

A STUDY ON SELF-EMPLOYED WOMEN IN INFORMAL ECONOMY WITH SPECIAL REFERENCE TO WOMEN BEACH VENDORS IN TRIVANDRUM

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Abstract

The informal economy is generally characterised as a diversified set of economic activities, enterprises, jobs, and workers that are not protected or regulated by the state. It is estimated that about 12 percent of the workforce in India belongs to the formal sector, leaving more than 90 percent that is 447 million people in the labour force of almost 500 million in the informal sector. From street vendors and domestic workers to subsistence farmers and seasonal agriculture workers, women make up a disproportionate percentage of workers in the informal sector. Working in this grey economy, leaves women often without any protection of labour laws, social benefits such as pension, health insurance, or paid sick leave. They routinely work for lower wages and in unsafe conditions, including the risk of sexual harassment. The lack of social protection has a long-term impact on women. There are many beaches in Trivandrum that attract a large number of foreign and domestic tourists. As it has a large amount of footfall, beach vending helps a section of the population to sustain their life. Among these beach vendors, the plight of women vendors is quite indifferent. Although there have been many studies on street vendors in Kerala, there are no such studies that have given special attention to women beach vendors in Kerala. It is the need of the hour to study the role of women beach vendors in the informal economy and the challenges that they are facing need to be addressed.

Keywords : *Informal Economy, Women, Beach Vendors, Subsistence Living, Social Protection*

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Introduction

The informal economy is generally characterised as a diversified set of economic activities, enterprises, jobs, and workers that are not protected or regulated by the state. The concept originally applies to self-employment in small unregistered enterprises/firms but it has also expanded its purview to include the labour force who are tirelessly working to meet the two ends of life. The estimates of the International Labour Organization states that 63% of the world's workers earn their livings in the informal economy. India is a dominant force in Asia's economic growth and home to the world's second-largest workforce about 500 million people. It is estimated that about 12 percent of the workforce in India belongs to the formal sector, leaving more than 90 percent that is 447 million people in the labour force in the informal sector. The concept of the informal sector was introduced into international usage in 1972 by the International Labour Organization (ILO) in its Kenya Mission Report, which defined informality as a way of doing things characterized by (a) Ease of entry (b) Reliance on indigenous resources (c) Family ownership (d) Small scale operations (e) Labour intensive and adaptive technology (f) Skills acquired outside of the formal sector (g) Unregulated and competitive markets.

Street vending is one of the most popular informal sector employments in every economy and the number of vendors in Indian cities has increased sharply during the past few years. Kerala is referred to as "God's own country" for its pristine beaches, mighty mountains, lush greenery, and tranquil setting. The beaches in Trivandrum are no exception to this rule. Trivandrum is the capital city of Kerala having 78 Kms of coastline i.e., 13.22 % of the total coastline of Kerala (590 Kms). Many beaches in Trivandrum attract a large number of foreign and domestic tourists. As it has a large amount of footfall, beach vending helps a section of the population to sustain their life. Among these beach vendors, the plight of women vendors is quite distressing. It is the need of the hour to study the role of women beach vendors in the informal economy and the challenges that they are facing need to be addressed.

Literature Review

According to **Srivasthawa (2005)**, the informal sector has a special feature called 'Flexibility' i.e., the capability of absorbing labours who are left out by capital-intensive formal employment. In developing countries in Latin America, Asia, and Africa the informal sector comprises non-agricultural employment and indicated

that there is a growing trend of feminization of the workforce which is evident in the case of Kerala.

Tamar Diana Wilson (2012) in his study in Capo San Lucas pointed out that the workers in the informal economy should be recognised as an emerging entrepreneur and it is capable of absorption of excess labour in the economy. One cannot ignore the social, economic, and personal costs of emerging in informal income-generating activities. Most women vendors are migrants and often they may suffer discrimination and many of them are in the view that any kind of effort from the side of NGOs or SHGs will help them in the attainment of better outcomes.

Anupamma (2007) pointed out that the period of liberalization has marked a high rate of participation of women labour force, the women are seen as marginalized as their working conditions tend to be poor, where there is no social security, which is prevailing in the formal employment. Beach vending in Marina is seen as a competitive activity because the majority of the vendors sell the same thing having higher competition makes these vendors borrow which in turn becomes a liability and adversely affects their ability of capital accumulation, which to another extent lowers their ability to support their household.

Objectives

1. To analyse the socio-economic and demographic condition of women beach vendors of Trivandrum
2. To examine the reasons for choosing beach vending as a livelihood activity
3. To identify the challenges faced by women beach vendors during work time.

Methodology

The study is at a time exploratory and conclusive and the analysis is mainly based on the Primary data that was obtained through a pre-tested, semi-structured questionnaire, interviews, and direct observations. Secondary data is also used to get a clear picture of the topic. The study was based on the 30 samples randomly selected from 3 beaches in Trivandrum. A pilot survey was carried out on six women beach vendors in Kovalam, and the questionnaire was restructured according to their responses. For this study, the following beaches are taken as samples for conducting primary data collection: Kovalam Beach - situated at the south of Trivandrum, Varkala Beach - situated at the north of Trivandrum, and Shankumukham Beach - situated at the west of Trivandrum.

Demographic Profile of Respondents

The 40 % of women beach vendors fall in the age group of 18-30. The number of women vendors in the age band of 50 and above is also higher. Over half of the

respondents are married and the rest is constituted of divorced women (23.4%), widows (20%), and singles (6.6%). Hindu vendors are dominant over Christian and Muslim vendors. Hindus constituted about 63.33%, Christians constituted about 26.67% and Muslims constituted about 10% and also the data shows that the number of Scheduled Castes dominates in beach vending.

Economic Profile of the Respondents

The economic profile of the women beach vendor's can be analysed based on

- Income and Expenditure Pattern
- Saving and Borrowing Pattern

The persistent problem of women beach vendors is empty returns and competition from co beach vendors. The average income of 76.66% of respondents on a busy day varies from rupees 500 to 750 and on a dull day, 60% of the respondents earned between rupees 200 to 300. Hours of working varies from 5 hours to 12 hours. 26.6% of the respondent works for 5 hours to 8 hours. 53.33% of respondents work between a range of 8 hours to 12 hours. Women beach vendors face fluctuating wages either due to weather conditions, unhealthy competition from co- vendors. The contribution of other family members to household income was very meagre as the husbands are not supplementing sufficiently and the majority of children are still pursuing their studies.

Women beach vendors responded that they carry the burden of health expenditure, as most of them or their close relatives suffer from lifestyle diseases like cancer, asthma, liver cirrhosis, diabetes, heart disease, stroke, or infectious disease like dengue, hepatitis. While most vendors spend rupees 2000 to 3500 on health expenditure monthly. The monthly expense for education varies from 3000 to 6000 as the children doing their studies by staying in hostels. The average monthly expenditure on necessities varies between 4000 to 7000 rupees. This means that vendors spend the most substantial part of their total expendable resources on food, utilities, paying house rent, and clothing.

Saving and Borrowing Patterns of Respondents

Most women beach vendors in Trivandrum live on the edge of financial insecurity. Only 10 % have a saving habit. 90% of respondents of this study have financial liabilities. A significant purpose of the loan is to meet the medical expenses (36.6%) (Table.1). Next comes the repayment of loans. Moreover, households with more dependents, especially the elderly and children seem to have not only a higher expenditure pattern but also a more significant burden of debt. Other purposes for borrowing include food and regular expenses and marriage expenses. Women

vendors usually prefer money lenders for consumption and health expense, sometimes they depend on banks for borrowings, and 23.3% of vendors borrow loans from banks. (Table.2).

Table.1 Purpose of borrowing.

Category	Numbers	Percentage (%)
Food and regular expenses	1	3.33
Medical needs	11	36.6
Repaying loans	5	16.66
Marriage expense	3	10
Others	2	6.66

Source:Field survey

Table.2 Lenders to women beach vendors.

Category of lenders	Numbers	Percentage (%)
Neighbours	1	3.33
Relatives	4	13.33
Bank	7	23.33
Moneylenders	20	66.66
Sold Assets	1	3.33
Found other sources of income (eg, got a second job)	1	3.33
SHGs	11	36.6

Source:Field survey

Reasons for Choosing Beach Vending

- Lack of higher education and professional skills
- Problems in marital relations
- Lack of Occupational Choice
- Active Support from SHGs like Kudumbasree
- Development of Tourism
- Natural Calamities and Diseases

Challenges Faced by Women in Beach Vending

- Existence of Protection wage
- Low Savings
- Unhealthy Sanitary conditions
- Time Poverty
- Photosensitivity
- Fluctuating Income due to Seasonal Variation
- Harassments from Male beach vendors
- Limitations of being unorganised workers
- Theft
- Lack of Adequate Resources
- Climatic Hazards

Findings

The major findings of the study can be summarized as follows:

- Two types of women beach vendors were seen on these 3 beaches.
 - ◆ Migrated permanently to Trivandrum long back in search of socioeconomic mobility.
 - ◆ Migrated temporarily and seasonally to earn income.
- Majority of the women beach vendors, around (40%) of them in this district fall in the age group of 18-30 years. The number of youngsters entering this field is high due to lack of access to educational opportunities or in some cases, they keep following the footsteps of their ancestors' employment. Also, the number of women vendors in the age band of 50 years and above is higher, which constitutes about 23.3%.
- Over half of the respondents engaged in beach vending are married and the rest is constituted of divorced women (23.4%), widows (20%), and singles (6.6%).
- Hindus constituted about 63.3%, Christians constituted about 26.6% and the remaining 10% are Muslims and the dominance of Scheduled caste can be also observed.
- The average income of respondents on a busy day varies from rupees 500 to 1000, on a dull day 60% of the respondents earned between rupees 200 to 300.
- Hours of working varies from 5 hours to 12 hours .26.6% of the respondent works for 5 hours to 8 hours. The majority of the vendors (53.33%) works between a range of 8 hours to 12 hours because only a long hour of working could help the vendors to make expenses on emergencies.

- Women beach vendors have a high burden of health expenditure. 36.6% of people's families are affected by the worst non-communicable disease. Most vendors spend rupees 2000 to 3500 on health expenditure.
- Out of the 30 women beach vendors surveyed, 18 respondents have children who are in the studying group and the expense for the professional courses varies from Rs. 3000 to Rs. 6000 per month.
- Among the respondents of this study, 90% have financial liabilities and 88.8% of these respondents see it as a burden on their households. The borrowings are mainly to meet expenses on necessities, medical expenditure, and also for repayment of loans.

Suggestions

- A concrete policy needs to be formulated by recognising the rights of street vendors and this document can act as a common guideline regards to street vending.
- The government should initiate a mechanism to process the grievances of street vendors and should take necessary actions at the earliest.
- Local body governments should facilitate proper sanitation and restroom facilities to the women beach vendors.
- Need to foster labour force participation among women Beach vendors, through a wide number of self-sufficiency programs.
- Special Financial assistance schemes need to be implemented for supporting the educational needs of children of Women beach vendors.
- Women beach vendors need to form their unions without any political colours for better bargaining power.
- Government should implement policies that support women beach vendors, along with the provision for training and support around financial literacy, management skills, and other capabilities which will be useful to compete in the market.
- Better Legislation should be enacted and implemented to protect these women vendors from sexual harassment.
- Proper police patrolling is needed to control the local goons and establish a pink police aid post is a positive move to ensure the protection of women beach vendors.

Conclusion

From street vendors and domestic workers to subsistence farmers and seasonal agriculture workers, women make up a disproportionate percentage of workers in the informal sector. Working in this informal, or grey economy, leaves

women often without any protection of labour laws, social benefits such as a pension, health insurance, or paid sick leave. They routinely work for lower wages and in unsafe conditions, including the risk of sexual harassment. Street vending is one of the most popular informal sectors in every economy. As the beaches in Trivandrum has a large amount of footfall, beach vending help a section of the population to sustain their life. Amid many challenges, beach vending enables women to sustain their livelihoods. Beach vending is expanding and plays a significant role in the economy and if supported it will help in reducing poverty and inequality of some sections of the society. However, this doesn't offer a "cushion" during an economic crisis. By addressing the concerns of women beach vendors, society can guarantee that beach vending is a reliable informal sector employment opportunity for women.

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