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# Full Length Research Article

# SKILLS AND PARTICIPATION OF WOMEN IN THE IN URBAN VEGETABLE MARKET: THE DISTRIBUTION AND CHARACTERISTICS

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#### **ABSTRACT**

The present paper has been taken up to identify the empowerment and socio-economic characteristics of women vendors related directly or indirectly to the business and also the study for identifying the main confinements of vegetable vending in this study area. The present study was carried out in the north 24 parganas district of West Bengal. It was purposively selected for the present study. The eighteen independent variables selected for the study those are Age, Religion, Marital Status, Category, Source of family income, Family income per month, Respondent income, Family type, Family size, Number of family member, Number of child, Caste, Education of the respondent, Termination of study, House type, Family assets, Livestock's and birds and Cards and one dependent variable is Livelihood Score. Based on the objectives of the study an interview schedule was prepared. The final schedule was used to collect the information from the respondents by personally interviewing the respondents. Secondary data collected through journals, magazines, internet and research reports and the collected data were processed into frequency / Percentage analysis to draw the conclusion of the study.

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## INTRODUCTION

Agriculture plays a very important role in the economic development of a country. Agriculture is the backbone of an agricultural country, like India. India's prosperity depends upon the agricultural prosperity. Agriculture is fundamentally different from industry. The marketing of farm products generally tends to be a complex process. The types of agricultural commodities produced in our country are various and varied. Agriculture is the largest and most important sector of the Indian economy. Agriculture contributes nearly 40% - 45% of the national marketing involves many operations and processes through which the food and raw materials move from the farm to final consumers. Agriculture provides goods for consumption and for exports and manufacturing sectors. The marketing system should be so designed as to give proper reward or return to the efforts of the soil. But unfortunately, in India the middlemen enjoy the cream at the cost of disability, illiteracy etc. of the poor Indian farmers. A small part of the price paid by buyers reaches the farmers while the big part is sucked by the middlemen. Farmers are handicapped mainly in securing a fair and reasonable price of their produce.

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The reasons are many- lack of regulated markets, ungraded produce, no Agmark, inadequate storage and warehousing facility etc. At present, the conditions have been greatly improved. Today, agriculture being modernized, leads to manifold productions. The role of marketing is fast changing. A street vendor is broadly defined as a person who offers goods or services for sale to the public without having a permanent built up structure but with a temporary static structure or mobile stall (or head load). Street vendors may be stationary by occupying space on the pavements or other public/private areas, or may be mobile in the sense that they move from place to place carrying their wares on push carts or in cycles or baskets on their heads, or may sell their wares in moving bus etc. In this policy document, the term urban vendor is inclusive of both traders and service providers, stationary as well as mobile vendors and incorporates all other local/region specific terms used to describe them, such as, hawker, pheriwalla, rehri-patri walla, footpath dukandars, sidewalk traders, etc. (Economic empowerment as reflected by the work participation rate shows that the percentage of women in the work force increased by only 3% (from 22.5% to 25.7%) between 1991 and 2001. But in 2011, the percentage of women in the workforce increased, it is 36% in India.

Women workers account for about  $\frac{1}{3}$  of all workers. There are

over 397 million workers in India, out of which 123 million are women workers. Only a small proportion, 18 million, is in the urban areas while 106 million are in rural areas. Not only do a higher percentage of women than men work in the informal economy, women are concentrated in the lowerincome segments, working are homeworkers. The link between working in the informal economy and being poor is stronger for women than for men. The states, which have shown high female participation rates in rural areas, are Andhra Pradesh, Himachal Pradesh and Tamil Nadu. Tamil Nadu also shows a higher female work force participation rate in urban areas. In the North Eastern states of Mizoram and Manipur the work force participation rates are found to be higher compared to other states. The lowest participation rates are found in Bihar, Tripura and West Bengal). In this study served the purpose of the skills of women in the small business sector and the women participation in the urban vegetable market.

### **Objectives**

- i) To study the general traits of women vegetables sellers.
- ii) To critically examine the distributive nature of women vegetables seller with spatial and operational dimension.
- iii) To generate some micro-level policy as suggested by the research outcome.

### **MATERIALS AND METHODS**

After completing a descriptive survey with the help of objective based interview schedule, the interview schedule was pre-tested in the study area. Based on the experience gained during pre-testing, modifications were done especially to ensure that the instructions and questions were clear and unambiguous. The final schedule was used to collect the information from the respondents by personally interviewing the respondents. The information was related to respondents and their family members, asset position, investment, savings, economic activity taken by respondents and problems perceived by respondents and their socio-economic empowerment. In this present study will use a variety of research tools, including a short questionnaire, then interviews. The kind of research techniques and tools to be used will depend on the kind of information to be gathered. The collected data was analyzed using the Statistical Package for Social Sciences (SPSS) program software version 16 and find out the results of Frequency for the present study. The vegetable markets were purposively selected from three Municipalities. Here total ten markets were selected from each municipality.

## **RESULTS AND DISCUSSION**

Table-1 showed that the majority of the respondent belong to old age group i.e., about 25.33% of the total despondent were of 60 years aged. The study also showed that the women of 20-35 years age group were less involved in vegetable marketing among other ages. Only 3.33% women vendors were of 20-35 age group. But in another study it was found that Bharathi (2005) conducted a study on assessment of SHGs promoted under NATP on empowerment of women in agriculture in Dharwad and Gadag districts of Karnataka, for the study, a sample of 120 respondents was selected by purposive sampling method from the four villages among the

villages selected by the NATP. And the results of the findings showed that 51.7 per cent of the beneficiaries belonged to young age group and 48.3 per cent to middle age group. The study revealed a fact that religion is a factor in vegetable vending. The study reported that most of Hindu women (91.33%) were engaged in vending. Besides less than 8% women engaged in vegetable vending were belong to the Muslim community. In this study it was notified that most of the married women (70%) were engaged in this business. Less than 0.67% of women engaged in vending were unmarried. Whereas in a another study, Manimekalai and Rajeswari (2002) in the study conducted at Tiruchirapalli and Karur districts of Tamil Nadu reported that all the women members of SHGs were married. However, around 14 per cent of enterprises were run by widows who got no support from their families and had started enterprises for their survival. Category or total land holding indicate the socio-economic condition of a women vendor. Most of the vendor women were landless. It was 61.33%. About 6.67% women had Medium-large land and 16% women had small and marginal land.

Sources of family income of the vendors were different. Most of their source of family income was service (90.67%). About 4.67%, 2.67% and 2% women vendors' source of family income were cultivation, animal husbandry and business respectively. Family income per month of the respondent's was very important in this study. About 53.33% vendors family income was Rs. 3000-Rs. 5000/- per month and also less than 4.67% vendors' family income was Rs. 5000/- Rs. 7000/- per month. It was also found in another study. Suneetha (2007) conducted a study on impact of DWCRA on women in Kodumoor mandal in Kurnool district of Andhra Pradesh found out that 16 per cent of the beneficiaries belonged to the income group ranging from Rs. 3,600, 24.67 per cent of the beneficiaries had the income ranging upto Rs. 3601 to Rs 4,800, 24.67 per cent of beneficiaries had income between Rs4,801 toRs 7,200 and 34.66 per cent of the beneficiaries had income between Rs 7201 and above. In this study, it was reflected that the capacity of investment in this business depends on respondents' monthly income. Vendors with higher economic condition were likely to have higher economic motivation and may also be capable to invest her business more. Here 55.33% women's monthly income Below Rs. 2000/- and 4% of woman vendors monthly income were above Rs. 3000/-

Family type and family size played an important role in case of adoption a business. 63.33% members belonged to joint family and 36.67% members were belonged to nuclear family. In the other study it was found that Githamma (2007) conducted a study on management of micro financial institutions and their functioning in empowering of rural poor in Kolar district of Karnataka. For the study 150 respondents selected from Chickballapur, Siddlghatta Gauribidnur taluks of Kolar district. The findings of the work showed that 83.33 per cent of the members belonged to nuclear family and 49.33 per cent of the members belonged to medium family size ranging between 5 to 8 members per family. In this study, it was showed that majority of the respondent (18%) had 5 members in family. It was also reported that 14% family had 6 members, 12.67% family had 4 members, 12% family had 8 members in their family. The lowest fraction (0.67%) of vendors had 15 and 17 members in

Table 1. General, Socio-Economic & Livelihood/Technical Information Related Variables

Variables	Types	Frequency	Percent
Age	20-35	5	3.33
	31-40	34	22.67
	41-50	48	32
	51-60	25 38	16.67
Religion	Above 60 Hinduism	38 137	25.33 91.33
Kengion	Muslim	12	8
	Christian	1	0.67
Marital Status	Married	105	70
	Unmarried	1	0.67
	Widow	38	25.33
	Divorced	6	4
Category	Landless	92	61.33
	Marginal	24	16
	Small	24	16
G 66 11 1	Medium-large	10	6.67
Source of family income	Cultivation	7 4	4.67 2.67
	Animal Husbandry Service	136	2.67 90.67
	Business	3	90.67
Family income per month	Below Rs. 3000/-	63	42
ranniy meome per monui	Rs. 3000-Rs. 5000/-	80	53.33
	Rs. 5000/- Rs. 7000/-	7	4.67
Respondent's income per month	Below Rs. 2000/-	83	55.33
respondent s' meome per monti	Rs. 2000/- Rs. 3000/-	61	40.67
	Above Rs. 3000/-	6	4
Family size	Nuclear family	55	36.67
	Joint family	95	63.33
Family type	Upto-5	73	48.67
	More than 5	77	51.33
Number of family member	1	8	5.33
	2	8	5.33
	3	12	8
	4	19	12.67
	5	27	18
	6 7	21 12	14 8
	8	18	12
	9	3	2
Contd	,	3	2
Variables	Types	Frequency	Percent
	10	4	2.67
	11	3	2
	12	5	3.33
	13	4	2.67
	14	2	1.33
	15	1	0.67
	17	1	0.67
N. 1. 6.171	18	2	1.33
Number of child	0	46	30.67 22.67
	1 2	34 37	24.67
	3	15	10
	4	18	12
Caste	General	1	0.67
Cusic	SC	95	63.33
	ST	49	32.67
	OBC	5	3.33
Education of respondent's	Illiterate	117	78
•	Can read only	3	2
	Can read & write only	5	3.33
	Primary	12	8
	Middle	8	5.33
	Madhyamik	5	3.33
Termination of study	Lack of interest	3	2
	Non availability of school near residences	128	85.33
	Poor economic condition	19	12.67
Llauga tuma	No house	50	
House type	No house	59 32	39.33
House type	Hut	32	21.33
House type	Hut Kutcha House	32 19	21.33 12.67
House type	Hut	32	21.33

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72 1		2.1	16
Family assets	Electricity supply	24 3	16 2
	T.V. Fan	28	18.67
	Cycle	16	10.67
	Radio	39	26
	Mobile phone	25	16.67
	Music system	15	10
Livestock and birds	Cattle	130	86.67
	Duck	9	6
	Poultry	6	4
Contd	Goat	3	2
Variables	Types	Frequency	Percent
· acraores	Pig	2	1.33
Cards	Voter	20	13.33
	Ration	30	20
	PAN	100	66.67
Inception of this job	Below Teenage	2	1.33
	Teenage After teenage	6 142	4 94.67
Previous engagement	No	113	75.33
1 Tevious engagement	Yes	37	24.67
Reason behind the switch over	Not applicable	114	76
	Less profit	1	0.67
	Let stability	30	20
	Any other causes including storage problem	5	3.33
Person(s) behind the idea	Friends	20	13.33
	Husband Parents	13 22	8.67 14.67
	Own	95	63.33
Initial investment?	No	42	28
	Yes	108	72
Source of initial investment	Not applicable	42	28
	Moneylender	66	44
	Any other	1	0.67
	Friends	2	1.33
	Whole seller	36 3	24 2
Amount of initial investment	Relative Not applicable	43	28.67
Amount of initial investment	Rs. 500/-1000/	34	22.67
	Below Rs. 500/	43	28.67
	Above Rs. 1000/	30	20
Interest payable?	Yes	101	67.33
	No	49	32.67
Amount of annul interest	Not applicable	57	38
	Below Rs. 500/ Rs. 500/-1000	7 5	4.67 3.33
	Rs. 1000/-5000/	9	6
	Above Rs. 5000/	72	48
Period of repayment	Not applicable	150	100.00
Type of vegetables sold	Leaf veg.	1	0.67
	Cole veg.	76	50.67
	Fruit veg.	58	38.67
	Peas & Bins	13 1	8.67 0.67
	Root veg. Tuber veg.	1	0.67
Contd	14001 105.		0.07
Variables	Types	Frequency	Percent
Source of the vegetable	Whole sale vegetable seller	121	80.67
	Directly purchased from the farmer	22	14.67
	From own land	4	2.67
A	Kitchen garden	3	2
Amount of raw vegetables	Not applicable Below Rs. 50/-	4 5	2.67 3.33
	Rs. 50/- to Rs. 100/-	6	4
	Rs. 100/- to Rs. 200/-	9	6
	Above Rs. 200/-	126	84
Daily turnover the business	Below Rs. 50/-	8	5.33
	Rs. 50/- to Rs. 100/-	72	48
	Rs. 100/- to Rs. 200/-	52	34.67
Drofit par dev	Above Rs. 200/-	18	12
Profit per day	Below Rs. 50/- Rs. 50/- to Rs. 100/-	11 48	7.33 32
	Rs. 100/- to Rs. 200/-	84	56
	Above Rs. 200/-	7	4.67
Arrival time	In the early morning	2	1.33
	After 8 A.M.	10	6.67
	In the afternoon	21	14
	In the evening	117	78

Period of engagement	2-4 hrs.	3	2
	6-8 hrs.	105	70
	4-6 hrs.	42	28
Specify time of the business?	Morning	132	88
	Afternoon	13	8.67
	Evening	5	3.33
Salability of total bulk	No	136	90.67
	Yes	14	9.33
Type of the storeroom	Not applicable	8	5.33
	Others	6	4
	Any store room	81	54
	Own home	55	36.67
Rent of the storeroom	Not applicable	10	6.67
	More than Rs. 50/	4	2.67
	Rs.10 /- Rs. 50/	14	9.33
	Less than Rs. 10/	55	36.67
	Free of cost	67	44.67
Mode of transport	Train	5	3.33
1	Van	145	96.67
Cost of transport	Below Rs.10/	4	2.67
1	Rs.10 /- Rs. 20/	5	3.33
Contd			
Variables	Types	Frequency	Percent
	Rs.20/-Rs. 30/	7	4.67
	More than Rs. 30/	131	87.33
	Not applicable	3	2
Period of the business?	Less than 1 year	4	2.67
1 5110d of the ousiness!	1 – 2 years	4	2.67
	1-2 years 2-3 years	2	1.33
	2 – 3 years 3 – 4 years	2	1.33
	4 – 5 years	4	2.67
a	More than 5 years	134	89.33
Source of possession?	Others	132	88
	From any other vegetable seller	5	3.33
	Market owner	13	8.67
Tax payable?	No	116	77.33
	Yes	34	22.67
Govt. help?	No	144	96
	Yes	6	4
Mode of expenditure?	To bear the children's education	1	0.67
	Others	1	0.67
	To bear the family expenditure	96	64
	To bear family and children education	52	34.67
Savings made?	No	109	72.67
-	Yes	41	27.33
Annul savings?	Not applicable	109	72.67
8	Below Rs. 500/-	21	14.00
	Rs. 500/- to Rs. 1000/	9	6
	Rs. 1000/- to Rs. 2000/	6	4
	ABOVE Rs. 2000/-	5	3.33
Other family member attached?	None	113	75.33
,	Children	20	13.33
	Husband	16	10.67
	Parents	1	0.67
Any substitute?	No	114	76
, 54054444.	Yes	36	24
Substitutes?	None	112	74.67
Saositutes:	Others	4	2.67
	Children	20	13.33
	Husband	13	8.67
	Parents	13	0.67
Deal of calling		132	88
Peak of selling	Early morning		
	Afternoon	16	10.67
Calling and done 1 and 0	Evening	2	1.33
Selling veg. throughout the year?	No	7	4.67
D 1	Yes	143	95.33
Peak season for the business	Not applicable	6	4
Contd	The state of the s		
Variables	Types	Frequency	Percent
	Spring	1	0.67
	Monsoon	4	2.67
	Summer	9	6
	Winter	130	86.67
Peak season for the business	Not applicable	143	95.33
	Spring	2	1.33
	Summer	5	3.33

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Alternative business?	Nothing	144	96
	Any other household business	6	4
Sailing of market demand specific vegetable?	No	17	11.33
	Yes	132	88
Specify vegetable?	Leaf veg.	10	6.67
	Cole veg.	60	40.00
	Fruit veg.	57	38
	Peas & Bins	16	10.67
	Root veg.	6	4
	Tuber veg.	1	0.67
Reason	Not applicable	11	7.33
	Any other [specify]	6	4
	Easily available	3	2
	Due to high demand	130	86.67
Any permanent customer?	No	129	86
	Yes	21	14
Customer's bargaining behaviors	Positive	144	96
6 6	Negative	6	4
Selling residual items in lower price?	No	3	2
	Yes	147	98
Place of disposal	Others	1	0.67
1	Road side	2	1.33
	Dust bean	147	98
Change spoil vegetable?	Yes	44	29.33
	No	106	70.67
Effect of price hike in business	Yes	149	99.33
r	No	1	0.67
Lost customer during price hike?	Yes	147	98
8 F	No	3	2
Any effect of political instability?	No	150	100
Economically helpful?	No	16	10.67
	Yes	134	89.33
Job satisfaction	No	1	0.67
	Yes	149	99.33
Any further plan?	No	136	90.67
2 s. k.m	Yes	14	9.33
Impediments from family/society	No	2	1.33
r	Yes	148	98.67
Departure time from market	Afternoon	108	72
Departure time from market	Evening	42	28

family. In this study it was found that 30.67% family had no child, whereas 24.67% family had number of 2 child. Besides 10 and 12 percent family had 3 to 4 number of children. Majority of the women vendors belonged to SC category (63.33%) followed by General (0.67%), ST (32.67%) and Other Backward Classes (30.33%). Mrs. Syeda Mahboob Arshiya (2008) support the same finings in her study "Impact of Udyogini Scheme on Economic Empowerment of women in Mandya District". Education plays a vital role in development and is a major component of empowerment of women. The above table showed that 78% women vendors were illiterate, 8% had primary school education, 5.33% had middle school education, 3.33% Madhyamik education and 2% can read and write only. Similarly the above study was supported by Suriakanthi (2000) in the study conducted at Tamil Nadu reported that majority were illiterates, records were maintained with the help of their husbands or educated wards.

In this study it was found that many women vendors were educated less or more. Their causes of termination of study was non availability of school near residences (85.33%), poor economic condition (12.67%) and lack of interest (2%). In another study it was found that Mrs. Prita (2001) in her study on performance of SHGs in Dharwad district of Karnataka reported that majority of the beneficiaries (70.23 per cent) were illiterate followed by 16.79 per cent who had primary level of education, 4.58, 5.34 and 3.05 per cent had middle school, high school and inter mediate level education,

respectively. House type was also varied from vendor to vendor due to their economic condition, like 39.33% had no house, 21.33% live in hut, 12.67% had kutcha house, 22% had mixed house, 3.33% had pucca house and 1.33% lived in mansion. In spite of poor economic conditions 16%, 18.67%, 16.67%, 2%, 26%, 10.67% cycle and 10% women vendors enjoyed electricity, fan, mobile, tele vision, radio, cycle and music system respectively.

The study showed that women vendors reared live stocks and birds for commercial and ornamental purposes. But high percentages of livelihood reared cattle (86.67%), duck (6%), poultry (4%), goat (2%) and pig (1.33%). This study also showed the awareness of women vendors towards maintaining the citizenship of our country. They had PAN card (66.67%), Voter card (13.33%) and Ration card (20%). Most of the women vendors engaged in this business at the age of after teenage (94.67%). Only 1.33% of vendors engaged below teen age and 4% at teen age. In this study it was shown that 75.33% of vendors were not engaged in any job before initiation of vegetable vending and 24.67% of vendors were engaged in any other job before starting of vegetable vending. Reason behind the switch over were 20% for let stability, 3.33% for any other causes including storage problems, 0.67% for less profit. Most of the women vendors came in this business with their own ideas (63.33%). It showed the decision making power of the women. In this respect, 14.67% of vendors took ideas from parents, 13.33% from friends 8.67 % from husband. Initial investment is another important point. 72%

lent money to start this business and 28% women did not lend money to start this business. The sources of lending money was different. The sources were 44% from money, 24% from whole seller, 2% from relative, 1.33% from friend and 0.67% from any other resource. Maximum respondents (28.67%) lent money for initial investment was below Rs. 500/- . About 22.67% lent Rs. 500/- to Rs. 1000/- and 20% respondent lent money above Rs. 1000/- for investment. In the perspective of money lending most of the vegetable vendors (63.33%) did not payed any interest and 32.67% of the vendors payed interest. Most of the vendors (6%) payed Rs. 1000/- to Rs. 5000/ money as annul interest. Besides 4.67% vendors payed below Rs. 500/ and 3.33% vendors payed Rs.500/- to Rs. 1000/. In this study there did have not any specific period to pay back the money (100%). Women vegetable vendors sold varieties of vegetables. Most of them used to sell Cole vegetables (50.67%) followed by fruit vegetables (38.67%) and peas and bins (8.67%). But the percentage of root vegetables, tuber vegetables and leaf vegetables was 0.67%. Sources of the vegetable depend upon the venders. In the present study, 80.67% from whole seller, 14.67% directly purchased from the farmer, 2.67% from own land and 2% from kitchen garden.

In this study, 84% vendors bought vegetables above Rs. 200/-; 6% bought between Rs. 100/ to Rs. 200/ and 4% vendors between Rs. 50/- Rs. 100/-. Daily turnover the business indicates the performance of a vender in her business. Here, 48%, 34.67% and only 2% vendors daily turnover were Rs. 50/- -Rs. 100/, Rs. 100-Rs.200/- and above Rs. 200/ respectively. Above study was supported by Purushotham (2000) in the study conducted in Karnool and Ananthpur districts of Andhra Pradesh revealed that 95 per cent of the SHG members were poor with daily earnings of less than Rs. 60 and about 70 per cent of this was spent on food. Daily profit reflects the actual economic condition of a vendor. Here, 56% vendors got profit of Rs. 100/- to Rs. 200/, 32% vendors got profit of Rs.5 0/- to Rs. 100/, 7.33% vendors got profit of below Rs. 50/ and only 4.67% vendors got profit of above Rs. 200/-. Women vegetable vendors were used to come in the market in many times. In this recent study 78% women were used to come into the market in the evening, 14% in the afternoon, 6.67% after 8 A.M. and 1.33% early morning.

Here, 70% Women vendors engaged maximum time in their business i.e., 6-8 hrs, 28% vendors engaged for 4-6 hrs and only 2% vendors engaged for 2-4 hrs. per day. In this study it was found that vendors women were used to come in the market in the morning (88%), in the afternoon (8.67%) and in the evening (3.33%). Maximum women vendors (90.67%) could not sell all vegetables in a day but in the other side 9.33% of women vendors could sell all vegetable items in a day. Vendors kept unsold vegetables in Unsalable verities store room (54%), own home (36.67%) and other areas (4%). Here, 44.67% got room keeping vegetables at free of cost, 36.67% for less than Rs 10/, 9.33% for Rs. 10/-Rs.50/- and 2.67% for more than Rs. 50/-. It was found during this study that 96.67% women vendors used to come with vegetables in van and 3.33% women used to come by train. Most of the vendors (87.33%) bears as transport cost more than Rs. 30/, 4.67% Rs. 10/- Rs. 20/ and 2.67% bear below Rs.10/- per day. Period of the business varied from vendor to vendor. 89.33% vendors sold vegetables indulged in this business for more

than 5 years; 2.67% vendors for 4-5 years, 1.33% for 2-3 years and 1.33% for 3-4 years. About 2.67% vendors sold vegetables less than 1 years and 1-2 years. During this study it was found that maximum (88%) vegetable seller's source of possession was other resources followed market owner (8.67%) and any other vegetable seller (3.33%). Majority of the respondents (77.33%) did not to pay taxes for this place for business Only 22.67% respondents payed taxes for this place to business. Present study also showed that maximum vendors (96%) don not get any kind of Govt. help, but only 4% vendors got Govt. help. Mode of expenditure is an important information in the present study. It showed the economic condition of a vendors. About 64% vendors used the money for family expenditure, 34.67% vendors both for family and children education, 0.67% vendors for others. Making a savings for future reflects future awareness of a vendor. Maximum vendors (72.67%) could not make any saving from your earning, but only 27.33% made saving from their earning. The annul saving was very low, only 14% respondent's annual savings was below Rs. 500/, 6% respondents' had a savings of Rs. 500/ - Rs. 100/ and 4% respondent's annual savings was Rs. 1000/ - Rs 2000/.

It was also found that NABARD (2000) conducted a study on the impact of SHG bank linkage programme in eleven states of the country, covered 560 SHG member households from 223 groups and found that almost all the members developed saving habits in the post SHG situation as against only 23 per cent of households who had this habit earlier. And also study reported that average annual savings per household registered threefold increase form Rs. 460 to Rs. 1444 and share of consumption loans declined from 50 per cent to 25 per cent and overall loan repayments improved from 84 per cent to 94 per cent. In the same study also found that average net income per household increased from Rs. 20,177 to Rs. 26,889 or by about 33 per cent. Majority of the respondents (75.33%) had no other else to attached with this business from their family. Besides, only 13.33% respondent's children attached with this business from their family, besides 10.67% respondent's husband, 0.67% respondent's parents were engaged in their business.

In absence of a vendor maximum respondent's (76%) had no any substitute. But24% respondents had substitute in their absence. The substitute of the respondents were 13.33% children, 8.67% husband, 0.67% parents of the respondent. Maximum respondent (95.33%) sold vegetable throughout the year, but only 4.67% respondent were not sold vegetable throughout the year. In this present study, maximum women vendors reported that the peak season for this business was winter (86.67%). But many vendors (6%) opinion was that summer, 2.67% said monsoon and 0.67% said spring was their peak season for the business. The women vendors who were not sell vegetable throughout the year, 3.33% respondent told summer and 1.33% respondent told spring was their peak season for the business. The women vendors who were the seasonal seller as an alternative business they (4%) use to did any other household business. Maximum vendors (88%) sold specific vegetable items as per market demand, but only 11.33% vendors could not sale specific vegetable items as per market demand. Specific vegetable used to sell the vendors were 40% Cole vegetable, 38% Fruit vegetable, 10.67% Peas & Bins, 4% root vegetable and 0.67% Tuber vegetable.

Reason of selling Specific vegetable is 86.67% respondent said due to high demand, 4% said any other reasons and 2% respondent said easily available. In this study, 86% women vendors' had no permanent customer, only 14% vendors' had permanent customer. In this study it was came to know that 96% customer bargain too much, but only 4% customer not bargain during marketing. Majority of the respondents (98%) sold the left over items in a relatively lower price, but 2% respondent not sold the left over items in a relatively lower price. Place of disposal was another important matter in this recent study. The types of wastes found in a vegetable market are biodegradable and non-biodegradable waste. These 2 types of waste were found in a vegetable market - 1) biodegradable waste: It could be decomposed (ex: food waste), 2) non biodegradable waste: It couldnot be decomposed (ex: foams). It showed their awareness of cleanliness of periphery. 98% respondent disposed the rotten vegetables in dust bean, 1.33% respondent disposed the rotten vegetables in road side and 0.67% respondent disposed the rotten vegetables in others. In case of spoilage of vegetables 70.67% vendors did not change their vegetable items, only 29.33% vendors changed their vegetable items in case of spoilage. Maximum respondent (99.33%) reported that on recent price hike hamper their business, but 0.67% respondent reported that during price hike in recent times there was no effect on their business.

During price hike 98% respondent lost their customer, only 2% respondent did not lost their customer. In this study there did not hamper the business of the respondent's during recent political instability (100%). In this study it was came to know that this business helpful to bring economic stability of 89.33% vendors family, but this business not helpful to bring economic stability only 10.67% vendors family. Majority of the respondents (99.33%) satisfied to do this job, whereas only 0.67% respondents not satisfied to did this job. It was found that 90.67% respondents had no any further plan of business, but 9.33% respondents had further plan of their business. The present study revealed that 98.67% respondents had objection came from their family or society for doing this job, 1.33% respondents had no objection came from their family or society for doing this job. Most of the respondents (72%) came back home from market at afternoon and 28% respondents came back home from market in the evening.

#### Conclusion

The most important conclusion of my present study is it served the purpose of the skills of women in the small business sector and the women participation in the urban vegetable market. It denoted the market price variability in the study area. The economic instability of the women vegetable seller in the state of the economic meltdown of the country and the internal power of women in combating the adverse economic condition. The self dependency of women. This study helps to examine and understand the problems faced by the street vendors in urban areas and the possible means of overcoming these. This present study revealed the scope of vegetable marketing in this area and also reflected the self dependency of women. The popular UNESCO slogan should come in handy: "educate a man and you educate an individual; educate a woman and you educate a family."

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