FROM DESTITUTION TO LEADERSHIP THROUGH NON-FORMAL EDUCATION: A CASE STUDY OF THE WORKING WOMEN'S FORUM (TAMIL NADU)

INTRODUCTION

It is in the overall context of the history of Madras City, women workers, formal and non-formal education for girls and women, slum clearance, and the history of social work in Madras that the Working Women's Forum has to be understood.

Development planners today have realised that the policy of expansion of the formal schooling system followed in the past can no longer be carried into the future. It has become increasingly clear that it is necessary to incorporate into the system other educational influences operating in the economy and society; this means the incorporation into a coherent programme for the growth of the individual of the "existing educational or socialising, skill-giving and otherwise profitable experience of the community, mass media, and the proliferating state agencies".

The World Bank in its paper for the World Conference of the International Women's Year in 1975 says that in the traditional as well as in the modern sector, the key to becoming a part of the economic mainstream is education. If women are to make their greatest possible contribution to the national effort, access to quality education is essential. The Sixth Plan document gives priority to non-formal education for adults, particularly in the productive age group 13-35 years, "in view of its potential for immediate impact in raising the level of productivity in the economy".

The present case study of the Working Women's Forum is of a programme which developed in response to the reaction of women in Madras to their total situation. The first part gives a brief history of the various factors in the context of which the Forum functions, while the second part gives details of the work of the Working Women's Forum.

THE CITY OF MADRAS

The city of Madras is a symbol of "British enterprise, energy and perseverance".(1) Until Indian Independence, Fort St George was the nucleus from which the British administered South India. Madras harbour commanded a large hinterland extending into present-day Andhra Pradesh and Karnataka. Madras is the largest city in South India, the fourth largest city in India, and the capital of Tamil Nadu State. The State scores well on some development indices. Its sex ratio is 978 females to 1000 males; while the female literacy rate of Tamil Nadu is 34.12.(2) While there are in Madras "trappings of modernity",(3) partly in the form of a variety of consumer goods, it is still in many ways a "rural metropolis", enjoying the best of both worlds - rural atmosphere and urban amenities.

As Madras City grew it slowly encompassed adjoining self-contained villages. Immigration and settlement patterns in Madras are relatively balanced in terms of age and sex, giving Madras a more family regulated system of social organisation than has been possible in other cities. The city also has a slower pace of life than other cities in India - the transition of a family

from village life to an "Adi-Dravida hutting ground"* in Madras is much less violent and confusing than the removal of an individual labourer from his village to a *busti* or *chawl* in Calcutta or Bombay.

Culturally Madras has been the home of Bharatnatayam, Carnatic classical music and South Indian Cinema. Madras City is constituted by the area under the jurisdiction of the Madras Corporation (128.83 square km). The Madras Metropolitan Area (MMA) (1166.76 square km) is designed for regional urban planning under the Madras Metropolitan Development Authority (MMDA) which was set up in 1975.

Women Workers

Only 28.1 per cent of the city's population constitutes the work force, which is made up of 91.3 per cent males and 8.7 per cent females. The situation is not very much different in the rest of the metropolitan area where the corresponding figures are 90.5 and 9.5 per cent respectively (see Table 1).

TABLE 1

Madras Metropolitan Area-Workers: 1971 (figures in '000)

Area in city	*Population*	*Non-workers*	*Workers*	*Male workers*	*Female workers*
Number	2469	1773	696	636	60
Percentage	-	71.9	28.1	91.3	8.7
Rest of the Metropolitan Area					
Number	700	499	201	182	19
Percentage	-	71.3	28.7	90.5	9.5

There is, however, significant variation in the occupational structure of the city and the rest of the metropolitan area. In the city, 25.7 per cent of the workers are engaged in industry, 24.4 per cent in trade and commerce, 23.5 per cent in other services and 18.5 per cent in transport. In the rest of the metropolis, 34.8 per cent of the workers are engaged in industry, 20.5 per cent in other services, and 13 per cent in agriculture, transport, trade and commerce.

UN statistics released at the Mid-Decade Conference on Women, Copenhagen, 1980, indicate that the unorganised sector forms 94 per cent of the population of working women. This sector comprises among others small home-based producers such as patchworkers, seamstresses, carpenters and smiths, small vendors such as vegetable and fruit sellers, used-garment dealers, and providers of services like hand-cart pullers, head-loaders, farm labourers and waste-paper pickers.

* Adi-Dravida is a particular type of scheduled caste.

Formal and Non-formal Education for Girls and Women

During the first half of the nineteenth century, Babu Peary Chand Mitra (1814-1883) and Raja Radhakanta Deb (1748-1867) collected many instances of educated women from the past history of India. Based on this, an article, "Native Female Education", was written in the *Calcutta Review* of 1855 saying that the "practices of close seclusion and of non-education of women are an innovation upon the proper Hindu system". By the beginning of the nineteenth century, "in social usage, in politics, in the realm of religion and of art, we had entered the zone of uncreative habit, of decadent tradition and ceased to exercise our humanity". In short, the education of girls was not the normal practice, to put it mildly. It was due to the efforts of nineteenth-century social reformers like Raja Radhakanta Deb, Raja Ram Mohan Roy, the Brahmo Samaj, the Arya Samaj and Christian missionaries that girls' education began to spread in India during the latter half of the nineteenth century.

In Madras City, the first attempt by missionaries at opening a school for the education of Indian girls was made in 1821. The Wesley Mission started its boarding school for girls at Royapettah in Madras City in 1849.

Other pioneers in girls' education in Madras were Annie Besant and the Theosophical Society, and the Women's Indian Association. The enrolment of girls in primary schools in Tamil Nadu in 1979-80, per 100 boys, was 85.3, the all-India figure being 65.6. The enrolment of girls in secondary schools in Tamil Nadu in 1979-80 per 100 boys was 65 (all-India: 53.2).

In spite of the quantitative increase in enrolment in the formal educational system, the vast bulk of poor women continued to be outside the formal educational system, and illiteracy, particularly female illiteracy, continues to pose a major problem. According to the 1971 census, the female literacy rate was 18.69 per cent for all India, and 26.85 per cent for Tamil Nadu. The female literacy rate of slum dwellers of Madras City was 29.72 per cent in 1971.

The Tamil Nadu Slum Clearance Board

Even though public outlays for housing in Tamil Nadu went up from Rs.5,600,000 during the First Plan period (1951-56) to around Rs.303,000,000 during the Fourth Plan period, the slum situation became worse and "the progress of slum clearance efforts to this time had been very slow". Today more people live in slums than when the slum clearance scheme was started.(4)

The Tamil Nadu Slum Clearance Board (TNSCB) was therefore established in September 1970, with the following objectives:

- to clear all the slums in Madras City within a targeted period,

- to prevent further growth of slums in Madras City,

- to give protection to the slum dwellers from eviction and to rehouse them in modern tenements; and

- to provide basic amenities such as drinking water supply, electricity, storm water drainage, etc., to certain slum areas until they are finally cleared.

The targeted period was to be "by 1977". This prompted some citizens of Madras City to set up a citizens' pressure group called the 77 Society, which met every Monday evening at 6.00 p.m. over a period of six to seven years. In the comprehensive survey which the TNSCB carried out, all of the slums of Madras City were stated to be spread over 1202 hutment areas.(5) To rehouse

slum dwellers would require the construction of about 164,000 tenements at a cost of around Rs.1640 million (US $1 = Rs.8.82) for "total slum clearance". The TNSCB soon realised that many slum areas would need to be provided with services during the phased development of the tenement-building programme, and therefore started an environmental improvement scheme for provision of access roads, street lighting, water supply, latrines and storm water drains.

TABLE 2

Slum Areas Assisted Under the Madras City Environmental Improvement Scheme (Rs. in lakhs) (US $1 = Rs. 8.82)

Year	*Number of areas*	*Estimated Cost*	*Expenditure*
1972-73	104	258.15	95.60
1973-74	73	152.19	103.95
1974-75	115	95.70	113.06
1975-76	1	0.48	29.87
1976-77	-	-	4.42
Total	293	506.52	346.90

By 1981, 30,995 tenements were constructed (6) and about the same number of slum dwellers had been rehabilitated.

The TNSCB also recognised that community development schemes play an important role in any endeavour to improve the human environment. Therefore adequate encouragement was given to social welfare organisations to take up work among the new residents of the tenements, and several social service organisations came readily forward to assist the rehabilitated slum dwellers in shaping a new life.

Social Work in Madras

Madras City has a long tradition of charitable social service and slum work, particularly in the voluntary sector. Old, well-established voluntary agencie continue to work in Madras, for example, the Guild of Service (started in 1923), the Andhra Mahila Sabha (started in 1938), and the Stree Seva Mandir (started in 1949). One interesting aspect is that most of these voluntary agencies were and are run by women for women, many on an honorary basis, which has led to comments like "Social work in this country is done by fashionable women who have the spare time. They work to please themselves and in the process, get some publicity." This is no longer true. Not only are there now more voluntary agencies in Madras, staffed by persons with postgraduate degree in social work; the voluntary agencies themselves are trying out more community-based and development-based approaches.

The Madras Metropolitan Development Agency added a Community Development Wing in 1975 with a Chief Community Organiser and several Community Development Organisers, almost all of them with postgraduate degrees in Social Work.

In March 1981 the whole Community Development Wing of the MMDA was transferred to the TNSCB.

It is hardly a coincidence that all the agencies mentioned above addressed themselves to the problems of formal education, non-formal education and income-generation for girls and women. The Guild of Service run the Seva Samajam Girls' Home, an educational institution for destitute girls and various income-generating projects such as a bakery production unit, printing press and canteen. The Andhra Mahila Sabha has vocational education classes for women. The Stree Seva Mandir has diverse types of income-generating projects for women such as carpentry units, handloom units, and a school furniture production unit. The Community Development Wing of the MMDA (now of the TNSCB) employs some community development organisers solely for employment-generation for women. The new Residents' Welfare Trust, started in 1972 to foster a sense of community feeling, later in 1973 began to diversify into arranging bank loans for women, setting up women's leather batik and other cooperatives. Another organisation, the Swallows Handicrafts Industrial Cooperative Society, is run by 86 disadvantaged women who have undergone a long period of non-formal training. It now produces various types of handicrafts mainly for export.

THE WORKING WOMEN'S FORUM

The Working Women's Forum adopts a community-based and development-based approach to the problems of women workers in the unorganised sector.

In November 1977 Jaya Arunachalam, a well-known political and social worker, was engaged in flood relief work in Madras City. As she went around the flood-affected areas talking to the women, she realised that the women were not primarily interested in the relief work consisting of food distribution of packets of food and assistance for renovating thatched huts. Their main preoccupation was with their earning capacity. They were mostly self-employed women working in the unorganised sector.

One woman said, "I am a vegetable-seller. I borrowed money from a money lender and bought vegetables from the wholesale market. The rain has washed away my stock of vegetables. I now cannot repay the money lender nor do I have money to buy another stock of vegetables." Another woman said, "As it is, I earn very little - about Rs.2 to Rs.4 a day. If out of that I pay interest to the money lender at the rate of Rs.12.50 to Rs.100 per month, I am left with very little money. Our earnings are so meagre." Some women complained about harassment by money lenders. Others talked about abandonment by husbands. The same problems were voiced by women working in various types of petty trades.

Jaya understood that their main problem was non-availability of credit. She asked them about loans from nationalised banks. Some of the women had tried to obtain credit from nationalised banks but failed. Jaya told a group of 30 women petty traders in a slum area in Nungambakkam in South Madras to form themselves into a group with a group leader. They did so, with Muniammal as their group leader. Jaya then talked with Bank of India officials. The 30 women got loans of Rs.300 each. Muniammal collected money every day from the 30 women and repaid the Bank of India. Within two or three months, Bank of India officials, Jaya and the 30 women realised that the system was working - the repayment rate was 95 per cent. The Working Women's Forum (WWF) was born.

The Working Women's Forum was registered in April 1978 with Jaya as the President and with the following objectives:

- to create an organisation for working class women in the unorganised sector;

- to mobilise them to common economic and social action for their betterment;

- to identify and meet the critical needs of working class women as far as possible through their own involvement;

- to improve their professional competence and skills through training and other supports;

- to mobilise the women to fight for their own rights by acting as a pressure group;

- to affiliate with other organisations interested in this work;

- to help provide facilities such as educational institutions, training and production centres, creches, and cooperative credit arrangements, needed by working women and their children.

During the next few months, whenever self-employed women came to Jaya asking for help with credit systems, she told them to form groups in their respective slum areas, elect a group leader and then come back to her. And thus the number of groups grew. From 300 members in April 1978, the WWF has now grown to 8800 members in Madras City, organised into 350 groups. Out of these 8800 members, 5000 have received loans from nationalised banks. Many of these 5000 women have repaid loans and have received fresh loans two or three times over. Repayment rates are about 90 per cent - a rate that has not been achieved by any other voluntary agency in Madras City. Thus a very effective institutional credit delivery and recipient system has been built up.

Very soon Jaya, the Secretary, Rajeswari, and some of the group leaders realised the potential of organising so many women - the "dormant woman-power". They also realised that the WWF was becoming a movement which was enabling very poor illiterate women living in absolutely destitute conditions to move to leadership positions; the WWF, they saw, could be a vehicle of social change. Nandini Azad describes the transformation of the WWF into a movement as follows:

> "The WWF catered in its early days mainly to poor destitute women with no financial or social standing; women facing societal harassment. They were widowed women, women deserted or divorced by husbands, harassed by co-wives or living in insecure conditions of common law marriages, bearing the brunt of male violence and bigamy. Women living in conditions of abject poverty, burdened with umpteen children, earning incomes much below the poverty line, faced with high maternal and infant mortality rates, living in unhygienic environments, illiterate and unaware of their rights, cheated by money lenders, middlemen and their husbands - the women found solace in this organisation, not only to obtain credit at a low percentage of interest (4 per cent), but also a *good counsellor for other problems*... The WWF is now a movement!"

Other Activities of the WWF

1. The WWF registered its own Cooperative Credit Society in 1981, with 2500 shareholders out of the 8800 members who had paid Rs.21 each. The Society was formed to get over some of the difficulties in working with nationalised

banks, to provide services such as skill-upgrading and market surveys, and to provide credit for its members.

2. The Family Planning Programme was an outcome of the growing realisation that income generation and large families were incompatible. Many of the women faced serious difficulties in raising the quality of life of their families due to their sheer size. Nandini Azad writes:

> "The project Experiment in Leadership Training was the solution to this problem. Through non-formal education it has built up a cadre of effective communicators and mobilisers for family planning from the target group itself. 60 women have been trained; they will give 100 per cent coverage to 6000 families in Madras City slums in 1981-82."

3. WWF members' self-help initiatives now help them to run twenty night coaching classes for children, ten craft classes, and ten day-care centres for infants.

4. As a form of social action, to achieve solidarity among the members and to alleviate the social inequalities present in the Indian situation, the WWF started performing mass, inter-caste, anti-dowry weddings. In 1978, 63 were performed and 106 in 1980. These marriages are registered and are a form of protest against the indignities and insecurities of common law marriages.

5. In 1980-81, through the lab-to-lab programme of the Indian Council of Agricultural Research (ICAR), WWF has turned to rural development. It has assisted 400 landless women agricultural labourers of Muthanampatti village, Reddiar Chathiram block, Dindigul Taluk, Tamil Nadu, to acquire livestock assets and has provided them with technical know-how to take care of animals in a scientific manner.

Impact of the WWF

1. Women's self-image has been enhanced. Because they are economically independent they have more decision-making roles in the home and in the community.

2. There is also a growing realisation that it is possible to control their own fertility, and more do so since they have no more need for the traditional status which they obtained from mothering a large brood of children.

3. According to Hilde Jeffers who evaluated the WWF,

   - 58 per cent of the women report that their families are eating better.
   - 53 per cent have more money for clothing purchases. 24 per cent are able to purchase more vessels or household items.
   - 22 per cent purchase more medicines.
   - 34 per cent feel that they have avoided money lenders.
   - 70 per cent feel an increase in income security.
   - These percentages are even higher among women who have received two or three loans, suggesting that providing more credit brings increased improvement in living conditions.

   Thus the WWF has certainly improved the economic conditions of its members.

4. Again, according to Hilde Jeffers' evaluation,

- 81 per cent of the women thought that they should plan an active economic role and have full choice about type and location of work.
- 1 per cent thought women should not work.
- 12 per cent thought women should only work if there was a family need.
- 10 per cent thought women should only work in the home.
- 50 per cent of the women preferred working outside the home.
- 31 per cent wanted secure jobs in offices or factories rather than self-employment.
- 90 per cent were opposed to the dowry system.
- 73 per cent believed in equal education and job possibilities for sons and daughters.
- 70 per cent of the women surveyed supported the promotion of inter-caste marriages. More support for inter-caste marriages surprisingly came from among the newer members.

Thus the WWF has crystallised members' reactions to their social conditions.

5. There is a definite reaction against exploitation and oppression: both against specific instances of exploitation, such as that by money lenders or husbands, and against general oppression through the social structure itself. Members are aware of their "woman-power" partly because of economic independence but mainly because of the support given by members of the organisation to each other, and there is an awareness of the importance of this support.

The Future

1. The WWF can be a powerful pressure group on civic authorities for better services and for provision of new services such as toilets in market places, covered markets, and day-care facilities for infants.

2. The WWF can insist to the Tamil Nadu Slum Clearance Board on greater involvement in the planning of their housing programme.

3. The WWF can be a pressure group in rural areas for provision of more and better rural housing.

4. The WWF can influence government policy decisions which will protect and encourage small scale enterprise development.

5. The WWF, through non-formal education, can play a major role in changing attitudes of society towards men and women and the birth of sons and daughters. It can ultimately lead to a larger movement in India which will help to reverse the currently adverse sex ratio of females to males in the population and the low rate of women in work compared with men.

Reasons for WWF's Success

1. The community base of the organisation is one of the main reasons for the success. The key action posts in the organisation are poor self-employed women - the two Vice-Presidents, the Secretary and the two Area Organisers. The 350 group leaders automatically form the Governing Body. In a sense, only Jaya as the President is the "outsider". The part they play in decision making within the organisation gives the organisation strength. The office-bearers have a high sense of involvement, identification and participation. There is direct participatory management. Issues for focus by the WWF are chosen by the groups - groups meet often (at least once a month, but sometimes more often, especially during formation).

Group leaders raise these issues at Governing Body meetings which decide on action.

2. This also means that the Forum is quick to respond to problems of the members, since it is run by women aware of the problems of self-employed women. Some members told me, "there have been many voluntary agencies working in Madras City slums. This is the first one which has really listened to our problems and responded to our needs." For example, the group leaders encourage daily or weekly payments for some of the members who would find monthly repayments difficult. This flexibility is a direct response to awareness of members' needs.

3. Another source of strength is their solidarity. The women realise the capacity for bargaining which their solidarity gives. They know that they would suffer in the long run if they disrupted this solidarity (the sense of group strength rather than helplessness in the face of authority and adversity.) This knowledge is consciously fostered by non-formal education.

4. The women have a feeling of status and recognition which participation engenders. Women, however poor, step forward and discuss with pride their work, their plans, their community. They feel that initiative is encouraged. All this is reflected in their day-to-day work. For example, the group leaders are very conscientious about monitoring of repayments, since they are anxious to keep a good repayment record with the banks.

5. The women are clearly told about the role of the President, Jaya, including liaison with banks, donor agencies, government officials, and international organisations, and general administration; ideas from the outside world; the conducting of periodic inter-group meetings. They are aware of the nature of her astute leadership.

6. There was no need to create administrative staff from scratch; it was only necessary to adapt well-learned skills of political work to a different objective; some of the staff are former political cadres skilled in group organisation techniques.

7. At no stage is membership forced on anyone. The growth of the WWF is a natural process. Word of mouth brings increasing numbers of women to Jaya or Rajeswari. They are then told to organise their own groups and elect a leader. The group must review the loan applications and the leader agree to stand guarantor for the loan. At this point the Forum approaches the bank and a bank official comes to a meeting organised by the group leader. Bank staff say they count on the group leader to keep their administrative costs down. But to the group what matters is that it works. And when it works, the group decides to contribute to the building up of the WWF. They tell another group in a nearby slum; and so it expands.

8. The group leaders are informal leaders in relatively homogeneous communities - the groups are often composed of women belonging to the same occupation/caste/language group. (See also the earlier section where the slums of Madras City are described as villages with strong cohesive links in the community.) The group leaders thus meet their members on a daily basis in the course of everyday life or work.

9. Another important source of strength is that all funding is private: there are no government funds except for specific projects such as ICAR's lab-to-lab programme. Apart from the funding from private donor agencies, each

member pays Rs.6 a year; this pays for most of the WWF's expenses. The women also realise that this independence adds to their right to dissent, or to be critical of both state and national governments.

10. The WWF relies almost entirely on volunteers. This keeps its overheads low. But it also keeps motivation and commitment high - money is not the motivation. The group leaders are not paid; they sometimes get a larger loan than the others. They accept responsibilities because they feel this is *their* organisation responding to their critical needs. They take up basic roles as change agents and take up the challenge of working within their own circles in a committed, confident and knowledgeable style.

11. The WWF systematically attacks the divisive features of caste/religion/politics. Women are taught to be secular and tolerant of other religions. The WWF's inter-caste weddings add to this. The women are proud of conducting the weddings. In the context of the highly politicised nature of Madras City slums, it is important that the WWF retains its non-political identity. The women realise this and stick to their conviction that politics will mess up their style of working.

12. The most important source of the WWF's strength is in its non-formal education strategies. Through a large variety of methods, the WWF has first of all made the members aware of their situation - their exploitation and oppression, for example. The members understand that they are women participating in their own development as well as that of the community. They realise that they have to fight poverty, oppression and discrimination, to improve their economic, social and professional status. They see that discrimination against women is an offence against human dignity and an infringement of human rights - discrimination which they suffer in spite of their hard work and valuable contribution to the city's economy. One woman quoted what is really the source of all their problems, the old Tamil saying that "a husband is to be given respect even if he is a stone or a blade of grass".

The WWF's educational process is an attempt to modernise two sub-systems of the total learning system, the incidental educational sub-system and the non-formal educational sub-system.

TABLE 3

Methods

Incidental Educational Sub-System	*Non-formal Educational Sub-System*
1. Radio programme	1. Conference on family welfare
2. Television programme	2. Training courses by Gandhigram Institute of Rural Health and Family Welfare Trust. (a) How to obtain baseline data. (b) Techniques of formulating and implementing programmes. (c) How to make individual contacts in community education. (d) How to establish linkages outside the family - with bureaucracies, holders of credit-power, municipal and health authorities.
3. Processions	
4. Inter-caste wedding celebrations	3. Review meetings.

Replicability

The WWF has received requests for replication from Adirampattinam village, Tanjore District, Tamil Nadu (a fishing village), and from Narasapur town in Andhra Pradesh (for women lace-makers in surrounding villages).

The WWF members are confident of being able to replicate their work: "Some of us will go to other places to organise women into groups. We are sure we can do it: after all the experience we have had now," they say.

What are the factors that account for the replicability of the WWF? One factor is the spartan budget and the low cost per member. It is estimated that the per-member cost is Rs.14.40 per year. Another factor is the importance of local leadership and the extent to which it is utilised. A third factor is the utilisation of existing community ties and shared interests which provide a channel of communication from the centre's staff down to the members and back up.

Initial leadership training costs are not very high. At least in the southern states of India it is certainly possible to find self-employed women with competence and experience in political or social work willing to volunteer their services.

Notes

1. Barlow, Glyn, *The Story of Madras*, London, Humphrey Milford, 1921.

2. 1981 Census; however the sex ratio of Tamil Nadu has not improved from 1971 (it was 978 in the 1971 census also) and has steadily dropped from 1044 in 1901.

3. Wiebe, Paul D., *Tenants and Trustees: A Study of the Poor in Madras*, New Delhi, Macmillans, 1981.

4. Rural Development and Local Administration Department, *Madras Metropolitan Plan, 1971-1991*, Government Publications, Madras, 1973.

5. *TNSCB Service to Slum-dwellers in Tamil Nadu*, Government Publications, Madras, 1976.

6. *TNSCB, Tamil Nadu and Madras: Some Basic Information*, Madras, 1981

APPENDIX I

Occupation of Members of Working Women's Forum who have Received Loans from Nationalised Banks up to January, 1981

Serial No.	*Trade Details*	*No. of persons*	*Percentage*
1	Sale of sarees and cut pieces	800	15.56
2	Sale of vegetables	1149	22.354
3	Sale of fruits	299	5.817
4	Sale of fish	25	0.486
5	Iddly shops	946	18.40
6	Cloth cut-piece trade	65	1.264
7	Plastic flower making	54	1.05
8	Vibuthi making	15	0.29
9	Sale of firewood	20	0.389
10	Wire bag making	198	3.85
11	Cycle shop	15	0.29
12	Tailoring shop	140	2.72
13	Toothpowder making	3	0.058
14	Sale of flowers	330	6.42
15	Sale of rice	70	1.36
16	Mat weaving	3	0.058
17	Tinkering workshop	145	2.82
18	Scrap iron shop	33	0.642
19	Sweetshop on roadsides	21	0.4
20	Hiring out	70	1.36
21	Snacks shop	4	0.07
22	Goldsmith's shop	2	0.038
23	Tea stall	35	0.68
24	Sale of green leaves	123	2.392
25	Pottery stall	30	0.58
26	Ready-made garment shop	25	0.486
27	Leaf stitching	12	0.233
28	Making of wooden domestic wares	5	0.097
29	Sale of Chunam	3	0.058
30	Beedi making	7	0.136
31	Sale of chilly powder	3	0.058
32	Stringing beads	5	0.097
33	Sale of bangles	4	0.07

Serial No.	*Trade Details*	*No. of persons*	*Percentage*
34	Appalam making	18	0.35
35	Sale of peas and peanuts	25	0.486
36	Sale of eggs	7	0.136
37	Bunk shop	40	0.778
38	Meat shop	60	1.167
39	Lungi trade	10	0.194
40	Footwear shop	2	0.038
41	Sale of salt	3	0.058
42	Zari garland	10	0.194
43	Making eatables at home for sale	8	0.155
44	Sale of groceries	3	0.058
45	Milk trade	75	1.459
46	Sale of straw for animals	5	0.097
47	Sale of cold drinks	6	0.116
48	Cart loading	120	2.33
49	Sale of petty aluminium vessels	19	0.36
50	Pickle shop	4	0.07
51	Sale of coffee powder	1	0.019
52	Mobile ironing stall	20	0.389
53	Waste paper shop	10	0.194
54	Carpentry work	3	0.058
55	Toy making	3	0.058
56	Sweet stall	8	0.155
57	Stationery shop	2	0.038
58	Wooden box making	5	0.097
59	Saree printing	3	0.058
60	Sale of gunny bags	3	0.058
61	Biscuit making	6	0.116
62	Mopping brush making	1	0.019
63	Cardboard box making	1	0.019
	Total	5140	100.00