

Chapter-VI

Self-employed Women: The Petty Traders

In a country like ours where unemployment and poverty are the main economic problems to tackle with, self-employment opportunities have considerable relevance. Accordingly the self employment schemes as instrument to eradicate unemployment are being encouraged. Special credit assistance measures are also launched to induce the unemployed youths taking self-employment activities. In fact, the preferred mode of working in our own culture is self employment, to work for oneself, to one's own resources and to be able to have the freedom to decide one's own working conditions.¹ In the light of this tradition, among the various informal sector occupations, self-employment is conceived as one of the important profitable and challenging enterprises.

A typical feature of Darjeeling hills is that a large number of women, especially in the urban and semi-urban areas are self-employed. They have taken up street vending and other petty business involving low capital as their principal source of livelihood. A selected group of artisan women, on the other hand, are absorbed in some other self-employed activities such as the noodle manufacturing, handicrafts production and other home based enterprises like knitting and weaving which need less capital. This chapter first makes an attempt to highlight the status of the self-employed women mainly engaged in petty-trade in the developing countries including India. The role of women petty traders of Darjeeling hills would then be discussed. This would help us compare their problems and plights in petty trading with those faced by their counterparts in some developing countries.

6.1 : Self-employed or Own Account Workers vs. Piece-rate Workers

In simple terms, self-employed women are those who have full control over production or commercial processes and the mar-

ket. The self-employed women are the owners of the means of production. They do not work for an employer but have several customers of their own. They fix their own rate according to the value they assign to their works and to the competition. In view of these characteristics, some researchers have referred self-employed as own-account workers.

Distinction can be made between the self-employed workers (or own-account workers) and Piece rate workers. The own-account workers work at their own place and convenience. They set their own levels of production depending upon the amount of money they have, extent of raw-materials they can collect or buy, number of family members, their contact with the market and the demand for the goods. In other words, self-employed take their own risks and deal with the economy. But for various reasons when the resources of these workers are destroyed, they are forced to work for somebody else. This is how the piece-rate work starts. Being skilled only in their own occupations, they can only do that kind of work or manual labour. If they work in the same occupation, they work as piece-raters. Obviously, the piece-rate work is subject to exploitation and the workers are left with no choice but to work long and hard hours to earn enough to survive. They are not provided any of the facilities or support services that factory workers in the formal sector are given.² Thus, the piece-rate worker has no other identity than a mere worker. With respect to organisation of productive process the self-employed, on the other hand, represents an extreme example of the lack of structure of the informal sector, since one person has the role of worker, employer and owner substantially.³

It is very much common in Darjeeling hills that women run most of the road side restaurants and tea-stalls and vegetable and fruit stalls. They are very much engaged also in street vending, retailing in woolen garments, second hand clothes and for-

eign goods smuggled from Nepal. Quite a number of women petty-grocers are also found. Besides these, like in other places, the beauticians and hair dressers are running a number of beauty-parlours mainly in three municipal towns. To one's surprise, women in these places also have started running the meat stalls. All these women have been included in the self-employed category and are considered as "petty-traders" in our analysis. The women workers engaged on wage-basis in knitting, weaving, food processing and in other home based manufacturing units are the piece-rate workers in the true sense. They have been clustered together as "artisans". Many researchers (Moser 1981, Escobar 1989) have raised questions whether petty trade activity should be included in the purview of informal sector market. Their doubt is based on the fact that the traders posses a fixed place on the streets or a stall in the market and also are required to pay the specified tax to the local administration body; the non-payment of which ban their entry in the market. These facts have been considered by these researchers as the govt. regulation upon the petty traders and hence according to them, these works in the true sense do not fall in the informal sector. While raising these points, the advocates of the view seemed to be in dark about the other side of the fact. That the labour market in general, does not impose any entrance barrier such as minimum educational or skill requirements as needed for any work in the formal sector. The work conditions are not regulated by the legal status; neither the self-employed are covered by any social security benefit when they become old. Last but not the least, this sector is not properly represented in the census of ours. It should be mentioned here that this sector is represented in the census as trading but it does not give the accurate and true picture of the women engaged in it. For example, the 1971 census report showed only 1079 women engaged in trade and commerce in the three hill subdivisions of Darjeeling District. In 1981, women in trade and com-

merce had been shown together with those engaged in mining and quarrying, plantation, construction, transport and manufacturing units in household sectors combinedly termed as other workers. If only plantation workers were deducted the number of women engaged in other activities would be far below the exact figure. This may be due to the fact that many self-employed women engaged in petty trading were considered as housewives only. All these facts suffice us to say that the petty-traders constitute a major part of the informal labour market.

6.2 : The Status of Women Petty-traders in Developing Countries

In Latin American countries informal sector absorbs the largest number of women. In countries like Peru, Brazil, Chile women are mostly employed as domestic servants. Next to their preference in the informal sector comes the self-employment activities of which street-vending attracts mainly the poor women. Even in Asian countries trading at street has absorbed a large women population. Street vending activity is said to have no barriers with respect to areas and the street appears to be just a free open space for those wanting it.⁴ Vending in the streets requires almost no capital and hence the earning of such women workers is bare-minimum. This is true in all the developing countries that these women would change jobs if they had chance to. In view of the low earning from street vending researchers have looked these women as performing needless, unproductive activity.⁵ The economic status of these women has been well summarised by Arizpe in the following lines:

"They had to offer an unnecessary service and to create their own demand, since a street vendor who sells what she has just brought in the market two blocks away is not fulfilling a real demand. It is reasonable to suppose that if they had other alternatives these women would not en-

gage in such activities".⁶

The condition of women petty traders is no better than street vendors. The only difference between them is that petty traders transact their business at a fixed place in the market sheltered at a structured shop but the street sellers have to occupy a corner of the street or the space outside the regular shops. The established petty traders have to spend something for the maintenance of their shops while the street vendors are free from these. What makes petty traders' condition bleak is the need of capital to be collected from unorganised credit market at comparatively higher interest rate. Thus, the petty trade sector has higher capital cost than the street vendor. Bunster, thus transmitted, when looking at a Peruvian market, the image of a petty women trader as powerless, victimised people on the very fringe of society who suffer from authoritarianism and constant intimidation by inspectors.⁷

Thus, the researchers have experienced a discouraging phenomenon that has reduced the importance of petty trade as a promising informal sector activity for women in many third world countries. There are some other stories which have argued against the validity of the paradigm of poor women in informal sector trade. In this context, mention may be made of the study of Van de Laar in Grand Dakar. The study found that it was privileged women who could participate in the informal sector trading:

"This case study demonstrates that membership in a relatively well-to-do household is a necessary precondition. Only those women who have the time to embark on private entrepreneurship have the luxury to control their finances — .Therefore in the Grand Dakar situation women working in the informal sector are privileged rather than obliged to do so".⁸

India's picture of the women petty traders is no better than that in most Latin American countries. In South and in North-eastern India, a large number of women workers especially in urban areas are self-employed - vending or hawking on the streets (flowers fresh produce like vegetables, fruits, ready-food items etc.). Various studies on them described them to be confined to the lowest end of the trading hierarchy. In a study of the women petty traders and homebased producers in South India, Helzi Noponen described their overall status as:

"They are perpetually in debt to moneylenders or to wholesale suppliers thus losing much of their meagre earnings in paying exorbitant weekly interest charges. They often suffer the indignities of sexual harassment, being jostled away from prime selling spots, and lack of access to public water and toilet facilities. These micro enterprises can be contrasted with more lucrative male-dominated operations of stall owning, institution supply and wholesaling outlets".⁹

6.3 Women Petty Traders of Darjeeling Hills

In the hill areas of Darjeeling district women are very prominent in all kinds of selling from the market to the pavement. It is a familiar scene in the hills to see women starting from the road side temporary foodstalls, to various stalls temporarily erected at the tourist sights, to the crowded market places in permanent stalls and pavements bargaining with the customers. Modernisation implies new avenues of employment and if this so defined, women petty traders in the hill economy constitute a very important segment of the "modernisation process".¹⁰

The "modernisation process" only cannot explain the large participation of women in petty trade. The structural conditions of the economic crisis also forced poor families to set up diverse mechanisms in order to recompose their income and women's absorption in informal sector petty trade is supposed to be as

part of these mechanisms.

Women are also encouraged by the fact that these ventures require relatively less capital. Being predominantly labour intensive and the male members of the family extending the necessary help, the women find petty trade the best suitable way to utilise the idle time. For such a work barring the cases who are required to leave home, (the street vendors mainly), others having established the shops mainly at their residences and at the nearby market places do not feel the physical separation between work place and domestic place. Thus, the degree of tension in women petty traders' life is somewhat less than that faced by women workers in the formal sector as well as some others like construction workers and domestic servants etc. in the informal sector.

There is an immense variation in the organisation and structure of petty trade run by the women and a quick generalisation is extremely difficult. However, it has been observed that the retailing in second hand clothes, woolen garments and the foreign goods smuggled from Nepal is predominantly carried out by the Tibetan and the Bhutia women. The Nepalese women, on the other hand, are mainly engaged in dealing with vegetables, grocery items and roadside foodstalls as well as running small restaurants at market places. While for the majority of the Tibetan and Bhutia women petty trade is found to be full time occupation. Nepalese women have mostly taken up petty trade as a part-time occupation. The street vendors dealing in ready made food-stuffs are mostly migrated from the rural areas. The very nature of this activity enables them to operate without overhead costs. Hence, they can supply goods at competitive prices to the consumers.

From the nature of goods they deal in, it can be said that while a sizeable section of them are high income-earners an-

other group is found to be the bare subsistence earners. Such differences in earnings, however, is absent in construction works, domestic services and in nursery schools where women participate in large numbers in Darjeeling hills.

A sample of 300 women petty traders was selected at random from the urban and the semi-urban areas of the Darjeeling, Kalimpong and Kurseong subdivisions and the observations are tabulated as follows. This table helps us understanding the percentages of women petty traders dealing with various goods. The average daily turn-over of each group of the petty traders has also been calculated on the basis of their own approximate estimation of their daily sales in 1991-92.

Table 6.1 : Distribution of Women Vendors in Different Categories and the Corresponding Daily Average Turn-over

Category	Number of women	Percentage	Approx. avg. turn-over (in Rs.)
1. Vending in refreshments and wine	84	28.00	116
2. Vending in perishable products	99	33.00	102
3. Selling grocery items	7	15.67	155
4. (i) Retailing in clothes and woolen garments	38	12.67	461
(ii) Vending in foreign goods	8	02.67	562
5(a) Street vending (Lottery tickets, newspaper & magazines and dry food items)	12	04.00	100
(b) Miscellaneous (dealing in picture cards, video cassettes, tea leaves, meat etc.)	12	04.00	473
Total	300	100.0	187

The table 6.1 above shows that although there are nine different categories of the petty traders, the goods they deal in are mostly the consumer goods. The last column of the table also shows that the highest average daily turnover of Rs.562 are accrued to the vendors of foreign goods followed by Rs.473 in miscellaneous items. The retailers in garments at the average have a daily turn-over of Rs.461. Expectably, the lowest turn-over of Rs.100 only is found in street vending.

The women traders having permanent shops and the satisfactory sales of foreign goods and garments constitute the major earning members and the more or less happy ones but the street vendors in the hill economy are subject to many atrocities. The vendors (dealing particularly in newspaper, magazines, green vegetables and old clothes) do not have any legal status. The policeman on duty use this illegal status of the women vendors to exhort bribes. The police persecution of the vendors is encouraged by the big shopkeepers also. The urban centers have specific market places where the shopkeepers sell vegetables and fruits. They complain that vendors set up shop just outside their pukka shops selling the same items undercutting their prices. These shopkeepers have written to the police department complaining that vendors create public nuisances. Some cases of bribing the individual policeman are there to harass the women vendors. In order to protect themselves from the police harassment, the vendors are also paying *hafta* (weekly payment) to them. This constitutes the cost of maintaining territory for their business.¹¹ Thus, the status of various category of the self-employed engaged in petty-trade is different.

6.4 : Results of the Survey

The findings of the survey on 300 petty traders of Darjeeling hills are summarised in tabular forms in the following way.

Age composition of the women petty traders - Different types of women were found engaged in petty trade and their age structure was different. The main concentration of the petty traders was in the age group of 31 to 40.

Table 6.2: Age Distribution of the Women Petty Traders

Age	Number of workers	Percentage
Below 11	Nil	00.00
11-20	22	07.33
21-30	78	26.00
31-40	83	27.67
41-50	62	20.67
Above 50	55	18.33

It was quite logical to note that contrary to the workers in the construction sector and domestic service, the child workers were conspicuously absent in the trading sector. The girl child being immatured and unable to handle the monetary transactions was not given the responsibility of running the trading as the inexperience would lead to severe loss. The petty trade was more or less run by women of older age. The percentage of the workers in the age group of 21 to 50 was 74.34. Even the participation of old women was quite high. 18.33% of them were of the age above 50. This showed that in trade it was the experience that was counted. The physical strength was not at all a factor that affected the self-employment of woman in petty trade.

Caste composition - The caste composition of women petty traders was quite interesting to note. The SC & ST population of Darjeeling hills constitute only 8.48% and 10.99% of the total population respectively. Of the total female population of the hills SC constitute 8.58% while STs constitute 11.21%.¹² But their presence in the informal sector petty trading was not so negligible. In fact, 18% of the women petty traders were STs while 10.33% were SCs. The social stratification in the urban

centres can be used to explain this apparent anomaly. Large number of Tibetans, after Chinese invasion in Tibet had taken refuge to the three urban centres in the hills of Darjeeling district. Trading is their main occupation. And everywhere in the hills, the Tibetan ladies look after their business, thereby leading to a high rate of participation of the ST women in trading. This is attributed to the fact that among them ladies from the beginning of their life here are assigned to trading while men folk have tried to earn something from elsewhere. It has been already mentioned that the Tibetan women are mainly engaged in retailing business of woolen garments, old clothes, foreign goods and many other Tibetan handicraft items.

Educational level - The overall level of education of these women was poor. But compared to construction sector and domestic service relatively educated women were seen engaged in petty trade. The percentage of illiterate women was only 27.67%. It was quite encouraging to find 5 graduate women too.

Table 6.3: Education Level of the Women Petty Traders

Level of Education	Number of Workers	Percentage
Nil	83	27.67
Upto to class IV (Primary level)	68	22.67
V to VII (Intermediate level)	74	24.67
Above VIII (High school and college level)	75	25.00

The number of women petty traders who had passed Madhyamik or its equivalent was 17 while 11 of them had passed Higher Secondary. The educated women were found trading mainly in

curio-items, ladies cosmetics and fashionable garments. In Darjeeling town, one graduate lady was found to run one STD/ISD telephone booth too. It is quite encouraging to find such enterprising women in Darjeeling hills which is very rare even in the big towns of our country.

Marital status - It was observed that most of these women were married. The presence of maidens, widows and divorced or separated women was relatively low. In the construction sector, it was sheer economic compulsions that led the adolescent girls and married women to join the strenuous construction works. The petty trade, on the other hand, mostly being carried out at domestic places, the married women's participation was noticeably higher in it. Following is the break-up of the women vendors according to their marital status.

Table 6.4 : Martial Status of the Women Traders.

Status	No. of Workers	Percentage
Maiden	51	17.00
Married	206	68.67
Widowed	36	12.00
Divorced/Separated	07	02.33

Family size - The average members in the family of the women vendors were calculated as 6. Majority of these women came from the families which had more than four members.

Table 6.5 : Family Size of the Women Petty Traders

Family Members	No of Workers	Percentage
1 - 4	93	31.00
5 - 8	181	60.33
Above 8	26	08.67

It appeared that the critical level for starting vending was the number of members in the family. When the number exceeded five, there was an ample chance that women take up petty trading and enter into the informal sector.

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Family Income - Needless to say, size of family was not the only factor determining the entry of women in vending. It was rather family income¹³ which was more important. For women, the sample survey revealed the fact that as the income of the family increased their participation in vending declined. The following was the distribution of the women petty traders' family income.

Table 6.6 : Family Income of the Vendors

Family income	Number of vendors	Percentage
Upto Rs.500	23	07.67
Rs.501-Rs.1000	122	40.67
Rs.1001-Rs.1500	83	27.67
Rs.1501-Rs.2000	38	12.67
Rs.2001-Rs.2500	13	04.33
Above Rs.2500	21	07.00

Table - 6.6 shows that the highest percentage (40.67) of the self-employed women engaged in petty trade were from the families having the monthly income between Rs. 501 and Rs.1000 while the least (only 11.33%) of them were from relatively higher-income earning (above Rs.2000 p.m.) families.

To find out whether there existed any relation between the family income and the participation of women in petty trade, the rank correlation coefficient between the family income and the percentage of women in the respective income category has been calculated using Spearman's formula for rank correlation (r)¹⁴. The value of r is found to be -0.6. This implies that the family income and women's participation in petty trade are strongly but inversely related. That is, higher the family income less the women's participation and vice versa.

Monthly contribution to the family - The role of women petty traders in the hill economy can be understood from their

financial contribution to their families. Their contribution was in no way negligible. In many cases, the women vendors' income and the resulting contribution to the family was higher than what the husbands had earned. A number of respondents were found to run the business in joint venture. Both husband and wife worked together in their own shop. Retailers in garments and the petty grocers were found to work jointly. The husbands generally looked after the transit of the goods while most of the selling was done by the wives. In such cases of joint and mutual business, 50% of the total earning was counted as the wives' contribution. The pattern of the monthly family contribution made by the women vendors was as follows.

Table 6.7 : Average Monthly Contribution by the Women Petty Traders to their Families

Amount	Number of women vendors	Percentage
Nil	5	01.67
Upto Rs.200	29	09.67
Rs.201-Rs.400	76	25.33
Rs.401-Rs.600	87	29.00
Rs.601-Rs.800	33	11.00
Rs.801-Rs.1000	27	09.00
Above Rs.1000	43	14.33

Indebtedness - Informal sector activities are characterised by the use of labour intensive methods. The use of capital is minimum. Self-employment, running the petty trade and manufacturing units in particular, however, requires the use of some capital at least. The day to day trade transaction, the purchase of capital etc. cannot be met always from the family savings. Self-employed women thus were required to borrow finance from various sources. Apart from the investment loan, the street vendors in particular had borrowed for the purpose of consumption too. Out of 300 interviewees, 218 had responded while asked about

their indebtedness, if any, and the source of borrowing. The following table represents the distribution of petty traders' indebtedness.

Table 6.8 : Distribution of the Women Petty Traders' Indebtedness

Amount of Loan	Number of Women Petty Traders	Sources				Purposes	
		Money Lenders	Govt.	Banks	NGOs	Inves- tment	Prod- uction
Nil	119 (54.59)	-	-	-	-	-	-
Below Rs.1000	32(14.68)	20	3	7	2	26	6
Rs.1001-2500	41(18.81)	25	2	11	3	34	7
Rs.2501-5000	22(10.09)	8	-	14	-	18	4
Above Rs.5000	4(01.83)	-	-	4	-	4	-

* figures in the parentheses denote the percentages.

** Govt. loans include loans from DGHC, DIC, Panchayats and blocks etc.

Further information:

a) % of total indebtedness	45.41
b) % of money lender finance	53.53
c) % of govt finance	5.05
d) % of bank finance	36.36
e) % of NGO finance	5.05
f) % of loans for product and investment purposes	82.83
g) % of loans for consumption purposes	17.17

It is thus seen that 45.41% of the women petty traders were somehow in debt. Of the total vendors having the burden of loan, 53.53% were indebted to private money lenders. Among the rest 36.36% had availed of financial assistance from banks and 5.05% from NGOs. The govt. assistance was surprisingly minimum, only 5.05% had availed it. Of the loans, 82.83% was told to be

meant for investment purposes while the rest for consumption and other non-productive purposes.

6.5 : Problems of Self-Employed Women in the Hills

From the study of the self-employed women, particularly the petty traders, in the hills, it is observed that lack of access to business credit is only one of many problems they face. The institutional credit is not easily available to them and at times of urgency, credit is being supplied by the moneylenders at a high rate of interest.

Some other factors which operate to keep women in the lowest trade positions and inhibit their rise in the trading hierarchy include time limitation due to the demands of child care and cooking, lack of opportunities to acquire business skills, physical limitations in carrying greater loads and inability to command the male workers. Another significant factor that restricts the ability of women to move onto more profitable activities are female behavioural norms regarding mobility and interactions with men. At the same time, they are handicapped in the current centralised wholesale market set-up absolutely controlled by men. It has been expressed by many respondent female petty traders that their ability to bargain aggressively for the lowest prices without losing respect or to secure better credit and supply positions from the wholesalers is severely limited. Last but not the least, the structure of informal market itself is a problem to them. There are several instances of depressed earnings received in saturated trade as more and more women have crowded into the static female occupations in the informal sector in Darjeeling hills.

Apart from these, it has been already mentioned that the street vendors have to face hostilities from the traders of the established market. The attack from the police in the pretext of

their illegal structure is also a matter of concern to them.

Experience of South India leads us to say that opportunities for improving the position of women petty traders in the market and expanding income-generating activities for other homebased producers do not seem to be impossible. Organisations like Working Women's Forum in South India and Self-employed Women's Association in Ahmedabad, now having a broader network, have continued to gain in experience and resources. They are playing a key role to mobilise the self-employed women. To mention a few important steps undertaken by WWF, we can cite the establishment of two co-operative banks for women in Madras and Narsapur.¹⁵ This was an important measure to break the cycle of onerous indebtedness of women workers. Now more timely business loans and also consumption loans are being extended to them. Forum also has tried to tackle the problem of market structures by directing workers away from saturated trades and by introducing better technologies. Alternative supply and marketing setup are established wherever possible.¹⁶ Similarly, SEWA in Ahmedabad is trying hard to get licences for the vendors' so that the status of women street vendors remains no more illegal.¹⁷ Details about WWF and SEWA are given in chapter IX while explaining the role of various organisations in serving the women workers of the informal sector.

In order to extend such services to the weak and exploited self-employed women in Darjeeling hills, the formation of a Forum type organisation is a must. Given the proper guidance, the 'Path Pasalay Sangh', an organisation of the street vendors, irrespective of the sex of the workers of Darjeeling hills, in fact, can utilise the forum experience in this direction.

6.6 : Summary

Self-Employed workers are those who work at their own place and set their own levels of production depending upon the

demand condition, the amount of money they have, and the extent of raw materials they can collect. They also take their own risks and deal with the economy accordingly. In a country like India where unemployment and poverty are the two main economic problems, self-employed and the self-employment schemes have significant relevance to cope with. In Darjeeling hill areas, a large number of women have taken up self-employment schemes and have been playing crucial role in the development process.

It is indeed very encouraging to find the women engaged in trading, street vending, vegetable selling, and running the newly started road side restaurants and hotels in the urban and semi-urban areas of Darjeeling hills. The need of less capital and the possibility of starting with the venture at home or at the most to a very nearby place from the residence have attracted the women workers in such occupations. In other activities, women are required to move to a somewhat distant places thereby caring the children and doing the household works become almost impossible. Trading being carried out mostly at the domestic places do not abstain them from undertaking household duties too. The women traders dealing in the sale of woolen garments, the foreign goods and the curio items are financially sound and their earnings from these ventures seem to be higher than that from any other formal sector jobs suitable to their qualifications. The earnings from the vegetable shops and road side restaurants are moderate. The street vendors, on the other hand, are the subsistence earners and are subject to a number of atrocities too. Most of the street vendors do not have the legal status and they are the prey of the policemen on duty. The police atrocity on them, sometimes, is found to be encouraged by the women shopkeepers having permanent stalls in the specific market places. Their complaint is that the vendor setup shops just outside theirs and sell the same items at reduced prices. In order to

safeguard their interests, the street vendors - both men & women - are required to make some lump sum payments to the police. This constitutes the cost of maintaining territory for their business.

The petty trading in Darjeeling hills is generally run by the elderly women. The child participation is found only in street vending. Interestingly the participation of ST women in petty trading is very high. Their monetary contribution towards the family has also been found to be very significant. In some cases, the women traders' income and the resulting contribution towards the family expenditure is much higher than what the other male members have so done.

The lack of access to institutional credit, the partisan attitude of the male wholesalers, the problem to tackle and command the male workers, the police atrocities etc. are a few of the main problems faced by the these women workers. The time limitation due to the demands of child care and cooking, lack of opportunities to acquire business skills etc. have mostly kept women in the lowest trade positions and inhibited their rise in the trading hierarchy. It may, however, be mentioned that the informal petty trading activities being done mostly by the women in Darjeeling hills, have made the men folk available for some other formal sector activities. Instead of staying ideal at home, the women of Darjeeling hills have come out to participate in trading and this has, to some extent, made them economically independent thereby injecting a social status too.

Notes and References:

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10. M. Dasgupta, The Project Report on Women Labourers in the Informal Sector, ICSSR, 1992, p.40

11. N. Vijay Jagannathan, Informal Markets in Developing Countries, Oxford University Press, 1987, p.72

12. Computed from Darjeeling District Census Handbook, Part XIII B, 1981

13. Family-income here means the total income earned per month by all the adult earning members of the family.

14. Spearman's formula for rank correlation coefficient is
 $r=(1- 6 \sum d^2)/(n^3-n)$

where r=correlation coefficient, d=difference between the ranks and n=no of observations

Table 6.9 : The Calculation of Rank Correlation Coefficient

Family Income	Rank X	% of Women	Rank y	d=x-y	d ²
Petty Traders					
Upto Rs.500	1	7.67	3	-2	4
Rs.501-Rs.1000	2	40.67	6	-4	16
Rs.1001-Rs.1500	3	27.67	5	-2	4
Rs.1501-Rs.2000	4	12.67	4	0	0
Rs.2001-Rs.2500	5	4.33	1	4	16
Above Rs.2500	6	7.00	2	4	16

$$\Sigma d^2 = 56$$

$$r=(1-56)/(6^3-6)=1-(56/210)=-0.6$$

15. Helzi Noponen, op. cit., p.247

16. ibid, p.247

17. Sujata Gothoskar (ed), Struggles of Women at Work, Vikash, 1992, p.71