



A Socio-Economic Analysis of Women Street Vendors in Delhi: Questioning the Efficacy of An Exclusive Ladies Market

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ABSTRACT

Vending is an important and natural source of employment for a large number of urban poor, men and women alike. It requires skills that can be gained outside the formal education setup, is quite flexible and does not require heavy capital investment and also does not have significant entry barriers. While empowerment, specifically of women vendors, is important, the flip side is the harassment and adverse working conditions that they face in their day to day functioning. To get an insight into the socio-economic status of women street vendors and the issues that confront them, a field survey was conducted by the faculty and the students of Sri Venkateswara College in four market places in Delhi, under the guidance of one of the leading non-government organizations (NGOs) of the country. About 180 women street vendors were interviewed and followed up by the students. In addition to getting an understanding of their business model, it was also observed that vending jobs had enhanced the confidence level of these women and given them a say in family decision making. An important objective of this study was to understand the efficacy of an initiative taken by the NGO of establishing an exclusive "ladies market" meant only for the women vendors who were members of this NGO. We found and corroborated it with regression exercises that though the ladies market had positive spin-offs for women vendors, its economic viability had not been thoroughly thought, making the proposition novel and noble, but not profitable.

Key words: Women empowerment, Women street vendors, Unionisation, Ladies' market, NGO intervention

INTRODUCTION

Globally, female labour force participation rate has remained stable at around 39% , with the corresponding figure for India being 48% in the period 1990-2017 (World Development Indicators, World Bank, 2018). Despite the higher female labour force participation in India, this rate has witnessed a consistent decline since the 80s, with the decline being especially steep in rural India 57% to 44% between 1987 and 2011. The 66th (2009-10) and 68th NSS Round of the Employment and Unemployment Survey (2011-12) reiterated the sluggish growth in employment and a steep fall in female labour force participation. There have been various studies to look into this declining female labour force participation in India, with arguments both on the supply side as well as the demand side. It seems highly unlikely that in the rural sector in India, the feminisation U shaped hypothesis (Boserup, 1970, Goldin, 1994, Bardhan and Klasen, 1999, Chen et al, 1999, Fatima and Sultana, 2009) is in operation and that after a period of decline, women participation would actually rise. The more plausible explanation seems to be from the demand side. As argued by Urmila Chatterjee of the World Bank (2015) shrinking agriculture sector and no commensurate increase in non-agricultural jobs in rural India is driving down the women participation in labour force. Women, accompanying their menfolk, have been migrating to urban areas in search of some decent formal sector employment, which is a far-fetched dream for people like them who hardly have any skill set and negotiating power. So, they tend to get absorbed in the informal sector mostly as self-employed, doing odds and ends simply to survive.

Khema Sharma (2012) argues that women workers have limited opportunities available to them in the formal sector and hence have to be content with mostly low paid, low-status jobs in the informal sector; jobs which do not have any possibilities of betterment, advancement of efficiency or training to enable them to seek better employment at a later stage. Fapohunda (2012) supports this argument and goes on to add that employment opportunities in the formal sector are often denied to women because of family responsibilities, lack of skills, social and cultural barriers and hence the informal sector is often the only possibility for women to get access to employment and to earn an income. Consequently, women dominate the informal sector. An estimate by the World Bank (2015) shows that 90% of the women working in the informal sector are not included in the official statistics and their work is undocumented and considered as disguised wage work, unskilled, low paying and not providing benefits to the workers. Martha Alter Chen (2001) argues that the informal sector is larger than what statistics suggest primarily because a significant portion of the remunerative work did by women remains “invisible” to the world. She highlights the prominence of women over men in the informal sector in developing countries like Benin, Chad, India and Indonesia. In countries where there are a few restrictions on the mobility of women outside their homes, women constitute 50%-90% of street vendors. These uneducated and unskilled women are at best at the margins of the society not only due to their gender, but also because they face real deprivation in terms of their capabilities. Nearly 50% of these women workers are sole supporters of their families. Another startling fact is that out of all women workers, a mere 7.5% are availing the membership of authentic registered trade unions (World Bank, 2015). The occupational vulnerability of women workers in the informal sector is also brought out in a paper by Kamala Kanta Mohapatra (2012). In her paper, along with other significant issues, she highlights the issue of migration stating that a large proportion of the workers engaged in the urban unorganised sector are migrants from

rural areas with poor educational, training and skill background and are employed in low-paying, semi-skilled or unskilled jobs. The productivity and earning levels in most of the enterprises are low and do not often provide full time work to those engaged.

Street vendors are an integral part of our urban history and culture. Shopping and marketing, in a traditional Indian sense, has primarily been informal. Social interaction in Indian markets in contrast to the mechanized and sterile concept of shopping favored by modern market and super market structures. Nevertheless, we remain oblivious to the condition of vendors who are victimized, harassed, marginalized. Pushed to the city in search of employment, they take to vending as self-employment for it is an easier option, perhaps the most promising avenue for the poor. Harassment stems from an absence of official recognition of the rights of street selling and vendors' lack of political and economic power. Instead of regulating vendors, municipal corporations as well as police treat them as a nuisance and an irritant; their policies and actions are aimed more at removing and harassing them rather than at regulation. Women might begin by helping their husbands in vending and then take off on their own to contribute something extra to the family kitty. Trades such as vending, empower these women who then see themselves as equally productive partners in their households- contributing to the family hearth and even gaining some decision making powers within the family. Such an engagement either as partners to their fathers, husbands or brothers, gives them income, decision making power and respectability. But, there is a flip side to this story as well. The women for whom home and family management comes by default, now have to squeeze in much more hard work in the time available- eating into their leisure time. They also face various workplace related problems, including problems in obtaining licences, insecurity of earnings and of place of hawking, constant eviction threats and harassment by official authorities such as by police personnel, in addition to lack of basic amenities such as clean drinking water and clean toilets at or near their workplace which have an obvious adverse impact of health of women street vendors (Women in Informal Employment, Globalising and Organising- WIEGO, 2017)

Against the background of these studies, we set out to study the socio- economic status of women vendors in four market spaces in Delhi. Three of these market places had both men and women vendors operating for an average of 10 years (referred to as mixed markets, henceforth), while the fourth market was a relatively new weekly market set up exclusively for women vendors by a leading NGO, that has been responsible and has done commendable work in mobilising women street vendors across Delhi. We endeavoured to understand the increasing role of women in the informal sector who are otherwise 'invisible' in formal GDP measures. Their position in the society is not recognised and they are not given due respect in their households. Women in these families have been suppressed for decades and vending as an occupation has given them some voice in family matters, thereby empowering them. We have looked at their income, expenditure and savings pattern as well as highlighted the impact of their occupation on their social empowerment- specifically considering literacy, decision making ability and the like. Our intention was also to elucidate the adversities that these women vendors face on a regular basis. The markets chosen represent a varied set of women vendors and include those who have migrated to the city from various parts of the country in search of employment. The circumstances of the women in markets across Delhi are compared and contrasted with those of a control group taken to be the informal organised market set up by the

NGO, meant exclusively for women vendors. The comparative study identifies and analyses the issues faced by women in both the markets and evaluates the similarities and differences between the two. It especially tries to highlight the efficacy of this institutional intervention by the NGO and gives some suggestions as to how the functioning of the ladies market can be improved.

RESEARCH METHODOLOGY

A team of 38 students from Department of Economics undertook a questionnaire based field survey of women street vendors spread across four market places in Delhi. The students were divided into three sub-teams focussing on a single market area each. The existing Ladies Market was surveyed by the entire team and thus served as the comparison (control) group for our project. We conducted intensive personal interviews using a semi structured questionnaire and participant observation method to cull out first hand data that became the basis of our analysis. We interviewed 147 women street vendors in the mixed markets and all the 34 women vendors who were present and vending in the exclusive ladies market, the day the students visited this market. So, on the whole we interviewed 181 women street vendors and filled our questionnaires. The questionnaire was prepared consisting of 31 questions pertaining to the personal lives, economic status, social status, living conditions and issues that these women vendors faced at their workplaces. Conducting a personal interview allowed us to explore the responses of these women and gain deeper insights. Semi-structured interviews helped the women in opening up to us about the problems faced by them on a daily basis. In addition to filling up the questionnaires, we also observed their activities closely, taking them into confidence, and tried to understand the underlying rationale of many of their actions and strategies. This was the participant observation method wherein we closely watched these women vendors at work without taking an active part in the situation under scrutiny.

We obtained a mix of quantitative and qualitative responses to the questionnaires, which were then translated into categorical, ordinal as well as continuous variables for the purpose of econometric analysis. We used the Ordinal Logistic Regression Model to understand the impact of various independent variables- working capital, education, number of hours spent vending, nature of goods, number of family members vending, safety and alternative areas of vending, on the monthly income of the respondents. This exercise was conducted separately for the mixed and the ladies market and then for the pooled data using a dummy for the ladies market. Qualitative analyses of the questionnaires gave us rich insights on the socio economic status of these women vendors and the issues confronted by them. Based upon the data collected, a set of themes were identified and analysed pertaining to the socio-economic aspects of their lives.

Our research question was: “The establishment of an exclusive ladies market for women street vendors has improved their earnings and their socio- economic status”. The premise that we set our hypothesis against is that though there are low entry barriers for women in the vending business, there are significant economic and social difficulties that are encountered by them. Organising them in unions and making them operate in a well-defined exclusive space could save them from various negative factors that are associated with mixed and informal markets, such as bribes and harassment from public authorities and threat of frequent evictions due to the lack of a formally allotted space. Mixed markets might also not provide as much opportunity to

women vendors and raise safety concerns for them in the presence of their male counterparts. Thus, it appears a priori that a ladies market might be an effective intervention for empowering the women street vendors and improving their working and living conditions.

RESULTS

The analysis of the responses from the questionnaires gave us a fair idea of the economic and social status of the women vendors in our sample. We classified the results in two categories- economic and social status. While income, expenditure, savings and indebtedness were included into the former category; literacy, workplace security and empowerment were classified in the latter category.

ECONOMIC STATUS

Vending is indeed a low paying business for these women in both kinds of markets. In the mixed markets, around half the respondents earned an average monthly income between Rs 5000- Rs 10,000 while the average income was in the range of Rs 1000- Rs 5000 in the ladies market. We found in the mixed markets, that there were vendors who could find a market to sell their goods only thrice a week rendering them jobless for four entire days. Moreover, the number of hours of vending also had an important impact on the earnings through vending for these women. Half the respondents were vending for more than 5 hours, either alone or with their male counterparts, in the mixed markets. The profile of the goods that they sold too had an obvious impact on their earnings, with higher margins for clothes, consumer durables and fashion items and low margins for perishable items and other necessity items. Moreover, around 70% of women vendors in the mixed markets and 40% of the respondents in the ladies market had no other source of income, other than vending in these market places.

The income figures for the ladies market were extremely low vis-à-vis the expenditures incurred by them on a regular basis. On certain occasions women vendors also compared this low income to their earnings in their earlier vending venues and highlighted the huge difference between the two.

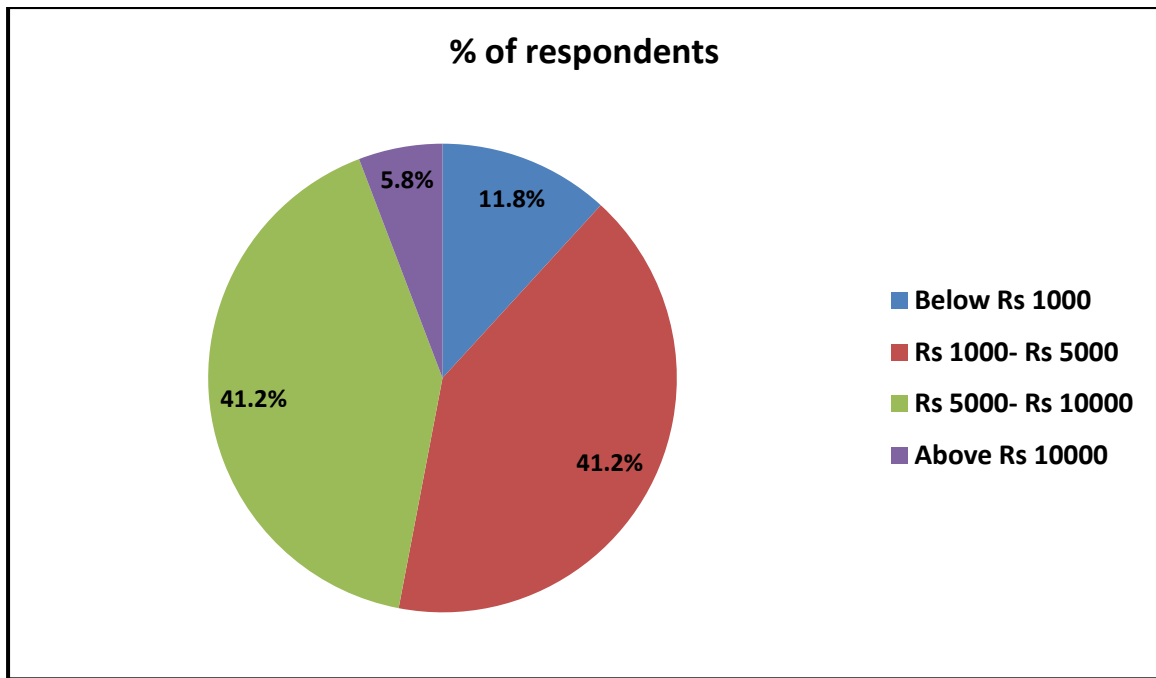


Figure I: Earning profile of respondents in the ladies market (monthly earnings)

Among the main reason for these low income levels in the ladies market, was limited customer footfall, primarily because the location had poor accessibility. The respondents suggested that the location of the market needs to be changed for them to have better earnings prospect. Interestingly, we found that the women vendors have a much lower bargaining capacity in the ladies market as compared to their counterparts in other mixed market. They were not good at engaging with their customers and marketing their products. Fewer customers increased the probability of distress sales by these women vendors in the ladies market, which again reflected in lower earnings. The specificity of the items which were sold in the ladies market was another factor affecting sales. Most vendors were selling second hand clothes, shoes and utensils. The fact that these items were second hand and were similar for all the vendors gave rise to a monopolistic competitive market structure, reducing the market power of these vendors.

Therefore, even though the ladies market was much more organized and under the control of the NGO, it seems to have failed to generate higher income for its participants.

The average working capital of the women vendors in the mixed markets at Rs.11,354, on the other hand, was significantly higher than in the ladies market (Rs 6,675 on an average). In the ladies market too, those women vendors who vend exclusively in this market had a lower average working capital as compared to those vendors who vended their wares elsewhere as well. The lower working capital expenditure of the vendors in the ladies market could be because of lower transaction costs involved in operating there, since the vendors were not required to pay any rent for this space that was provided to them as members of the NGO. Moreover, there were much fewer cases of harassment for bribes by government authorities there. Another reason for lower working capital expenditure could be the lower cost of procurement of goods to vend there. Since this is only a weekly market, the cost of

procurement of goods to vend there is less. Moreover, since the goods are mainly durable goods, the recurring costs of procurement are low.

In addition to data on income and working capital expenditure, we also questioned the respondents on their expenditure levels and patterns. The expenditure levels moved in line with income levels and majority of the expenditure of the respondents was on food and healthcare. Of the sample of women vendors in mixed markets, around 52% had household consumption expenditure falling in the range of Rs 5,000-10,000 per month, 23.1% of the families spent about Rs10,000-15,000 and 16.3% spent below Rs. 5,000 per month. In the ladies market, the average expenditure of a family was Rs. 7,000. Average food expenditure was Rs. 6,245 per month which shows that most of their income was spent on food. Another major item of expenditure for women vendors in the ladies' market was conveyance, with around three quarters of them paying anywhere around Rs. 150- 200 daily for commuting to their workplaces.

When the data of income and expenditure is read together, we are fairly convinced that these women vendors would not be making any significant savings, if at all. The data on savings corroborates this impression. While in the mixed markets, 70% of the vendors had negligible savings, there were 18% who claimed to save between Rs.1,000-5,000 every month. Even out of the people who managed to save, only 24% deposited their savings in a bank whereas the rest usually kept their savings at home foregoing any kind of interest income. For the women in the ladies market, exceptionally low incomes accompanied by high levels of expenditure left the women vendors with little or no savings. On a regular vending day, their earnings would approximately amount to Rs.300-400, most of which was spent on commuting, procuring goods etc. A few respondents declared that they saved around Rs 500-1000 a month which they kept with themselves in their houses. Despite being aware of the benefits of saving in banks, they seem to feel that the formalities of a banking setup would take away the flexibility of withdrawing their money as and when they wished to. Even though they did express their desire to participate in self-help groups facilitated by the NGO, their savings when pooled together did not form a substantial amount which could be loaned out to participants in need. Certain women were not aware of the amount of savings in their households reflecting a lack of knowledge and participation in matters related to finances in their families.

The failure of incomes keeping pace with regular, recurrent expenditure left most of the women vendors in serious debt. Around 45% of the respondents in the mixed markets and 56% in the ladies market reported that they were presently in some form of debt or the other. As is rather obvious, these women are almost totally out of the formal credit network. As much as 91% of these women relied on informal sources of credit such as local moneylenders, relatives, traders etc. for their debt requirements. These women often had to pay high rates of interest on such borrowings ranging from 3-10% per month creating a vicious cycle of debt. Borrowings were mainly for weddings in the family, medical emergencies and construction of their jhuggies. Lack of financial literacy and fear of the banking setup, made their reliance on formal borrowing sources quite negligible. Financial institutions are almost intimidating for most of these vendors as they do not understand the process of opening accounts, taking loans and the documentation required. As for others, maintaining a minimum balance with the banks was also an issue. Few of the vendors also had Jan-Dhan

accounts, but these weren't of much use since these vendors had minimal savings and had a hand to mouth existence. Almost 70% of the women, both in the mixed as well as the ladies market, said they kept their meagre savings at home while only 3.6% said they keep their savings in banks. Lack of confidence in banks was one of the psychological deterrents keeping these women away from using this formal setup.

We tried to judge the financial literacy of these vendors by seeking answers to the following questions:

- 1) Whether they had bank accounts? (if they knew about the advantages of depositing money in a bank account)
- 2) How did they manage their income and expenditure? (savings behaviour)
- 3) Where and how did they take loans, if they could not meet their expenditure from their own earnings? (alternative sources of borrowing)

An interesting observation that we came across was that financial literacy was much lower among the women vendors in the ladies market. Most of the women were under debt which was arranged from informal arrangements such as local money lenders and relatives. Despite the NGO providing them assistance in opening bank accounts, yet there was general apprehension against the banking sector and the respondents preferred keeping their savings at home. Out of a total of 34 respondents in the ladies market, only 3 had kept their savings with the NGO cooperative.

CAPABILITIES, WORK ENVIRONMENT AND EMPOWERMENT

Turning to our next dimension of analysis, we find the women vendors weak in terms of their capabilities and social status as well. As regards literacy that is being defined as 'being able to do your signatures', we find that of the 147 respondents interviewed in the mixed markets, around two-thirds of them could not sign their names and belonged to the illiterate category. Another 22% were schooled up till the 8th / 10th standard, whereas a mere 13% of all women had completed their schooling till the 12th grade. Among the sample of the 34 women vendors in the ladies market, only 6 had primary education (below class 5) and the remaining 28 vendors were illiterate. Therefore, in each of these markets, the level of literacy was found to be very low. Early marriages, poverty, family restrictions and large families to support were some of the reasons pointed out for the poor education status of the women vendors in both the mixed and ladies market. But, the silver lining here is that a sizeable number of these women vendors are trying to provide good, 'English medium' education to their children even if in cheaper public schools. The sustainability of this move, however, is questionable due to the resource constraint that they face and also in many cases the children themselves opt out of schools owing to poor motivation. These factors result in inter-generational perpetuation of poverty despite the women wanting their children, both boys and girls, to study and improve their future prospects.

Even with poor literacy, these women were more or less operating independently and appeared to be quite confident. We tried to understand as to how the vending profession has empowered the respondents, by prompting them to answer the following questions:

- Has this occupation given them financial independence?

- Has it earned them more respect in their households?
- Has it increased their confidence?
- Has it given them more decision making power in the family?

Though there is a correlation expected in these questions, still we approached the question of empowerment through all these possible angles. From what we observed, the female vendors were subjected to immense adversities. They were pushed and beaten down, disrespected and talked down upon, despite that they stood tall because they were the only hope for the survival of their families. Their circumstances have forced them to deal with all that comes their way and have made them stronger individuals. The meek and scared don't stand a chance in this competitive environment. So our female vendors have created a protective shield around them that provides them a false sense of security.

The women in the mixed markets appeared to be quite diffident. Before answering any of the questions posed to them, most of the women looked towards their male counterparts for approval and only after that proceeded to answer them. They were scared to share relevant information with us such as that about bribes and eviction. They hesitated in answering questions pertaining to harassment in the market. Their male counterparts were more willing to elaborate on this particular subject. The women in the market lived in great fear. Fear of the consequences of dispensing too much information, fear of eviction, fear of being beaten up by their husbands if they dare tell us about their circumstances, seem to haunt these women. A lot of female vendors seemed excessively dismissive about the idea of a survey. In one incident a woman refused to answer any of our questions and said that her husband would answer them on her behalf. So deep is the fear inculcated within the minds of these women that they are now rendered incapable of discussing the issues that they face on a daily basis even with those who come with the promise of bringing change. Along with the pre-inculcated fear, it is also a strategy of buying peace. By doing all that the society expects them to do, these women avoid the unnecessary rifts with their family members and their co-workers. They agree to the predetermined norms and function as they are told to. So if a male co-vendor asks a female vendor to leave the vending space, she quietly steps down.

We observed that despite all the hardships they faced, a majority of women agreed that this activity has contributed to boosting their confidence and making them more financially independent (Figure II). They contributed to the decision making in their family and were given due recognition while making major decisions. In certain cases the males also contributed greatly to the empowerment of their female counterparts. There were fathers who believed that their daughters needed to be educated enough to sustain themselves and husbands who gave equal authority to their wives. The women vendors craved for greater autonomy and independence and they felt that a ladies market would provide them with the same. This is what appealed to them the most. They believed that if all women stand together as a unified group there is no force that can bring them down. They felt that all issues pertaining to women are better understood by women and can be dealt with if all women acquire a unified front.

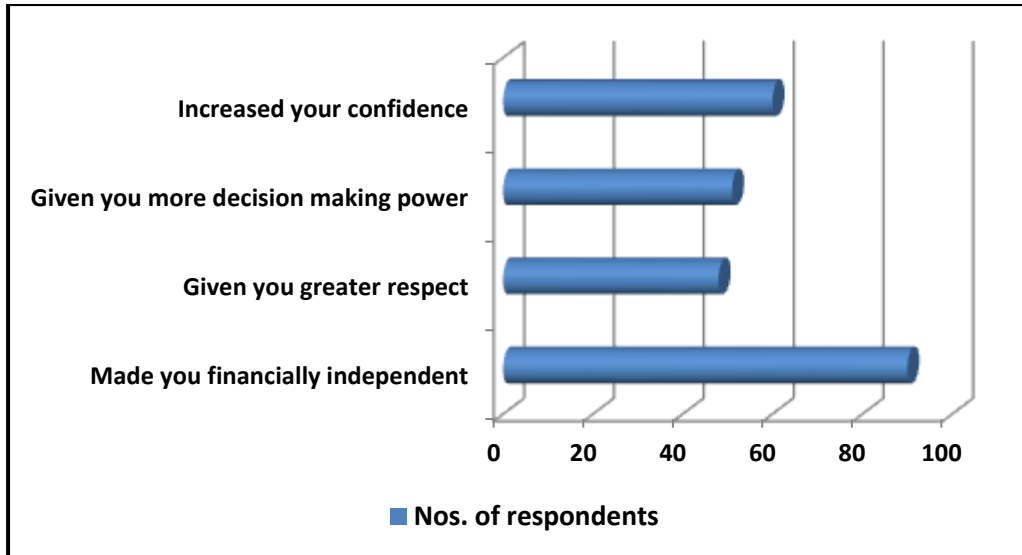


Figure II: Empowerment of women vendors in both the markets

Delving deeper into the decision making capabilities of the women respondents, we inquired as to whether the decisions regarding family matters and those with respect to financial matters are taken individually by these women, or mutually with other family members/s or taken totally by other family members. We found that in mixed markets, around 40% of the women took the decisions on both counts that is on family matters and on financial matters, themselves (Figure III, Figure IV).

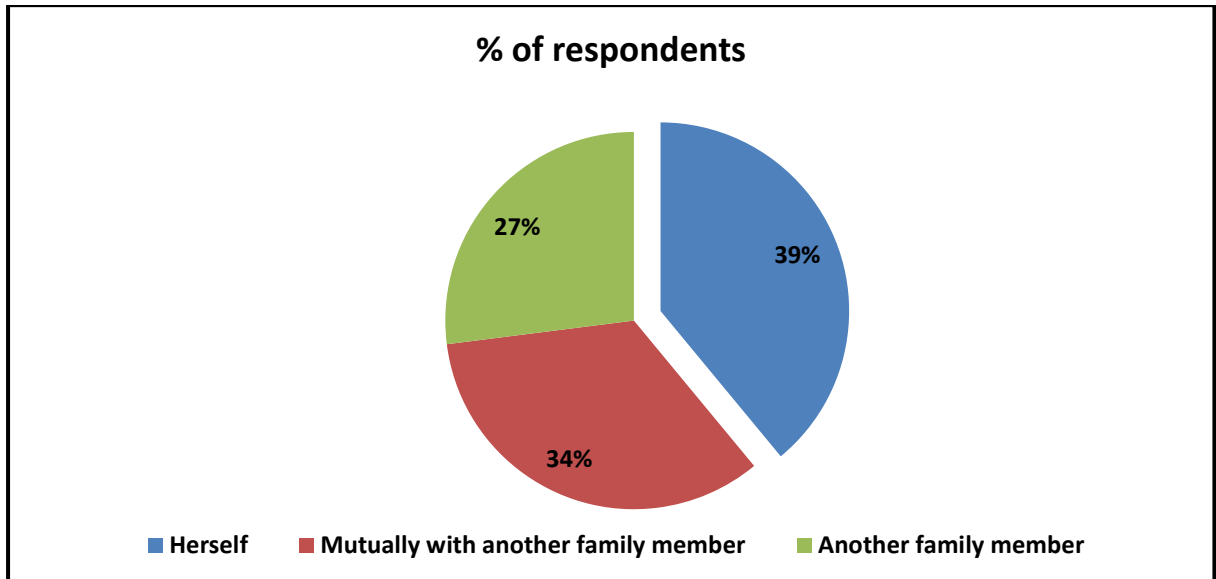


Figure III: Decision making in family matters in mixed markets

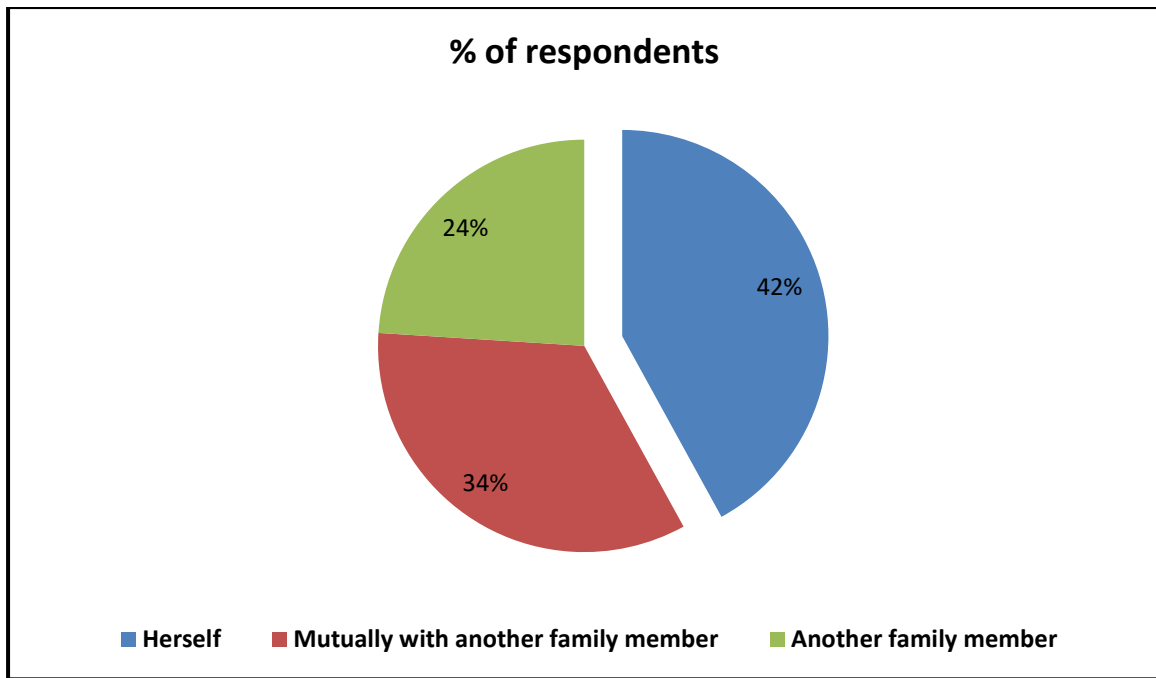


Figure IV: Decision making in financial matters in mixed markets

This makes it safe to conclude that our women vendors do feel more empowered and play an important role in decision making in the family.

The situation in the ladies market is not too different. Most respondents agreed that vending as an activity had given them financial independence and enabled them to have greater representation in their households. They now had the ability to take decisions relating to finances and were given due recognition as earning members of the family. Most of the women working in the ladies market were the sole bread earners of their families. Their families relied on them for sustenance. Hence they were empowered and almost enjoyed complete autonomy in decision making in their households. These women appeared more in control and were not scared at their workplaces, a fact that that can be attributed to the absence of men in these markets. As opposed to the situation in the mixed markets, these women vendors did not have to constantly look over to someone for approval. The women who work in this market are the heads of their respective families and are consulted for every small decision that has to be made. There have been some cases of harassment wherein these women have raised their voices and have been successful in punishing the perpetrators of such activities.

Another important issue relating to the empowerment of women vendors is that of working conditions especially workplace security. We judged workplace security by looking at the perception of safety by the women vendors themselves. As has been documented in various case studies (Cohen et al, 2010), vendors are regularly subjected to mental and physical pressures by city officials. At times this has led to riotous situations, loss of property, or monetary loss. A major problem is that generally, master plans prepared for our cities do not allocate exclusive space to vendors/hawkers, as planners blindly imitate the western concept of marketing, ignoring Indian traditions. No wonder, weekly markets struggle to survive and natural markets are ignored. The vendors have to deal with multiple authorities – the Municipal Corporation, police (thana as well as traffic), regional development

authorities, district administration, local panchayats and so on. This leads to exploitation and extortion. In many cases the positive steps taken by one authority are nullified by the actions of others.

The most frightening experience for the vendors is, however, the regular eviction carried out by the district or municipal administration. The extortion racket also involves the local goons. Cases of ‘hafta’ are common. In many cities vendors have to part with substantial money in order to ply their trade.

We asked the vendors in the two sets of markets to rate their perception of safety at their workplaces on a scale of 1-5 (1 being least safe). Shown in Figure V is the safety perception of these women vendors in the two markets.

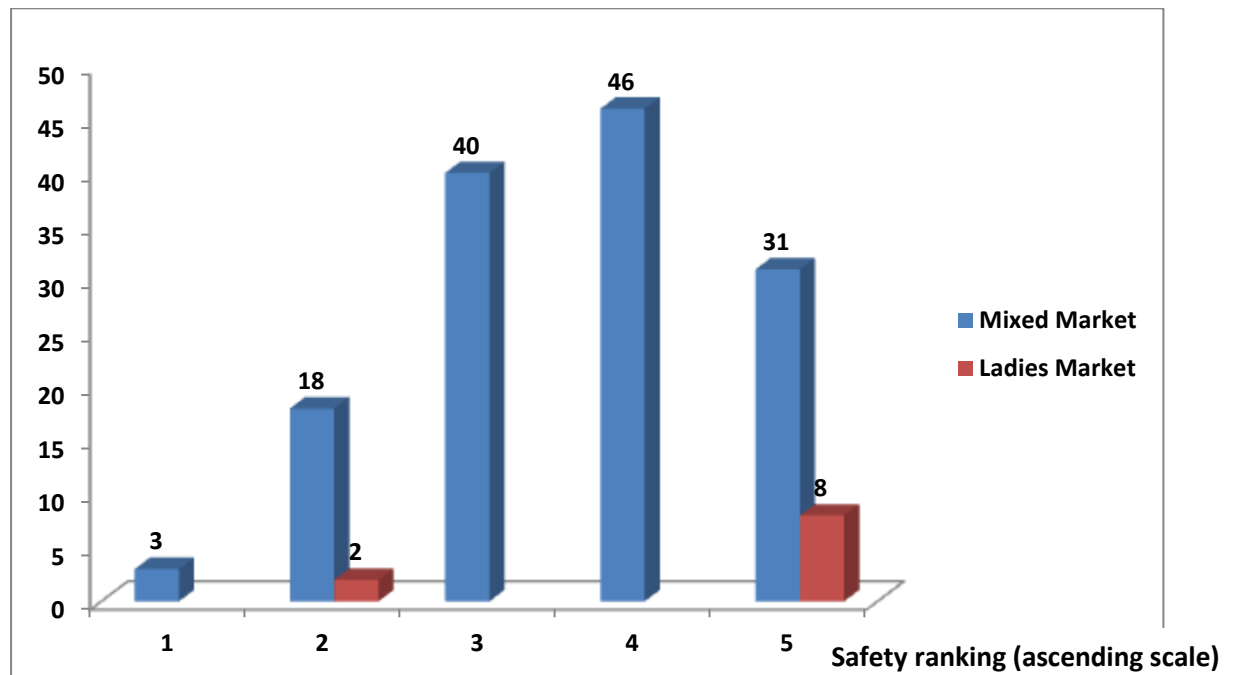


Figure V: Perception of safety in the two markets

Evidently, most of the women in the mixed markets feel reasonably safe (4 and 5). For those who view their operation in the market as unsafe (rating of 3 and below), they are primarily troubled by frequent cases of eviction, bribery and thievery. 82.2% of the vendors don't have a formally allotted space in the market and thus become victims of eviction by the authorities. Eviction is really the greatest fear the vendors have because it literally throws them out of their job. It leads to a loss of income and sometimes, in case of perishable goods, distress sales. Those who do not face the issue of eviction are generally people who have been in the same market for a number of years and have almost established permanent rights over the space. The newbies are targeted more fiercely and extorted bribes from. For those who are evicted on a weekly or daily basis, sustenance can become a real existential issue.

The ladies' market is safer and has a more conducive working environment. There are no cases of eviction and the women do not have to pay a 'hafta' to the officials from the municipal corporations. All they are required to pay is a minimal amount of Rs 10 so as to arrange for a place in the market. On a scale of 1 to 5, there were only two

respondents who felt that the market was unsafe and gave a rating of 2. Eight respondents gave a perfectly safe rating of 5 to the ladies market. Though the women vendors faced no threat of eviction, the relatively isolated area where this market was located made them vulnerable to antisocial elements and incidents of thievery were also reported.

We further analysed the availability and quality of the basic amenities to evaluate the working conditions of women vendors working in both type of markets. While food and water could be easily purchased in the most mixed markets, there was no provision for toilets and electricity in these markets. Electricity was tapped illegally from the households. The situation was a little different in the ladies' market. Toilets could be used at the nearby school with a payment of Rs.2 and there was no requirement for electricity. Obtaining food and water was comparatively difficult owing to the lack of safety in the area in which the ladies market was situated. The women had to walk a considerable distance to buy food. They preferred being accompanied by males and had to leave their stalls unattended for the period for which they were gone. This led to incidents of theft in the ladies' market. Yet, overall, the working conditions at the ladies' market were slightly better than that at the mixed markets.

Quantitative Analysis and Results from the Regression Models

After the brief comparison of the two markets with respect to the economic and social status of the women vendors, we undertake econometric exercises to explain the relative importance of various factors such as education, hours of vending, alternative areas of vending, perception of safety etc. on the monthly earnings of these women vendors. This exercise is done separately for the two sets of markets and then for the pooled data set taking a dummy variable for the kind of the market, 0 for mixed markets and 1 for ladies market. The latter exercise seeks to understand if the intervention by the NGO by means of setting up the ladies market has any significant impact on the earnings of the women vendors.

The monthly income data as reported by the respondents was not a continuous variable, rather four categories (ranging from less than Rs 1000 to more than Rs 10,000) were specified and the respondents were told to indicate as to which range their income belonged to. This was done deliberately since getting the exact figure for income in these kind of vocations, and with the kind of financial literacy that the respondents have, is very difficult, if not outright impossible. The income categories were given ordinal rating and then regressed on the following independent variables:

- **Working_capital:** their working capital (including rent, electricity, cost of procuring goods for vending and bribes and other transaction costs),
- **Ed:** education level,
- **Duration_market:** duration for which they have been vending in the specific market,
- **Hours:** number of hours, on an average, that they vend in this market,
- **Vend_otherareas:** whether they vend in other areas as well,
- **Nature_goods:** nature of goods that they sell- perishable or durable,
- **Members_vending:** if there are other members in the family who vend with them,

- **Safety**: their perception of safety in the area that they vend in, and
- **Location**: location of the markets (mixed and ladies market). This variable was used only in the last model (Model III) that gives the results related to the pooled data.

Ordinal logistic regression model was used since the dependent variable (monthly income) was an ordinal variable. Stata 12 was used to conduct this regression exercise. Given below are the regression results for three models- Table I relating to the mixed markets, Table II showing the results for the ladies market and table III showing the results of the pooled data set (combining the mixed markets and the ladies market)

Table I: Mixed markets

Dependent variable: Monthly income

Independent variable	Coefficient (z values)
Ed	0.3820655 (1.58)
Duration_market	0.0083726 (0.36)
Hours	-0.159191 (-1.83)
Vend_other areas	0.102521 (0.20)
Nature_goods	-0.4956695 (-1.06)
Working_capital	0.0000285 (2.08)**
Members_vending	0.2548957 (0.71)
Safety	-0.1042319 (-0.62)
Number of observations	122

The above results show that the only variable that has a significant impact (positive and significant at 95%) on monthly income of the vendors is working capital expenditure, though the coefficient is very small. It can be inferred from these results that the higher is the amount of working capital expenditure that the vendors incur (rent, electricity, transaction costs and cost of procurement of goods), higher is the income they earn. This result could be justified on the ground that higher is the expenditure on the procurement of goods to vend (a part of the working capital), higher is the income earning capacity of the vendors. Another perverse logic is that the higher transaction costs and bribes paid by the vendors create a more favourable space for them and increases the probability of earning higher incomes.

Table II: Ladies' Market

Dependent variable: Monthly Income

Independent variable	Coefficient
Ed	-0.8717557 (-0.83)
Duration_market	-0.0496147 (-0.49)
Hours	-0.4058637 (-1.33)
Vend_otherareas	0.9334768 (0.92)
Nature_goods	-1.640808 (-1.20)
Working_capital	-0.0001891 (-1.83)
Members_vending	1.545814 (1.10)
Safety	0.1463594 (0.28)
Number of observations	26

In this model, we find the signs of most of the coefficients to be opposite of what they were in Model I (ed, duration_market, working_capital), but none of the coefficients are significant. One reason could be methodological- number of observations is not large, it is less than 30.

Lastly, we look at the pooled data of women vendors operating in both the mixed and ladies markets and carry on the same regression exercise to gauge the impact of the same independent variables on the monthly earnings of the respondents. We add another independent variable in this model, the location parameter to this model.

Table III: Mixed markets and ladies market (pooled)

Dependent variable: monthly income

Independent variable	Coefficient
Ed	0.2916404 (1.26)
Duration_market	-0.006466 (-0.28)
Hours	-0.1129327 (-1.46)
Vend_otherareas	0.2608041 (0.58)
Nature_goods	-0.2648057 (-0.60)
Working_capital	0.0000145 (1.09)
Members_vending	0.423994 (1.25)
Safety	-0.0821432 (-0.55)
Location (0= mixed markets; 1= ladies market)	-1.410613 (-2.78)**
Number of observations	140

We pooled the data of the mixed and the ladies market and used a dummy variable for the ladies market. The regression results show that there is a negative and significant impact of operating in the ladies market on the monthly income of the respondents. This could be construed as a counterintuitive result since an intervention of this kind by the NGO should have led to enhancing the material status of the beneficiaries. Though there are positives of operating in the ladies market, the women vendors land up with much lower incomes, for which we would like to reiterate the arguments given earlier.

- They are all selling similar products- so, there is pressure on their margins.
- This market operates only once a week.
- These women come from far off places, and hence incur high commuting cost.
- The footfall of customers is lower because of the location of the market and also due to the fact that limited items are sold in this market.

The regression results corroborate our earlier arguments and comparisons of the economic status of women vendors in the mixed markets as well as the ladies market. Despite the fact that the women vendors are not able to earn as much in the exclusive ladies market, they do feel more empowered and safe in this working zone. They get the benefits of being a part of a union which does give them a platform to air their grievances and lobby for redressal. Yet, problem of lower earnings in the ladies market needs to be addressed by the NGO and steps ought to be taken to improve the earning potential of the women vendors in these markets. The adjoining figure (Figure VI) depicting the responses of the women vendors for the main problems that they face in the ladies market, seem to support our regression result of Model III.

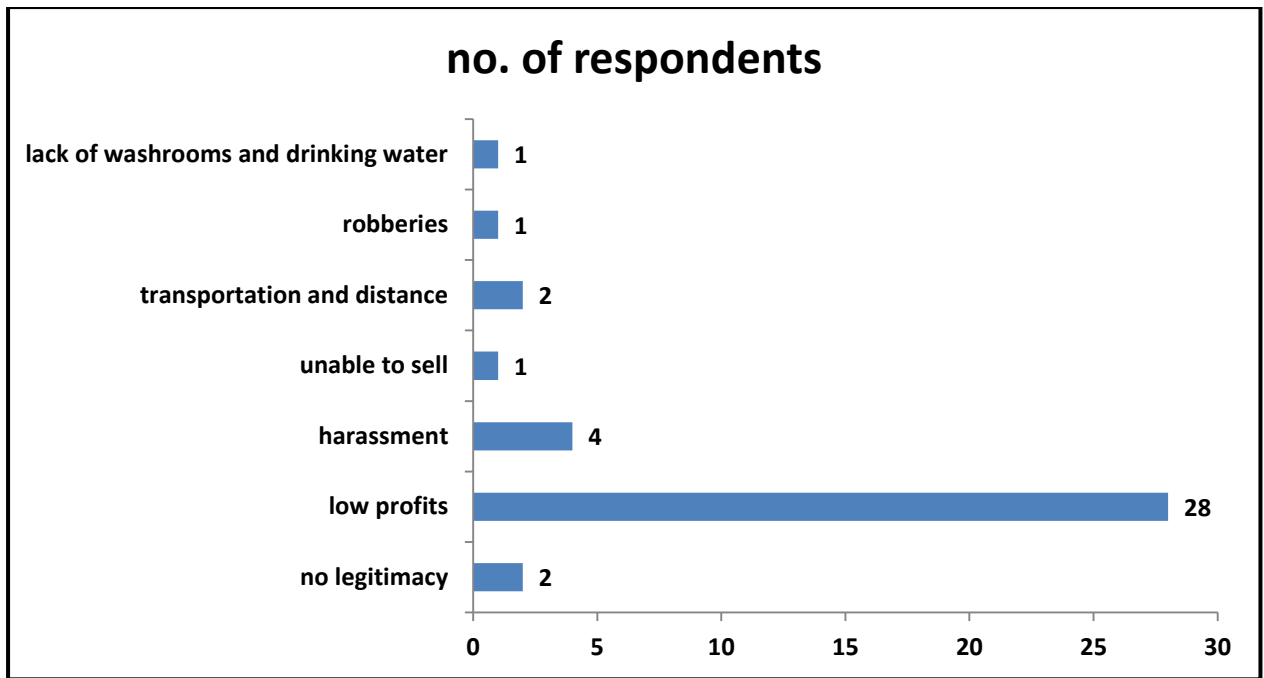


Figure VI: Problems faced by women vendors in the ladies market

CONCLUSIONS & FUTURE DIRECTIONS

Our field survey was a small effort to understand the significance of the informal sector in the lives of uneducated and illiterate women who have migrated from the rural countryside to big cities like Delhi in for a decent standard of living. Vending mainly falls in the informal segment and does have a natural attraction for these women, but informalisation leads to its own set of problems. These problems need to be addressed at the policy level, with the government working hand in hand with the civil society organisations that have a firsthand understanding of the socio- economic status and conditions of these women vendors.

As an intervention by the NGO, ladies market can be called a success since it has drastically reduced, if not eliminated altogether the incidents of harassment by authorities, bribery and eviction. The women vendors also feel more empowered since this place is exclusively meant for them. For the sustainability of interventions and models by the NGOs, the economic aspect needs to be considered and steps should be taken by these organizations to make these markets not only safe and comfortable for these women, but also profitable. Training modules can be conceptualized on selling skills, basic numeracy and finance for these women vendors. More such exclusive ladies' markets could be established, that are more centrally located and which the women vendors can choose to operate in according to their convenience and proximity. This will enable more women vendors to interact with each other, connect to a common cause and in the process, empower each other. This could also enable them to create a larger pool of money, much like a self-help group, and use that money for borrowing and becoming more viable entrepreneurs.

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