

**Women Vendors in
India's Urban Centres**

Research Study Series
Number 22

**National Institute of Urban Affairs
New Delhi, India
1987**

PREFACE

Hawkers and vendors have long been an integral part of India's urban economy. They are among the most ubiquitous group in almost every urban centre, irrespective of its size, function and location. To an ordinary resident, hawkers and vendors appear indispensable to urban living and one often wonders if it is possible to visualise urban living without them. Interestingly enough, women -- otherwise forming a small component of the total work force, constitute a significant proportion of the total hawking and vending community in Urban India.

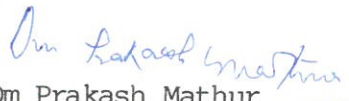
In this monograph, we have brought together the results of the various studies on women hawkers and vendors. The few studies that have been done are essentially the result of the efforts of women's organisations such as the Self-Employed Women's Association (SEWA) and the Working Women's Forum (WWF). Through them some insight has been provided into the nature of the work that women vendors do, the problems they face, and the aspirations they cherish.

This monograph serves two purposes. It draws attention to the fact that women vendors and hawkers play an important role in urban areas, that they constitute a growing sector, and that there is a lot of dynamism, if not in all types of vending and hawking, in at least a few of them. Secondly, it draws attention to the fact that despite the role they play in urban areas they are still being looked upon with suspicion, and restrained in their functioning under various acts such as the Municipal Acts, the Police Acts, and the Railway Acts.

The studies have also alluded to the harassment women vendors are subjected to. Attention has also been drawn in the studies to other constraints that they face such as credit. These aspects have been highlighted in this monograph.

This monograph has been prepared at the instance of the National Commission on Self-Employed Women. We would like to express our gratitude to Dr. Ela R. Bhatt, Chairman of the Commission for entrusting this study to the National Institute of Urban Affairs. I would like to record my appreciation of Dr. Indu Patnaik's work in preparing this monograph. She was assisted in this task by Mrs. Rajalakshmi Rama Rao. I would also like to thank Dr. Gopal Krishan, Consultant to the Institute, for his assistance in the preparation of this monograph.

December 1987


Om Prakash Mathur
Director

"Casual labour and petty trading are highly important not only as a source of employment but also for the economic functioning of the cities and the economizing of scarce resources, in reuse of products as well as in reduced needs for equipment and buildings. Though productivity is low compared to the modern sector it is far superior to unemployment and in all probability exceeds productivity in marginal employment in agriculture".

World Bank (1972)

WOMEN VENDORS IN INDIA'S URBAN CENTRES

Vendors play an important role in India's retail activity. Women vendors, carrying baskets of vegetables or utensils on their heads or sitting on the pavements selling a variety of goods, are a familiar sight in every Indian city. According to the census there are ¹⁾ over 60,000 vendors in Indian cities. They provide the low and middle class households with their daily necessities at affordable prices. What is the actual contribution of these women to the overall economy in general and to their domestic economy in particular? What do they do and where do they live? Have they been able to organise themselves? These are some of the questions which need to be deliberated upon. This paper addresses itself to this task.

The present exercise is in the nature of a position paper. It intends (i) to review the studies on women vendors in order to understand the work and life of this section of working women; (ii) to identify the problems faced by women vendors; (iii) to study the legal aspects of vending and their effect on the workers concerned; and (iv) to examine government programmes with regard to vending.

Studies on Women Vendors

Of late, a number of surveys have been undertaken to study women vendors. Such an interest has arisen mainly as a result of the activities of two women's organisations: the Self Employed Women's

1) Census of India, 1981, Report and Tables based on 5% Sample data. In this paper, the term 'vendors' includes hawkers who cry their wares in streets and carry them about from place to place for sale.

Association (SEWA), based primarily in Ahmedabad, and the working Women's Forum (WWF), which has Madras as its base.

Although no complete survey of vendors has been conducted so far, the available sample studies do provide invaluable insight into the work of these women vendors, the lives they live, the problems they face, and the aspirations and hopes they cherish.

Notable among these studies are: (i) Helzi Naponen, "Organizing Women Petty Traders (1985)" and "Organizing Women Petty Traders and Producers: A Case Study of Working Women's Forum, Madras" (1983); (ii) Nandini Azad "Empowering Women Workers" (1986); (iii) Ela R. Bhatt, "Defending Our Rightful Place in the City of Ahmedabad" (1982); (iv) Renana Jhabwala, "Women's Struggles in the Informal Sector: Two Case Studies from Sewa" (1986) and "The Hawkers Phenomenon: An Overview" (undated); (v) U. Jumani & B. Joshi, "Legal Status of Hawkers in India" (1984); (vi) Deanne A. Per-lee, "Street Vendors" in Women and Work in India (1984); and (vii) National Institute of Urban Affairs, "Gender Bias in Employment: Women in the Urban Informal Sector" (1987).

Most of the available studies evaluate the work done by WWF or SEWA for women vendors. The Madras base of WWF was started in 1978 with 800 members. The organisation has so far provided over 43,000 small loans. The Forum acts as an intermediary between women workers and the nationalised banks. The latter can get unsecured loans ranging from Rs. 100 to Rs. 500 at an interest rate of 4 per cent per year. A money lender would normally give a corresponding loan at a much higher rate of interest.

The WWF does not have individual members. Women have to form groups of 15-25 neighbours who elect a group leader, and the neighbourhood group is registered with the Forum. This group serves as guarantor for the loan, functions as a counsellor for business activities and organises a variety of services.

The study by Naponen shows that among the five occupations which she has examined, namely, cut-piece trading, vegetable selling, 'idly' selling, wire bag making and flower selling, trading offers the highest profits, especially when it is conducted outside the home. The constraint of direct public contact, however, confines young unmarried girls to wire bag making while young married girls prefer cut-piece trading (Table 1). The older women take up more lucrative outdoor work, such as vegetable selling. The relatively better off prefer home based work which is less strenuous.

The five occupations also differ in their training, investment and space requirements. Cut-piece, vegetable and 'idly' selling do not require any training. In terms of initial capital, 'idly' selling is comparatively the most demanding. Vegetable and flower selling would benefit if they had a fixed location namely, a stall (Table 2).

Naponen also observes that: (i) the WWF credit programme has resulted in significant improvement in the women's working life but has not been able to provide the stimulus to change from pavement selling to stall keeping due to social taboos; and (ii) the most critical constraints faced by women vendors are credit and location.

Table 1

Madras: Characteristics of Female Workers in Five Selected Occupations

Type of work	Characteristics/ women	Asset level	Location	Income/ Rs. per month
Cut-piece trading	Young, married educated	A. Fair 20% B. Low 24% C. Very Low 46%	Home based	117
Vegetable trading	Older, often widowed, uneducated	A. Fair 3% B. Low 27% C. Very Low 56%	Pavement based	221
Idly selling	Older, uneducated	A. Fair 4% B. Low 35% C. Very Low 60%	Home based	194
Wire bag making	Young, married	A. Fair 12% B. Low 65% C. Very Low 23%	Home based	98
Flower selling	All ages, uneducated	A. Fair 6% B. Low 36% C. Very Low 59%	Mobile	204

Source: Helzi Naponen, Organising Women Petty Traders, 1985.

Table 2

Madras: Economic Characteristics of Five Top Businesses

	Cut-piece trading	Vegetables selling	Idly selling	Wire bag making	Flower selling
Training	Self	Self	Self	WWF	Family
Tools needed	None	Basket (Rs.10)	Plates (Rs.50)	Scissors (Rs.15)	Basket (Rs.10)
Tools desired	Scissors (Rs.25)	Scales Weights	Vessels (Rs.685)		Knife (Rs.2)
	Measuring tape (Rs.2)		Grinding stones (Rs.25)		
	Cupboard (Rs.750)				
Source of Inputs/Payments	Wholesale (cash)	Wholesale (cash)	Retail (cash)	Retail (cash & credit)	Wholesale (cash)
Market/ Mode of payment	Sells to poor/ cash & credit	Poor/ cash & credit	Poor/ cash & credit	Retail/ cash	Middle cash/ cash & credit
Production level (Rs.)	445/month	40/day	24/day	223/month	23/day
Gross sales(Rs.)	556/month	48/day	30/day	315/month	30/day
Net earnings(Rs.)	114/month	8/day	6/day	92/month	7/day
% Return on investment	25.6	19.5	26.7	41.6	31.7
% Potential expansion	92.5	83.1	92.9	50.6	92.4
Constraint in expansion	Credit	Credit, Cart or stall	Market saturated, credit	Labour operating at max. output	Credit for stall

Source: Helzi Naponen, Op.cit, 1985.

Nandini Azad, in her Madras study conducted under the aegis of the WWF, supplements her socio-economic surveys with information from case studies, ethnographic sketches and participatory workshops. Two types of vending are identified: (i) market vending (vegetable, fruit, flower, greens and dry fish) and (ii) distribution mechanism (cut-piece/saree trading, petty shopkeeping, and other such activities). The problems faced by the vendors have been subject to careful scrutiny and existing efforts by the WWF have been examined and other suggestions put forth. Tables 3-5, which have been derived from the appendices available in the book, indicate that profits are highest amongst the dry fish sellers and a majority of them earn Rs.15-25 per day. On the other hand, a majority of cut-piece traders and meal vend operators do not make a profit of even Rs. 5 per day. Working capital needs are highest for the vegetable vendors. Fixed capital investments are the highest for fixed shopkeepers and saree traders. Capital requirements are low for sellers of greens and flowers.

Table 3

Petty Vendors of Madras City: Net Profit Per Day

Type of vendors	Percentage of women vendors earning a profit of Rs				
	1-5	5-10	10-15	15-25	25+
Vegetable vendors	33.50	49.75	5.50	7.50	3.75
Fruit sellers	26.28	48.00	22.29	3.43	-
Flower sellers	48.00	42.67	1.33	2.66	5.33
Greens sellers	47.14	25.71	27.14	-	-
Dry fish sellers	6.67	29.33	8.00	53.33	2.67
Idly sellers	35.14	28.86	4.57	30.57	0.86
Meal shopkeepers	55.00	25.00	17.50	2.50	-
Cut-piece traders	55.43	29.71	10.57	2.57	1.71
Saree traders	26.67	45.33	12.00	4.00	12.70
Petty shopkeepers	14.14	58.58	15.15	6.06	6.06

Source: Nandini Azad, Empowering Women Workers, 1986.

Table 4
Petty Vendors of Madras City: Capital Investment

Type of vendors	Percentage of women vendors with a capital investment of Rs						
	1-30	30-75	75-100	100-150	150-200	200+	Others
Vegetable vendors	13.66	24.63	20.98	19.02	9.76	11.95	-
Fruit sellers	26.00	17.14	16.57	17.71	15.42	17.14	-
Flower sellers	34.67	33.33	8.00	4.00	2.67	9.33	8.00
Greens sellers	50.00	7.14	7.14	1.43	5.71	28.57	-
Dry fish sellers	-	-	17.33	44.00	38.66	-	-
Idly sellers	28.86	19.71	15.14	8.57	8.29	19.43	-
Meal shop-keepers	-	42.50	30.00	-	27.50	-	-
Cut-piece traders	9.14	10.29	11.71	74.57	68.85	-	-
Saree traders	18.67	25.33	16.00	9.33	5.33	25.33	-
Petty shop-keepers	4.54	57.28	34.55	3.64	-	100.00	-

Source: Nandini Azad, op.cit., 1986.

Table 5

Petty Vendors of Madras City: Cash Investment Per Month

Type of	Percentage of women vendors with monthly cash investment of Rs.					
	1-100	100-200	200-300	300-500	500-700	700+
Vegetable vendor	33.25	19.75	18.25	15.75	3.25	9.75
Fruit sellers	46.86	33.71	9.71	8.57	1.14	-
Flower sellers	44.00	14.67	12.00	2.67	-	26.67
Greens sellers	57.14	30.00	-	12.86	-	-
Dry fish sellers	-	-	-	-	17.33	82.67
Idly sellers	30.29	19.14	7.14	5.43	12.86	25.14
Meal shop-keepers	52.50	27.50	20.00	-	-	-
Cut piece traders	30.00	38.29	22.57	7.71	1.14	0.29
Saree traders	18.67	10.67	13.33	45.33	5.38	6.66
Petty shop-keepers	-	35.45	60.91	3.64	-	-

Source: Nandini Azad, op. cit., 1986.

Jhabwala, Bhatt and Rajesh in their separate studies of women vendors in Ahmedabad, also arrive at similar conclusions. In addition, their studies confirm that the vegetable vendors earn the most.

Table 6
Characteristics of Women Vendors in Ahmedabad City

Type of vending	Illiterate %	Slum dweller %	Income (Rs.)*	Family income (Rs.)*	Indebtedness %	Sole supporter of family %
Used garment dealer	91	70	127	225	61	26
Vegetable vendor	92	80	355	450	79	26
Junksmith	95	70	100	200	33	33

* It is assumed that these figure refer to monthly income.

Source: Ela R. Bhatt, "Defending our rightful place in the City of Ahmedabad", 1982.

The Ahmedabad studies bring out that the women vendors have been engaged in their present vocations for the last two to three generations. Their main problem is the lack of security of site. They sit on the pavements with baskets of products for sale but are constantly in dread of the police who not only harass them verbally but also fine them and confiscate their goods. It is also learnt that almost four-fifths of the vendors are indebted. They borrow working capital on a daily basis at rates as high as 10 per cent a day.

Deanne A Per-Lee's study of women vendors in a resettlement colony in Delhi shows that considerable stigma is attached to women's work, especially in outdoor situations. Here too the vegetable vendors earn comparatively more. Their earnings range between Rs. 3 and 5 per day. Their working day starts early and lasts long.

The National Institute of Urban Affairs, New Delhi, carried out a comprehensive study based on a survey of the women in the urban informal sector in three towns, namely, Ghaziabad (Uttar Pradesh), Alwar (Rajasthan), and Wardha (Maharashtra). The survey covered 90 respondents. The main conclusions of this study are:

- i. Vegetable vendors account for nearly a third of all women vendors while grocery vending, selling bangles and jewellery, food vending, roped ^{and} 'charpoy' selling, selling of mats, cane and bamboo products and sale of fuelwood, coal, grass and cowdung cakes account for between five and ten per cent of women vendors;
- ii. nearly two-thirds of the vendors have fixed assets worth less than Rs. 250/- each and hardly 15 per cent have a capital investment exceeding Rs.500;
- iii. their working capital investment tends to be rather high as one-fourth of them invest more than Rs. 200/- a month each;
- iv. five per cent of the women vendors, however, do not invest; they simply collect firewood, grass, cowdung and other such products and sell them;

- v. three fourths of the vendors earn less than Rs.500 per month (about Rs.16 per day); only about 20 per cent earn between Rs.500 and Rs.1000/-; and
- vi. amongst the vendors, vegetable sellers earn more confirming the findings of other studies.

Table 7

NIUA Study: Women Vendors: Enterprise Characteristics

Fixed capital		Working capital (monthly)	
Rs.	Per cent	Rs.	Per cent
No fixed capital	3.54	None	5.38
Less than 250	63.87	Less than 500	25.20
251 - 500	14.20	501 - 1000	16.43
501 - 750	5.48	1001- 1500	18.90
751 - 1000	6.13	1501- 2000	7.64
1001- 1250	0.97	2000 +	26.30
1251- 1500	0.97		
1501- 1750	0.32		
1751- 2000	1.29		
2000 +	3.22		
Income Rs.	Per cent		
Less than 500	75.60		
501 - 1000	21.25		
1001- 1500	2.50		
1501- 2000	0.31		
2000 +	0.31		

Source: Gender Bias in Employment: Women in the Urban Informal Sector, 1986.

The study also reveals that most of the enterprises, 84.4 per cent to be precise, have not changed structurally. Some expansion is seen in the 'paan', 'bidi' and cigarette enterprises as also in vegetable vending. Over one-third of the women vendors in the first group of activities and more than one-fourth in the latter recorded expansion of their enterprise. These two seem to be more remunerative though they pose other difficulties relating to contact with strangers and the consequent dangers of harassment.

Legal Aspects of Vending

In this section, we will look at the legal perspective of vending, and see how the existing laws are sympathetic/unsympathetic to persons in this activity, particularly the women. The Constitution of India guarantees the right to work as a directive principle. The organised sector is in a position to provide employment to only a small section of the labour force. Of the estimated 5 million people added to the labour force of urban areas in India every year, only 0.5 million or 10 per cent are able to find employment in the organised sector (NPC & UNICEF, 1985, Indian Informal Sector, p.1). The large majority of the labour force therefore, has to be absorbed in the informal sector, and vending is one of the major avenues of livelihood for a large section of the urban population.

While the constitution guarantees the right to work the government cannot provide enough jobs to the job-seekers. On the other hand, when people find avenues of self-employment through vending they are restrained under three sets of Acts: (i) The Municipal Acts; (ii) The Police Acts; and (iii) The Railway Acts.

Vending is regarded as illegal unless licensed by the Municipality. Municipal laws regarding vending are nearly the same all over the country, barring minor variations in the amount of fine. Municipalities and District Control Boards were constituted by the British soon after 1857 (Jumani & Joshi, 1984). The Bombay Municipal Corporation Act was passed in 1882. This act superimposed on the existing system of guilds a completely new set of laws which directly affected vending. These activities then came under the Municipalities which regulated them through licensing. This amounted to imposition of the British laws on a market system which was totally different and which was literally the life-line of the traditional Indian town.

Subsequently a number of Municipal Acts were passed to prevent free vending. The Maharashtra Municipalities Manual states that, under Section 121 BDM Act and Section 151 BMB Act and Section 187, Maharashtra Municipalities Act, 1965, Prohibition of Sale of Articles in Public Streets, without licence, (1) "No person shall hawk or sell or expose for sale any article in any public street or public place, except under and in accordance with a licence granted under the by-laws made by the council in this behalf; (2) any person who contravenes any provision of sub-section (1) or of any licence issued to him shall on conviction, be punished with fine which may extend to fifty rupees, and (3) the Chief Officer, or any other municipal officer authorised by him in this behalf, may seize any article hawked or sold or exposed for sale in contravention of sub-section (1)." Evidently vending is subject to very stringent conditions under the law. Likewise Section 260 of the Madhya Pradesh Municipalities Act, 1961, states that "(1) it shall be lawful for the council to direct

that no place other than a municipal market shall be used for the sale of animals, meat, fish, fruit, vegetables or such other articles as the council may, with prior sanction of the prescribed authority, specify in this behalf except under and in accordance with the conditions of a licence from the council which may, at its direction from time to time, grant, suspend, withhold or withdraw such licence either generally or in individual cases and (2) whoever uses or permits the use of any place contrary to such direction or without the licence required as aforesaid, or in contravention of any of the conditions or during the suspension or after the withdrawal of such licence, shall be punished with fine which may extend to fifty rupees".

Similar rules also apply to the selling of food stuffs. The Madhya Pradesh Municipalities Act, Section 268 obligates licensing and conditions for sale of certain articles of food and drinks. "(1) No person shall sell or offer or expose for sale, at any place within the municipality, (i) any animal or any meat or fish intended for human food; or (ii) any milk or dairy product, sweetmeat, fruits, vegetables, betels (ready for chewing), ice-cream, aerated waters, syrups or soft drinks, fruit juice or neera, confectionery and prepared food or drink of any kind; except under and in accordance with the conditions of a licence granted by the council". With regard to obstructions and encroachments upon public streets and upon spaces the M.P. Municipalities Act 1961, Section 223, specifies that: "(1) whoever, in any place, after it has become a Municipality, shall have built or set up, or shall build or set up, any wall or any fence, rail, posts, stall, verandah, platform, plinth, step or any projecting

structure or other encroachment or obstruction, in any public street or shall deposit or caused to be placed or deposited any box, bale, package or merchandise, or any other thing in such street, or in or over or upon, any open drain, gutter, sewer or aqueduct in such street, shall be punished with fine which may extend to two hundred and fifty rupees and with further fine which may extend to five rupees for every day on which such projection, encroachment, obstruction or deposit continues after the date of first conviction for such offence, (2) the council shall have the power to remove any such obstruction or encroachment and shall have the like power to remove any unauthorised obstruction or encroachment of the like nature in any open space not being private property."

The Police Acts similarly prohibit vending in public places. The Bombay Police Act (1951), Section 102, states that "No person shall, cause obstruction in any street, or public place by allowing any animal or vehicle which has to be loaded, or unloaded, or take up or set down passengers, to remain or stand therein longer than may be necessary for such purpose, or by leaving any vehicle standing or fastening any cattle, or by leaving any box, bale, package or other thing whatsoever in or upon a street for an unreasonable length of time or contrary to any regulation made and published by a competent authority by exposing anything for sale or setting out anything for sale in or upon any stall, booth, board, cask, basket or any other way whatsoever".

The Indian Railway Act stipulates "If a person canvasses for any custom or hawks or exposes for sale any article whatsoever in any

railway carriage or upon any part of a railway except under and in accordance with the terms and conditions of a licence granted by the railway administration in this behalf, he shall be punishable with a fine which may extend to two hundred and fifty rupees".

The various municipal, police and railway laws therefore, categorically ban vending excepting under licence. Space in cities, especially in prime trading locations is extremely expensive. The poor retailers therefore, have to resort to vending on pavements and roadsides in direct contravention of the given regulations. Since licences are not issued to all the people who apply for them, they are subject to police and municipal harassment from time to time. Women vendors, especially, live in constant fear of their goods being confiscated. To circumvent this situation bribes are resorted to and 'haftas' are fixed for the policemen. Licence fees are thus replaced by illegal payments.

The Present Position of Vendors

The view that vendors are an obstruction in city life was therefore, imposed on the Indian urban setting by the British. A section of the population which served special needs and which represented inherent qualities of entrepreneurship in the population was regarded as illegal and the administrative and police personnel were provided with great powers to harass them and to prevent them from working. The Bombay Municipal Corporations Act (1949) states that while the Municipal Commissioner has to give a reason if he refuses to issue a licence for a private market, he does not have to do so in the case of vendors, which is a clear case of

discrimination. The study by SEWA (Jumani & Joshi, 1984) estimates that out of the 10,000 hawkers in Ahmedabad, only 1155 have been issued licences from 1949. The population has increased four-fold since then but the number of licenses has not. In Manek Chowk, the main market, hawkers are fined Rs. 12.50 every week. The hawkers are also not issued licences even after they apply for them repeatedly.

Bombay has 10,000 licenced vendors and three lakh unlicenced ones (Times of India, April 16, 1986). Article 19(1) (g) of the constitution states that "All citizens have the right to practise any profession or to carry on any occupation, trade or business". Article 41 further provides that "The state shall, within the limits of its economic capacity and development, make effective provisions for securing the right to work, to education and to public assistance in case of unemployment, old age, sickness and disablement, and in other cases of undeserved want".

Thus the Constitution guarantees work on the one hand but the government is not able to provide enough opportunities even for those seeking self employment in the absence of any regular work. When people try to use their own means to fend for their livelihood, they are constrained by various Municipal and other Acts. Why is this so? The blame lies primarily in the attempt to follow the western pattern for the Indian city. Indian cities have always been known for their colourful markets, people jostling for space and all the din and chaos which follow when different wares are being sold to a varied clientele in a small area. The British brought with them the concept of the city which had the motor car as an important element and which had

aseptic cleanliness as its base. Despite forty years of freedom, we continue to give the motor car the same place in the city as did the British instead of allowing some people to earn their livelihood.

It has also been seen that though the law forbids street selling, vendors are seen in every Indian city. They cater to daily requirements such as supply of fruits, vegetables and other processed eatables. They provide at-the-door service. The housewife does not necessarily have to step out of the house to buy these essential items. This suits the Indian woman who either because of cultural taboos or mobility constraints finds it difficult to move out of the house. The vendors also supply their wares at reasonable costs and reduce the cost of living for the middle class. The situation is thus paradoxical - the public at large finds vendors a boon, the vendors are able to earn a livelihood, and yet this activity is considered illegal and licences are not generally granted.

This state of affairs persists because of the lack of organisation amongst the vendors and their low visibility especially in the case of women. SEWA has been instrumental in organising women vendors in Ahmedabad. A case in point is the filing of a suit in the Supreme Court by the women vendors in a bid to protect their rights. The court directed that the vendors be provided alternate suitable sites, and granted licences, and if hawking is ever permitted at the original sites, these women should be given preference.

The vendors, therefore, need to organise themselves and persist in their struggle for livelihood. The Municipal Acts should be amended to allow this sector to flourish. This is not to say that all

roads and areas be reserved for them - certain conveniently located market places can be earmarked for vendors or alternately they can be provided kiosks/booths in every market. The mobile vendors should also be licensed. As is the case with private markets, the commissioner should be answerable if a licence is not issued.

Plans and Programmes

The vendor has come into focus largely as a result of work by the Self Employed Women's Association. They have been instrumental in increasing the visibility of such workers - workers who do a valuable service but who have only been treated as a nuisance. The public at large had hitherto taken them for granted, without realising the problems they face in carrying on their activities which are of great importance to urban life.

As a result of this growing awareness about women vendors, the Government of India has taken a few steps to help them. The National Plan of Action includes a separate plan for the self-employed which aims at: (i) identification of occupations for the self-employed; (ii) publicity about the facilities available for self-employment; (iii) development of special training/motivational programmes for women; (iv) special assistance for credit facilities; and (v) support to voluntary agencies which promote self-employment (Ministry of Social & Women's Welfare, Women in India, 1985). This is a step in the right direction.

The nationalized banks have a Differential Rate of Interest Scheme which offers very low interest loans to poor entrepreneurs. In addition, in September 1986, the Government of India started the Self-Employment Programme for the Urban Poor which is basically a credit programme to facilitate income generating activities. A loan up to Rs. 5,000 can be granted at an interest rate of 10 per cent. No collateral or security is needed. The eligibility criteria include income less than Rs.600/- a month, a ration card, previous experience, no other bank loan or default on a loan and a three year residence in the city. Most types of vending are covered in the programme's activity list. This can stimulate some reasonable investment by the vendors in their activity, and help them in raising their income level.

The government has also set up a National Commission on Self-Employed Women. It aims at (i) increasing their visibility; (ii) examining their economic contribution to the family and to the national economy; and (iii) strengthening the organisation of these women. The data collected through this Commission would also highlight the problems faced by women vendors, their economic contribution, and the means to ameliorate their problems.

In addition, non-government organisations like SEWA and WWF have met with some success in bringing into focus the plight and problems of women vendors. These organisations help their members to procure credit on easy terms. The loans are available at a interest rate of only four per cent.

The WWF is planning to link the producers of primary goods directly with the vendors. It also provides legal aid cells and day care facilities. A system of group insurance through the Life Insurance Corporation has also been initiated.

SEWA also first started with helping the working women to get out of the clutches of the money-lenders. It helps its members in procuring loans through the nationalised banks. SEWA has also set up its own bank as well. It has been instrumental in getting women vendors to organise themselves to fight for their right to vend without constant municipal and police harassment.

Conclusions and Suggestions

1. In recent years, the work and life of women vendors have been the subject of interest of both researchers and women's organisations. As a result a number of studies and organisational efforts have been undertaken. The most important findings of these studies are:
 - i. Vegetables, fruits and flowers are the most common types of commodities sold by women vendors. Cooked food is another important item sold. Besides these products women vendors sell a range of items varying from clothes to 'paan' leaves;
 - ii. women vendors are important contributors to their own households; in many cases it is their incomes which prevent their families falling below the poverty line;
 - iii. the contribution of women vendors to the national economy should be recognised. By selling goods at affordable

prices, vendors help the low and middle class families to survive on their incomes.

2. The problems faced by women vendors vary and depend on what they sell and where they sell, for example, home based vending is often less troublesome than vending in public places. The problems faced by women vendors are:

- i. Worksite: Legal access to space in commercial areas is limited by the low incomes of the vendors; though they may have been in the trade for more than a generation, they are still subject to constant police harassment because their work site is not approved by the municipal authorities. A corollary to the problem of work site is the problem of physical structure. A large proportion of vendors either sell from the pavement or are mobile. They are, therefore, exposed to the vagaries of weather which often cuts short their working hours or spoils their goods. This constraint also prevents the women from carrying on their business on a large scale. All they can sell must fit onto the mat on the pavement, in two baskets kept in front of them or one basket carried on the head.
- ii. Credit: Vending is an activity in which investment in fixed capital is not very high but often relatively large amounts of working capital are required. Credit to women vendors is available only on very difficult terms. A study of WWF workers shows that credit from a money-lender not only involves a high rate of interest (10% per week, sometimes per day) but the vendors have to mortgage jewellery and even

ration cards. To overcome this problem the nationalized banks need to modify their policies to allow for small and frequent withdrawals and deposits. Bank procedures and forms should be simplified and women employed in keeping with the prevailing socio-cultural ethos. Vending requires credit not only for capital investment but also for day to day buying. Such loans can best be disbursed in collaboration with non-government organisations.

iii. Social Welfare Legislations: Women vendors do not come under the purview of labour laws. They have no access to creche facilities, pension, sick-leave, medical benefits and other such facilities.

3. Vendors need to be licensed under the Municipal Laws. While in theory this does prevent cities from becoming congested, in reality it is seen that this has become an excuse for corruption. Vendors have to constantly pay bribes to prevent the police/municipality from confiscating their goods. The actual objective of allowing free flow of traffic is anyway not attained. Therefore, the municipal laws need to be amended. Indian cities must not be modelled on western lines. The city is not only for automobiles; it is more important that people who set up small trading ventures in the face of grave adversities are allowed to earn their livelihood. Until and unless the government can provide enough suitable jobs, the municipalities should issue licences and allow these women to vend their wares without fear. Certain organisations, especially SEWA and WWF, have drawn the attention of the authorities to the needs of this

section of workers. However, the scope of these organisations is limited to only a few regions in India. Women vendors, all over the country, need to organise themselves so that they can be recognised as an important part of the retail sector in urban areas. It is only through organisation that they can fight for their right to vend without constant harassment.

4. The role of self-employment in easing the situation in the job market has now been recognised by the government. Through schemes like SEPUP (Self-employment programme for the urban poor) and DRI (Differential rate of interest) the government plans to use the existing network of nationalised banks to enable the low income groups to obtain credit on easy terms. While these schemes will go a long way in helping vendors to set up business, more comprehensive plans need to be made which would involve not only credit, but also look into the problems of worksite, working capital, purchase of commodities and demand for goods.

REFERENCES

Azad Nandini, Empowering Women Workers, UNICEF and Working Women's Forum, Madras, 1986.

Census of India 1981: Part II Special Report and Tables based upon five per cent Sample Data.

Bhatt Ela R., "Defending our rightful place in the city of Ahmedabad", Self Employed Women's Association, Ahmedabad, 1982.

Jhabwala, Renana, "Women's struggles in the informal sector: Two case studies from SEWA" presented at the conference of the Indian Association of Women's Studies, Chandigarh, October 1986.

Jhabwala, Renana, "The hawkers phenomenon: An overview", (undated).

Jumani, Usha and Bharati Joshi, Legal Status of Hawkers in India, Self Employed Women's Association, Ahmedabad, 1984.

Naponen, Helzi, "Organizing women traders and producers: A case study of Working Women's Forum, Madras, "Working Paper No. 412, Institute of Urban and Regional Development, University of California, Berkeley, 1983.

Naponen, Helzi, "Organizing women petty traders", presented at Asian Regional Conference on Women and the Household, ISI, New Delhi, 27-31 Jan., 1985.

Per-Lee, Dianne E, "Street vendors" in Women and Work in India, ed. Joyce Lebra et al, Promilla & Co., New Delhi, 1984.

T. Rajesh, "Pedestrianisation of the city centre: Case study of Manekchowk". (undated).

NIUA'S PUBLICATIONS OF RELATED INTEREST

Structure and Performance
of Informal enterprises:
A Study of Four Cities

This study has been prepared for the Ministry of Urban Development. Direct evidence has been collected from 2000 enterprises in four cities to evaluate the performance of informal sector enterprises and to suggest measures to support their growth and development.

Gender Bias in Employment:
Women in the Urban Informal
Sector

Prepared for the Ministry of Social Welfare, this study examines women in informal sector activities in three towns, namely, Ghaziabad, Wardha and Alwar. Choices and constraints at work, income levels, and implications of work participation for the household are the other aspects which have been studied.

Women and Urbanisation

Commissioned by the National Commission on Self-Employed Women, this paper examines the health, education and employment status of women in urban centres as compared to women in rural areas.

ON-GOING RESEARCH

The Role of Women in the
Urban Informal Sector

Sponsored by the Ford Foundation this study proposes to examine the nature and extent of participation of women in informal sector activities in six cities in India. The lives of these working women and the impact of their work on their families will also be studied.

G L O S S A R Y

bidi	indigenous cigarettes handrolled in specially dried leaves
charpoy	knotted rope bed with a wooden frame
hafta	weekly bribe
idly	steamed rice cakes
paan	refers here to specially spiced betel leaf often chewed for its aromatic juice

NATIONAL INSTITUTE OF URBAN AFFAIRS

SURVEY OF WOMEN IN THE URBAN INFORMAL SECTOR

LIFE CYCLE SURVEY

CITY
RESPONDENT
ACTIVITY
RESEARCHER
DATE
SAMPLE CODE
(First Round)

WOMEN IN THE URBAN INFORMAL SECTOR
Life Cycle Survey

I. HOUSEHOLD INFORMATION

1. Income, average of the last year (Rs. per month)

Sl. No.	Income from main work	Pension	Rent	Interest	Income from sec. work	Others (specify)	Total income
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							

2. Current loans

Details	Loans taken	Loans given
Amount of loan (Rs)		
Date of starting the loan		
Source/receipient		
Purpose		
Amount returned		
Interest rate*		
Date of likely final payment		

* Specify per day/week/month/year.

3. Expenditure (Rs) (last year's average)

Items	Normal Monthly Expenditure (per month)	Occasional expenditure (per year)
2. Rent		
3. Education		
4. Clothes		
5. Medical		
6. Transport		
7. Entertainment		
8. Festivals		
9. Others (specify)		

4. Bulk expenditure in the last 10 years

Item	Cost	Date/Year
1. Marriage		
2. Birth		
3. Death		
4. Purchase of Property		
5. Others (specify)		

(of sampled women only)

- | Type | Building material used |
|-----------------------|------------------------|
| i. Kutcha | |
| ii. Pucca | |
| iii. Semi-pucca | |

5. Address (s) of the work place (s), if outside the home
.....
.....
.....
6. Distance from home to work place if fixed place of work
(in kms)
7. Mode of travel, if fixed place of work
 - a. Walk
 - b. Bus
 - c. Cycle
 - d. Rickshaw
 - e. Others (specify)
8. In case of mobile workers distance covered per day
9. Work load
 - a. Hours work per day during the last week
 - b. Days worked last month
 - c. Months worked last year
- 10 Did anybody help you to start work?
Who helped you to start work?
 - a. An organisation
 - b. Immediate family
 - c. Relatives
 - d. Friends
 - e. Own initiative
 - f. Others (specify)Why did they help you?
.....

11. If you were helped in starting the work what type of help did you get? What was the encouragement/motivation to work? Try to assess whether she was pushed into working or she opted for work herself?

- a. Training
- b. Money
- c. Information
- d. Reference
- e. Others (specify)

12. Did you require money to start work?

If yes, for what and how much? (Rs)

.....
.....

Where did you get the money from?

.....

If it was a loan, source, when the loan was taken, for how long, interest rate, amount returned, interest paid, mortgage if any and when do you plan to repay the entire amount?

.....
.....
.....
.....
.....

13. Subsequently if you required more money for expansion of your activity, or as working capital where did you get the money from?

.....

If it was a loan, source, when the loan was taken, for how long, interest rate, amount returned, interest paid, mortgage if any and when do you plan to repay the entire amount?

.....
.....
.....
.....
.....

14. What is the duration of your main activity and when?

- i. All year
- ii. Seasonal
- iii. Irregular

15. Income (Rs)

- i. Per day during the last week
- ii. Monthly income of the last month
- iii. Total income of the last year

16. a. Are there any organisations related with your activity?

- i. Union
- ii. Political organisation
- iii. Mahila Mandal
- iv. Non-govt. organisation
- v. Religious organisation
- vi. Others (specify)

b. How do these organisations help you?

- i. Secure loans
- ii. Secure cheap raw material
- iii. Help in marketing products
- iv. Technical assistance

- v. Better services
- vi. Organising the poor
- vii. Community Development
- viii. Moral support and encouragement
- ix. Others (specify)

III ENTERPRISE CHARACTERISTICS

A. SELF-EMPLOYED/EMPLOYER/HOUSEHOLD ENTERPRISE

(Manufacturing/making and selling/trading/services namely ironing/laundry etc.)

1. Age of the enterprise the respondent works in

2A. Employment structure of the enterprise
(in case of employer and household enterprise)

No. of wor- kers	Sex m/f	Age	Relation- ship	Hours/ day	Days/ month	Months/ year	Actual work	Remu- nera- tion
---------------------------	------------	-----	-------------------	---------------	----------------	-----------------	----------------	------------------------

2B. In case of household enterprise, what is the system of sharing work, at what time, for how long does the respondent work? Is she only replacing somebody for short durations or she is actively participating for considerable amount of time? Also, whether the enterprise generates joint income or each individual including the respondent have individual incomes in relation to their level of participation?

.....

.....

.....

.....

.....

.....

.....

.....

3. What do you sell or make or what kind of services do you provide?

.....
.....

4. What items are required to make goods/for trade/for service, where do you buy from, who buys it, for how much (daily, weekly, monthly), do you buy on credit or cash and do you pay interest on the credit?

.....
.....
.....
.....
.....

5. What are the other costs that you incur to make goods or for your trade/services? Give daily/weekly/monthly/annual costs in Rs for items such as taxes, wages, rent, electricity, water, other fuels, transport, storage, fines, bribes, or any other such costs?

.....
.....
.....
.....
.....
.....
.....

6. What was the initial fixed investment on building/shop space and equipment? Give details of where did you purchase each item from, amount paid and did you pay the amount at one time or was it in instalments and how many?

.....
.....
.....

7. Since then have you made any changes in the structure or the equipment in terms of additions or repairs? Please give details and the cost incurred there in.

.....
.....
.....
.....
.....

8. To whom do you sell? In case of trade and services, do you cater to the middle class, poor, high income people and/or organisations like shops and factories? In case of manufacturing/making and selling, do you sell directly to consumers or to shops, hawkers, workshops, factories or some institutions?

.....
.....
.....
.....
.....
.....
.....
.....
.....

9. On what basis do you sell, cash or credit? If you sell on credit, do you charge a higher price? When is the money paid?

.....
.....
.....
.....
.....
.....
.....

10. What are your total sales/income? (In the last year)
- i. Rs per day
 - ii. Rs per month
 - iii. Why only this much? Is there any bargaining? What measures can augment/enhance your income?
.....
.....
.....

B. WAGE/SALARIED EMPLOYEES

- 1. What type of organisations/institutions/enterprise do you work in?
.....
.....
- 2. Age of the enterprise you work in?
- 3. How many people work here?
- 4. How long have you been working here?
- 5. Did you pay any bribes or commissions for getting this job? To whom and how much?
.....
.....
.....
- 6. In case of domestic servants only, hours worked per day at what time of the day and number of houses where you work every day?
.....
.....
.....
.....

7. Is there any provision for leave? If yes, how many and when?

.....
.....

8. In case of domestic servants, how many days in a month do you abstain from work? Do you give them prior information? Does it mean salary deduction or any other penalty?

.....
.....

9. Do you get any other benefits other than wages such as medical facilities, housing, food, clothes, etc.? If yes, please give details? Is it regular or occasional?

.....
.....
.....

10. Do you require any tools/equipments to work? If yes, cost of the equipment and when was it bought?

.....
.....

C. CONTRACT/PIECE-GOOD WORKERS

1. What do you make or produce and for whom?.....

.....

2. For how long have you been doing this work?

3. Did you require any fixed capital for starting this work? If yes how much, where did you get it from, if it was a loan what are the terms of repayment?

.....
.....
.....
.....

4. Do you require any working capital? If yes, how much per month, for what purpose, where do you get it from and on what terms?

.....
.....
.....
.....

5. Where do you get the raw materials from and on what terms, cash or credit?

.....
.....
.....
.....

6. What are the other costs that you incur to make goods? Give daily/weekly/monthly/annual costs in Rs for items such as taxes, wages, rent, electricity, water, other fuels, transport, storage, fines, bribes, or any other such costs?

.....
.....
.....
.....

7. No. of items that you produce every day/every week/every month?

.....

8. Who do you sell your finished products to and on what terms, cash or credit, or on part cash or part exchange for raw materials? Give total sales in Rs per day/per month?

.....
.....
.....
.....
.....

9. Do you use any kind of tools or machinery for production? If yes do you own these or hire them? If you own them, how did you buy them initially and have you made any improvements since then? If you hire them, from where and on what terms?

.....
.....
.....
.....
.....

10. Is there any thing which can help in improving your output/income?

.....
.....
.....

III SECONDARY ECONOMIC ACTIVITY
(Of sampled women)

1. Description of actual work done?

.....
.....
.....
.....

2. Duration and time of work?

.....
.....

3. Investment and running costs, if any?

.....
.....

4. Income in Rs per day/per week/per month?

.....
.....

5. Other benefits like housing, food, clothes, etc.?

.....
.....
.....

6. How do you coordinate your main and secondary activity?

.....
.....
.....

IV CONDITIONS AND CONSTRAINTS

A. CONDITIONS

1. In case of wage employees, what kind of facilities do you have regarding separate toilet, rest room, creche facilities, tea and lunch break, medical facilities, etc.?

.....
.....
.....
.....

2. Do you have leave facilities? If yes, how many, when, on what occasions and paid or unpaid?

.....
.....
.....
.....

3. In case of employer/self-employed/piece-good worker, do you have fixed or flexible working hours? If flexible, how do you decide when to work and when not to work?

.....
.....
.....
.....

4. In case of workers in the family enterprise, in what way do the other family members cooperate with you? If not, in what way you think they can help?

.....
.....
.....
.....

5. What are the reasons for your entry into the work force?

.....
.....
.....
.....

6. What inspired you to select the present activity?

.....
.....
.....
.....

B. CONSTRAINTS

1. What kind of constraints did you face at the time of entering into the work force/starting the present activity? Such as capital, market, skill, education, space, opposition from the family, lack of creche facilities, lack of other labour saving devices like a water tap in the house, lack of other kind of help in the house, social and caste taboos?

.....
.....
.....
.....
.....

2. What kind of constraints/problems do you face at present? Are you harassed by any body, and in what way? Do you feel you work for very long hours? Do you find your work very strenuous? Do you still face any of the problems that you faced at the time of starting this work?

.....
.....
.....
.....
.....

V EFFECT ON THE SELF

A. STATUS

1. Do you give all the money you earn to any other member of the family? If yes, to whom? If you keep a proportion of your earnings for yourself, what proportion and who do you give the rest to?

.....
.....
.....
.....

2. Who takes decisions about how to spend the money you earn and on what items?

.....
.....
.....
.....

3. Who takes decisions about how to spend the entire income of the household on what items?

.....
.....
.....
.....

4. Who decides what type of work you should do and for how long, or what should be the quantity of output?

.....
.....
.....
.....

5. Who takes decisions pertaining to sale/purchase of property, number of children to have, education of children, marriage of family members and any other such major events?

.....

B. MATERIAL BENEFITS AND QUALITY OF LIFE

1. Do you have a water tap in your house?.....

2. If no, how far is the water source?

3. Who fetches the water? If you do, how long does it take you to fetch it?

.....

4. Do you have an electric connection?

5. What toilet facility do you have?

.....

6. What type of drainage of water do you near your house?

.....

7. Do the other members of the household help in the household chores? To what extent? Give a description of the work they do by preparing a work distribution chart for the household.

Activity	Person's Name relationship	Time spent/Shared with other members
Washing clothes		
Cooking		
Washing utensils		
Taking care of children		

Contd....

Contd...

Activity	Person's Name relationship	Time spent/Shared with other members
Taking care of old and sick		
Taking care of domestic animals		
Collecting fodder		
Collecting fuel wood		
Making cowdung		
Fetching water		
Cleaning the house		
Food shopping		
Knitting/sewing		
Others (specify)		

8. Are you able to buy clothes for yourself because of the extra money you earn? If yes, how often?

.....

9. Did you suffer from any major ailment during the last year? If yes, what ailment?

.....

10. Are you able to include milk and vegetables in your diet?

.....

11. Are you able to take time off from your work and household chores to (i) Watch an occasional film (ii) Go to the mela (iii) Visit friends/relatives and (iv) watch television?

.....

.....

VI EFFECT ON THE FAMILY

1. Are your children immunized against:

- i. Polio (Oral drops)
- ii. Diptheria, Whooping Cough and Tetanus, DPT, (On the hip)
- iii. Tuberculosis (On the arm)
- iv. Measles

2. Do your children suffer from any ailment:

<u>Ailments</u>	<u>Number of children</u>
i. Tuberculosis	
ii. Leprosy	
iii. Polio	
iv. Constant cough & cold	
v. Malaria	
vi. Diarrhoea	
vii. Others (specify)	

3. Do you go to the government or municipal hospital, or Public health centre or private doctor? How often?

.....
.....

4. How much do the private doctors in your area charge for?

(i) first consultation

(ii) each subsequent consultation

5. How much, on an average, do you spend on medicines and doctors' fees in a month?

.....

6. Are you able to buy new clothes for your children? How often?

.....

7. Do you think that your work load prevents you from looking after your children properly?

.....

8. If you work outside the house, do your children:

	Age-group (years)				
	<1	1-3	4-6	7-9	9+
(i) Accompany you to work					
(ii) Stay alone at home					
(iii) Other members look after them at home					
(iv) Go to school					
(v) Look after their younger siblings					
(vi) Go to work					
(vii) Others (specify)					

9. Do you get enough time to do the house work? Or, you think that because of your economic activity the house work is being neglected or is it very tiring to manage both?

.....

.....

.....

.....

10. Has your working helped in improving the living conditions of the family in any way?

.....

.....

.....

.....

11. What assessts do you/your family possess?

Assesst	Weight/ Number	Approx. value when bought	Date of purchase
House in the city			
Land in the village			
Radio/transistor			
Tape recorder			
Watch			
Gold and silver ornaments			
Television			
Cycle			
Scooter/motor cycle			
Cooking gas			
Oil stove			
Others (specify)			

VII SOCIAL AND FAMILY BACKGROUND

1. Place of birth
.....
2. Place of last residence
.....
3. Duration of residence in this city
4. If migrant, reason for migration to this city?
.....
.....
5. Did you migrate alone, with other members of the family (give relationship) or with the entire family?
.....
.....
6. Mother tongue or the language normally spoken with the family members?
.....
7. If migrant from rural areas, prior to migration what was your family's occupation, land owned, and was their occupation corresponding to the traditional occupation undertaken by your caste people? If migrant from other town/city, what was your family's main occupation?
.....
.....
.....
.....
.....
8. What is the present occupation of your family? Is it still the traditional occupation or it has changed?
.....
.....
.....
.....

9. In case of married women, what was the main occupation of your parental family?

.....
.....

10. Did you also work when you were not married? If yes, what did you do?

.....
.....

11. What is the main occupation of your in-laws family?

.....
.....

12. Why did you start working?

.....
.....

13. Were you influenced by any member of the family or any other individual in your decision to begin work and in choosing the type of activity for yourself? Push or own initiative?

.....
.....

14. Have you influenced any member of the family in getting a certain type of education/training or in selecting an economic activity of a particular type?

.....
.....

15. Are you satisfied with your present situation? If not what do you plan to do in the near future?

.....
.....

VIII DAY CHART

Hour	Activity/Activities
4-5 a.m.	
5-6	
6-7	
7-8	
8-9	
9-10	
10-11	
11-12	
12-1 p.m.	
1-2	
2-3	
3-4	
4-5	
5-6	
6-7	
7-8	
8-9	
9-10	
10-11	
11-12	

Remarks, if any for time allocation within an hour or sharing of work by other members of the family.

.....

.....

.....

IX YEAR CHART (LAST YEAR'S)

Month	Main acti- vities	Hours/ day	Days/ month	Income (Rs)	Sec. acti- vity	Hours/ day	Income (Rs)
January							
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							

Remarks, if any for seasonal changes

.....

.....

.....

X LIFE CYCLE CHART

Age (Years)	Activity	Reason for change in acti- vity	Individual's Income (Rs. per month)	Household Income (Rs. per month)	Soci-/ al pe- rsonal na- events if any	Other expla- tions
Below 5 years						
5-10						
10-15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29-						
29						
30						
31						
32						

Contd.....

Contd.....

Age (Years)	Activity	Reason for change in acti- vity	Individual's Income (Rs. per month)	Household Income (Rs. per month)	Soci-/ al pe- rsonal na- events if any	Other explan- ations
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
50-55						
55-60						
60+						

Economic Activity:

Any activity which brings money into the household or is exchanged for other material benefits e.g. housing, food, etc.

Social/Personal Events:

- (i) Marriage of the respondent
- (ii) Child birth
- (iii) Migration of the individual
- (iv) Migration of the husband
- (v) Migration of the family
- (vi) Separation from the joint family
- (vii) Start of Education
- (viii) Termination of Education
- (ix) Acquisition of skill
- (x) Purchase of property
- (xi) Loan
- (xii) Daughter's marriage
- (xiii) Son's marriage
- (xiv) Death of the father
- (xv) Death of the husband
- (xvi) Death of son
- (xvii) Death of daughter
- (xviii) Desertion by the husband
- (xix) Husband/Father laid off work
- (xx) Husband/Father/Son's illness
- (xxi) Organisation of the community
- (xxii) Formation of a women's forum