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Challenges and Opportunities of Women Participating in the Informal Sector in Malaysia: A Case on Women Street Vendors in Penang

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Abstract

This paper will discuss the challenges and opportunities of women participating in the informal sector in Penang, Malaysia. This study gave special importance to women street vendors located in Central District of Seberang Perai, Penang. The study employed the case study research design which is entirely a qualitative approach. The data were collected from purposively selected interviews specifically using convenience sampling techniques. The data were obtained through semi-structured interview, audio recordings and transcripts from focus group sessions. Thematic qualitative analysis technique has been employed to analyze the data. The study found that the major challenges of women street vendors are financial difficulties, social security protection, damage of goods, violating the usage of public spaces and others. Despite of all these challenges these women street vendors are very positive about their business.

Keywords: Women, Informal Sector, Street Vendors

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1. Introduction

In the times of economic turmoil households and families tend to supplement their livelihoods and incomes from the informal economy (Chakanya, 2008).

The type of the business in the informal economy in Malaysia is known as *penjaja*, hence in Malaysia it is a common environment. The impact of the informal economy is greater due to the urban structure and environment. Women in particular are affected by the in formalization of work and they tend to be over presented in informal employment both in developing and developed nations (Mofokeng, 2005). It's an evident that the informal sector provides work opportunity for women who tends to have low or no education and skills.

Although researchers and documents about women who take part in the informal sector are very limited in Malaysia, women who take part in informal sectors generally and street vending particularly, have survived for long period of time as one group of the society. Not to deny the fact that street vending continues to offer economic opportunities, and remains as a crucial source of livelihood for many in Malaysia. Basically there isn't any common or single definition of the informal sector. Economics theorists differ in their views of how the informal economy comes in to being, what functions it serves and who participates in it. In the past 30 years, the term informal sector has been used in developing; western industrialized, centrally planned and transition countries to analyze a wide continuum of activities that escape taxation, measurement and regulation (Ebisaa, 2012).

Looking back at history the informal sector has not only continued on an international scale since the 1970s, but has also expanded and appeared in new guises in the context of globalization, neo –liberalism and cross border and rural urban migration (Sylvia and Carolyn, 2008). This is due to the fact; lack of proper mechanism that would have contributed in absorbing the excess labour force into the national economy, the bulk of new employment in recent years in many of the developing countries has taken place in the informal economy (Kristina, 2004). Some scholars have examined whether men or women are more likely to work in the informal economy. In line to this, Losby and Kingslow (2002) investigated that women are more likely to work in the informal sector than men as their household responsibilities, particularly their double burden responsibilities caring for child and elderly in the family. The nature of informal work that are women involved includes market or street vendors or home makers or hawkers, this exposes them to vulnerabilities such as physical safety and health compared to men. Women are still remained in the "gray areas" of the informal work as in remuneration, little or no excess to social security or protection and assistance in small family enterprise, which offers uncertain employment status, low or irregular remuneration, and limited ability to organize and to ensure the enforcement of international labour standards and human rights (Abramo, 2006).

ILO (2008) has clearly indicated that the majority of women in the informal sector joined in street vending and petty trading as means of survival. Women turned to the informal sector due to low level of household economic support. This is the main reason that forces them to find the means to supplement their low income households. It's quite common around the world, a large or perhaps a growing share of the informal sector workforce operates on streets, sidewalks, covered work space and outside any closed premises. Among all these manifestations of the informal economy, street vending is one of its main. Street vending is a global phenomenon which is found in many cities, towns and villages. They operate partly by selling a wide range of products on the street, public places and sidewalks. Yet today in most

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parts of the world, street vending continues and would probably have expended even where local regulations seek to ban or confine it (ILO, 2008).

ILO has also reported that there aren't any labour standards at the international level to protect street vendors. Many countries specifically regulate street vending by providing a clear legal framework and jurisdiction authorizations. In the case of Malaysia, informal traders still need to register their business with the local district council in each state. In Penang state it is known as Majlis Perbandaran Daerah, and in this case it's the Majlis Perbandaran Seberang Perai (MPSP) and the Majlis Bandaraya Pulau Pinang (MBPP). However, these traders are not required to be registered with the Suruhanjaya Syarikat Malaysia (CCM). Most of the informal sector in Malaysia operates in small stalls at the local market in the day or night markets. There is specific day for day or night market operations at various places throughout Malaysia.

This paper examines the challenges and opportunities of women street vendors in Penang state. The findings of this study would be helpful for some practical purposes. The study will be able to serve as a source of information for development to practitioners and agents. It will also be helpful for governmental bureaus like Ministry of Human Resources (MOHR), Ministry of Finance (MOF), Ministry of Urban Well-being, Housing and Local Government (MUHLG) and Ministry of Women, Family and Community Development (KPWKM) who can use the findings of this study as a source to take action against the socioeconomic problems of women street vendors in Malaysia.

2. Objectives of the study

The objective of this study is to examine and investigate the challenges and opportunities of women partaking in the informal sectors. In line with this, the specific objectives of the study are;

1. Examine the economical problems that women street vendors face in their areas.
2. Investigate the social problems faced by women street vendors.
3. Identify the prospects of women street vendors.

3. Problem Statement

Street trading is considered as a major occupation of the urban informal sector with street vendors and petty traders being its main streams. Women street vendors in the urban informal sector help to ensure goods and services are supplied to cater to the demands of the dwellers throughout the year. They have become essential within the distribution system by providing to the needs of particularly the lower middle class and the poor. The informal sector seems to be creating jobs to the jobless and offer fairly good income to the unemployed. Nevertheless, the informal sector seems to receive little attention from the policy makers and there exist serious socioeconomic challenges. At the same time the informal sector also seems to be providing opportunities for survival for this group of people.

4. Research questions

i. What are the economic problems women faces while employing themselves in street vending?
ii. What are the social problems that women street vendors face?
iii. What are the opportunities that women street vendors are able to grab?

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5. Literature Review

Malaysia being an economical leader among Asian countries had its position dropped due to the Asian financial crisis in 1997-1998. It was during these years the country's investment was not able to cover the effects of the crisis. During economic crisis, most people don't have jobs and find other ways to ensure their income for survival. It is during this time people opt to start small businesses especially in the informal sector (Idris and Siwar, 2003). Business and entrepreneurial activities are vital for every country's economic development. Entrepreneurial activities are deep rooted in the formal and informal economies of developing nations (Olarenwaju and Olabisi, 2012).

In Malaysia, during the economic crisis, people also started to migrate from the rural areas to urban areas for survival. The post crisis effect has caused many people to lose their jobs and it drove most people to find an alternative livelihood by joining the informal sector to remove themselves from the bracket of poverty (Ahmad et al., 2011). The informal traders have to struggle in order to survive in the challenging urban environment. Urban modernization life style demands high cost of living. The improvement of the informal sector is parallel to modernization and the traders have to make an effort to be involved in this sector. Certain cultural values such as lack of confidence, collectivism and power distance are believed to be some of the problems faced by minority owners in understanding the relevant legal rules to implement their rights in their business (Rachagan and Satkunasigam, 2009).

Everyone have their own constraints and with that they have to decide on their priority in their life between family and employment. In this case, normally women entrepreneurs face difficulties in balancing their work and their responsibility toward the family (Kasseeah and Tandrayen, 2014). Half of the population in Malaysia is women and they too contribute to the informal sector in order to survive (Idris and Siwar, 2003). There are many kind of informal trades found in Malaysia in different places, selling different types of goods with different types of manufacturing but they have the same license in doing business, such as people who sell at the stalls at the night or day market, from their home, doing online business and others. The CCM (2015) states that people who want to start businesses, whether small or large, need to register with them as the regulatory body. However, the informal entrepreneurs are only required to register with the district council in their state to obtain the license because CCM is only meant for formal business registration in Malaysia (Hansor, 2015).

There may be different reasons for people to engage in the informal sector and it also have different factors for both developed and underdeveloped economies. Those unskilled in their respective sectors lose jobs and due to their low skill levels and inability of being mobile to a new activity that requires training, they have moved away from the formal into the informal sector (Kasseeah and Tandrayen, 2014; Loayza and Rigoloni, 2011).

In many situations, the decision to enter the informal sector due to lack of choice in their jobs and career and chosen the jobs that are available in generating an income for their life (Loayza and Rigolono, 2011). The self-motivated characteristics of entrepreneurship may transform the working environment, the widespread explanation of the informal sector that draws upon the marginalization approach clearly ignores business orientation or the way they influence people and work conditions in creating their own significant dynamics (Williams and Gurtoo, 2011).

In line to this Losby and Kingslow (2002) investigated that women are more likely to work in the informal sector than men as of their double burden, particularly on their responsibilities on child and elderly care. The types of informal work women do as market or street vendors or hawkers or home workers, expose

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them to health and physical risks compared to men. This is where they are left with little or no access to social security or protection and limited ability to organize and to ensure the enforcement of international labour standards and human rights (Abramo, 2006).

Many countries are still unable to develop a modern economy that is capable of providing suitable employment opportunities in their rapid growth of population. As for Malaysia, there is still no proper data collection method developed for the informal sector. It can be summarized that the informal sector encourages people for many reasons and most of the reasons are common especially in developing countries.

6. Methodology

Employing the appropriate research approach is a key step to achieve the proposed research objectives. Similarly, for the achievements of this study, the researcher depended on qualitative approach. As Creswell (2003) argued that qualitative approach gives no prior social order external to the lived experience of the actors that predetermines outcomes of the research. After much consideration, among the various types of research design within the qualitative approach, case study method was taken as the appropriate research design to achieve the research objectives. Yin (2011) defines the case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real life context; when the boundaries between phenomenon and context are not clearly evident and in which multiple sources of evidence are used.

Two types of data collection were used in this research. First, preliminary interviews with 8 women street vendors were conducted in order for the researcher to understand the street vendors' difficulties and opportunities. Each interview lasted approximately 20 minutes. Notebook data, photos and researcher's diary were collected during the preliminary interviews. Second, two groups, each consisting of five women street vendors were interviewed by using focus group discussion (FGD). A total of 10 women street vendors participated in the focus group discussions. The focus group discussions were semi-structured in such a way that the interview questions were not tightly settled, but instead the interviews were designed as spontaneous conversation on several important themes in relation to the street vending economic and social problems. The semi-structures interview was used here due to its method of inquiry that combines a pre-determined set of open questions that prompts discussion. It also provides an opportunity for the interviewer to explore particular themes or responses further. Each of the focus group discussion lasted for 42-57 minutes. Both preliminary interviews and focus group discussions were tape recorded, transcribed and translated to English for data analysis. This method required the researcher to use a range of skills such as;

i. Group skills
ii. Facilitating
iii. Moderating
iv. Observing and listening
v. Analyzing.

All data collection was performed between July 2016 and December 2016. The data analysis was performed by using qualitative content analysis. In the case of focus group discussion data, the analysis

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was performed by transcribing the recorded interviews. The interviews were translated from local Malay language to English and later transcribed. In the analysis the data was broken down into smaller units, after which distinct themes of the data were created. The data analysis was guided in seek to identify the economical and social problems and also business opportunities obtained by women through street vending activities.

The study was carried at the Seberang Jaya is a town in Central Seberang Perai District, Penang, Malaysia. A total of 18 respondents were drawn from the area. The study used street vendors who age ranged between 32- 55 years, who had been in operation more than a year, and who sold legal, perishable items, food and non-food products. Responded were selected based on their convenience, accessibility and proximity to the researcher. As such, the non-probability sampling technique was employed here.

The interpretation of the data was done using thematic qualitative data analysis as an inductive way of data analysis. This analysis method was employed due to the reason that it helps to gain knowledge and empathy about the focus group. The researcher gave way to relevant themes to come out of the data. The very first step was to have the focus group interview transcripts translated from local Malay to English; it was beneficial to continue with the in-depth thematic analysis. This was basically done by examining the recurring themes which in a sense is similar to examining frequency. Secondly, the raw data were coded and organized on the basis of its emerging and relevant themes. The next step involves reviewing the transcriptions multiple times in order to thoroughly examine how the themes could be explained on the challenges and opportunities faced by women street vendors. In addition to the common themes, unique ideas raised from single interview were also taken into consideration for their distinctive contribution. During analysis, the redundant information obtained from the data was eliminated.

7. Results and Discussion

This section presents the findings of the study. The findings were summarized and grouped into two major parts. These are challenges and opportunities of women street vendors.

a. Challenges of women street vendors

The outcome of the study revealed that women street vendors were facing a lot of econimical and social obstacles and constraints. Below discussed are the challenges faced by women street vendors as the findings of the study.

i. Financial problems

Several studies have shown that women in developing countries run into serious problems when assessing financial help especially for small players like women street vendors. Winn (2005) reported that the two biggest hurdles women face in starting and running their business are funding and family support. These including start-up financial and credit, cash flow management in the early operations and financial planning. Basically all the 10 participants shared a similar problem, shortage of fund as the biggest hinder to their business. Below explanation summarizes their collection feedback;

Case 1: Due to lack of finance, I'm unable to purchase extra stock of the good that I sell. I am too reluctant to even think about growing my business as accessing financial support seems to be very difficult. I also fear of unable to repay the loan amount which may result to legal battles.

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Case 2: I find it difficult to handle challenges due to the bureaucratic procedures encountered when trying applying for financial support from any micro finance institutions or even banks.

The above mention interviews reflect that women street vendors often face difficulties to access to finance from organized banking services as they lack of documents, tenure or legal rights over their place or business and evidence of their trades. Financial assistance is crucial to these street vendors for improvement of infrastructure and provision of basic services in the existing markets of street vendors. Standard process of assistance should be prepared and provided to them in order for their livelihood in the current volatile economy.

ii. Social security

Social security basically covers medical care, sickness, maternity benefits, employment injury, inability and survivors' benefits, old age pension etc (Jhabvala 2000; ILO 2000). Promoting social security among the informal sector activity would mean creating security towards self-employment, wage employment and provision for basic needs such as food, health and education, especially for unorganized sector workers. Street vending activity is full of insecurity and uncertainty since they occupy road side and accidents occur at any time (Anjaria 2006).

Case 3: I tend to fall sick often due to the nature of my work. In order to earn extra income to support my family, I have to work in the hot and rainy weather. One time I slipped and fell into a deep drain near my stall. I had bruises and a cut on my left leg due to the fall. We street vendors don't have any form of insurance coverage in the time of accidents. As street vendors we don't have any social security scheme to protect us in time of emergency.

The above said narration reflects that the majority of urban informal workers lack of basic health and welfare services. Their working conditions do not have social protection elements and they work in an unhealthy and unsafe working environment. Vulnerability to diseases and poor health result from a combination of undesirable living and working conditions. Working hours are miserable as they start their activity very early in the morning and work around 365 days in a year and most of them are women vendors. These segments of workers normally are un-unionized. Policy makers in Malaysian should come up with social security schemes that provide multiple benefits for this group of segment. In India, the social security scheme called "Janshree Bima Yojana" provided by the Life Insurance Corporation of India (LICI) is very successful scheme, it is a government sponsored socially oriented insurance scheme. This scheme offers life insurance protection to rural and urban people below and marginally above poverty line. The scheme includes insurance coverage for health issues, house, accidental and natural death and permanent and partial disability (Jhabvala, 2000). The members under this scheme will have to pay a monthly premium of Rs 200 per head which is approximately about RM 12.50 a month.

iii. Damage goods and storage constraint

Base on the information obtained from the focus group discussions, women street vendors suffered economical challenges due to damaged goods as spaces occupied by them are open and these exposes traders to harsh environmental conditions. Most commodities of trade such as vegetables, fruits and

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clothes are affected by the rain and sun struck. The study also revealed that street women vendors who engaged in selling perishable products like, vegetables and fruits and some eatables and drinks need a lot of care. Uncertain weather conditions are particularly bad for those perishable items. As such, to keep the fresh stock of goods, vendors had to invest in freezer or go to the whole seller everyday to replenish their stocks. Tshuma and Jari (2013) posit that street vending in the town face a number of constraints. However, of all these constraints, the most prominent one is storage problems. Storage is a problem in the sense that these traders did not have permanent stalls from which they carried out their businesses. The following interviewee also identified the lack of shelter as a significant problem in the context of strong sun and heavy rains as follows;

Case 4: Many times my goods have got wet in sudden heavy rain. Sometimes I'm unable to gather and keep my goods before rain. Because I do not have shelter to sell goods, when it rains, I drag my supply to the dry part under the porch of a shop that is next to my trading site. On the other hand, most of the goods are stacked on top of each other, and found some goods are damaged especially fruits and vegetables. The lack of adequate storage house also aggravate damage over my stocks, this seems to be more detrimental on perishable products.

The aforesaid interview shows that lack of access to sheltered and safe storage, forced women street vendors to buy only as much stock as they can sell in one day or to carry home. The constraint is that they do not have safe storage to keep their goods every morning to their chosen selling spots and do the same again after business. Street vending has been considered challenging for reasons such as annoyance and congestion, undercutting formal business and as signifies of underdevelopment.

iv. Encroachment of public spaces

Street vendors are normally connected with violation of public spaces; this is due to causing traffic congestion, inadequate hygiene and poor waste disposal. Safety of food has been increasingly become a concern in regards to street vendors. Government agencies do not verify the content of food as they are not regulated by any government agency.

Case 5: I'm selling noodles by the street in the morning market. I wake up around 2 o'clock in the morning everyday to prepare the ingredients. It normally takes around 3 hours and another hour to pack other necessary things and move to my usual selling spot. Since I work at the roadside, the market is often perceived in terms of encroachment upon public space leading to overcrowding, traffic jams and road accidents. Sometimes, I have been forced by the municipal council/police authorities to move to other space. As a result, I have moved many times to many road side spots. Most times my usual selling spot will be taken by some other sellers if I arrive there later.

Generally, from the aforementioned narration one can conclude that women street vendors are concerned with confrontation with municipal council/police authorities. Girma (2009) showed that street vendors faced problems of accidents and loss of products during attempts to escape from sudden arrival of authorities and the discrimination that they faced from formal traders.

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v. Conflict from formal traders

Conflicts among formal traders are another challenge that women street vendors face. The group discussant reported the case to the police and municipal council authorities, they condemned the vendors rather than being a help in dealing the case. The participants discussed about the frequent conflict from people who pass the narrow aisles between seller stalls walkways. Most of the time drivers and other road users dislike them for their encroachment. The following interviewee shared the story about the conflict faced by women street vendors;

Case 6: I am selling fruits and always operate my business by moving from one spot to another. Sometimes, there will more than one customer approach to buy fruits. My neighbouring vendors are unhappy as my customers are blocking his stall and vehicles too unable to pass via such narrow road.

Conflicts among street vendors, formal traders and local authorities are frequent. They mainly arise from the site of operation and resulting in arrest and confiscation of goods. Municipal authorities have been the main source of insecurity for street vendors. They can be very harsh to the women street vendors; this actually threatens the security of these vendors. Etsubdink (2014) noted that an insecure environment results in loss of customers, cripples business, reduces incomes and generally interferes with trading. Women street vendors are lack of legal status and recognition; they often experience frequent harassment and deportation from their selling place by local authorities or competing shopkeepers.

b. Opportunities of women street vendors

i. Source of survival

There is no doubt that street vending offers a source of employment to the urban poor particularly to the vulnerable group women. The group discussants disclosed income generated through street vending as a huge opportunity to keep their survival. They were vocal about their role in addressing poverty within their households. Most importantly, the income that they generate help feed their families and send children to school. Mukta (2014) said that in most urban cities street vending is a common survival strategy, especially for the unskilled or even the semi-skilled migrants. It costs governments hardly anything to create this informal job, yet vendors cheaply and effectively distribute goods and services.

Discussants also said that by generating income by selling their goods in the streets, they fight poverty. Sharit and Debdulal (2012) found that the cost of maintaining their families would affect reinvestment in their business. As such, even though the vendors earn income from their business, they also have expenditure on other non-earning members of their families. This also implies lower per capital income for people of these households. Girma (2009) mentioned that street vendors were mainly those who are unsuccessful or unable to get regular jobs, they get different benefits such as helping their family, improving their livelihood and employment opportunity from being a street vendor. As a result, street vending presents an alternative avenue for women to escape from the bracket of poverty that is so rampant in most households in the urban areas of Penang and the rest of the country.

ii. Freedom of work

In the focus group discussion, the women revealed that they were interested in participating in street vending due the reason they have freedom of operating their own business. They were flexible in

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determining hours or days of operation, they can also develop their creativity. The group participants also were quite happy about the fact that they don't have to pay any taxes or meet any other requirements except obtaining "lesen penjaja". In line with this, one of the interviewees shared her experience as follows;

Case 7: Since I have my own vending business as such my income solely depends on me. I can work whenever I want and do not have to wait till end of the month to receive the money for which I have worked so hard. When I decided to start street vending, I mobilized little amount of money that I had in my hand and bought few items in small quantity and started vending 7 years ago. This was performed without any external help rather it was my own initiative.

8. Suggestions

The rise in the number of street vendors and petty traders in most urban areas in Malaysia are wide due to lack of employment and low income, street vending is taken up as mean of livelihood by this group of people. The main purpose of this paper is to highlight some of the challenges and opportunities faced by women street vendors which was conducted in Seberang Jaya a locality situated in the Central Seberang Perai District of the mainland of Penang state where many women micro entrepreneurs are seen taking up street vending as mean of livelihood. The finding were confirmed through in-depth interview and observation, there are financial challenges, no proper social security, public place hindrance, no proper storage of goods and conflicts with other vendors and occupants of the street. Whereas, the opportunities that were confirmed from this study were street vending is the main source of income and it gives women the freedom of work.

Street vending is an important source of income for many women of the urban areas. However, they are regarded as unlawful entities and are subjected to continue harassment by authorities. The study asserted that women involved in street vending livelihood face more problems in running their activities. A snapshot of their everyday life reflects different images of their real life. The study revealed that the greatest challenge facing women

street vendors were the financial problem. Many of them are not aware of the financial aids that are available or some have the attitude of not wanting to know. This is due to the fact that their perceptions over the bureaucratic procedures that they may have to go through in order to get financial help. They too have no knowledge on the funding opportunities provided by the Penang state government. The state government is actually offering small loans for micro businesses which is called as Tabung Modal Pusingan Peniaga and Penjaja Kecil Negeri Pulau Pinang. This fund allocates a total of RM10, 000.00 with 5 years re-payment period. At the same time, the Penang state government also waives the entire summons issued by the municipal council to street vendors who operates their business in public car parks. Commercial banks have been empirically proven to unable to support the informal sector, resulting to Micro Financing Institutions (MFI) to play their role as credit providers. Even then it is found that, street vendors are much reluctant to approach MFI's for small loans. Furthermore, most women street vendors are not aware of the credit facilities available. Due to the reason that these street vendors are not highly educated to tackle the bureaucratic process involved in the application of credit from MIF's.

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The study also finds that social security factor as another important challenge faced by women street vendors. Lack of social security protection puts them exposed to vulnerable health, accident and improper workplace environment. Respondents mentioned that every day of their operation, they are exposed in hot sun and rainy weather conditions. It is also not safe as there are vehicle movement along streets. This is considered as a hindrance to road traffic. Street vendors are not only trying to earn a decent livelihood but also providing valuable service to urban population. They ensure an effective distribution of goods to urban dwellers. As such, it is the duty of the state government to protect the rights of this segment of population to earn their livelihood. The municipality should take measures to provide space by reviewing the appropriate areas to street vending without creating traffic congestion and jeopardizing the free movement of the public. In view of this, the city planners should find ways to maximize the usage of public space to street vending by widening sidewalks and removing illegal impediments.

Most of the places that these women street vendors use are regarded as illegal since the spaces have not been set aside for trade. Street vendors too like to occupy public parking lots for trade, this is one of the biggest problem caused by them as parking spaces are never enough in Penang. In many cases it is found that when they are allowed to operate the spaces, it's always considered temporary and evacuation occurs as and when required by the police or municipal council authorities. Problem also arises when the vendors are sitting in a specific place and crowd the road. This ends up with direct confrontation with urban authorities and polices. On the other hand, these vendors tend to have conflict with other street vendors and formal shop owners who claim that the traders infringe on their business. The spaces that traders use have no tenure and are not allotted by the municipal council authorities. Moreover, working outside causes their goods to bee exposed to sun and rain.

Despite many challenges that women street vendors faced, they were optimist in some circumstances. Among these, they bring home some amount of money as one source of household income. This segment seems to be survivalists with very little growth oriented. The study revealed that women street vendors enter to street business as a livelihood strategy due to the reason they can't find employment. They revealed street vending as the last resort for them for survival.

Generally, street vending add timber to urban life and in many places they are considered as a cornerstone of development but however in this study it is found that they face many challenges and often overlooked as economical agents. There seem to be needs of further develop a specific training policy with an understanding of women skill development. The training must incorporate teaching of basic skills such as numeracy, problem solving, communication, learning to learn, teamwork and other impacting behavioural skills such as building self-esteem, self-organizational and negotiating skill. Lack of statistical data on informal businesses is a major problem for researchers, policy formulation and program development. Therefore, it is recommended that attention be paid to collect sufficient and detailed statistics on the country's micro and small enterprises. This would be a great help if the government is able to develop policies and at the same time help researchers access to information about women entrepreneurs who operate in the informal sector.

9. Conclusion

Street vendors form a very important segment of the informal sector. Street vendors offer goods for sale without having a permanent stall to satisfy the demands of urban dwellers. They too ensure the distribution of goods in favour of the disadvantage groups in urban areas. The objective of this study is to

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identify the causes behind street vending, challenges and opportunities faced by street vendors. In pursuit of these objectives, evidences and snapshots of their daily life have been shared as information for policy making and other interested authorities. This would be helpful in providing an improved working conditions, social protection and life skill development to improve the women street vendors' livelihood strategy.

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