urban Street Vendors. Project was chosen for the Scheme for Shelter for Urban Homeless. This means that street vendors get well – earmarked spaces alongside roads to carry on their business and benefit from various social security schemes, skill development programmes, etc. This would benefit around 12,000 street vendors in the city, who had thus far no formal recognition to run their business. And the 12,000 – odd street vendors would get to carry on their business in the well – ear marked places, called vending zones. The Ministry sources said that under the Mission it would fund 60 percentage of the cost of developing vending zones and the State Government would have to bear the rest. The facilities that the vendors would get from the

project include access to water, toilet, lighting, pavements, etc. and their customers would get place for parking their vehicles to buy goods. Coimbatore Corporation should help them get access to institutional credit and avail social security schemes.