

Chapter – 6

## **Conclusion**

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### **Concluding Remarks:**

The thesis began with the intention of examining the challenges and conditions of the women vendors in the vegetable market. The first chapter has given a broad outline of the framework for the study. The capability approach which defines development as enhancing the freedom people have has been explained. This chapter raises several questions on the basis of literature review and gives the objectives of the study. The regions in which study has been conducted are Hospet and Bengaluru. The women vegetable vendors are selected under random sampling method and case studies as well as quantitative details are sought with the help of structured questionnaire, focused group discussions.

The second chapter briefs about the characteristics of the regions under study. It gives a picture of these regions in term of resources, economy and human development index of these places. It is found that Bengaluru in South Karnataka Region is more developed than Hospet of North Karnataka Region. And even in terms of human development, Bengaluru is better placed than Hospet.

The third chapter deals with the existing debates about women and work and the attempts from many years to identify her as a part of development process. In spite of these efforts by various schools of thought as well as feminist theories, women are still not given prominent provisions in the policies. This is obvious in the five year plans in India, where they are considered as the recipients of the welfare programmes. It is observed that women in India are found concentrated in large number in the informal economy, and especially as self-employed. Hence this section also considers the debates on the informal economy. It tries to understand the meaning, features, and various arguments about this economy. This proved that the definition of informal economy is undergoing constant change and the economy is growing in new guises and in new places and continues to grow. This chapter also focuses on the women in informal

economy in the broad perspective. It understands the importance of informal economy in the wake of neoliberal policies.

The fourth chapter, on the basis of primary data has made an attempt to look into the social and economic factors of the respondents. The age, caste, education, health, property entitlement, earning of the respondents, income of the family—with and without the respondents' earnings is considered to know the importance of the respondents' earnings in their family. While considering the marital status of respondents, it is seen that there are many female-headed households. The chapter also considers the living conditions and the saving potential of the respondents.

The fifth chapter is about the challenges respondents face in the wholesale as well as in retail market. The main requirement of the respondents in these markets is adequate finance, which is obtained by the informal sources like local money lenders at exorbitant rate of interest. In the wholesale market credit in the form of vegetable is given. In both the markets, rather than anything else, it is the acquaintance and trust that is the basis of giving loan. The competition exists from the modern commercial retailers, but majority of our respondents are confident of facing the competition. The respondents are more interested in their petty trade but not in the associations of the market. This lack of organization which is the feature of informal economy puts them in the vulnerable position by denying them the bargaining power. It can be seen that during the development activities in the region, they were shifted to the places which was not frequented by the customers.

The analysis in the above chapters proved that the respondents who are in to vegetable vending are mainly due to the family constraints. Members in most of the households to which the respondents belonged are found working in the informal economy. In this economy, the wages are less and are not regular. Whatever the income the male members earn, in most of the times are spent on their vices. Hence, there will be shortage of enough resources to maintain the household. That is as the earlier studies have observed, women enter the outdoor work when the subsistence of their family is threatened. Thus women tend to undertake the activity which is easy for them with less investment. The economic policies also have an impact on the work of women. Because when men of the family are displaced due to the closure of factories, due to mechanization, it is the women of the family who have to act as the shock absorbers in the family. This shows that the women found in informal activities hardly enters it with the intention of making a career out of it.

We found that majority of women in vending activity belong to the Scheduled Tribes. This is strengthened by the replies given by nearly 39 per cent of the respondents who say that vegetable vending has been their family's traditional occupation. Therefore caste plays a major role in deciding the activity one follows, especially in Hospet.

In decision making women are in the lead in Hospet and married women have a say in the important decisions like buying property etc. In Bengaluru, though the total picture of decision making is more than Hospet respondents, we see that nearly 30

respondents told that all the decisions are taken by the men in their house. In Hospet, this is only 7 per cent. This makes us to infer that the exposure to outside world and the freedom of earning income has not increased the autonomy of our Bengaluru respondents within home.

Even the attitude of the vendors was mainly family oriented. They expressed that their family condition is not well off, and hence there is necessity for them to work. They say that if they had depended on the husband's earnings alone, they would not have been able to send their children to schools and colleges. As their husbands do not work regularly or in some cases, due to old age and illness, our respondents have been providing the necessary earnings to their households. Nearly 38 per cent of the respondents earn more than the family members and 10 per cent earn almost equal to the family members. All these make us to infer again, that respondents are working as vegetable vendors mainly to maintain the subsistence of the family. The common terms used by the scholars as informal economy or unorganised sector has been used consciously through out our study. But after the close examination of the conditions of our respondents, we saw that the basic reason for them to enter this activity is sustenance of their family. Hence the term Subsistence Economy is more apt in our case than just calling it as the informal or unorganised economy.

It was found that in Bengaluru, the challenges that the respondents face are more compared to Hospet. The variations in prices, competition from commercial retailers and in terms of development activities, Bengaluru respondents seemed to be more affected than their Hospet counterparts.

The street vendors, particularly street hawkers, appeared to be in a vulnerable position compared to the vendors in the market. We find that the conditions of their households are not better compared to that of market and pavement vendors. The school going children of these respondents are working to supplement the earnings of the family as workers in construction sites and as domestic help in other houses. Even at the place of their activity, they are more exposed to the vagaries of the seasons.

It was observed that many a times there were more than one variable while the respondents were answering to the questions. No one particular strong reason was given. That has been retained in the study. From this we can infer that there is more than one factor that influences the life of our respondents. This proves that the work life or the private life of a woman is determined by not one or few factors but various other causes.

It is examined that, women were not considered as equal partners in the development process. But the human development approach has recognised the active role of women in the society and has given importance to her agency role. It tries to understand the capabilities of the human beings in general. It defines development as "the expansion of the real freedoms that the citizens enjoy to pursue the objectives they

have reason to value". Amartya Sen does not endorse a list of capabilities, and calls capability approach as a framework and not a theory. The first chapter outlined five broad forms of freedom that can enhance the capabilities like political, economic, social security, transparency guarantees and protective security as set forth by Amartya Sen. The capability approach focus on what people are effectively able to do and to be, and further which is improved by economic growth. Therefore formation of human capabilities- such as improved health, knowledge and skills and the use people make of their acquired capabilities-for productive purposes, for leisure or for being active in cultural, social and political affairs are important for human development. In this background, it is important to understand the situation of our respondents in the social and economic context.

Though the examination of political freedom of the respondents is not within the scope of this study, when we see their attitude towards their organization, it shows that they are not active and interested in it. Lack of organizing themselves appears to have given them poor bargaining power when they are threatened by the development activities that tend to shift them or relocate them to different non-residential areas or the not so busy areas, where it is difficult for the customers to approach them. Even in the home front, except in female headed households and few married women, not all the respondents are in the position of deciding everything for themselves.

The respondents suffer from many ailments including work related health problems. Though the private and the government hospitals are within the reach of the respondents, it was seen that the quality at the government hospitals was the main factor for the respondents not to go there. Instead they preferred the private clinics. But the cost of medication and treatment was high for them to afford. This makes them to postpone the treatment and sometimes totally stop the treatment.

The study shows us that the respondents do not have property entitlements. Only few of them had property like house registered in their names. Whereas in the market place, the respondents in Bengaluru are in a better position compared to respondents in Hospet. The respondents, who have got the marketing space registered in their name, are more in Bengaluru than in Hospet. As majority of the respondents lack of property entitlement, it hampers their chances of getting access to institutional credit.

As far as the credit is concerned, the money lenders in both the regions lend at the rate of 30 per cent for just 100 days. They justify it by expressing that they do not have any bonds or collateral for lending. They lend money to respondents even up to two lakhs overnight without any procedures, or any queries. As risk is involved in lending to people without property entitlements, they defend exorbitant rate of interest. The respondents accept and are also convinced by this and do not hesitate to repay the amount demanded by the moneylenders. This calls for some policy measure to look into the possibilities of lending small credits by the institutional set up to the people to

carry on the economic activities for their livelihood. This helps reduce the credit deprivation of the people in informal economy.

The credit given by the money lenders as said do not involve any cumbersome process, and no collateral is required. But the only precondition is the introduction by an existing customer, who is prompt in repaying his debts and the acquaintance of the respondent. This holds good in the wholesale market to get credit from the wholesalers as well as by local money lenders in the retail market.

Trust is important for the vendors in the market where they postpone collecting money from their customers, mainly regular customers, when they do not have the needed small amount or change. In the case of street hawkers, they sell vegetables to the regular household customers and do not collect money from them, unless and until there is a need for it. This can be considered as customer relation and retention strategy by the vendors. This shows that trust is the main component of the informal economy. Informal economy has no written regulations to guide its activities but has devised its own unwritten regulations like the one mentioned, that maintains its sustenance.

Our respondents are generally not given proper formal education. None of them have passed the secondary school education. This acts as the main hindrance for them to enter the formal economic activities. But they try to give their children good education that they lack. The government schools have been useful to the respondents in Hospet as all the children of the respondents are enrolled in them. They say it is cost effective, for their economic conditions. In Bengaluru, government schools and private schools are preferred for the children.

The respondents when asked about the expenditure of the house had rated expenditure on health as one of the five main expenditures of the family. On further enquiry it was found that though the respondents postpone their consultation with the doctor, they are very prompt in taking their children to the hospital in case they fall sick. This shows the agency role of the respondents, which is helping their children get formal education without any gender discrimination and good health facilities. In fact, the respondents expressed that they would not be able to provide education to their children if they had depended only on their husbands' earnings.

The respondents feel that their earning is important to their households. We can see female headed households as well as the married respondents. But the cost of living as well as the irregularities in the earnings of other members of the family makes it inevitable for respondents to take up the outdoor economic activities. Her earning is vital to the family and it is seen that the total family income increased considerably with the inclusion of respondents' earnings. And they spend their earnings on their family. The household annual expenditure is more than the household annual income and there is less potential to save among the respondents. And whatever they save, it is in informal way of chit funds, pigmy. None of the respondents saves with the intention of further expanding their activity.

One of the distinctive features of informal economy is the absence of social security to the workers. This is applicable to our workers. The vendors are not aware of widow pension scheme and other pension schemes. The notion that the family support is available to the old age people is giving way to doubts as we have seen that in Bengaluru few aged respondents are disowned by the children and are making a living by vending vegetables with health problems and low earnings, without any other alternative way of living. This is again one of the features of informal economy where there is no any age barrier for the exit and entry of labourers. But this situation is better in Hospet than in Bengaluru. The respondents over 50 years of age are staying with the family and still working not out of compulsion but by their own choice to enjoy their independence.

While defining the informal economy, it is said that those people who lack education and necessary skills enter the subsistence. Though they might lack the necessary skills to enter the formal sector, it does not mean that they are deprived of a decent living because of this. In fact they are coping with the situation in their own way with the experience or skills acquired in the market place or in the procedure of vending. This makes them feel that they can make a living even without formal education.

The vegetable vendors do not have formal account keeping. The calculations of the profit or loss in this activity are not traceable. All the calculations are done by respondents mentally. There is no fixed amount to be used as working capital. The money with the respondents will be spent on household expenditure, towards saving, credit repayment through installments, to buy some things at the work place like food, tea, covers, to pigmy collection, some unseen contingencies, transportation charges, coolie charges, etc. Even the quantity of vegetables bought in a day is not sure of being sold within a day. Hence the calculation of profit and loss in itself is the biggest challenge in case of vegetable vendors.

In both the regions, vendors are hit by the development activities. In both the cases, they have been shifted to new places. Though in Hospet market was constructed at the heart of the city, in Bengaluru, it is often seen shifted to the non-residential areas. Or else the place is not feasible to vend. Hence we find many market vendors vending on the pavements in spite of having the own place. The pavement vendors and street hawkers wish to get a place in the market, which is scarce in supply.

Competition among hawkers on one end and market or pavement vegetable vendors on the other end does exist. But the market and pavement vendors do empathize the street hawkers, as they are also doing it for their livelihood. However the existence of competition from the commercial retailers had irked respondents in Bengaluru, but now they are confident of competing with them.

One of the main features of the market vendors, where women are more, is the support they receive from the parent's house. The respondents who were harassed by their husbands and in-laws or widowed respondents have come back to the parent's

house where they have been provided enough support to make a living. In Hospet it was seen that the parents who had more than one vending place in the market have given them for their daughters to carry on the vegetable vending activity. The daughters work there as the employees, but there is not clear employer employee relation. At the end of the day they keep some amount based on the profit and return the rest to their parents. This arrangement has helped respondents whose husbands' earning is too low to maintain the house. It was also seen that the lunch and other things were provided by the parents' house for these respondents. This kind of support was also found in Bengaluru. But here the parents did not have the vending place to give to their daughters, except the monetary and other kind of support.

The vendors have devised their own strategies to survive in the market and not to make much loss in the vending activity.

The profit and loss of respondents in Bengaluru were influenced by the fluctuating prices of vegetables due to regular inflow of vegetables to the wholesale market. We cannot find such variations in Hospet. But respondents in both the regions have their own tactics to tackle their challenges.

The profit of the vendors, especially of the pavement vendors and street hawkers, is affected by various reasons. The vegetables that are brought from the wholesale market will be fresh, but due to the exposure to the sun, and as the day progresses, the vegetables will lose its freshness. Hence the vegetables weigh less. Apart from this the customers do not prefer vegetables that have lost its freshness. Therefore, the vendors try to get back their amount invested when the vegetables are fresh by keeping their profit margin normally higher. Later on even if the vegetables are wasted due to lack of demand or rotten, that doesn't affect their earnings.

But it was observed that every time the same strategy cannot be repeated. Sometimes, the vendors will not be able to sell even half the quantity of what they have bought in day. By next day, some of these vegetables would have either rotten or lost its freshness. They will have to incur loss during this time. Therefore as much as possible, vendors try to sell more than two to three types of vegetables, so that they can make up for the loss in one vegetable by getting profit in another.

In case of single item vendor, we see that their investment is low compared to other regular vendors with variety of vegetables. In case of leafy vegetables, they keep different varieties and hence manage the profit and loss. Those selling seasonal vegetables take advantage of the situation of the market, as there will be very few people selling the seasonal vegetables. Those selling only country beans (avarekai), or peas, also provide value added service to the customers by shelling the peas. And those selling lemon buy them only twice a week, depending on the stock. They segregate the lemons according to the size, and color and depending on the freshness, will fix the price. Thus we see that they have their own strategies to survive.

The vendors cannot make out exact amount of profit earned in a day. But yet manage the vending activity and their households with efficiency. It is seen that they take loan and repay it promptly. Many vendors are proud that they have married off their children without losing their self-respect by not depending on others. They say that ‘what ever they borrow from money lenders, they themselves are responsible to repay it’. This has given them pride in their activity.

Though, the rate of interest is high with the money lenders, they have managed to buy autorickshaw to their husbands or sons and are repaying that debt also.

The vendors considered for the study have hardly had proper formal education. But they do all the calculations without writing it down. They are able to tell easily the cost of a particular vegetable and the cost of the same vegetable when sold just in few grams. They are good at calculations and customer relations that have helped them retain the regular customers.

It is seen that though petty trade is considered as a form of self-employment, many of our respondents have continued the family tradition. But mainly it is the family condition that has pushed them in this activity. For many who have worked as wage workers prior entering this activity, this activity has given them more freedom and satisfaction. Except very few all our respondents are happy with the work they are doing in spite of their earlier aspirations. This is because this activity has given them enough freedom, self reliance and a life with self-respect.

Therefore, whatever challenges the respondents face they have their own strategy to face them. This might be considered as their biggest capability in itself. Though she is not formally educated, she is able to manage her activity and has the confidence of facing any adversities. This can be inferred as the strength she has derived from the activity she does.

Hence, we can see that the women of vegetable vending activity make their own economy without any official support. This structure has provided subsistence to the vendors. It is created for and by the workers who are formally uneducated, unskilled, poor, lower caste, and so on, with local demand, supply and local resources. These people have devised their own strategies to face their challenges.