

Exploring the Challenges and Coping Strategies faced by Women Street

Vendors in Central Punjab, Pakistan



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Table of Contents

Declaration by the Student	Error! Bookmark not defined.
Plagiarism Undertaking	Error! Bookmark not defined.
Plagiarism Report	Error! Bookmark not defined.
Research Completion Certificate	Error! Bookmark not defined.
Institutional Review Board	Error! Bookmark not defined.
Ethical Review Committee	Error! Bookmark not defined.
Certificate by Chairperson	Error! Bookmark not defined.
Acknowledgement	ii
Table of Contents	iii
List of Tables	vi
List of Figures	vi
Abstract	vii
1 Introduction	1
1.1 Statement of the problem	3
1.2 Aim of the study	4
1.3 Significance of the research	4
1.4 Definitions	6
1.5 Research Questions	8
2 Literature Review	9
2.1 Informal Employment	9
2.2 Concept of Street Vendors	9
2.3 Characteristics of Street Vendors.....	10
2.4 Reasons of Street Vending	11

2.5	Contributions of Street Vendors.....	13
2.6	Challenges faced by Street Vendors.....	15
2.6.1	Infrastructure, Space and Weather conditions	15
2.6.2	Health and Hygiene.....	16
2.6.3	Work-Life Balance and Well-being.....	21
2.6.4	Law Enforcement.....	22
2.6.5	Financial Exclusion.....	23
2.6.6	Customer Demand and Technological Barriers	24
2.6.7	Violence and Harassment	25
2.7	Copying Strategies	26
3	Theoretical Framework of Study	31
3.1	Social Capital theory	31
3.1.1	Informal Social Networking	32
3.1.2	Leveraging Social Capital: Street Vendors' Network.....	34
3.2	Culture of Poverty	39
3.2.1	Psychological and Social dimension.....	39
3.2.2	Economic Chains in Poverty Culture.....	40
4	Research Methodology	44
4.1	Research Design.....	44
4.2	Hypothesis.....	44
4.3	Ethical Considerations.....	45
4.3.1	Privacy and Confidentiality:	45
4.3.2	Data Security:.....	45
4.3.3	Voluntary Participation:	45
4.3.4	Informed Consent:	45
4.4	Sample Design.....	46
4.4.1	Selection Criteria	Error! Bookmark not defined.
4.4.2	Sampling Method.....	46
4.5	Instruments	47
4.5.1	Socio Demographic.....	47
4.5.1	Social Cost	47

4.5.2	Financial Strain Survey.....	49
4.5.3	Occupational and Reproductive Health Survey	49
4.5.4	Coping Questionnaire	50
4.6	Reliability Statistics.....	51
4.7	Data Collection.....	52
4.7.1	Quantitative data	52
4.7.2	Qualitative data	53
4.8	Research Site	54
4.9	Data Analysis	55
4.9.1	Quantitative Data Analysis:	55
4.9.2	Qualitative Data Analysis	55
5	Results.....	57
5.1	Quantitative Results	57
5.2	Qualitative Results	67
5.2.1	Financial Challenges.....	67
5.2.2	Social Cost	70
5.2.3	Physical Health challenges	76
5.2.4	Workplace Hazards.....	79
5.2.5	Reproductive Health	86
5.2.6	Mental Health.....	91
5.2.7	Empowerment and Self-Reliance	93
5.2.8	Support from Family members	97
6	Discussion	100
6.1	Limitations	106
6.2	Conclusion.....	106
6.3	Recommendations	107
6.3.1	Family Support areas	108
6.3.2	Community	109
6.3.3	Local Authorities	110
6.3.4	State Support, Legal Sector, Financial Inclusion.....	111
6.3.5	Health Sector.....	113

7	References.....	117
8	Appendices	131
	Appendix A: Informed Consent Letter.....	131
	Appendix B: Questionnaire.....	133

List of Tables

Table 1: Reliability Statistics.....	51
Table 2: Data Collection Areas.....	54
Table 3: Social Demographic Characteristics.....	58
Table 4: Descriptive Statistics of Social Cost Variables.....	60
Table 5: Descriptive Statistics of Coping Strategies Variables.....	61
Table 6: Descriptive Statistics of Financial Strain Variables.....	63
Table 7: Descriptive Statistics of Occupational and Reproductive Health.....	64
Table 8: Multiple RegressionModel.....	65
Table 9: Multiple Regression Model.....	67
Table 10: Qualitative Themes.....	92
Table 11: Recommendations for Support.....	110

List of Figures

Figure 1 Theoretical Framework	43
Figure 2: Research Model.....	44

Abstract

Street vending is a pivotal component of Asia's informal employment sector, contributing significantly to urban economies. Despite its economic significance, the experiences of women in street vending remain inadequately explored in Pakistan. These women face distinctive challenges on daily bases and this study seeks to explore the following research questions: (i) the relationship between financial strain, social costs, and coping strategies, and (ii) the prevalence of occupational and reproductive health challenges facing women street vendors. The research adopts a sequential explanatory design comprising a quantitative survey of 151 women street vendors done through face-to-face interactions, followed by qualitative interviews with 10 participants. It aims to shape policies, focusing on gender equality, poverty alleviation, and economic disparities aligned with SDGs like gender equality (5), decent work (8), good health (3), reduced inequalities, and sustainable cities (10). It aims to provide evidence to guide policies, and promote economic empowerment in women street vendors. Findings indicate that financial strain significantly predicts coping strategies ($\beta = .492$, $t = 6.467$, $p < .000$), and that social costs also positively predicts coping strategies ($\beta = 0.350$, $t = 4.571$, $p < 0.001$). Women vendors face occupational health issues, and many struggles to afford medical attention for these concerns despite the fact that they must continue to work. Pregnancy experiences among women street vendors vary with more than half not attending regular prenatal or postnatal visits to doctors and home births being more common. The thesis concludes with key recommendations to support women street vendors enhancing social protection programs like health insurance and pensions, measures such as self-defense training, community-based childcare centers, and support from local authorities to ensure the safety and well-being. Additionally, it suggests implementing entrepreneurial skills

development programs, facilitating access to capital, and promoting gender-sensitive policies to enhance their economic empowerment and inclusivity.

Key words: Street vending, informal economy, coping strategies, social cost, financial strain, reproductive health, occupational health

1 Introduction

The informal sector is a pervasive economic reality present in all countries, regardless of their level of socioeconomic development, but it is notably predominant in developing nations (Recchi, 2021; Peimani & Kamalipour, 2022). The informal employment sector comprises nearly 2 billion workers, constituting approximately 6 in 10 workers worldwide (International Labour Organization, 2023). In the Global South, street vending is predominantly an informal sector activity (Recchi, 2021; Peimani & Kamalipour, 2022). The term informal economy emerged in the 1970s to describe economic activities outside official institutions. Initially used for self-employment in Third World cities, later included terms such as the "hidden," "underground," and "black" economy (Hart, 1985). The concept of dualism (formal/informal) gained prominence after being featured in a significant International Labour Organization (ILO) report on incomes and employment in Kenya (1972). This report elevated the informal sector to a vital position in national development, suggesting a self-reliant approach (Hart, 1985). The term informal sector encompasses such a wide range of diverse and heterogeneous phenomena that applying a specific criterion to characterize it has proven to be challenging.

In a broader sense, the informal economy refers to the unregulated and unstructured segment of the economy where fixable or mobile laborers do not enjoy the advantages and protections available in the formal employment sector. It can be categorized into two primary segments non-wage employment and wage employment. Non-wage employment comprises self-employed individuals like street vendors and small business proprietors. On the other hand, wage

employment encompasses regular workers, including subcontractors and those who work from home (Blunch et al., 2001). Informal vending activities constitute a significant portion of the street vending sector; many street vendors operate without formal licenses or legal recognition (Recchi, 2021). Women are predominantly engaged in the informal sector, demonstrating a higher representation level than men (Saigol, 2010). Debdulal Saha (2016), in his book "Informal Markets, Livelihood, and Politics: Street Vendors in Urban India" contends that street vendors represent a global phenomenon, a process he terms "globalization from below." It is evident, as he argues that an increasing number of working individuals are securing their livelihoods through precarious means on the streets (Webster, 2017).

In everyday language, many different local names are used for street vendors depending on the region; European countries use terms like peddlers, street hawkers, informal merchants\traders, or street vendors. In Pakistan, they are commonly referred to as "Chabri/Pheri walay", "rarhi walay" or "thelay walay." The informal economy of Pakistan plays a significant role in providing livelihood and income opportunities for a large portion of the population, particularly those who are marginalized or have limited access to formal employment (Butt & Zulfiqar, 2021). In Pakistan, according to the ILO Labour Force Survey (2017-18), a significant 71.7 percent of employment in the country is attributed to the informal sector. This can be attributed to various factors, including limited employment opportunities in the formal sector, rural-urban migration, and a lack of social and economic support structures for marginalized communities (Recchi, 2021). Occupational gender segregation in street vending persists across different levels of socioeconomic development (Hassan et al., 2015). Countries around the globe have set targets to achieve the Sustainable Development Goals (SDGs), which include critical aims like fostering gender equality, promoting decent work, and fostering economic growth (UN Women Pakistan, 2022).

Pakistan ranks 145th out of 156 nations in terms of economic participation and opportunity, according to the Global Gender Gap Index Report 2022 (UN Women Pakistan, 2022). This ranking indicates a significant gender gap in access to economic resources, employment opportunities, and participation in the workforce in Pakistan. It suggests that women in the country face significant barriers and hurdles regarding their economic empowerment, including limited access to education, vocational training, and formal employment opportunities. Narrowing the gender gap isn't merely a policy initiative; it's a journey towards building a society that's inherently equitable and inclusive.

1.1 Statement of the problem

Women street vendors in Pakistan face numerous social, economic, health and gender-related challenges in their daily work and livelihoods (Dharejo et al., 2022). Due to the informal nature of their profession, they have limited options for generating income. These women encounter social and economic constraints that hinder their ability to thrive and assert agency within the street vending occupation. Additionally, they confront power dynamics and gender norms that further marginalize them and restrict their opportunities for empowerment. Despite the vital economic role played by women street vendors, they frequently face a lack of recognition and support from authorities, leading to harassment and intimidation by police, city authorities and local government officials (Bhowmik, 2005). The persecution of street vendors raises essential questions about the treatment and rights of informal traders, necessitating attention and action from policymakers and researchers.

In light of these challenges and the limited existing research on women street vendors in Pakistan, there is a pressing need for an in-depth exploration. This investigation should delve into their experiences, strategies for overcoming constraints, and opportunities for empowerment

within the street vending occupation. Understanding these dynamics is essential for developing effective interventions and policies that promote the rights, well-being, and economic independence of women street vendors in Pakistan.

1.2 Aim of the study

This study aims to address the multifaceted challenges encountered by women street vendors in Central Punjab Pakistan. (1) It seeks to conduct an analysis of the social costs that these women face. (2) The study intends to pinpoint the specific barriers and financial obstacles that impede their progress and success in the street vending occupation. (3) This research also aims to investigate and analyze the diverse occupational challenges with a particular focus on their (4) reproductive health. (5) It aims to delve into the strategies and coping mechanisms these women employ to navigate the diverse challenges they confront. (6) and to provide valuable recommendations and potential interventions that can effectively enhance the socio-economic conditions and bolster support systems for women street vendors and informal sector in the central region of Pakistan.

1.3 Significance of the research

Street vending is a vital livelihood strategy for marginalized communities, including women, who often lack access to formal employment due to various barriers. By better understanding of the challenges and opportunities within the street vending sector, we can tailor interventions to enhance the income-earning potential of women street vendors. This, in turn, contributes significantly to poverty reduction and economic development and directly impacts the broader goal of alleviating poverty in Pakistan.

Women street vendors, in particular, face unique challenges and barriers in pursuing economic empowerment. Understanding their experiences and strategies for economic

empowerment is crucial for developing effective policies and programs that support and enhance their livelihoods. By shedding light on the unique challenges women face in the informal street vending sector and identifying barriers to their economic empowerment, this research can inform targeted policies and programs to promote gender equality. Through increased access to resources, training, and support, women street vendors can be better equipped to overcome societal biases and economic disadvantages, ultimately narrowing the gap in economic participation and opportunities. Additionally, by challenging traditional gender norms and stereotypes and empowering women to participate more actively in economic activities, this research can play a pivotal role in fostering a more equitable society where women have equal access to economic resources and opportunities, ultimately working towards bridging the gender index gap.

This research also holds significant potential to contribute to the achievement of Sustainable Development Goals (SDGs). By addressing the unique challenges faced by these marginalized women and promoting their economic empowerment, this research can directly align with SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 3 (Good Health and Well-being), and SDG 10 (Reduced Inequalities). Furthermore, insights into sustainable urban development and community dynamics in the context of street vending can support progress toward SDG 11 (Sustainable Cities and Communities). Additionally, fostering partnerships between researchers, policymakers, and organizations to address these challenges is essential, reflecting the spirit of SDG 17 (Partnerships for the Goals). Ultimately, by understanding and addressing women street vendors' specific needs and contributions, Pakistan can make significant strides towards achieving multiple SDGs, fostering gender equality, inclusive economic growth, reduced inequalities, sustainable urbanization, and collaborative efforts for sustainable development.

There needs to be more research on women street vendors in Pakistan. These women play a significant role in the economy, but their challenges and contributions have yet to be addressed in research and policy discussions. Additionally, little attention is paid to the social costs and occupational and reproductive health of women street vendors and its impact on the environment and communities. This research gap prevents us from understanding the full picture and making informed policies. To address this gap and improve the lives of women street vendors and their communities, we need more research, tailored support, and policies that promote their economic empowerment, inclusivity and sustainable development.

1.4 Definitions

Street Vending: The practice of selling goods or providing services in public spaces, such as streets, pavements or markets. Street vendors typically operate in urban areas and set up temporary stalls, carts, or other makeshift structures to display and sell their products (Recchi, 2021).

Street Vendor: For this study, any woman who sells goods or offer services without the use of a permanent built-up structure and is part of the informal economy (Bhowmik, 2005).

Social Cost: For this study, social cost is defined as the burdens and challenges faced by women street vendors due to lack of social support from family, relatives, co-workers, and local authorities. These social costs may include mental health issues, such as less self-esteem, fear of going to work, losing control over business, and inefficiency in work as more time and energy is required (Kapp, 1983; Ma et al., 2019).

Financial Challenges: Economic challenges encompass difficulties that these women face in achieving economic stability, prosperity and sustainable livelihoods. These challenges can involve factors such as unemployment, income inequality, limited access to credit or capital, market

fluctuations, and barriers to entrepreneurship, which can hinder economic growth and individual well-being.

Occupational Health: Refers to the assessment and preservation of well-being in the workplace, encompassing various aspects such as lifting heavy objects or equipment, exposure to fire, smoke, or pollutants and potential illnesses or injuries related to the nature of the work. Additionally, it entails exploring common health issues faced daily, ranging from cuts to back or joint pains, headaches or burns. Occupational health is not only concerned with treating existing health problems but also with proactive measures to create safer work conditions and prevent potential health risks associated with work (WHO, 2019).

Reproductive Health: Refers to the state of one's complete mental, social, and physical health with regards to all matters related to the female reproductive system and its functioning. It encompasses the capability to reproduce, and the freedom to make informed decisions about it. Reproductive health extends beyond the absence of disease or infirmity and emphasizes the holistic aspects of women's well-being in relation to their reproductive system and reproductive choices. It includes various elements such as fertility, family planning, maternal care, awareness of preventive measures, and overall gynecological health(WHO, 2019).

Coping Strategies: Coping strategies are diverse cognitive and behavioral approaches that individuals employ to effectively manage, adapt to, and address the challenges, stressors, and demands they encounter in their lives. These strategies serve as practical tools to navigate difficult circumstances and promote psychological and emotional well-being (Lazarus & Folkman,1984). These challenges can be either external, such as difficult circumstances or events, or internal, such as emotions, thoughts, or physiological reactions. If the outcomes lead to reduced stress, the coping strategy is viewed as positive. Conversely, if the outcomes exacerbate stress, the coping is

categorized as maladaptive (Amendah et al., 2014). Effective coping strategies can empower individuals, especially marginalized women, to confront these barriers head-on, pursue education and training, and seek out employment opportunities in order to enhance their economic participation and overall well-being.

1.5 Research Questions

RQ1. What are the different social cost facing women street vendors in central Punjab?

RQ2. What are the different financial challenges facing women street vendors in central Punjab?

RQ3. What are the different occupational and reproductive health challenges facing women street vendors in central Punjab?

RQ4. How do women street vendors in central Punjab cope with the social and financial challenges facing them in order to remain in the profession?

2 Literature Review

This chapter serves as a review of the existing literature related to street vending, with a specific focus on literature directly connected to the research topic. Its primary objective is to delve into the works of other authors and scholars to gain insights and identify factors that can aid in the analysis of the circumstances faced by women vendors in Asia.

2.1 Informal Employment

According to international statistical standards as defined by the 15th International Conference of Labour Statisticians (ICLS), informal enterprises has several key features. They are marked by their small scale, operating on a small level in terms of both production capacity and market reach, managed by a single individual or a family. In terms of employment, informal enterprises tend to rely predominantly on family labor, resulting in a limited workforce. They tend to lack organizational, formal management and administrative systems. One significant characteristic of informal enterprises is the differentiation between labor and capital as factors of production (ILO, 1993). In the case of employee-held jobs, informality is determined by whether the job is subject to national labor regulations, income taxation, social protection, or certain employment benefits, either in practice or by law (ILO, 1993). It is worth noting that informality is more prevalent in countries with lower income levels (Bonnet, 2019).

2.2 Concept of Street Vendors

A street vendor is defined as an individual who offers goods for sale or provide services to the public without any permanent built-up structure to conduct their businesses. Street vendors can fall into two main categories stationary and mobile (Bhowmik, 2005). Stationary street vendors occupy specific spaces both public or private areas, but mostly pavements to carry out their sales. They typically have a fixed location where they display and sell their goods whereas mobile

vendors travel around to different locations and work in more dynamic and flexible manner. Street vending is not only a major source of employment but also a provider of essential services to urban populations. It serves as a lifeline for many urban poor individuals by offering goods, including affordable food, at low prices. In this way, street vendors subsidize the existence of other urban poor sections by making inexpensive goods accessible to them (Bhowmik, 2005. 2003). Middle-income groups also benefit from street vending due to the affordability it offers. Unfortunately, the significance of these contributions often goes unrecognized by Local Bodies and law enforcement agencies, as street vendors are treated as criminals.

2.3 Characteristics of Street Vendors

Over the centuries worldwide, street vending has taken various forms and practices. Vendors engage in the sale of goods, services, or a combination of both. The income of street vendors is highly dependent on the types of products they sell. Each has its market demand, pricing dynamics, and profit margins. Street vendors primarily sell food-related items, garments, fruits and vegetables, shoes, sunglasses, watches, mobile accessories, and plastic items. Notably, food-related items are the most prevalent category among street vendors, demonstrating their significant presence in the market (Iqbal & Nawaz, 2022). Vendors often find themselves compelled to return to the same spot for their sales activities, even when conditions are uncomfortably hot or cold. Places near public venues, such as train stations, bus stops, hospitals, places of worship, and regular markets, are the most accessible sites for both sellers and buyers (Muiruri, P. 2010).

The nature of street vending also varies, with some vendors operating from fixed locations using stalls that remain in one place for extended periods. In contrast, others utilize mobile stalls transported to the sales position daily. Some vendors display their merchandise on the ground or a sheet without a fixed structure. The categorization of permanent and non-permanent structures in

street vending includes used shipping containers, small kiosks, and shops with forecourts extending into public space. Vendors operating from permanent structures may have better access to amenities, storage facilities, and a more established customer base. Non-permanent structures offer greater flexibility in location and mobility, allowing vendors to adapt to different market conditions or events. These setups may include food carts or product-carrying bags (Charman & Govender, 2016). The mobility of vendors further adds to the diversity of street vending. Some vendors use stalls with wheels, some carry their merchandises and some operate from carts, tricycles, or motor vehicles. Their selling methods can also differ, with some vendors targeting passers-by, others engaging in door-to-door delivery, and some moving from building to building to attract customers. Street vending is not limited to specific timeframes or schedules. Vendors may practice it full-time, part-time, seasonally, or occasionally. They engage in their trade at any time, day or night, contingent upon the market demand.

2.4 Reasons of Street Vending

Street vending is a crucial livelihood option for individuals lacking the skills, knowledge, and formal education required for better-paying jobs in the formal sector (Bhowmik, 2003). Many circumstances, such as limited access to quality education or a lack of opportunities for skill development, may prevent these individuals from meeting the qualifications needed for higher-paying employment (Bhowmik, 2005 & Chakraborty et al., 2018). With its relatively low investment costs, street vending becomes an accessible means of earning a livelihood for such individuals. This accessibility makes it an attractive business opportunity, particularly in the context of rural unemployment, which compels impoverished rural residents to seek opportunities in urban centers (Bhowmik, 2003 & 2005).

In cities, the formal job market is often competitive and demanding, making it difficult for those without the requisite qualifications to secure regular employment. Consequently, many of these migrants turn to streets to earn a livelihood (Fonceca et al., 2022). In many parts of the world, older people often turn to street vending as their primary source of income. This happens because it is difficult for them to find formal jobs once they reach retirement age. They must keep working to support themselves, especially since pension systems usually do not exist or provide enough help (Boonjubun, 2017). This situation highlights a global problem of insufficient support and job opportunities for older people.

Women engage in street vending to contribute financially, though it often leads to a more significant say in household matters and increased autonomy in decision-making. This additional income provides a sense of empowerment as they become active contributors to the economic well-being of their families (Shrestha, 2013). This newfound financial independence can also enhance their self-esteem and confidence, enabling them to assert themselves in other aspects of their lives. The street becomes more than just a place to sell goods; it is an arena where their social networks expand, and their family dynamics may undergo changes. It serves as a learning environment where their previous experiences become the building blocks for acquiring new skills and knowledge related to vending (Nunez, 1993). A significant proportion of women street vendors engage in this activity because their spouses earn insufficient income to meet the family's basic needs (Shrestha, 2013). Quantifying income from vending is often challenging, as vendors tend to blend their earnings with household income due to the irregular nature of vending. For these vendors, the extent of their profit is measured by their ability to meet their family's needs (Nunez, 1993).

Through street vending, individuals gain valuable insights and experiences, building connections with diverse people, including customers and fellow vendors. This exposure helps them develop skills in managing competition and handling and dealing with various forms of stress inherent in the vending business (Nunez, 1993). Moreover, street vendors often find a sense of solidarity and emotional support within their vending community, which they highly value (Nunez, 1993). The prosperity and advancement of street vendors play a pivotal role in elevating the quality of life for all those involved, ultimately leading to individual, family, and societal empowerment and fostering a sense of contentment and satisfaction. Research findings by Pineda & Moreno (2022) suggest that street vending engagement often significantly enhances individuals' savings habits. These savings become a valuable resource, enabling street vendors to manage unforeseen financial needs and responsibilities effectively.

2.5 Contributions of Street Vendors

Despite challenges, street vendors play a vital role in their communities' economic and social aspects. Street vending in urban areas often involves low-income people, including the immigrant populations (Fonceca et al., 2022). This informal activity significantly contributes to employment opportunities (Uwitije, 2016). Street businesses are an integral part of the urban economy, offering a diverse range of goods at negotiable prices. Vendors play a vital role as they cater to people who cannot necessarily afford to shop in stores, effectively transforming their vending areas into genuine public spaces (Anjaria, 2006).

The affordability and availability of products provided by street vendors make them a preferred choice for many residents, particularly those on limited budgets (Berhanu, 2021). Today's youth are particularly drawn to street food due to its affordability compared to other options. The accessibility and economical nature of street food make it an attractive choice for

many, contributing to its popularity (Das, 2019). People's preference for fresh food also plays a vital role in the popularity and success of food street vendors. Consumers actively buy breakfast items from street vendors in the mornings because they prepare small quantities of food, ensuring its freshness and delicious taste and an option over frozen food in big stores or supermarkets. Street vendors make important contributions to the economy by providing jobs for various individuals and offering timely access to fresh produce. They establish strong customer relationships, become part of the community, and provide convenient payment options (Dharejo et al., 2022). The presence of street vendors plays a significant role in enhancing the safety of urban streets and reducing crime rates. Street vendors can be aptly described as the "eyes on the street," aligning with the ideas of urban activist Jane Jacobs. This perspective emphasizes that as more people populate the streets, more individuals are actively observing their environment, ultimately leading to a reduced likelihood of criminal activities (Reyes, 2013).

Street vendors play a pivotal role in the economy by generating employment opportunities and ensuring timely access to fresh produce and goods. They establish strong customer relationships, integrate into their communities, and offer convenient payment methods (Dharejo et al., 2022). However, street vendors confront substantial vulnerabilities within the informal sector, which is more prevalent in urban areas. These workers lack crucial protections such as consistent paid leave, maternity benefits, and restrictions on working hours, making them one of the most exploited and vulnerable segments of the workforce, both in rural and urban settings (Saigol, 2010). These vulnerabilities generate numerous financial and social challenges that significantly impact street vendors' businesses and livelihoods.

2.6 Challenges faced by Street Vendors

2.6.1 Infrastructure, Space and Weather conditions

Street vendors face numerous challenges related to infrastructure, space limitations, and weather conditions, significantly impacting their businesses and well-being. A significant challenge for street vendors is the need for more access to permanent stalls or dedicated spaces for their businesses (Abebe, 2017 & Tshuma, 2013). This limitation creates ongoing difficulties in securely storing and protecting their merchandise. Street vendors often use sidewalks for their business activities, sometimes encroaching onto vehicular lanes, disrupting traffic flow. This lack of space hinders their ability to effectively display and sell products, ultimately reducing sales and profitability (Dharejo et al., 2022). The resulting congestion leads to wasted time and financial losses for vendors and commuters, negatively impacting the overall functionality of urban environments. Many street vendors operate without adequate shelter, exposing themselves to harsh weather conditions such as rain, intense sunlight, and other natural calamities (Rahman et al., 2019 & Cross, 2009). This absence of basic shelter not only poses health risks but also contributes to a persistently unsanitary operating environment, causing discomfort. Open vending spaces expose vendors to harsh environmental conditions that can damage various goods, including fruits, vegetables, and clothing. Street vendors not only worry about the stability of their work and income but also additional vulnerabilities. According to Anjaria (2006), their jobs are insecure and uncertain because they operate by the roadside, where accidents can happen unexpectedly.

Additionally, vendors often encounter situations where their merchandise is knocked to the ground when their baskets or displays are accidentally kicked by passersby or dropped by themselves (Abebe, 2017). Certain vendors face additional challenges in transporting their goods between residences and work areas, along with cleaning, organizing, setting up stalls, and

arranging their products (Cross, 2009). These challenges collectively contribute to the complex environment in which street vendors operate, impacting their daily routines and overall business viability (Rahman et al., 2019 & Cross, 2009).

2.6.2 Health and Hygiene

The protection of the right to just and favorable conditions of work, including health and safety at work, is secured in various international human rights instruments. The Universal Declaration of Human Rights, recognizes this right emphasizing the importance of work conditions. The UN International Covenant on Economic, Social and Cultural Right further elaborates on these rights emphasizing safe and healthy working conditions for everyone. Additionally, the Convention on the Elimination of All Forms of Discrimination against Women, ensures women's right to health and safety in working conditions, particularly safeguarding reproductive functions, and mandates special protection for pregnant women engaged in potentially harmful work. These rights are universally applicable, encompassing all individuals irrespective of their employment status, sector, or occupation. The objective is to ensure that every person have the fundamental right to engage in work under conditions that are equitable and prioritize their well-being and safety.

2.6.2.1 Occupational Health

The insufficient focus on occupational safety and health (OSH) presents a substantial barrier to achieving decent work standards in Pakistan, affecting both formal and informal sectors. A notable number of enterprises lack awareness of OSH risks and hazards, compounding the challenge. Despite the existence of the Pakistan Occupational Health and Safety Act (2018), which aims to ensure safe and healthy working conditions, its primary application to formal sectors leaves

a gap. This gap fails to address the specific needs and conditions of individuals engaged in informal economic activities.

Access to clean drinking water and nearby toilets remains a critical challenge for many street vendors, giving rise to health risks and inconveniences due to the distant toilet facilities (Dharejo et al., 2022). Relying on communal water facilities exposes these vendors to various hygiene-related illnesses, as their stalls often lack proper hand hygiene practices and cleanliness, contributing to the spread of diseases (Sepadi & Nkosi, 2022). The absence of proper facilities compromises hygiene standards, such as regular handwashing. This lack of hygiene infrastructure poses a significant health risk, like transmission of respiratory infections, including influenza, colds, and COVID-19 (Sepadi & Nkosi, 2022). In some cases, street vendors have no option but to depend on local mosques for washing up or using restroom facilities (Ahmed et al., 2021). This scarcity results in the repeated use of the same water for various purposes, including handwashing, floor surface cleaning, and washing cutlery and food items (Okojie & Isah, 2014).

The presence of garbage and inadequate drainage in streets seriously threatens the health of vendors and the public (Okojie & Isah, 2014). The accumulation of waste becomes a prime attraction for rodents and dogs, creating an environment that fosters their population growth. This, in turn, directly affects the well-being of the vendors. Shortage of Personal Protective Equipment creates a heightened risk of exposure to infectious diseases. Items such as masks, gloves, and face shields are essential for preventing the transmission of diseases, particularly in crowded spaces (Tleane, 2020). In busy markets with littleh space, maintaining a safe distance becomes difficult, increasing the likelihood of person-to-person transmission of contagious diseases. The absence of proper sanitation and hygiene practices in these areas increases the risk of contamination, not only

of hands but also of the food and surfaces within the stalls or carriers of vendors, thus creating an environment conducive to transmitting diseases.

Several studies have highlighted a significant connection between air pollution, primarily stemming from traffic and various adverse health outcomes. Kunzli et al (2000) reported that exposure to such pollution is associated with respiratory symptoms, diminished lung function, chronic bronchitis, increased mortality, and a higher frequency of hospital admissions. These findings underscore the profound impact of traffic-related air pollution on public health. Street vendors operating in these urban environments characterized by heightened levels of air pollutants face additional environmental stressors such as noise, odors, dust, and traffic congestion. This combination of factors raises severe concerns about the potential health impacts on individuals laboring in such conditions (Kongtip et al., 2006).

Street vendors, particularly women, commonly face a range of physical health issues due to the demanding nature of their work. The strenuous activities and exposure to environmental conditions, contribute to the prevalence of various health challenges (Pick et al., 2002; Shrestha, 2013; Idyorough & Ishor, 2014). These challenges include general body pains, fatigue, feverish conditions, gastritis, and headaches (Shrestha, 2013). Musculoskeletal problems and visual disturbances are also frequently reported among women street vendors (Pick et al., 2002).

Women in the food vending sector face a higher risk of work-related burns (Pick et al., 2002). This specific occupational hazard emphasizes the critical need for implementing targeted safety measures and interventions within the food vending industry.

2.6.2.2 Reproductive Health

Ambient air pollution has emerged as a concerning factor linked to upper and lower respiratory health symptoms and diseases among street vendors (Serya, 2019). This vulnerable group faces increased risks to their respiratory well-being due to prolonged exposure to pollutants present, such as vehicle and industrial emissions, combined with unpredictable atmospheric conditions. The nature of their work often places them in open-air environments where air quality may be compromised, contributing to adverse health outcomes (Serya, 2019). The impact of air pollution extends beyond respiratory health, posing an increased risk to reproductive health. Pregnant women who choose to continue working in the street trading environment are particularly affected. Exposure to pollutants during pregnancy has been observed to have consequences for the health of unborn children. The air quality in these work settings can influence fetal development, potentially leading to pregnancy complications and adverse health outcomes for the newborns (Sepadi & Nkosi, 2022). Furthermore, the unmet need for family planning is a significant challenge. Births are reported as mistimed or unwanted, disproportionately affecting rural and impoverished women who often end up having more children than they desire. Despite the general trend of family planning decisions being made jointly by males, communication gaps persist, with approximately one-fifth of women lacking knowledge about their husband's desired number of children. The most common barrier reported by married women for not using family planning is their belief that fertility should be determined by God. This belief reflects the significant influence of religious and cultural factors on family planning decisions. These factors underscore the complexities and nuances involved in effective family planning strategies, particularly in ensuring informed decision-making and adequate access to contraception services (Hardee & Leahy, 2008).

It is crucial to emphasize the significance of regular and timely antenatal and postnatal care check-ups in ensuring the health and well-being of women and their children during and after pregnancy. However, the data reveals lower percentages for women receiving pre and postnatal care. This is particularly seen more in illiterate and who reside in rural areas. As a result, the female population in the country is at a significantly higher risk of experiencing maternal health issues and related reproductive health problems due to their limited access to healthcare services and neglected health-seeking behavior during pregnancy. The well-being of both the mother and newborn is heavily influenced by the conditions surrounding childbirth. Insufficient hygiene practices and inadequate medical care during birth can lead to serious complications that endanger their lives. In Pakistan, the longstanding tradition of home births remains prevalent, with the majority of births occurring in this setting (Mahmood et al. 2000).

2.6.2.3 Mental Health

Psychological and mental stress is a pervasive experience among women street vendors, primarily attributed to psychosocial challenges in their work environment (Wrigley-Asante, 2013). These challenges encompass pressures stemming from social and economic factors, the demanding process of adapting to new environments, feelings of insecurity associated with carrying money, encounters with officials and authorities, and the intricate dynamics of relationships with clients. Additionally, the anxiety extends to their travel to and from their destinations (Wrigley-Asante, 2013).

Income-related uncertainties are a significant contributor to the mental health issues faced by these women, with psychosocial concerns reported as constant sources of worry or preoccupation that significantly impact their overall health (Bhowmik, 2010). The stress and challenges inherent in street vending can manifest physically, leading to headaches and indicative

of their overall well-being. Economic uncertainties and the looming risk of abuse or violence further contribute to the elevated stress levels among women street vendors (Idyorough & Ishor, 2014). Unfortunately, these concerns often do not receive adequate attention in discussions about the overall health of developing countries.

In addition to the psychosocial challenges, the continuous exposure to dust and pollutants generated by road traffic compounds toll on the well-being of street vendors, affecting both their physical and mental health (Rahman et al., 2019). Working in challenging conditions, many street vendors reported to experience intense negative emotions, including despair, anxiety, and depression (Fonceca et al., 2022). These emotional challenges reflect the harsh realities faced by women in street vending.

2.6.3 Work-Life Balance and Well-being

Street vending is a demanding occupation with profound implications for those involved. Many street vendors toil daily without the luxury of weekly holidays, with religious festivals as occasional breaks (Ahmed et al., 2021). This relentless work schedule leads to considerable work-life balance challenges and constant concerns about their future. The demanding nature of street vending takes a toll on street vendors' ability to spend time with their families. The long hours and job commitments often result in exhaustion, sadness, and the unfortunate missing of essential family moments (Dharejo et al., 2022). Sensations of tiredness, exhaustion, and even sunburn intensify the physical strain experienced by street vendors. It is common for street vendors to report physical discomfort as a result of their demanding work (Rahman et al., 2019). However, the challenges faced by street vendors go beyond their physical conditions. Psychosocial factors also play a crucial role in heightening muscle tension and impeding motor coordination. Factors like time pressure, limited decision-making authority in their jobs, and insufficient social support can

magnify the impact of mechanical strain, leading to musculoskeletal problems (Luttmann et al. & World Health Organization, 2003).

For women vendors, challenges are further compounded by their domestic and caregiving responsibilities. The lack of necessary domestic and social support to delegate these responsibilities forces women to balance multiple roles simultaneously (Shrestha, 2013). This includes caring for their children and managing household chores, which they often must handle while operating street vending businesses. Due to the time constraints resulting from their numerous tasks, it is common for women street vendors to have their children accompany them on the streets, as suitable childcare alternatives are limited or simply unavailable (Hernandez et al., 1996). In some cases, older women vendors who continue selling after dark may have older children who can assist with caring for the younger ones, providing them with more flexibility to spend longer hours in the market areas. However, this is different for mothers with younger children, who face additional challenges balancing work and care giving responsibilities (Companion, 2010). The additional daily responsibilities and tasks that women street vendors juggle contribute to their lower monthly incomes than men (Shrestha, 2013).

2.6.4 Law Enforcement

Raids by the police on informal street vendors pose a significant threat to their livelihoods, particularly affecting poor women who rely on this income source. Even in the absence of traffic issues, vendors are often forcefully removed by the police when politicians pass by, depriving them of their right to operate in their chosen locations (Mahadevia et al., 2013). Additionally, street vendors may establish relationships with local law enforcement officers, involving regular unofficial payments (Saha, 2011). These connections grant them social capital, allowing them to sustain their trade activities (Eidse et al., 2016).

However, vendors face severe harassment, including being chased, tortured, and even killed by the police. One tragic example is the death of a woman street vendor in Masvingo, Zimbabwe, who collapsed while trying to escape from the police during a confiscation operation. Instead of helping, the police confiscated her goods and left her on the road in the care of other vendors, resulting in her passing (Mlambo, 2021). Street vendors also encounter difficulties, such as unwarranted allegations of selling stolen items and requests for bribes. Municipal officials may sometimes seize their goods using vehicles, leading to disruptions and disputes among vendors due to the mixing of merchandise (Cohen, 2000). This pattern includes the audacious act of law enforcement officers openly seeking bribes, undermining the law and public safety (Muiruri, 2010). This practice underscores the system's failure and highlights the systemic issues that need urgent attention and reform. Such corrupt practices deepen mistrust between street vendors and law enforcement, leaving vendors with little choice but to comply with unethical demands. Paying extortion money to municipal staff and police officers at varying rates further adds to their financial burden (Ahmed et al., 2021).

2.6.5 *Financial Exclusion*

Capital is an essential requirement for a business's initiation and ongoing operations. In the context of street vendors, six distinct sources of capital have been identified. Initially, (i) relatives and (ii) friends often step in to provide the necessary funds to start the business. However, to keep the business running or expanding, vendors turn to other sources, including (iii) local vendors or their colleagues, (iv) informal moneylenders, (v) wholesalers, and sometimes (vi) banks. Notably, due to the informal and often unregulated nature of street vending, they are often denied access to institutional credit, making them heavily reliant on personal networks and local financial resources to sustain and grow their businesses (Saha, 2011). Financial exclusion is a pressing issue in Asia,

particularly impacting women in the informal sector (Siwela et al., 2018). Women in this sector encounter several barriers when attempting to access formal banking services. These challenges include insufficient identity proofs, limited financial literacy, and uncertain income resources (Begum, 2023).

Moreover, the absence of a savings habit and the lengthy procedures associated with formal banking services deter many street vendors from utilizing them (Siwela et al., 2018). Being part of the informal sector exposes street vendors to exploitative practices by multiple authorities, pushing them towards expensive loans from informal sources for working capital and leaving them with unreliable financial services. Additionally, street vendors often lack awareness of risk mitigation and pensions (Siwela et al., 2018).

Street vendors frequently become ensnared in a debt cycle. While their economic activities necessitate access to credit, their status as participants in the informal sector precludes them from securing loans from formal financial institutions. Consequently, they turn to borrowing money from a variety of sources to meet essential needs. These loans serve to cover critical expenses in case of emergencies or regular times such as healthcare, medications, maternity, accidents, and their children's education, highlighting the vital role that borrowing plays in sustaining their daily lives and overall well-being but the high-interest rates charged by money lenders and wholesalers exacerbate their financial challenges (Bhowmik, 2003, 2011; Saha, 2011).

2.6.6 Customer Demand and Technological Barriers

Women traders often operate on narrow profit margins, making them more sensitive to fluctuations in customer demand, which can pose significant challenges (Cohen, 2010). These challenges are exacerbated by the fact that many women vendors depend on their work to support

themselves and their families. Coping with untrustworthy customers is a primary concern, as instances where customers disappear with significant amounts of money can lead to emotional distress, illness, sleep problems, and loss of appetite (Wrigley-Asante, 2013). Most street vendors predominantly provide affordable products, particularly in the form of food items and low-quality goods. However, those vendors offering high-quality products often experience a decrease in customers due to product stigma. Consequently, these vendors frequently find themselves in situations where they must engage in price negotiations, ultimately selling their products for less than their actual market value (Dube, 2019). Also, most vendors face numerous hurdles in adapting to and adopting new technologies and keeping pace with marketing and selling trends due to less time and financial resources to bridge these technological and knowledge gaps (Shrestha, 2013).

In the informal street vending sector, offering goods to customers before receiving payment is a prevalent practice. However, this arrangement frequently results in a dilemma as many customers fail to promptly fulfill their payment commitments. Consequently, vendors engage in prolonged disputes and negotiations with customers, and only a minority eventually settle their outstanding bills (Abebe, 2017).

2.6.7 Violence and Harassment

Women street vendors face economic challenges and physical and psychological violence in their daily lives, affecting their well-being and dignity (Ismail & Umar, 2018). This violence includes verbal abuse and scolding from customers, often arising when customers perceive subpar service (Ismail & Umar, 2018). Moreover, sexual harassment is a prevalent issue for women street vendors, involving unwanted physical contact and offensive jokes (Pick et al., 2002). Perpetrators often employ tactics such as pretending to be friendly or using derogatory language, causing discomfort and fear among the women.

Many women vendors face violence from their husbands or male family members, encompassing psychological forms such as bellowing, scolding, insults, and physical acts like hitting. Financial stress and feelings of jealousy or suspicion contribute to these forms of violence. Notably, there is a correlation between violence experienced within households and public spaces (Ismail & Umar, 2018). These acts of harassment violate the dignity and rights of women street vendors, creating an environment of fear and discomfort. Also, while conducting their businesses, street vendors often interact with potential customers, and these interactions can sometimes obstruct pedestrian flow on narrow streets or sidewalks. Such incidents are common for street vendors and can lead to confrontations with frustrated or agitated passersby, potentially resulting in verbal insults or even physical threats (Abebe, 2017).

The street vendors confront various challenges; however, they address these issues independently, refraining from demanding governmental intervention for job creation or resorting to actions such as begging, coercion, or extortion. Their persistent efforts are directed towards upholding their dignity and self-esteem (Karthikeyan et al. 2014).

2.7 Copying Strategies

Social networks play a crucial role in ensuring space survival and ongoing utilization on the streets. Collaborative networking and effective communication among fellow vendors are crucial negotiation tactics street vendors employ. They engage in dialogue, exchange information, and caution each other about imminent challenges city authorities pose. Notably, these networks of relationships extend beyond fellow street vendors and encompass established shop owners. In various locations, these shop owners have protected street vendors against the actions of city authorities (Steel, 2012 & Milgram, 2011). They establish a reciprocal and mutually beneficial relationship by permitting vendors to operate close to their establishment. This arrangement not

only facilitates cooperative support but also engenders opportunities for cross-promotion. Customers displaying interest in the products offered by the vendors may also be inclined to explore their stores, thereby highlighting the interconnectedness of their activities.

Many displaced street vendors have adopted a mobile approach and returned to the streets from which they were initially displaced(Crossa,2009). Whenever a particular location experienced heightened control measures, these vendors swiftly shifted their operations to other areas to evade scrutiny. They keep a check on routines that city authorities and law enforcement personnel follow. This perceptive awareness has led them to create clever micro-mobility strategies to avoid fines and unwanted consequences. Primarily, law enforcement's patrols adhere to predictable patterns with slight variation. Street vendors cleverly use this predictability to develop their ways of doing business, which helps them reduce the chances of unnecessary encounters with authorities (Steel, 2012 & Oswin, 2016). The ongoing challenge of remaining vigilant regarding the presence of law enforcement and municipal authorities creates a perpetual atmosphere of tension and stress. They must acquire the skill of recognizing police officers and inspectors and mastering the ability to evade them when necessary to safeguard their merchandise (Nunez, 1993). These experiences and strategies are every day among street vendors and underscore the practical knowledge and precautions required in their daily operations.

A common practice among street vendors is providing mutual support. They caution each other regarding police activities and daily movements, employing an early warning system that operates spontaneously and does not rely on advanced technological communication tools. Their communication methods are pretty basic, often consisting of vendors using whistles to signal each other and sound an alert in response to police activities or other perceived threats (Crossa, 2009). Some established shop owners extend a helping hand to street vendors by offering them a haven

in times of police presence. These vendors can temporarily store their goods within the shop, safeguarding their displayed items from potential confiscation. In return, the vendors play an active role in maintaining a watchful eye on the store. They notify the shop owner if they observe any theft or pickpockets, effectively contributing to the security of the shop's premises (Milgram, 2011). This collaborative exchange underscores the interdependence and solidarity that characterizes street vendor networks. Street vendors often connect with local law enforcement officers, which involves regular unofficial payments. These relationships give them social influence, helping them continue their business operations (Eidse et al., 2016).

A notable trend has been observed among many vendors who adapt their trade by transitioning to different products or even offering services. This strategic decision stems from the unfortunate confiscation of their goods due to limited resources for replacement. To start anew, they often borrow equipment from acquaintances and family members, a measure that facilitates income generation (Steel, 2012). Additionally, in times of heightened regulatory enforcement, certain vendors sell lower-value items as a precautionary measure to mitigate potential risks and the severe consequences associated with merchandise confiscation (Steel, 2012). This recurring phenomenon underscores the dynamic and resourceful strategies that street vendors employ in response to the challenges posed by regulatory constraints.

Fresh produce vendors, in particular, have devised an ingenious strategy to safeguard their goods and operate efficiently under stringent conditions. They arrange small amounts of pyramid-shaped fruits or vegetables on colorful plastic sheets. This way, they can quickly grab their stuff and go if they need to avoid the police (Milgram et al., 2011; Crossa, 2009; Boonjubun, 2017). This method helps vendors keep selling things while keeping their goods safe. Among the diverse tactics employed by street vendors, another strategy observed among female vendors is adeptly

concealing their merchandise within their shopping bags and seamlessly integrating themselves among regular shoppers. This strategic approach creates the illusion that they are engaged in shopping rather than vending (Steel, 2012). Another strategy is that vendors pool their resources to make bulk orders and appoint a single individual to handle the purchases. This acts as a notable cost savings, primarily due to cutting down on transportation expenses (Dube, 2019).

Another common way street vendors collaborate is through financial assistance. However, this form of cooperation has challenges and potential pitfalls. Typically, vendors help each other by exchanging larger bills for smaller ones or occasionally lending small amounts of money for short periods. However, this type of support is almost nonexistent when it comes to larger or longer-term loans (Agadjanian, 2002). This lack of substantial financial assistance can be attributed to two main factors. Firstly, there is often a shortage of available cash that can be lent among vendors. Secondly, the risk associated with the uncertainty of vending discourages vendors from engaging in such transactions (Agadjanian, 2002). Social networks on the street are not solely harmonious; while there is a focus on solidarity, it is vital to recognize the presence of conflicts within social networks. Vendors consistently grapple with territorial conflicts among themselves. Many have expressed their concerns about aggressive disputes arising from territorial competition, either from their own experiences or as witnesses (Steel, G. 2008). Furthermore, some vendors encounter difficulties accessing certain streets, particularly when they lack an introduction from an established vendor. Moreover, conflicts between vendors selling the same product are also evident (Steel, G. 2008).

Individuals who are successful as street vendors often possess specific personality traits that contribute to their achievements. These traits, include strong desire for achievement, willingness of risk-taking, innovativeness, a sense of autonomy, locus of control, and self-efficacy (Wongtada,

2014). These attributes collectively play a pivotal role in their ability to navigate the challenges of street vending, seize opportunities, and maintain a working spirit. While these traits can enhance the potential for success, it is important to recognize that the street vending landscape varies significantly across different regions, and success remains contingent on a combination of factors, including local market conditions, economic circumstances, and personal drive.

Religious beliefs serve as both a coping tool and an instrumental mechanism for the vendors. In times of difficulty, such as dealing with personal challenges, navigating tough business environments, or resolving interpersonal conflicts within their communities, respondents frequently turned to their religious beliefs for rationalization and guidance. Moreover, success in business was often attributed to divine intervention, with vendors viewing their achievements as acts of God (Namatovu et.al 2018). This perspective not only provided comfort but also served as a platform for elevation within their communities. The reliance on religious beliefs as a coping mechanism suggested that individuals held a deep-seated belief in the role of the transcendent in their daily lives, going beyond mere verbal expressions. Another study in Zimbabwe indicates a strong religious engagement among vendors, with regular attendance at religious services. Many of them perceive their lives as under siege by malevolent spirits which they believe can impact various aspects of life such as health, entrepreneurial success, legal matters, relationships, employment prospects, and fertility. To counter these threats, they rely on prophetic spiritualists, engaging in practices like tithing, cleansing rituals with holy water, and seeking prayers from prophets. They view these interventions as highly effective in identifying and addressing their problems, providing meaning to their lives and aiding them in coping with challenges (Mhizha, S. 2014).

3 Theoretical Framework of Study

3.1 Social Capital theory

The conceptual groundwork for social capital is credited to Pierre Bourdieu, a French sociologist (1980), and James Coleman, an American sociologist (1993). In their respective works, their primary focus was on individuals or small groups as the subjects of study. While there were variations in their approaches, both scholars emphasized the advantages that individuals or families could gain through their connections with others.

Bourdieu defined Social capital as combined tangible and potential advantages that arise from being part of a lasting network of formal or informal relationships characterized by mutual familiarity and acknowledgment (Bourdieu,2018). In simpler terms, it involves being a member of a group or community that possesses shared resources. This shared ownership of resources acts as a sort of endorsement, granting individuals within the group recognition and credibility across different contexts. These connections exist through exchanges of tangible resources or in symbolic interactions or could also be established and ensured through the implementation of a shared identity, often represented by a common label such as a family name, social class, tribal affiliation, political party, and so on(Bourdieu,2018). According to Bourdieu social capital is intricately tied to one's ability to effectively mobilize connections, the larger and more influential an individual's social network is, the greater their social capital tends to be. This underscores the importance of having a broad and well-established network. Bourdieu's explanation makes it clear that social capital has two parts. First, it's about the social connections that let people access resources from those they know. Second, it's about the quantity and quality of those resources as it enables access to a diverse range of resources, information, and opportunities.

Coleman described Social capital on what it does. It's not just one thing, but a range of different things. All have two things in common they're all related to how society is organized, and they help individuals or groups do certain things within that social setup. Similar to other types of capital like human or physical, social capital is useful, it helps achieve goals that would be difficult without it (Coleman,1988). Just like how having money or skills can help you do things, having social connections and networks can also help you accomplish things. Social capital exists not just within families but also within the broader community. An important form of social capital lies in the realm of information embedded within social relationships(ibid). Information holds significance as it serves as a foundational basis for guiding actions and decisions. This information can enable individuals to make informed choices, take advantage of opportunities, and navigate various situations more effectively. Another type of social capital is norms. When a norm exists within a society or group and it is effective in shaping behavior, it creates a potent yet delicate type of social capital (ibid). Norms are shared rules or expectations that guide how individuals within a society or group should behave. This type of social capital relies on the collective adherence to a set of norms, which can lead to cooperation, trust, and shared understanding among members. This, in turn, can facilitate various collaborative endeavors, as people within the group are likely to cooperate based on a common set of accepted behaviors. In communities where fairness and adherence to laws are a result of interconnectedness and mutual reliance, a foundation with horizontal structures is established, fostering a sense of community and collaboration (Putnam et al., 1992).

3.1.1 Informal Social Networking

Social capital operates on multiple scales, encompassing institutions at a broader level and networks and norms regulating interactions at both micro and meso levels. It brings about several

long-term benefits, including improved access to loans, which in turn aids in managing income fluctuations by facilitating borrowing and asset accumulation (Grootaert, 1999). Often outside the formal organizational sphere, informal networks are marked by their lack of legal recognition and reliance on unwritten norms and social agreements among members (Rose, 1998). Despite the absence of formal regulations, these networks thrive on grassroots, do-it-yourself services that cater to local needs, ranging from household repairs to childcare and offering invaluable information and contacts for navigating unfamiliar situations. Monetary contributions within these networks often go unrecorded in national income accounts (Dasgupta, 2000). These networks are founded on bonds of obligation and affection, primarily within families and extended communities, underscoring the significance of trust and reciprocity as hidden forces shaping them (ibid).

Trust emerges as a pivotal element in forming and sustaining social networks, actively driving individuals to engage with those they trust (Dasgupta, 2000). Trustworthiness, grounded in reliability, honesty, and competence, varies among individuals and holds immense contextual value akin to commodities like knowledge or information. Trust is not merely a byproduct of interactions; it actively influences relationship formation, with individuals choosing to engage with others based on trust rather than passively emerging over time (Rose, 1998). Trust is a valuable currency within social networks, shaping their formation and endurance. Similarly, a seller's reputation for honesty within their social network serves as a valuable asset, fostering trust and encouraging transactions with customers and other businesses. Over time, this trust can lead to enduring relationships, open doors to new opportunities, and contribute to overall business success (Dasgupta, 2000).

Human capital reflects the collective knowledge and skills individuals acquire through education, training, and experiences over time. It thrives on learning from mistakes, adapting to new challenges, and gaining valuable insights from on-the-job experiences. On the contrary, physical capital comprises the human-made resources that generate future income or economic value, encompassing tools, equipment, and structures that produce goods and services. However, within the realm of social capital, we find the catalyst for optimizing human and physical capital in coordinated activities. Social capital operates as a cohesive force, fostering collaboration and cooperation among individuals or groups engaged in shared endeavors. These social ties and networks facilitate seamless communication, the sharing of resources, and the efficient allocation of physical capital.

Furthermore, social capital enhances the problem-solving and decision-making processes by enabling the exchange of knowledge and information. The tangible benefits of social capital are far-reaching, including heightened access to opportunities, a robust support system, and a reduction in transaction costs. These advantages collectively contribute to the triumphant outcome of coordinated efforts (Li & Westlund, 2013; Rose, 1998)

3.1.2 Leveraging Social Capital: Street Vendors' Network

Social capital theory highlights the importance of social relations rooted in collective experiences and a shared socioeconomic context. These shared experiences serve as a foundation for building social bonds and fostering a sense of unity. This collective identity emerges from confronting common challenges, discrimination, or shared economic conditions, creating a strong solidarity among individuals. This solidarity, in turn, promotes mutual support, the exchange of information, and welcoming newcomers within the community (Trupp, 2015).

Solidarity and Resilience. The accurate measure of this social cohesion becomes apparent during conflict or adversity. It becomes a valuable asset, enabling the community to collectively unite, advocate for their rights, and confront challenges with shared strength (Trupp, 2015). In specific situations, such as mobile and semi-mobile vendors operating without official permits or licenses, this solidarity is exemplified by their strong unity and mutual support. When municipal inspectors conduct checks, they alert each other, ensuring everyone is informed about potential threats (Steel, 2012 & Oswin, 2016). In more critical conflicts with authorities, they unite as a front to address challenges collectively. This collective response underscores social capital's resilience and strength, enabling individuals to navigate and overcome obstacles, even in the face of legal challenges (Trupp, 2015).

Knowledge Sharing and Cooperation. In addition to collective experiences, social capital is enriched by the presence of individuals with diverse cultural backgrounds and experiences. They contribute to preserving and transferring expertise, creating strong bonds within their communities. This sharing of knowledge fosters trust and cooperation among community members. Moreover, social capital thrives when experienced individuals mentor, guide, and communicate with less-experienced counterparts. Through mentorship and communication, less-experienced vendors can learn from those with more expertise. This benefits vendors and helps maintain community traditions, strengthening social bonds and support networks (Milgram, 2011; Steel, 2012; Trupp, 2015). Vendors employ various channels for sharing and transferring knowledge (Crossa, V. 2009). Mobile phone communication serves as an efficient means of information exchange. Additionally, face-to-face interactions are vital in disseminating insights, particularly within sales and accommodation areas. Experienced vendors extend a helping hand to newcomers in migration

destinations, offering accommodation in their homes and providing essential information about transportation, lodging, and sales opportunities (Trupp, 2015).

Cooperative endeavors play a pivotal role in the lives of street vendors, despite many of them primarily pursuing independent businesses. These collaborations are driven by shared objectives that encompass cost reduction, enhanced security, and the nurturing of a profound sense of solidarity within the vendor community. Typically, these cooperative practices manifest within smaller groups of vendors, usually ranging from two to ten individuals. Furthermore, beyond the tangible aspects of their exchange, these traders also foster reciprocity through information sharing. Knowledge about the municipality, prevailing market prices, reliable suppliers, and other trading-related insights are freely disseminated among the group. This exchange of valuable information is seen as yet another form of favor, reinforcing the interconnectedness and collaborative spirit that define their trading network.

Building Bonds and Reciprocity. Street vendors recognize the immense value of their social connections and relationships as vital assets that significantly influence their lives, particularly when faced with challenges and opportunities (Woolcock, 1998). These strong social ties have been demonstrated to bolster individuals' income and financial stability, especially during economic hardships, thereby playing a crucial role in sustaining livelihoods and enhancing financial situations. A notable proportion of street vendors actively cultivate their social networks, often extending them to fellow vendors. Two distinct yet interrelated motivations drive these efforts. Firstly, vendors seek emotional support and solace from these newfound friendships, acknowledging the emotional toll of their trade (Lyons & Snoxell, 2005). Friends who can offer comfort and understanding during trying times are paramount for their well-being. Simultaneously, street vendors are well aware of the practical advantages conferred by these connections. They

understand that by fostering friendships with fellow vendors, they can access valuable information, insights into market dynamics, and collaborative trading opportunities (Lyons & Snoxell, 2005; Eidse et al., 2016). While emotional support remains the primary impetus, these instrumental considerations also significantly influence their decision to expand their social networks within the trading community.

Furthermore, exchanging favors forms a common and integral aspect of vendor interactions. This often involves mutual assistance, such as safeguarding each other's stalls, allowing individuals to briefly step away from their businesses with a sense of security. Additionally, vendors frequently lend resources, such as providing small change or sharing goods when a fellow vendor faces a shortage of stock (Lyons & Snoxell, 2005; Milgram, 2011). These practices underscore the supportive and cooperative nature of the trading community.

In addition to fostering relationships with fellow vendors, street vendors collaborate with shopkeepers. They approach shopkeepers and request a small portion of space within their stores for storing goods overnight or for extended periods as needed. This arrangement exemplifies a symbiotic relationship, benefiting both parties, as vendors gain storage space while shopkeepers earn additional income (Saha, 2016). It highlights the strong, trusting, and enduring relationships among individuals who would typically be viewed as competitors for physical and retail space. Effective communication is pivotal in establishing and maintaining networks and relationships among street vendors (Saha, 2016)vibrant exchanges in market, covering a wide range of topics from personal well-being to city life. While verbal greetings are standard, vendors rarely actively solicit buyers for sales, as these relationships have already been firmly established (Webster, 2017). Besides fellows, street vendors often cultivate connections with local law city officers,

through periodic informal payments (Saha, 2011). These connections enable them to maintain their trade activities on the street without fearing eviction (Eidse et al., 2016).

Furthermore, the collective presence of vendors enhances security, as they look out for one another, providing a sense of protection and peace of mind, especially in bustling or unfamiliar settings. Additionally, the combined visibility of vendors working together has the potential to attract a broader customer base, thereby increasing sales opportunities and expanding their market reach (Trupp, 2015).

Financial Resources and Credit Access. Social capital serves as a crucial resource for street vendors when banks refuse them credit due to the informal nature of their business (Bhowmik, 2003, 2011; Saha, 2011). Relatives, friends, local vendors, moneylenders, and wholesalers within their social networks become essential sources of capital for initiating and sustaining their businesses (Premaratne, 2008; Saha, 2011). Individuals with limited financial means might possess valuable ideas and skills, yet they often require extra resources beyond their abilities to kickstart a business. They often do not have formal education, specialized business skills or huge savings (Siwela et al., 2018). These groups often implement cost-sharing measures to alleviate financial burdens (Trupp, 2015; Dube, 2019). This can include pooling resources for transportation, sharing booth expenses, or making bulk inventory purchases. Notably, when entrusted with tending to someone else's stall, a smaller portion of individuals tends to handle monetary transactions with customers, underscoring the presence of a significant element of trust within these interactions (Lyons & Snoxell, 2005).

3.2 Culture of Poverty

Oscar Lewis's Culture of Poverty theory, developed in 1966, offers a comprehensive framework for understanding the multifaceted issue of poverty, shedding light on the cultural and structural dimensions that underpin poverty and its intergenerational persistence. This concept explains that individuals raised in impoverished environments internalize a distinct set of values and attitudes as a response to their marginalized status within a class-divided and capitalist society.

3.2.1 *Psychological and Social dimension*

The values and attitudes become defining features of their lives, influencing their behaviors and perpetuating the cycle of poverty across generations. Lewis acknowledges the role of structural and systemic factors in shaping poverty but underscores that addressing the culture of poverty necessitates a comprehensive approach. Beyond purely economic interventions, he advocates for "psychiatric treatment," which addresses poverty's psychological and social dimensions. This recognition of the interplay between economic and psychological aspects is a pivotal element of Lewis's theory (Lewis, 1966). Incorporating psychiatric treatment into poverty alleviation measures demonstrates an understanding of the complex interplay of economic, psychological, and social factors. This holistic perspective is crucial for understanding the nuanced challenges faced by individuals and communities affected by poverty. By integrating psychological and social interventions alongside traditional economic measures, policymakers and practitioners can develop more comprehensive and effective strategies for poverty reduction.

Moreover, Lewis's theory encourages a shift towards viewing poverty not merely as a lack of material resources but as a multidimensional phenomenon rooted in social structures and cultural norms. This shift in perspective is crucial as it guides us in creating interventions that empower

people and communities, helping them escape the cycles of need and move towards lasting socio-economic growth.

3.2.2 Economic Chains in Poverty Culture

According to Lewis (1966), the culture of poverty emerges as a way for these individuals to deal with feelings of hopelessness and despair. The culture is marked by several key characteristics. Economic struggles are prevalent, with chronic unemployment, meager wages, and dependence on localized economies involving practices such as pawning belongings and informal lending. Childhood within this culture lacks protection and privacy, as children are exposed to adult matters early due to crowded living conditions. The psychological effects are profound, with individuals harboring feelings of fatalism, helplessness, dependency, and inferiority. Fragile self-esteem, oral habits, and a present-focused orientation are common. Additionally, there is a significant emphasis on gender dynamics, with a widespread belief in male superiority and an emphasis on masculinity, known as machismo. The realization that achieving success according to the values and goals of the rest of society is highly unlikely for them. Many of the traits and behaviors associated with this culture can be seen as a spontaneous attempt to fulfill needs that the institutions and agencies of the larger society do not meet. This might happen because people experiencing poverty do not qualify for assistance, cannot afford it, or are wary of it. Once the culture of poverty takes hold, it tends to continue (ibid).

William Julius Wilson's perspective (2012) underscores economic explanations for persistent poverty while acknowledging the role of culture. He defines culture as how individuals in a community understand the world and make decisions based on that understanding. This definition emphasizes that culture is not just a set of behaviors and values but also includes how individuals perceive and respond to their socioeconomic circumstances. For instance, those raised

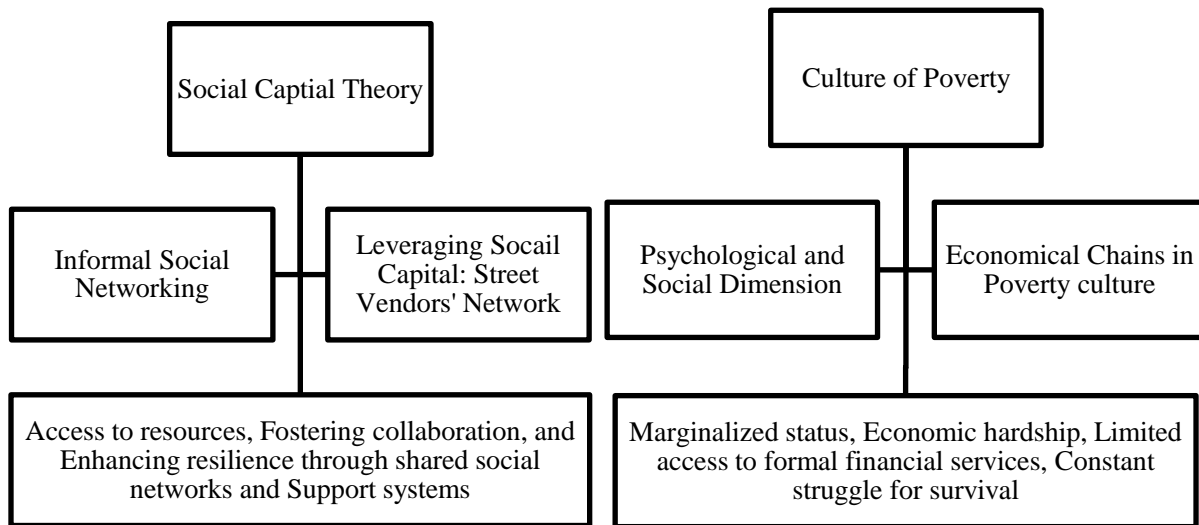
in poverty might develop a worldview emphasizing survival strategies due to limited resources. Their decisions, such as focusing on immediate needs, hesitating to invest in long-term plans, and preferring informal support networks, stem from this understanding. Coping strategies can vary widely, from relying on family support to seeking aid from government agencies or private organizations, or considering relocation. It's crucial to note that the diversity in responses to poverty is influenced, at least in part, by cultural factors. Cultural influences significantly shape how individuals interpret their circumstances and make choices in navigating poverty (Newman & Massengill, 2006).

Annette Lareau's (2003) study also highlights similar results regarding culture. She studied how parenting styles across different socioeconomic backgrounds impact children's life outcomes. She identifies "natural growth" in lower-income families, which emphasizes letting children develop with minimal structure, prioritizing autonomy, and "concerted cultivation" in middle-class families, which focuses on the child's development through structured activities and skill-building. Lareau argues that children from economically disadvantaged backgrounds may face disadvantages due to these divergent parenting styles, leading to disparities in gaining and working with opportunities and resources (Lareau, 2018).

Mario Luis Small's research book "Unanticipated Gains" focuses on the social networks and support systems that develop among mothers with children in daycare in New York City. His findings challenge the common assumptions that factors like income or ethnicity are the primary determinants of whether mothers develop support networks. Instead, Small's research suggests that the rules and practices of the daycare institutions play a crucial role in shaping these networks. These daycare centers actively organized frequent field trips and parent meetings efficient pick-up and drop-off procedures, inadvertently creating more opportunities for parents to connect and form

supportive networks. Small's findings suggest that the cultural aspect of daycare centers not only influences how parents' network but also affects the broader social dynamics within the community (Small, 2009).

Lewis's framework offers valuable insights into how socioeconomic conditions can shape individuals' behaviors and attitudes. The culture of poverty is evident in the narratives of these women, who, often from a young age, are immersed in a subculture characterized by economic hardship, limited access to resources, and a constant struggle for survival. Consequently, they may develop a fatalistic view of life. Moreover, restricted access to traditional financial services and formal economic opportunities forces these women to operate on the fringes of formal economic systems, much like the impoverished individuals Lewis described. Financial exclusion, limited access to banking services, and reliance on informal economies within their communities become standard practices. These practices parallel Lewis's observation that individuals within a culture of poverty often resort to practices such as borrowing money at high-interest rates and relying on local, informal economic networks. Structural constraints, including limited access to permanent vending stalls, harsh weather conditions, and encounters with law enforcement, serve as persistent obstacles that perpetuate their socioeconomic challenges. Lewis's emphasis on addressing not only the material aspects of poverty but also the psychological and social dimensions underscores the psychological impact of street vending on these women, including stress, anxiety, and emotional distress. These psychological struggles highlight Lewis's comprehensive approach, recognizing that tackling poverty necessitates addressing economic and psychological barriers.

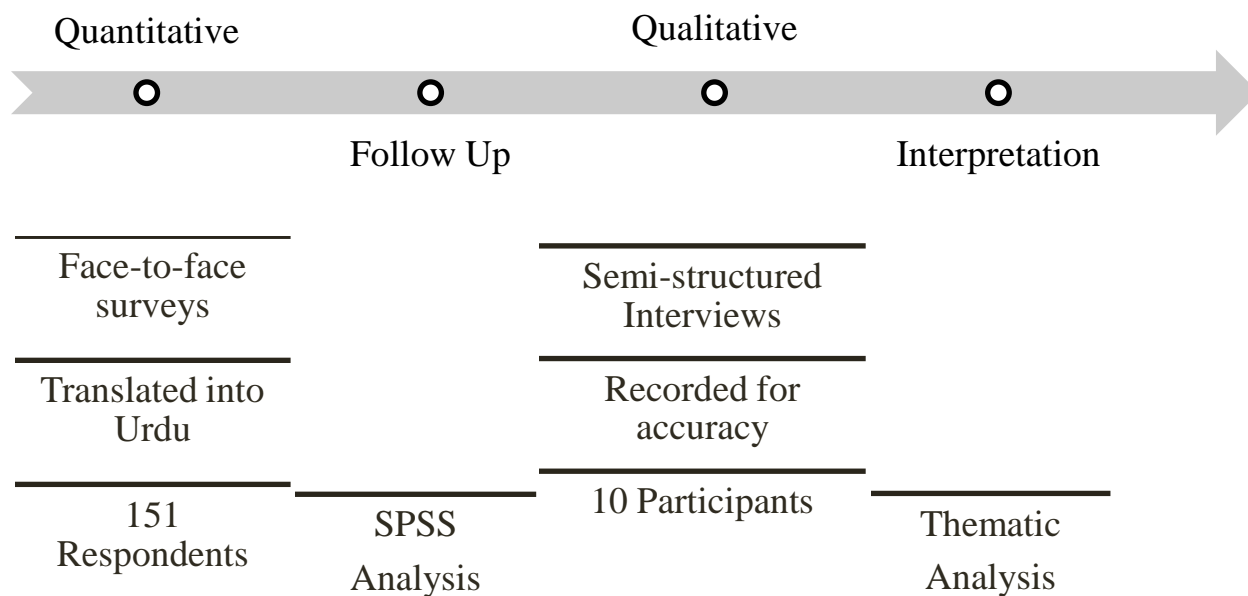
Figure 1 Summary of the Theoretical Framework

4 Research Methodology

4.1 Research Design

The study utilizes a Sequential Explanatory Design, a mixed-method research design, incorporating both quantitative and qualitative approaches to explore the experiences and dynamics of women street vendors in Pakistan. This design first gathers quantitative data through surveys to provide a broad overview of the situation. Subsequently, qualitative data is collected through semi-structured interviews to delve deeper into personal experiences, occupational challenges and coping strategies thereby explaining the quantitative findings. This dual-phase design allows for an in-depth exploration and enrichment of the quantitative results, providing a comprehensive understanding of the multifaceted aspects of women's experience in street vending (Creswell, 2003).

Figure 2: Research Model



4.2 Hypothesis

HYP1. Women street vendors in Pakistan who face high social costs also have high coping strategies (Jafree, & Anwar, 2020; Rahman, 2019; Shahid, A. 2007).

HYP2. Women street vendors in Pakistan who face high financial strain also have high coping strategies (Dharejo, N et al., 2022; Shahid, A. 2007).

HYP3. Women street vendors in Pakistan suffer from reproductive and occupational health challenges (Pick et al., 2002; Sepadi & Nkosi, 2022; Shrestha, 2013; Idyorough & Ichor, 2014)

4.3 Ethical Considerations

4.3.1 *Privacy and Confidentiality:*

The privacy and confidentiality of the participants were strictly upheld. All personal information, such as names and identifying details, were not collected. Only the researcher has access to the data, which is securely stored and protected.

4.3.2 *Data Security:*

Measures are taken to ensure the security and protection of the collected data. When data is transferred to Excel and SPSS, it is stored on password-protected devices. Physical copies of data, such as consent and survey forms are kept in lock to prevent unauthorized access. Only researcher and supervisor have access to the data.

4.3.3 *Voluntary Participation:*

Participation in the study was entirely voluntary, and participants and respondents had the freedom to decline or withdraw from the research at any time or stage without facing any consequences. It was emphasized that their involvement or non-involvement does not impact their current or future interactions with other.

4.3.4 *Informed Consent:*

Prior to participating in the research, all women street vendors were provided with clear and comprehensive information about the study, including its purpose, procedures, potential risks

and benefits, and their rights as participants (Appendix A). Informed consent is obtained from each participant, emphasizing voluntary participation without any coercion. They have the right to ask questions, seek clarification, and withdraw from the study without repercussions. Ethics clearance was taken from Institutional Board Office, Forman Christian College, University, Lahore

4.4 Sample Design

4.4.1 Selection Criteria

Selection criteria was limited to women street vendors currently engaged in street vending in cities of Gujranwala and Lahore, are above the age of 18 years and at least working for a month. The sample includes vendors with various educational backgrounds, selling products, income levels, and geographic locations. This approach aims to capture a diverse range of experiences and perspectives within the street vending context.

4.4.2 Sampling Method

Since street vendors do not have fixed selling places and their locations are often unpredictable, the sampling method for selecting participants is based on chance encounters. The method, known as Convenience Sampling was used. Convenience sampling is a commonly used method in developmental science, primarily due to practical considerations such as access, time, and ethical considerations (Bornstein et.al 2013). It aligns with the reality of street vending by enabling researchers to gather data from women vendors encountered during fieldwork, reflecting the actual operational dynamics. This sampling approach allows researchers to reach participants more easily, especially when studying specific populations like children or marginalized groups. It also proves to be more feasible within limited research budgets and timelines, making it a preferred choice for many studies in the field (Bornstein et.al 2013).

By interacting with vendors as they conduct their business activities, I gained valuable insights into the challenges, interactions, and experiences that define street vending occupation. This method provides an avenue to understand the day-to-day realities faced by women street vendors within their authentic work environments. The quantitative survey included a sample of 151 women street vendors, while qualitative data collection involved 10 participants. The sample size for the qualitative data was determined based on data saturation, ensuring adequate representation of different perspectives and insights.

4.5 Instruments

Questionnaire is attached as Appendix B in this document.

1.1.1 Socio Demographic

Sociodemographic data was obtained using a structured survey that covered various aspects of respondents' backgrounds and livelihoods. The survey begins by collecting information on age groups, marital status, the number of children, education levels, housing situations, and household sizes and employment details. Furthermore, the survey explored street vending activities, such as details of products traded, the frequency of workdays, and their experiences.

4.5.1 Social Cost

The instrument utilized in this study was adapted from the work of Ma, H., Yu, B., Cheng, H. F., and Zhu, H (2019). The primary objective was to assess the social costs associated with street vendors' actions when they seek information or assistance in various situations from various social groups. Understanding the factors that may burden, discourage or hinder women street vendors from seeking help and support within these different social contexts is crucial for making strategies aimed at enhancing their well-being and business operations. To ensure that the

questionnaire was well-suited to the unique circumstances of street vendors, modifications were made to the original instrument introduced by Ma and colleagues (2019).

This adapted questionnaire was structured into four distinct sections, each focusing on a particular social group commonly encountered by street vendors. The first section, was about family and relatives, it explored the comfort levels of street vendors when seeking assistance or support from their family members. It also delved into any concerns they may have about asking questions related to their business within their familial circle and assesses their perception of the support they receive from their family and relatives. The second section, mirrors the structure of the first but extends its focus to interactions with fellow vendors and friends. It examines women street vendors' willingness to seek assistance, any hesitations they might experience and negative consequences. The third section, that delve into street vendors' comfort levels when seeking help or asking questions from authoritative figures such as the police and municipal member. It also investigated any concerns or hesitations they may harbor regarding these interactions and assessed their perception of the responsiveness of these authorities to their needs. The fourth, shifts the focus to street vendors' interactions with their customers. All sections have four questions.

The scoring for the instrument initially involved respondents rating each question on a scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). However, at the analysis stage, the scoring system was modified to merge resulting in a scale with three options. Cumulative scores for all questions within each section provide an overall measurement of the social costs associated with specific social contexts. This instrument were coded straightforwardly, higher scores indicate more significant social costs.

4.5.2 *Financial Strain Survey*

The questionnaire used in this study is based on the Financial Strain Survey developed by Aldana and Liljenquist in 1998. However, significant changes have been made to make it suitable for women street vendors in Pakistan. Nine questions were selected from the original survey and adapted to assess the financial challenges faced by these vendors. These questions cover various financial aspects of their daily lives and businesses. They touch upon topics like understanding interest on debts, confidence in managing earnings and expenses, the impact of financial disagreements within households. The questionnaire also explores practices such as buying things on credit, timely payment and difficulties in paying bills on time. The scoring system for the instrument originally included a scale from "Strongly Disagree" (1) to "Strongly Agree" (5). Subsequently, during the course of the study, the scoring system was revised to combine resulting in a simplified scale with three options. These questions use a straightforward coding system where higher scores indicate more confidence or agreement with positive financial behaviors, while lower scores suggest greater financial challenges.

4.5.3 *Occupational and Reproductive Health Survey*

The questionnaire used in this study, is inspired by the framework proposed by Pick, Ross, and Dada (2002). These questions are structured to acquire detailed insights into the occupational and reproductive health experiences of women engaged in street vending. The questionnaire is organized into two distinct sections. The first section focuses on occupational health, delving into instances of work-related illnesses or injuries in their day-to-day work. The second section shifts its focus to reproductive health. Seven Questions cover aspects like fertility challenges, pregnancy history, and experiences of miscarriages. Also questions like prenatal care, delivery practices, and gynecological issues were asked.

4.5.4 Coping Questionnaire

The Coping Scale questionnaire employed in this study plays a crucial role in assessing how street vendors navigate and cope with the challenges and obstacles inherent in their business activities. The questionnaire used has been adjusted to better fit the context of street vending. Out of the original 13 questions, 11 were chosen and adapted to better reflect the unique experiences and situations faced by women street vendors.

The questionnaire, was designed to assess coping strategies, it comprehensively explores the cognitive, emotional, and behavioral dimensions of coping. To construct this questionnaire, certain questions were adapted from the widely-recognized Coping Strategies Scale by Holahan and Moos (1987), with a particular emphasis on cognitive and emotional coping approaches. Additionally, new questions focusing on cognitive and emotional aspects were crafted specifically for this questionnaire, ensuring their relevance to the intricacies of street vending. Furthermore, a subset of questions was adapted from Spitzberg and Cupach's (2008) framework for evaluating coping strategies in response to stalking situations. These adapted questions were carefully rephrased to center on general coping patterns, rather than being tied to specific situations, and were simplified to accommodate a community sample encompassing individuals with varying educational backgrounds (Hamby et al., 2015).

These questions cover a spectrum of coping strategies, such as seeking to understand the situation, finding positivity, problem-solving, waiting for issues to resolve on their own, maintaining optimism, seeking spiritual support, using humor, willingness to compromise, prioritizing well-being, and taking proactive steps to improve the future. The scoring for this questionnaire employs a Likert scale, where respondents express their agreement with each statement using a scale with three options. The instrument is straightforwardly coded. Higher

scores assigned to each item signify a stronger alignment with the respective coping strategy described in the statement.

4.6 Reliability Statistics

Table 1 presents the outcomes of a reliability analysis conducted on compound variables, where Cronbach's alpha was used as a measure of internal consistency. The alpha test is served to evaluate the reliability of each variable, offering valuable insights into the consistency of the measures employed in the study. Reliability statistics were computed for five compound variables: Social Cost, Copying Strategies, Financial Problems, Reproductive Health, and Occupational Health. The number of items varied for each construct. The findings reveal reliability across all variables. Specifically, Social Cost exhibited a reliability coefficient of .772, Copying Strategies .740, Financial Problems .767, Reproductive Health .728, and Occupational Health .760. These results affirm a high degree of consistency and interrelatedness among the items within each construct. Therefore, measurements of the instruments utilized for these variables can be considered reliable in capturing their targeted constructs, enhancing the overall validity and trustworthiness of the collected data.

Table 1
Reliability Statistics for Compound Variable

Variables	No of items	Cronbach's Alpha
Social Cost	16	.772
Copying Strategies	11	.740
Financial Problems	9	.767
Reproductive Health	7	.728
Occupational Health	2	.760

4.7 Data Collection

4.7.1 *Quantitative data*

Data collection methods included survey containing both closed-ended questions, which provide fixed response options, and open-ended questions, which allow respondents to generate written or oral responses. To facilitate effective communication with the targeted population in Pakistan, where Urdu is the local language, the questionnaire was translated into Urdu. This translation process involved a meticulous check by two proficient individuals who are fluent in both Urdu and English. Data collection was conducted in a face-to-face manner to accommodate respondents who may face challenges with reading or writing. To ensure inclusivity and accuracy, the questions were spoken to the participants, enabling them to respond verbally. This approach has been chosen to overcome potential literacy barriers, ensuring to capture the experiences and insights of all women street vendors in the study, regardless of their literacy levels.

During the data collection phase, my colleague and I had to travel daily to different bazaars at various times of the day to approach vendors. Convincing them to participate was challenging due to their trust issues, as many were hesitant to get involved. Additionally, some vendors held superstitions, believing that discussing certain topics might bring negative outcomes upon them.

Furthermore, while conducting surveys, there were instances where customers came to buy from the vendors which made it difficult to maintain the flow and tempo of the survey, and some vendors refused to continue afterwards. Asking questions about sensitive topics like reproductive health problems and family planning proved to be challenging as they were reluctant to discuss such matters openly. Moreover, asking questions on busy streets posed difficulties as there was often designated area for privacy, leading to interruptions from passersby who were curious about the survey.

4.7.2 *Qualitative data*

Following the completion of the quantitative survey, participants who express willingness were invited to participate in an additional qualitative component, a semi structured interview. Participants were randomly selected from public spaces to ensure a representative sample. The semi-structured questionnaire was carefully designed to foster discussions with participants. Encouraging prompts were provided to participants to stimulate the sharing and to engage in meaningful discussions. Follow-up questions were asked to delve deeper into specific topics, allowing for a comprehensive exploration of the research objectives. Interviews were audio recorded during each session to ensure the accurate preservation of participants' responses. The audio recorded interviews were transcribed into written text by the researcher and then analyzed in the later stages of the research. The interviews were led by the researcher and the colleague provided support in observing the interview protocol such as gaining consent and recording the interviews.

Some vendors were willing to participate, while others were reluctant due to concerns about potential government repercussions for their street vending activities. During the data collection process, we also encountered instances where vendors declined interviews due to concerns about potential recognition by their families if they disclosed details about their work. Additionally, some vendors were apprehensive about the possibility of their interviews being recorded on video and shared on social media platforms, fearing unwanted attention or viral exposure. To address these concerns and ensure data confidentiality, a strong emphasis was placed on the academic nature of the study. It has been made explicitly clear that no deceptive intentions are involved. Data collection was conducted only in morning and afternoon, during safe times for the female researcher. It was done over a total of 40 days from 16/11/23 to 2/12/23.

4.8 Research Site

The study focuses on Lahore and Gujranwala, two cities in the Punjab province of Pakistan. These cities were selected for their significant population and economic activity and also due to the researcher's familiarity with these areas. The researcher's prior knowledge and connections to Lahore and Gujranwala facilitates access to the field, build rapport with participants, and enhance the understanding of the local context. This proximity and familiarity contribute to the richness and depth of the research findings. Information related to target data collection areas in Lahore and Gujranwala is presented in Table 2.

Table 2
Data collection Areas in Lahore and Gujranwala

City	Market Area	No of Vendors
Lahore	Anarkali Bazaar	3
	Liberty Market	5
	Abdul Haque Rd	6
	Main Market	4
	Data Darbar Road	1
	Icchra Bazar	6
	G-1 Market	2
	Johar Town	11
	Khayaban-e-Jinnah Road	4
	Mall Road	2
	Model Town	6
	Mini Market	3
	Mm Alam Road	5
	PIA Road	3
	Sabzazar Bazar	13
	Sadar Bazaar	3
	Shahdara	3
Shadman Market	5	
Barkat market	1	
Gujranwala	Sialkot Road	2
	Bartan Market	3
	Clock Tower	3
	Dal bazar	5
	DC road	2
	Fatomand Bazar	5
	Gill Road	4
	Gujranwala Bazar	6
	Gt Road	1
	Hyderi Colony Bazar	2
Judicial Housing Colony	2	
Nursery Chonk	1	

Peoples Colony	10
Pasrur Road	3
Ratta Road	1
LibertyMarket	1
New Sabzi mandi	2
Satellite Town	10
Rahwali Cantonments Gate	2
Total: 151	

4.9 Data Analysis

4.9.1 *Quantitative Data Analysis:*

The primary focus of this study revolves around examining the influences of independent variables, social costs and financial challenges, on the dependent variable, coping strategies. The study also aims to test the prevalence of occupational and reproductive health challenges among women street vendors in Pakistan. The Statistical Package for the Social Sciences (SPSS) was employed to conduct the analysis by computing descriptive statistics. These statistics include measures like means, standard deviations, and frequencies. This approach provides valuable insights into central tendencies and distribution patterns within the variables. Given the specific nature of the hypotheses multiple regression is applied.

4.9.2 *Qualitative Data Analysis*

Qualitative data analysis plays a pivotal role in gaining profound insights into the lived experiences and perspectives of women street vendors in Pakistan. Thematic analysis was chosen as the preferred method. Thematic analysis offers an opportunity to uncover and articulate insights from narratives and responses collected through interviews and observations (Braun & Clarke, 2006). The qualitative dataset includes interview transcripts. The analysis was started with coding, where initial concepts and patterns within the dataset were identified. Related codes were constructed into broader themes, thus constructing a comprehensive coding framework capturing the essence of each thematic category. Furthermore, themes were compared across different

interviews and data sources to find commonalities and disparities in the experiences of women street vendors. In the final stages of qualitative data analysis, these derived themes were interpreted within the context of the research objectives. Direct quotations from the data are employed to provide concrete examples of key findings.

5 Results

This section presents the key findings derived from the data collected and analyzed in the study. The results are organized according to the research objectives, aiming to provide a comprehensive understanding of the outcomes related to challenges and coping strategies faced by women street vendors. Initially, demographic characteristics of the sample are outlined to provide context, followed by an in-depth analysis of the main variables. Both quantitative and qualitative findings are presented to offer a multifaceted view of the research outcomes.

5.1 Quantitative Results

Table 3 presents the socio demographic characteristics. The majority of respondents (42.4%) fell within the age range of 40–49 years. Regarding marital status, 64.2% of the women were married, while a small percentage were single (9.3%), divorced (1.3%), widowed (19.9%), or separated (5.3%). The distribution of educational levels revealed that 62.9% of the women had no formal education, while 19.2% had completed primary school (grades 1-5). Additionally, 68.9% of the sample reported a household income ranging from PKR 7000 to PKR 59,999 (USD 42.01–360.061).

Concerning the number of children, 27.8% of participants had 3-4 children. Housing types varied, with 56.3% living in rented accommodations, 23.8% in owned houses, 17.9% in slum dwellings. Family sizes were diverse, ranging from 2-4 people (31.8%) to 11 or more people (7.3%). The majority of households were headed by the participants themselves (49.7%), followed by husbands (34.4%). Most respondents (93.4%) reported having a primary source of income, and the distribution of earning members varied, with 38.4% having one, 36.4% having two, 11.9% having three, and 13.2% having four or more earners. The combined household income was

distributed across income brackets, with 60.3% earning less than or equal to PKR 49,999, 35.1% earning between PKR 50,000 and PKR 99,999, and smaller percentages in higher income brackets. In terms of the products offered, respondents engaged in diverse businesses, including clothing and accessories (35.1%), household items and toys (12.6%), vegetables and fruits (14.6%).

The majority of participants (64.9%) reported working seven days a week, and 92.7% worked throughout the year. The duration of operating businesses varied, with 14.6% in operation for 1 year or less, 37.1% for 2-5 years, 17.9% for 6-10 years, and 30.5% for 11 or more years. Working hours per day ranged from less than 4 hours (7.3%) to 9 or more hours (42.4%).

Table 3
Social Demographic Characteristics

Variables	f (%) N = 151	Mode	Standard Deviation
Age		40-49 Years	1.084
18-29	21 (13.9%)		
30-39	29 (19.2%)		
40-49	64 (42.4%)		
50-59	27 (17.9%)		
60 & above	10 (6.6%)		
Marital Status		Married	1.076
Single	14 (9.3%)		
Married	97 (64.2%)		
Divorced	2 (1.3%)		
Widowed	30 (19.9%)		
Separated	8 (5.3%)		
Number of Children		3-4 Children	1.346
No child	9 (6.0%)		
1-2	29 (19.2%)		
3-4	42 (27.8%)		
4-6	38 (25.2%)		
More than 6	19 (12.6%)		
NA	14 (9.3%)		
Literacy		None	1.051
None	95 (62.9%)		
Primary school (1-5)	29 (19.2%)		
Secondary school (-10)	15 (9.9%)		
Intermediate Graduate	7 (4.6%)		
Madrassah	5 (3.3%)		
Housing Type		Rented	0.841
Rented	85 (56.3%)		
Owned	36 (23.8%)		
slum dwellers	27 (17.9%)		
living with relatives	3 (2.0%)		
People Living		5-7 People	0.905
2-4 people	48 (31.8%)		
5-7 people	61 (40.4%)		
8-10 people	31 (20.5%)		

11 or more	11 (7.3%)		
House Head		Self	0.786
Myself	75 (49.7%)		
Husband	52 (34.4%)		
Father	21 (13.9%)		
Brother	3 (2.0%)		
Primary source of Income		Yes	0.250
No	10 (6.6%)		
Yes	141 (93.4%)		
Earning members		One	1.020
1	58 (38.4%)		
2	55 (36.4%)		
3	18 (11.9%)		
4 or more	20 (13.2%)		
Combined HH income			0.630
4,999≤	91 (60.3%)	4,999≤	
50,000-99,999	53 (35.1%)		
100,000-149,999	5 (3.3%)		
150,000≥	2 (1.3%)		
Products		Clothing and accessories	1.549
Food and beverages	10 (6.6%)		
Clothing and accessories	53 (35.1%)		
Household, plastic items, toys	19 (12.6%)		
Handicrafts and artwork	35 (23.2%)		
Vegetables and fruits	22 (14.6%)		
Flowers	8 (5.3%)		
Grooming & beauty essentials	4 (2.6%)		
Working days in a week		7 days	0.830
1-2 days	2 (1.3%)		
3-4 days	27 (17.9%)		
5-6 days	24 (15.9%)		
7 days	98 (64.9%)		
Work through the year		Yes	1.067
Yes	140 (92.7%)		
Only some months	9 (6.0%)		
special events only	2 (1.3%)		
Years of Operating Business		2-5 Years	0.325
1 year or below	22 (14.6%)		
2-5 years	56 (37.1%)		
6-10 years	27 (17.9%)		
11 or more years	46 (30.5%)		
Working Hours per day		9 or more hours	0.935
Less than 4 hours	11 (7.3%)		
5-6 hours	25 (16.6%)		
7-8 hours	51 (33.8%)		
9 or more hours	64 (42.4%)		
Average Daily Income		100-1400 Rs	0.901
100-1400	98 (64.9%)		
1401-2700	38 (25.2%)		
2701-4000	10 (6.6%)		
4001-5300	2 (1.3%)		
5301-6500	1 (0.7%)		
6500+	2 (1.3%)		

Table 4 presents overview of the social cost variables experienced by women street vendors, drawing from responses of 151 participants. When seeking help from family and relatives (SC1-

SC8), a significant proportion, ranging from 41.1% to 52.0%, expresses hesitancy and feelings of obligation, indicating interplay of competence and familial dynamics. Notably, 64.9% fear losing control over their occupation/income, adding depth to the multifaceted challenges within familial support. In seeking help from fellow vendors and friends (SC5-SC8), a substantial majority, 85.4%, expresses concerns about negativity and criticism, underscoring the challenges within professional networks. Approximately 49.7% worry about revealing sensitive business information, emphasizing perceived risks. Seeking help from formal authorities (SC9-SC12) is met with substantial hesitation, with 88.7% expressing reluctance. Concerns about revealing business information and maintaining control over occupation are evident, reflecting a complex relationship with law enforcement. In customer interactions (SC13-SC16), 56.3% report discomfort due to discrimination, while 85.4% have felt uncomfortable due to customer behavior or actions, showcasing the intricate challenges in daily interactions. Notably, the high percentages, particularly in variables related to fellow vendors and customer interactions, highlight the impact of social dynamics on the experiences of female street vendors.

Table 4
Descriptive Statistics of Social Cost Variables

Variables	<i>f (%)</i> N = 151		
	Agree	Neutral	Disagree
SC1: I hesitate to seek help from family and relatives because it makes me feel less skilled as a female street vendor.	68 (41.1%)	5(3.3 %)	78 (51.6%)
SC2: I feel obligated or indebted when family and relatives help me.	78 (51.7%)	9 (6.0%)	64 (42.4%)
SC3: I fear losing control over my occupation/income, especially with family and relatives.	98(64.9%)	5(3.3%)	48(31.8%)
SC4: I worry about revealing sensitive business information to family and relatives.	76(50.3%)	7(4.6%)	68(45.1)
SC5: I hesitate to ask for help from fellow vendors and friends because it makes me feel less skilled as a female street vendor.	78 (52.0%)	6 (4.0%)	53 (35.3%)
SC6: I am concerned about negativity and criticism when asking for help from fellow vendors and friends.	129 (85.4%)	6 (4.0%)	16 (10.6%)
SC7: I worry about revealing sensitive business information when seeking help from fellow vendors and friends.	68 (45.0%)	8 (5.3%)	75 (49.7%)
SC8: When fellow vendors and friends help me, I feel a sense of obligation or debt.	110 (72.9%)	3 (2.0%)	38 (25.2%)

SC9: I hesitate to seek help from police or municipal authorities because it requires more time and effort compared to solving the problem on my own.	133 (88.7%)	9 (6.0%)	8 (5.3%)
SC10: I am afraid that they may demand bribes or money when seeking help from police or municipal authorities.	78 (51.7%)	13 (8.6%)	60 (39.7%)
SC11: I fear revealing sensitive business information when seeking help from police or municipal authorities.	63 (41.7%)	3 (2.0%)	85 (56.3%)
SC12: I am concerned that seeking help from police or municipal authorities might impact my ability to maintain control over my occupation.	110 (72.9%)	2 (1.3%)	39 (25.8%)
SC13: I have felt uncomfortable interacting with customers because of their behavior or actions.	29 (85.4%)	24 (15.9%)	2 (1.3%)
SC14: There have been situations where I felt uncomfortable with customers due to experiences of harassment.	66 (43.7%)	1 (0.7%)	84 (55.6%)
SC15: I sometimes feel inadequate as a worker when interacting with customers as a female street vendor.	77 (50.9%)	2 (1.3%)	72 (47.7%)
SC16: I have experienced discomfort in interacting with customers due to discrimination.	85 (56.3%)	2 (1.3%)	64 (42.4%)

Table 5 provides overview of the coping strategies employed by the women vendors, reflecting their responses across various coping strategies variables. One notable strategy is the inclination of a significant majority, 78.8%, to take time to understand the situation (C1), indicating a thoughtful and reflective approach to challenges. Additionally, almost half of the participants, 49.1%, actively seek the positive side of situations (C2), revealing a resilience-oriented perspective. Engaging in proactive problem-solving is evident as 78.1% think about different ways to solve problems (C3), and 75.0% consider multiple options for addressing issues (C4). The findings suggest a strategic and diversified approach to managing difficulties. Participants also showcase patience, with 54.3% sometimes waiting to see if issues resolve on their own (C5). Notably, a substantial majority, 94.7%, turns to prayer to navigate tough times (C7). On the other hand, making jokes about challenges (C8) is less common, with only 27.3% endorsing this coping mechanism.

Table 5
Descriptive Statistics of Coping Strategies Variables

Variables	<i>f (%)</i>		
	Agree	Neutral	Disagree
	N = 151		

C1: I take time to understand what happened.	119 (78.8%)	17 (11.3%)	15 (9.9%)
C2: I try to find the positive side of the situation.	74 (49.1%)	37 (24.5%)	40 (26.5%)
C3: I think about different ways to solve the problem.	118 (78.1%)	22 (14.6%)	11 (7.3%)
C4: I consider multiple options for addressing the issue.	113 (75.0%)	26 (17.2%)	11 (7.3%)
C5: I sometimes wait to see if they resolve on their own.	82 (54.3%)	24 (15.9%)	45 (29.8%)
C6: I often tell myself that the issues might not be as bad as they seem.	108 (71.5%)	12 (7.9%)	31 (20.5%)
C7: I often pray to help me get through tough times.	142 (94.7%)	8 (5.3%)	0
C8: I make jokes about it.	41 (27.3%)	6 (4.0%)	103 (68.7%)
C9: I'm open to making compromises to find solutions.	144 (95.3%)	3 (2.0%)	6 (4.0%)
C10: I prioritize the well-being of myself and my family.	130 (86.1%)	10 (6.6%)	11 (7.3%)
C11: I take steps to improve the future, like adjusting my budget or staying in touch with loved ones	75 (49.7%)	41 (27.2%)	71 (47.0%)

Table 6 shows the survey data on financial strain, it reveals insights into their financial management and challenges. A significant majority, (53.6%), agree that they understand how interest works on debts (F1), reflecting a good level of financial literacy in this aspect. However, there's a notable lack of confidence among (41.8%) who disagree, indicating a gap in confidence in financial concepts among a substantial portion of the group. When it comes to managing earnings and expenses (F2), opinions are more divided (37.7%) feel confident, but an almost equal number, (37.1%), lack confidence, while (25.2%) remain neutral. This suggests varied levels of financial management skills within the community. Money disagreements in households (F3) appear to be a prevalent issue, with a vast majority, (84.1%), agreeing that such disagreements occur. This points to a common source of domestic financial stress. Financial problems affecting family relationships (F4) are acknowledged by (61.6%), suggesting that financial strain significantly impacts family dynamics. Regarding professional relationships, financial issues affect their interactions with fellow vendors (F5), (47.0%) disagree, suggesting that for almost half of the participants, financial strain does not significantly impact their professional relationships.

The reliance on credit is evident in F6, where (74.2%) agree that they sometimes buy things on debt, indicating a common practice among the vendors. However, (22.8%) do not follow this practice, showing some variance in how vendors manage cash flow and credit.

Paying vending-related bills on time (F7) varies among participants (59.0%) typically pay on time, but 41 (27.2%) often do not, pointing to financial challenges for a significant number of vendors. The challenge of paying bills on time (F8) is almost universally felt, with 138 participants (91.4%) agreeing that it's a significant issue. This highlights widespread financial pressure within the group. Lastly, having enough money for needs (F9) is a substantial concern, (88.1%) agreeing that it's often difficult to meet financial needs, underlining a critical issue of financial sufficiency among the participants.

Table 6
Descriptive Statistics of Financial strain Variables

Variables	<i>f (%)</i> N = 151		
	Agree	Neutral	Disagree
F1: I feel confident in understanding how interest works on any debts I might have.	81 (53.6%)	7 (4.6%)	63 (41.8%)
F2: I feel confident in managing my earnings and expenses.	57 (37.7%)	38 (25.2%)	56 (37.1%)
F3: Money disagreements occur in my household.	127 (84.1%)	2 (1.3%)	22 (14.6%)
F4: Financial problems have negatively affected my family relationships.	93 (61.6%)	12 (7.9%)	45 (29.8%)
F5: Financial issues impact my relationships with fellow vendors.	66 (43.7%)	14 (9.3%)	71 (47.0%)
F6: I sometimes buy things on debt, expecting to pay later.	111 (74.2%)	4 (2.7%)	34 (22.8%)
F7: I usually pay my vending-related bills on time.	89 (59.0%)	21 (13.9%)	41 (27.2%)
F8: I find it challenging to pay bills on time.	138 (91.4%)	5 (3.3%)	8 (5.3%)
F9: I often find it difficult to have enough money for my needs.	133 (88.1%)	12 (7.9%)	6 (4.0%)

The descriptive statistics in the Table 7 offer an insight into the occupational and reproductive health experiences of the vendors. In terms of reproductive health (RH), data reveals several key

insights. 84.8% reported no difficulty in conceiving, indicating that conception issues are not widespread in this group. In family planning, (67.5%) do not use any techniques. Regarding prenatal care, a significant number, (50.3%), do not attend regular pre and post-natal visits, underscoring a potential gap in maternal healthcare. However, gynecological health appears more positive with (94.0%) reporting no gynecological issues in the last year. The distribution of pregnancy experiences varies, with the largest group, (34.2%), having had 4-6 pregnancies, suggesting a relatively high fertility rate. Miscarriage experiences show that a majority (78.8%), have not experienced any, and a smaller portion have reported one or more. Regarding the place of delivery, home births are more common, with (40.4%) opting for home delivery over hospital delivery (30.5%) respondents. In the occupational health survey of street vendors, the data reveals some critical insights. Regarding the incidence of work-related illness or injury, (52.3%) have not experienced such issues, but a close (47.7%) have, indicating a nearly even split in occupational health risks among the group. More notably, in the last year (25.8%) have, pointing to a significant portion facing recent health challenges linked to their occupation.

Table 7
Descriptive Statistics of Occupational and Reproductive Health

Variables	f (%) N = 151		
	No	Yes	NA
RH1: Difficulty in conceiving at some point in life	128 (84.8%)	10 (6.6%)	13 (8.6%)
RH3: Use any family planning techniques	102 (67.5%)	33 (21.9%)	16 (10.6%)
RH5: Regular pre and post-natal visits	76 (50.3%)	52 (34.4%)	22 (14.6%)
RH7: Gynecological issue in the last one year	142 (94.0%)	9 (6.0%)	
RH4: Number of miscarriages	None 119 (78.8%)	1-2: 27 (17.9%)	3 or more: 5 (3.3%)
RH2: Number of pregnancies	None	1-3	4-6 7 or more

	23 (15.2%)	41 (27.2%)	52 (34.2%)	35 (23.2%)
	Hospital	Home	Hospital + home	NA
RH6: Place of delivery hospital/ home?	46 (30.5%)	61 (40.4%)	21 (39.1%)	23 (15.2%)
	No	Yes		
OH1: Suffered from any illness or injury related to the nature of work	79 (52.3%)	72 (47.7%)		
OH2: Suffered from any illness or injury related to the nature of work	112 (74.2%)	39 (25.8%)		

Table 8 presents the regression model, comprising variables such as social cost, age group, marital status, and literacy level. The was statistically significant in predicting coping strategies, $F(4, 14) = 7.768$, $p < 0.001$. The model explained 18.2% ($R^2 = 0.182$) of the variance in coping strategies, and the adjusted R^2 was 15.8% (0.158). The standard error of the estimate was 5.27768. Social cost was a significant positive predictor of coping strategies ($\beta = 0.350$, $t = 4.571$, $p < 0.001$). Age group did not significantly predict copying strategies ($\beta = -0.118$, $t = -1.447$, $p = 0.150$). Marital status showed a non-significant association ($\beta = 0.088$, $t = 1.091$, $p = 0.277$). Literacy level had a significant positive association ($\beta = 0.211$, $t = 2.738$, $p = 0.007$). The constant term was also significant ($B = 30.482$, $t = 10.673$, $p < 0.001$).

In summary, social cost and literacy were the key predictors influencing coping strategies, while marital status and age group did not significantly contribute to the model.

Table 8

Multiple regression model for coping strategies with social cost, age, marital status and highest level of education.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
Copying strategies	30.482	2.856		10.673	.000	24.835	36.128
Social cost	.208	.046	.350	4.571	.000	.118	.298

Age group	-.619	.428	-.118	-1.447	.150	-1.466	.227
Marital Status	.468	.429	.088	1.091	.277	-.380	1.315
Literacy	1.143	.418	.211	2.738	.007	.318	1.969

Note: Dependent variable: Coping strategies with variables social cost, age, marital status and highest level of education. The prediction model was found to be statistically significant, as indicated by the analysis of variance results, $F(4, 140) = 7.768, p < 0.001$.

$R^2 = .182, \text{Adjusted } R^2 = .158, * < 0.001$

Table 9 presents the regression model, encompassing variables such as financial strain, age group, marital status, and literacy level, it demonstrated statistical significance in predicting coping strategies, $F(4, 138) = 13.391, p < .000$. The model accounted for a substantial portion of the variance in coping strategies, as evidenced by the coefficient of determination ($R^2 = .280$), with an adjusted R^2 of .259. The standard error of the estimate was 4.93798.

Financial strain emerged as a significant positive predictor of coping strategies ($\beta = .492, t = 6.467, p < .000$), indicating that as financial strain increased, coping strategies also tended to increase. Age group, on the other hand, exhibited a significant negative association with coping strategies ($\beta = -.159, t = -2.059, p = .041$), implying that younger age groups were more likely to employ coping strategies compared to older age groups.

Marital status demonstrated a non-significant association with coping strategies ($\beta = .037, t = 0.476, p = .635$), suggesting that marital status did not have an impact on coping strategies. Similarly, literacy level showed a non-significant association with coping strategies ($\beta = .052, t = 0.688, p = .493$).

The constant term was also found to be significant ($B = 32.713$, $t = 17.143$, $p < .000$), indicating that when all predictor variables are zero, there is still a significant baseline level of coping strategies.

In summary, financial strain and age group were the key predictors influencing coping strategies, while marital status and literacy level did not significantly contribute to the model.

Table 9

Multiple regression model for copying strategies with financial strain, age, marital status and highest level of education

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
Copying Strategies	32.713	1.908		17.143	.000	28.940	36.486
Financial Strain	.479	.074	.492	6.467	.000	.333	.626
Age group	-.841	.408	-.159	-2.059	.041	-1.648	-.033
Marital Status	.193	.406	.037	.476	.635	-.610	.996
Literacy	.280	.407	.052	.688	.493	-.525	1.084

Note: Dependent variable: Copying strategies with variables financial strain, age, marital status and literacy level. The prediction model was found to be statistically significant, as indicated by the analysis of variance results, $F(4, 138) = 13.391$, $p < 0.001$.

$R^2 = .280$ Adjusted $R^2 = .259$, * < 0.001

5.2 Qualitative Results

5.2.1 Financial Challenges

5.2.1.1 Inflationary pressures and Limited Credit access

Financial management for individuals in poverty encompasses both the challenge of managing limited income and the struggle against high living costs. Their minimal earnings barely cover basic needs like housing, healthcare and food. This situation is further complicated by a lack of financial literacy and limited access to formal banking services. High expenses, particularly rents for housing and business spaces, add another layer of difficulty. These high costs often outstrip their earnings, making it hard to sustain daily living, let alone expand businesses or invest in growth opportunities. Additionally, the inaccessibility of credit due to the absence of formal

employment or lack of collateral places a significant barrier to overcoming these financial challenges. This complex scenario traps many in a cycle of poverty, where they are unable to break free due to a combination of insufficient income, high expenses, and restricted access to financial resources. These personal accounts shed light on the daily struggles faced by vendors striving to make ends meet in challenging circumstances:

To make ends meet, I started working. I used to work as a maid before, but now I get sick every other day and can't manage hard work anymore. My previous job involved a lot of duties from 8 AM to 4 PM, and I was earning only 5000 rupees per month. It became challenging to afford our house rent of 8000 rupees, cover children's expenses, and manage my illness. Last winter, I used to sell dry fruits, and people used to buy them. I managed to save some money and made a profit of 500 rupees daily. However, currently, I don't have enough money to buy those items again. I used my savings before, but now it's challenging and no one is willing to provide items on loan.” [IDI 32 years old, Married, Food vendor, Liberty market, Gujranwala].

Despite being unwell, I still have to come to work, and it's also difficult to carry weight and travel. I can only afford medicines when I earn some profit” [IDI 40 years old, Married, Food vendor, Canal road, Lahore].

The Sasta Bazar in People Colony is a suitable place, but the rents there are too high. If they had a low rent range, more people could afford it. I used to have a stall there, but I had to leave due to the high rent— they charge 15,000 rupees for 15 days.” [IDI45 years old, Married, Clothing vendor, People’s colony Gujranwala].

5.2.1.2 Inadequate government support for loans

The role of government support in alleviating poverty is often undermined by political instability and bureaucratic inefficiencies. Political changes can lead to alterations or discontinuation of essential programs, leaving individuals in poverty without much-needed support. Additionally, the complexity and stringency of program requirements often make it difficult for the most vulnerable to access these services. As a result, many find themselves reliant on inconsistent and insufficient government assistance, which fails to address their critical needs adequately. One of the women vendor shared:

If we talk about local support, you might receive it from the community, but government support is lacking. I've heard about the Kashaf NGO providing loans if its interest-free, I'm considering applying for one. However, I haven't tried yet, given the unstable conditions of our country and the government. For a basic living with no additional expenses, One child and renting a house, you would need at least 150,000 rupees. Currently, I am solely relying on vending for income. While there are techniques to increase sales and expand my business, I find myself in a challenging position as I am constrained by the lack of investment and variety. [IDI43 years old, Widowed, Clothing vendor, Barkat market Lahore].

5.2.1.3 Financial strain preventing Health access

Financial strain is a pervasive issue affecting individuals across various socio-economic backgrounds, with profound implications for both physical and mental health. The agonizing decisions individuals face when economic resources are limited, leading to difficult choices

regarding reproductive choices. The emotional toll of seeking forgiveness for actions taken due to financial constraints underscores the deeply personal consequences of financial strain as a vendor shared:

I had to resort to abortions multiple times due to a lack of economic resources. I am seeking forgiveness from God for these actions, acknowledging my sins [IDI 33years old, Married, Clothing vendor, Satellite town Gujranwala].

The inability to visit a doctor is directly attributed to financial limitations, underscoring how economic constraints can prevent individuals from seeking essential medical care. The unfortunate reality of being unable to afford medicine for their condition due limited earning. These narratives illustrate the harsh choices individuals face when confronted with financial challenges:

Despite the respiratory issues I have to continue working due to my home expenses, including rent and basic necessities, all rely on my job.[IDI 54years old, Married, Basket vendor, Main market, Lahore].

I didn't go to a doctor due to financial constraints.[IDI 41 years old, Married, Household products vendor, Johar town, Lahore].

I have to go out to earn, and unfortunately, I can't afford medicine for my condition. [IDI 25years old, single, Handicraft vendor, Satellite Town Gujranwala].

5.2.2 Social Cost

5.2.2.1 Lack of support by Local Authorities

Women street vendors frequently encounter challenges with authorities that significantly impact their livelihoods. These challenges often involve being asked to leave their selling spots by

law enforcement, which adds to the precariousness of their work environment. They also face difficulties in finding stable locations for their business, where they are subjected to rudeness and sometimes financial demands from passersby and security personnel. These experiences illustrate the persistent hurdles faced by many street vendors in their daily efforts to earn a living:

The traffic police asked me not to sell here. They even threatened to file a police complaint against me. I explained to them about my situation, as there's no one else to earn for me. I've pleaded with them multiple times, emphasizing my neediness and my own health condition. I am unable to work at someone's house, which is why I do my set up here. But still many times, the police instruct me to leave the area then I have to pick up my stuff and go. [IDI 32 years old, Married, Food vendor, Liberty market Gujranwala].

The main issue is that wherever I setup to sell, people are rude to me, If I sell in front of a school, their authorities ask me to leave. Similarly, in front of marriage halls, security guards ask for money for allowing me to sell there.[IDI40 years old, Married, Food vendor, Canal road Gujranwala].

The shop guards often tell me not to come in front of their shops, but I have to work for my kids and food. I only approach customers who come out of the shop. Everyone has their own choice to buy or not. In the end, Allah runs the system. One guard here was very rude to me, but I responded appropriately as I am aware that dogs bark, but I also know how to shoo them.[IDI, 40 years old, Widowed, Toys vendor, Satellite Town Gujranwala].

Product suppliers also create problems for women vendors by deliberately withholding deliveries, which hinders their ability to conduct business effectively. A toy vendor shared:

Dealing with my supplier has become problematic due to frequent delays despite regular payments, I face numerous issues in receiving the items on time. [IDI 40 years old, Widowed, Toys vendor, Satellite Town Gujranwala].

5.2.2.2 Rude & Discriminating behavior by Customers

For women street vendors, customer interactions can be particularly challenging. They frequently deal with discourteous behavior, needing to maintain composure in the face of rudeness. Some customers engage in destructive behavior, like damaging items and then demanding refunds, adding financial strain to the vendors. Additionally, disputes over pricing are common, further complicating these interactions. These situations highlight the resilience and patience required by these vendors to manage their business effectively in the face of such difficulties:

I encounter rude customers, but I refrain from responding the same way. When I don't get along with any customer, I simply say, 'Go, may Allah help you.' Some customers are destructive, damaging the items they purchase and then demanding a refund. While I'm willing to provide returns on fresh items, it's disheartening to see goods being destroyed and then asking to be changed. Additionally, there are instances where customers argue over prices. [IDI 35 years old, Widowed, Clothes vendor, Peoples Colony Gujranwala].

5.2.2.3 Offensive behavior by Male Fellow Vendors

The interactions of women street vendors with their male counterparts often involve a range of challenges rooted in competition and gender dynamics. These women frequently encounter

arguments over stall locations and customer engagement, indicating a competitive atmosphere in the marketplace. Conflicts with male vendors are particularly pronounced, with instances of rude behavior and offensive remarks. The struggles are not just about business competition but are also intertwined with gender-based difficulties. These encounters can escalate into more serious disputes, adding stress and complexity to their work environment. The need for women vendors to navigate these challenging interactions underscores the broader issues of gender inequality and the harsh realities of working in a male-dominated space. Many vendors shared their challenges:

Fellow vendors sometimes argue, saying I shouldn't come to sell near their stall. I explain that our fates are different, and we don't even sell the same products. If they've already made a deal with customers, what difference does it make if I go there? These situations happen a lot, but I know how to handle and scold them when necessary. [IDI 40 years old, Widowed, Toys vendor, Satellite town, Gujranwala].

I frequently experience difficulties with male vendors who are rude and engage in arguments with me, especially regarding the stall placement and directing customers. Unfortunately, these disagreements sometimes escalate into fights, causing distress. The manager is also rude. I feel that being a woman makes me a target for more disturbances and challenges from male vendors.[IDI 45 years old, Widowed, Clothing vendor, Sabzazar, Lahore].

Male vendors often make offensive remarks, and conflicts emerge over space allocation as I can't afford rent for a fixed space, it leads to disputes. Issues also arise regarding the sale of vegetable types. People fail to recognize that livelihood is provided by Allah to everyone. To avoid these situations, I occasionally change

my selling spots, but at times, I choose to stay as I also have to earn. [IDI 39 years old, Widowed, Vegetable vendor, New Sabzi mandi Gujranwala].

5.2.2.4 Security Challenges

Security concerns are a significant aspect of the daily experiences of women street vendors. They frequently encounter situations where their earnings or merchandise are stolen, often during busy periods or in their absence. The response to these thefts is often disheartening, with little to no assistance from law enforcement or security personnel. This lack of effective response and support leaves these vendors vulnerable. Several vendors shared their experiences regarding theft:

Once, I went to the washroom, and I had money in my wallet that I had earned from selling recently. I left it with my kids. When I returned, my kids were crying, and they told me that some guy had snatched the money. I didn't complain to the police. [IDI 32 years old, Married, Food vendor, Liberty market Gujranwala].

At times, customers try on clothes to check the size and run off while wearing them, especially during busy hours. [IDI 43 years old, Widowed, Clothing vendor, Barkat market Lahore].

Once, some guys stole my money and belongings. We approached the police, filed a complaint, and asked for help, but nothing was recovered. [IDI 40 years old, Married, Food vendor, Canal road Lahore].

Customers sometimes steal things from my display tables during busy hours. Even if they get caught, they deny it, and reporting to the police seems useless. It looks like there are organized groups involved in these daily thefts [IDI 45 years old, Married, Clothing vendor, Peoples Colony Gujranwala].

The security setup here is limited, with guards stationed only at the gate. Some individuals causing disturbances wander freely, and the security doesn't intervene or question them. Despite having cameras in place, there's no assistance when requesting footage to identify thieves. [IDI 45 years old, Widowed, Clothing vendor, Sabzazar Lahore].

5.2.2.5 Work-Life Sacrifices

Many of the vendors express a lack of family support in their vending work. They bear the entire burden of their livelihoods alone, without assistance from their children or other family members. This lack of support extends to household chores as well, adding to their workload and stress. The vendors, particularly mothers, face the challenge of balancing work responsibilities with childcare. They express worry and anxiety about leaving their children alone at home while they work, highlighting the difficult choice between providing for their families and ensuring the safety and well-being of their children. Some vendors even bring their children to work, but this poses its own set of challenges, including difficulties in traveling and increased worry about their children's safety. These vendors share their struggles with physical pain, lack of family support, and the challenges of balancing work and caregiving responsibilities:

I am experiencing intense pain throughout my body, with a broken back, hip, and painful knees. Despite using a stick, I still struggle to move properly. Additionally, I have high blood pressure. I try to manage everything on my own as I have asked for help before, but encountered rudeness and lack of support from family, even though they are alive and well. [IDI 42 years old, Married, Vegetable vendor, Peoples Colony Gujranwala].

I don't have any family support; I am handling everything on my own. Certainly, I find a balance in this work. [IDI 43 years old, Widowed, Clothing vendor, Barkat market Lahore].

My kids don't help me with my vending work; I do all the work. I also do household chores, and only my daughter helps me sometimes. Due to our needs I come to work daily and leave my children under God's protection; they are alone at home. It's difficult for women to go out. Sometimes I bring my kids with me, but traveling is difficult with them. I also worry if something happens to them while traveling [IDI40 years old, Married, Food vendor, Canal road Lahore].

5.2.3 Physical Health challenges

5.2.3.1 Accidental injuries

The narratives shed light on the significant prevalence of accidental injuries among women street vendors in Pakistan, highlighting the hazardous nature of their work environment. These incidents range from being hit by vehicles while commuting to work, experiencing falls and injuries while selling on the roads, to being involved in accidents with bikes or cars. The consequences of these accidents are diverse and often severe, including physical injuries such as fractures, head injuries, burns, and persistent pain in various parts of the body. Many vendors shared about their injuries:

I've experienced numerous accidents and falls while selling on the roads, often unaware of oncoming vehicles. Unfortunately, my foot has been injured multiple times due to cars running over them [IDI 61 years old, Married, Handicraft vendor, Abdul Haque Road, Lahore].

I just had a car incident 2 months ago which still hurts. [IDI 20years old, Single, Food vendor, Mini market, Lahore].

Last month, I fell, and my leg, shoulder, and hands all were injured. I have very little energy in my right leg and arm. [IDI 42years old, Married, Basket vendor, Johar town, Lahore].

I had an accident with a bike, resulting in a head and back injury. Fortunately, with Allah's grace, I have healed from those injuries. I often experience pain in my shoulders and knees. Additionally, I have high blood pressure and also suffer from diabetes.[IDI 44years old, Married, Clothing vendor, Satellite town, Gujranwala].

I got injured with a table, and three veins in my foot were cut. An ambulance was called, and I was taken to the emergency room. It's been two months but it still hurts. I suffer from back pain and leg pain when standing, occasional headaches due to worries and anxiety, and fluctuating blood pressure [IDI 52 years old, Married, Accessories vendor, Sabzazar, Lahore].

Last year, I had an accident with a bike, and I got injured at the elbow and arm. Although they are fine now, my foot still hurts, and I also experienced fever. [IDI 21years old, single, Household vendor, Satellite town, Gujranwala].

I was involved in an accident where my teeth were broken. I have been experiencing persistent headaches since the incident. The accident occurred while I was returning home from work; a trolley hit me. I have been experiencing constant head pain along with persistent pain in my back and shoulders, likely due to lifting.[IDI 33years old, Widowed, Clothing vendor, Peoples colony, Lahore].

These accidents not only result in physical harm but also lead to a range of health issues and complications. Many vendors report experiencing persistent pain in their legs, shoulders, knees, and back, which significantly impacts their ability to work efficiently. Some individuals also suffer from fluctuating blood pressure, headaches, and symptoms related to pre-existing health conditions such as heart problems and diabetes. Despite receiving medical treatment, some individuals continue to experience pain and discomfort from their injuries, indicating long-term implications on their physical health and well-being. Moreover, the narratives highlight the resilience and determination of women street vendors to continue working despite their injuries and health challenges. Despite undergoing surgeries and experiencing persistent pain, many vendors express a strong commitment to their work and financial responsibilities. These individuals recount various accidents and injuries they've endured while working:

While coming to work with my belongings, I was hit by a car. The person responsible for the accident helped pick up my things and arranged a rickshaw for me. Despite undergoing surgery, I still had to come here to work. [IDI 55years old, Widowed, Household items vendor, Liberty Lahore].

I got into an accident with a bike or car; I'm not sure which, as they hit and ran. Once I had a heart attack while working. I often experience pain in my legs, headaches, and fluctuations in blood pressure. [IDI 62 years old, Married, Accessories vendor, GT road, Gujranwala].

My leg got burned from a motorcycle. I applied medicine, and now it is fine. My knees hurt, my head hurts, and my blood pressure is high. I take a 5-gram tablet for

that, and then I come to work. [IDI 46years old, Married, handicraft vendor, Johar town, Lahore].

There was an incident. While crossing the road, I got into an accident, and my foot got burned from a bike's engine. I still face shoulder pain and weakness due to working. [IDI 25 years old, Single, Beauty product vendor Ichra, Lahore].

5.2.4 Workplace Hazards

Women street vendors in Pakistan, suffer with a range of physical ailments and conditions they endure as a result of their occupation. From chronic illnesses to acute injuries, these women navigate a multitude of health issues while striving to sustain their livelihoods. Acute injuries, such as small cuts, bruises, and falls, are also common occurrences for street vendors navigating crowded and bustling environments. Headaches, joint pain, and respiratory issues further compound their health challenges, often exacerbated by factors like noise pollution and environmental hazards. Chronic conditions such as heart disease, cataracts, and cysts in the stomach are prevalent among some vendors, exacerbating their physical discomfort and limiting their mobility. All vendors shared their health issues:

I suffer from heart disease, cataracts, and have difficulty walking. I also have 3-4 cysts in my stomach. I have twisted my foot multiple times, resulting in 2-3 falls on the road. As a consequence, I am currently facing difficulty walking properly, and there is swelling in my foot. I often suffer from headaches, and my hands tend to swell with pain in the joints. [IDI 55 years old, Married, Handicraft vendor, Main market, Lahore].

I frequently get small cuts and bruises while being on the road. Additionally, I experience headaches due to the noise on the streets. [IDI 22years old, single, Handicraft vendor, Mini market, Lahore].

I've been experiencing knee pain, headaches, and overall body aches. Lifting and carrying my daughter also tire me out quickly, therefore I leave her at home with her father to avoid further strain. [IDI 63years old, Married, Fruits vendor, Khayaban-e-Jinnah Road, Lahore].

I am experiencing issues with high blood pressure, muscle fatigue, stomach problems, and leg pain, especially when my blood pressure is elevated. It takes around 8 days for it to return to normal, and during this time, walking becomes challenging. [IDI 47years old, Married, Fruits vendor, Bartan Market, Gujranwala].

My knees don't function well, and I experience persistent pain in my shoulders. Despite these challenges, I have to come to work regularly, and I also deal with high blood pressure. [IDI 47years old, Married, Food vendor, Johar town, Lahore].

I occasionally experience my foot getting twisted while walking. I've had two instances of falling on Nursery Road because there was a ditch that I didn't notice. Since then, my foot has been persistently aching. I often face pain in my shoulders and hands, and they even go numb. Due to the financial constraints at home, I refrain from taking medicines despite experiencing weakness. [IDI 39years old, Widowed, Clothing vendor, Satellite Town, Gujranwala].

Due to pollution, I have developed respiratory issues and have been taking medications for the past 6-7 months. There was one instance where I had a minor

accident with a bike, but thanks to Allah, I recovered from it. [IDI 32years old, Married, Clothing vendor, Ichra, Lahore].

My knees hurt, and my whole body is in pain. I also have a headache. Despite these challenges, I have to continue working for the sake of my kids. Later at night, when I lay down, my back also hurts. Unfortunately, I can't take medication right Now due to the financial struggles with my business. [IDI 35 years old, Married, Handicraft vendor, Abdul Haque Road, Lahore].

5.2.4.1 Physical Strain

Shoulder pain emerges as a prevalent complaint among these vendors, stemming from tasks such as pushing carts, carrying heavy loads, and enduring prolonged periods of standing. This chronic discomfort is often compounded by persistent headaches, exacerbated by the strain of their labor-intensive routines. Additionally, joint pain and leg discomfort are frequent companions, a consequence of the repetitive motions inherent in their work activities. The physical strain is further exacerbated by environmental factors, including navigating uneven surfaces barefoot, which often leads to cuts and injuries to their feet. Fluctuations in blood pressure are a common occurrence, with vendors experiencing both high and low levels throughout their workday, particularly during bustling periods. It is notable that while some vendors mention seeking medical treatment or using medication to alleviate their symptoms, others express hesitation due to financial constraints or the perceived inconvenience of prioritizing their health over their work obligations they shared:

Pushing a cart makes my whole-body ache, especially my shoulders. My head hurts, and I often feel like I might faint. I often feel a throbbing sensation in my head, as

if my brain veins are about to explode. I experience drowsiness While I'm uncertain about my blood pressure levels, I do take medication for these symptoms once a week. [IDI30years old, Married, Vegetable vendor, Pasrur road, Gujranwala].

I lift heavy things and also carry a stool and miswaks, totaling around 2-3 kilograms. I am currently experiencing back pain, particularly in the area where I had surgery. Additionally, I have discomfort in my foot, which seems to be twisted. There's an ongoing issue with an infection in my bone, which began two years ago. Occasionally, when crossing roads, my foot twists and causes pain. The discomfort tends to intensify during the winter. I also had a fell last year. [IDI 36years old, Married, Beauty product vendor, Ratta Road, Gujranwala].

I often experience shoulder pain from standing all day at work. By the time I get home, I feel very weak, and my blood pressure tends to be low. [IDI 37years old, separated, beauty product vendor, Ichra, Lahore].

I experience joint pain from carrying heavy stuff, and my legs hurt from walking. My feet are injured and have cuts, especially when traveling barefoot, and I've even stepped on stones on the ground. [IDI 40years old, Married, Household vendor, Johar town, Lahore].

I often experience headaches from standing for long hours every day. My blood pressure tends to be high, especially during rush hours. There are instances when my feet get twisted due to the crowded conditions. The constant hard work has made my shoulders weak, and I also suffer from backaches. [IDI 37years old, Married, Clothing vendor, Ichra, Lahore].

I often experience shoulder pain due to carrying bags, and I also have headaches. Additionally, I sometimes face low blood pressure. [IDI 22years old, Single, Food vendor, Ichra, Lahore].

5.2.4.2 Adverse Environmental conditions

Street vendors frequently face inadequate environmental conditions that significantly impact their health and work efficiency. The working areas are often muddy and poorly maintained, requiring vendors to bring their own sheets for cleanliness and makeshift covers like plastic bags during rain. The absence of shade are constant challenges, sometimes causing vendors to avoid working. Poor market infrastructure, including lack of proper lighting, sanitation, and clean seating areas, compounds the difficulties. A clothing vendor shared a vivid picture of the challenging working conditions she faces on a daily basis:

When I organize a stall, there are numerous issues. People have to sit on a charpayi, and the surroundings are dirty with poor environmental conditions. The place seems to be a breeding ground for illness. The sitting area is filled with dirt and pollution, lacking basic facilities. There should be a designated guard, proper boundaries, washrooms, and improved food quality. Unfortunately, nothing is available [IDI 49 years old, Divorced, Clothing vendor, Peoples colony, Gujranwala].

The collective statements from various vendors highlight a common challenge they face, the lack of nearby washroom facilities. This issue forces them to travel significant distances in search of basic amenities, impacting their daily routines and overall well-being. Some vendors describe the inconvenience of having to carry water and food while navigating muddy pathways or improvising with makeshift covers during rainy weather. Others note the frequent locking of washrooms and

the absence of shade, leading to discomfort and even avoidance of work on rainy days. The poor condition of washrooms and the absence of basic facilities like proper lighting and readily available water further compound the challenges faced by vendors. They shared:

There are no washrooms nearby, so I have to travel quite a bit to find one. I always carry water and food. The pathways are muddy, so I bring sheets with me, and when it rains, I use plastic bags for cover. [IDI 25 years old, Divorced Vegetable vendor, Delta road, Gujranwala].

Washrooms are frequently locked, and we have to request access. The absence of shade makes it challenging, prompting me to sometimes avoid working on rainy days. [IDI 39 years old, Widowed, Vegetable vendor, New Sabzi mandi, Gujranwala].

The washrooms here are in poor condition, and water is not readily available. I wish for proper lighting in this market. [IDI 45 years old, Widowed, Clothing vendor, Sabzazar, Lahore].

“There are no washrooms here, so it's tough. Sometimes I have to go to the hospital to use one.” [IDI 40 years old, Widowed, Toys vendor, Satellite town, Gujranwala].

5.2.4.3 Limited Healthcare Services in Community

Female street vendors face numerous physical health problems due to the demands of their work. They often suffer from musculoskeletal pain, fatigue, respiratory issues, and injuries from accidents. These conditions are exacerbated by long hours of work, often in challenging environments. Despite these health challenges, many vendors continue to work due to financial necessity, prioritizing their families' needs over their own health. The limited access to healthcare

further compounds their struggles. Financial constraints mean that many cannot afford essential medical treatments, tests, or even basic medications. This situation often leads to a neglect of their health, as they manage their conditions with over-the-counter drugs or no treatment at all, which can lead to the worsening of their health issues. The narratives of these vendors highlight the critical need for affordable and accessible healthcare solutions for individuals in low-income occupations. Following statements highlight the common health issues faced by female vendors, shedding light on the physical toll of their work and the lack of adequate healthcare access:

My knees and legs hurt, and I often feel weakness. Sometimes, I get a fever. I can't afford to eat healthy, and weight of things makes me tired. Last year, I had an accident with a motorbike; I was hit from behind, and the person fled [IDI 40 years old, Widowed, Toys vendor, Satellite town, Gujranwala].

I feel too tired, I have pain in my muscles and knees, and my legs also hurt. My blood pressure is high, and sometimes I don't feel better, but I still have to work. Once, I had an accident with a car while working; my chest was injured, and my arm muscle was ripped. The driver didn't even help, and I had to stop working because of it. I used a rickshaw to come home. [IDI 40 years old, Married, Food vendor, Canal road, Lahore].

I'm often out of breath, tired, and my legs, muscles, and back ache. However, I endure it for the sake of our needs, not dwelling on the physical strain. If I can afford medicine, I take it; otherwise, I tend to overlook my own health. My primary concern is my children; I prioritize their needs over mine, believing that any money I have should be spent on them. Sometimes, the fatigue is so intense that I stumble

on the road, and my feet ache, especially if I step on a stone.[IDI 25 years old, Divorced, Vegetable vendor, Delta road, Gujranwala].

I haven't been well, and on two or three occasions while I was working, my condition worsened. Passerby contacted my household using their phones, and they came to get me. I was too ill to come to work for about a week. My entire body hurts, and I've been diagnosed with jaundice. I'm managing it with Panadol, I don't even have a shelter above me. My youngest child was born in a civil hospital, and during that time, I developed jaundice. Unfortunately, I didn't have enough money for the treatment. The hospital recommended a test, but given my financial constraints, I couldn't afford the test. [IDI 32 years old, Married, Food vendor, Liberty market, Gujranwala].

Due to the nature of my work, I developed asthma. I also acquired diabetes, high blood pressure, and issues with my eyesight. Earning a living and affording basic necessities is incredibly challenging, particularly for someone poor. To manage my health conditions, I bring my medications with me and regularly check my sugar and blood pressure levels.[IDI 49 years old, Divorced, Clothing vendor, Peoples colony, Gujranwala].

5.2.5 Reproductive Health

5.2.5.1 Childbirth choices

The narrative provided by the female street vendor, offers insight into her experiences and beliefs regarding pregnancy and childbirth. This traumatic experience has significantly impacted her childbirth decisions and perceptions of healthcare facilities. Vendors for home deliveries stems

from concerns about additional viruses from hospitals, suggesting a fear of potential health risks associated with healthcare settings. This fear may be influenced by the loss of her first two children in a hospital environment, leading her to perceive hospitals as unsafe or associated with negative outcomes. The decision to trust in Allah and opt for home deliveries reflects a reliance on religious faith and divine protection during childbirth.

All of my children were born at home, except for the first two who were born in the hospital and unfortunately did not survive. Due to concerns about additional viruses from hospitals, I prefer to trust in Allah and have opted for home deliveries. The past experiences with hospital deliveries have made me fearful of going to hospitals. [IDI 42 years old, Married, Flower vendor, Fatomand bazar, Gujranwala].

5.2.5.2 Birth control

These women employ a range of methods, including birth control injections, surgical procedures, and intrauterine devices, to control their fertility. This variety of approaches demonstrates their awareness of and access to different contraceptive options, suggesting a degree of empowerment in making informed decisions about their reproductive health. They shared:

Yes, I've been receiving birth control injections every three months to have fewer children. My last child was born six years ago, and I had my last injection two years ago. Now, my due date for the next injection is approaching [IDI 59 years old, Widowed, Basket vendor, Shadman market, Lahore].

I opted for a surgical procedure to prevent having more children. It was my personal decision, and it has been four years since the operation. [IDI Lib2, 44years old, married, clothing vendor].

After having four children, I opted for a copper (IUD) [IDI 32years old, Married, Clothing vendor, Peoples Colony, Gujranwala].

After having four children, I underwent an operation to prevent further pregnancies. Raising these four kids has been challenging, and I've decided not to have more. [IDI 61years old, Married, Toys vendor, Abdul Haque Road, Lahore].

My husband and everyone advise me to undergo an operation to prevent more kids, but I am afraid of surgery, so I haven't [IDI43years old, Married, Toys vendor, Main market, Lahore]

5.2.5.3 Family Planning

A range of factors influencing their decisions regarding contraception and family size, including religious beliefs, personal preferences, and medical considerations. Some women, choose not to use any family planning techniques due to religious convictions, aiming to avoid surgical procedures or medication to maintain their sinlessness, female vendors shared:

No, I do not use any family planning techniques. While I have been advised to undergo a surgical procedure for family planning, I choose not to. I am willing to make efforts to avoid having more children but refrain from any operations as I want to remain sinless in the eyes of Allah and my husband. I also avoid taking medicines for family planning.[IDI 55years old, Married, Clothing vendor, Satellite town, Gujranwala].

I've heard the belief that those who give birth to more children will be in Jannah (Paradise), so I refrain from going against Allah [IDI 22 years old, Single, Toys vendor, Sialkot Road, Gujranwala].

Another factor that influences family planning decisions evident in these statements is the societal and cultural pressure to conform to traditional gender norms. Both individuals express a strong desire for sons, reflecting broader societal expectations regarding the importance of male offspring. These expectations may stem from cultural beliefs about lineage, inheritance, and the perpetuation of family names. Consequently, individuals may feel compelled to continue having children until they achieve their desired gender outcome, as seen in the persistence despite initial setbacks:

I wanted to have a son, so I planned to have more kids, and on the fourth attempt, I had a son. [IDI 48 years old, Married, Toys vendor, Mm Alam road, Lahore].

No, we were hoping for a boy, and after having five girls, we finally got a boy. Then, after two more girls, we were blessed with another boy [IDI 57 years old, Married, Clothing vendor, Satellite Town, Gujranwala].

5.2.5.4 Home-based Maternal Care and Assistance

Reliance on home-based maternal care and assistance among female street vendors in Pakistan. The narratives reveal a common practice where women opt for deliveries at home and receive postnatal care and vaccinations from non-medical personnel, often referred to as lady workers, instead of seeking formal medical assistance. This trend reflects several underlying factors influencing their healthcare decisions. Financial constraints appear to play a significant role, as accessing formal healthcare services may be financially burdensome for these women.

Additionally, convenience and familiarity with home-based care services contribute to their preference for this approach. Moreover, a potential lack of awareness or access to formal healthcare facilities in their communities may also influence their choices. These experiences highlight the reliance on home-based care for maternal and child healthcare among female vendors:

All my deliveries occurred at home, where lady workers visited to provide medications, and injections. [IDI 50years old, Married, Clothing vendor, Satellite Town, Gujranwala].

I only visited the doctor for an ultrasound during pregnancy and did not go for regular checkups. [IDI 54years old, Married, Clothing vendor, Satellite Town, Gujranwala].

No, I've never been to the hospital, and my kids haven't been regularly checked. Health workers come occasionally for polio vaccinations, and sometimes I choose not to get them if I'm not in the mood. [IDI 44years old, Married, Household vendor, Johar town, Lahore]

No, I don't go for regular visits, but my children receive all the necessary polio and vaccination injections from health workers during their visits [IDI 44years old, Married, Household vendor, Main market, Lahore]

5.2.5.5 Health Knowledge

Street vendors' beliefs and knowledge regarding reproductive health and childbirth, reflecting a combination of cultural practices, religious beliefs, and personal experiences. In seeking advice from Baba that her reproductive ability had been closed off symbolically, leading

her to abstain from pregnancies. This highlights the influence of traditional healing methods on reproductive decisions and beliefs about fertility. A vendor shared her experience of consulting a figure, referred to as a Baba:

I sought advice from a Baba. I was informed that my reproductive ability had been closed off, symbolized by putting a lock on it and throwing it into a river. Consequently, I haven't had any pregnancies. [IDI 41 years old, Married, Household products vendor, Johar town, Gujranwala].

Religious beliefs also play a significant role in shaping reproductive choices. Despite facing severe illness, participant chose not to abort any of her children due to her religious convictions, prioritizing adherence to religious teachings over personal health concerns she said:

We possess knowledge but lack financial resources. Due to my desire for my kids to follow Allah, the Prophet, and the Sunnah, I chose not to abort any of them. Despite being extremely ill to the point where I couldn't eat anything, even the smell of water being dangerous for me, I believe my children will be born, and they will be my support. [IDI 35 years old, Married, Household products vendor, Rahwali Cantonments, Gujranwala].

5.2.6 *Mental Health*

5.2.6.1 Headaches and Fatigue due to vending burden

The mental well-being of female street vendors is significantly impacted by the strains of their work environment and personal circumstances. They often endure physical discomfort from their labor-intensive jobs, leading to symptoms like headaches and fatigue. The cumulative effect

of these challenges' manifests in a noticeable decline in their overall health and well-being as vendors shared:

Due to work, I have frequent headaches. When I return home, I feel drained and lack the energy to engage in conversations [IDI 45 years old, Married, Clothing vendor, Pasrur road, Gujranwala].

The stresses and responsibilities, especially with the absence of a husband, have taken a toll on my health. I've experienced weakness due to tension, and people often struggle to recognize me. When I first arrived here, I was very healthy, but now, those who know me ask, "What have you done to yourself?" [IDI 39 years old, Widowed, Vegetable vendor, New Sabzi mandi, Gujranwala].

5.2.6.2 Stress due to family and Society Pressures

This physical stress, combined with emotional burdens such as isolation, societal judgment, and the pressure of sole responsibility for their families, contributes to their mental strain. Additionally, the stress and responsibilities of their work, compounded by personal circumstances such as widowhood and financial struggles, take a toll on their mental well-being. Feelings of weakness, tension, and emotional distress are prevalent among the vendors, impacting their overall quality of life and ability to engage in social interactions. A vendor shared:

Despite my efforts, I couldn't even properly talk with anyone and faced significant losses. Subsequently, I decided to move to the city of Gujranwala. There, I secured a 1.5-foot space with stairs, allowing me to sit comfortably. However, I often felt the judgmental eyes of both men and women. This experience caused me considerable emotional pain, leading to frequent crying that resulted in even my

eyelashes getting affected. [IDI49 years old, divorced, Clothing vendor, Peoples colony, Gujranwala].

5.2.7 Empowerment and Self-Reliance

5.2.7.1 Entrepreneurial Resilience

These women display extraordinary strength and ingenuity in adapting to challenging circumstances, particularly in the wake of personal losses such as the death of a spouse. Their stories reveal a transition from traditional roles or jobs to entrepreneurial ventures, driven by the need to support their families. This shift often involves creative problem-solving and strategic decision-making, highlighting their capacity to navigate and overcome socio-economic challenges. Their resilience is not just a response to adversity but also an active redefinition of their roles and livelihoods in the face of changing life circumstances. Many widowed vendors, driven by necessity after their husbands passed away, ingeniously adapted their skills and resources to sustain their families, exemplifying resilience and resourcefulness in adversity they shared:

I took up this job when my husband, who used to do it, passed away. At that time, my children were young, with my son being just 6 years old. Now, he's 18, and I've continued in this work to support the family [IDI 45 years old, Widowed, Clothing vendor, Sabzazar, Lahore].

My husband passed away and I had a baby to feed. I have experience in the paint industry from before I got married. Considering my situation, I thought about how to make use of my van. Initially, I considered pick and drop services, but that required a new car, and I had an old one. Observing others with stalls, I realized

that for immediate income, it's better to go out and earn rather than waiting for customers. Renting a shop was expensive, and I was already paying rent for my living space, so that wasn't feasible. This led me to utilize my van for a more flexible and accessible business. [IDI 43 years old, Widowed, Clothing vendor, Barkat market, Lahore].

I started this business out of necessity, after my husband passed away. Although vending was not something I had done before, a few people advised me that it could be beneficial, allowing me to work hard and provide for my kids. Initially, I used to work as a maid, but due to persistent pain due to my slipped disc, I found it challenging to continue. This business, where I can sit, became a more feasible option for me, since chores like sweeping or using a broom were difficult when I worked as a maid. [IDI39 years old, Widowed, Vegetable vendor, New Sabzi mandi, Gujranwala].

I sometimes get hurt by mirrors or get cuts, walking and selling daily has led to frequent foot pain but we (other vendors) are resilient (dheeth). [IDI44 years old, married, Toys vendor, Johar town, Lahore].

5.2.7.2 Balancing Dual Roles

Majority women vendors are not just vendors; they are primary caregivers to their families, often single-handedly managing household responsibilities and their business. This dual burden, borne out of necessity, highlights a stark reality where support systems are limited or non-existent. The complexity of their situation is further amplified by the emotional and physical demands of both roles, underscoring their remarkable capacity to adapt and persevere in challenging

environments. Their stories are not just about survival but also about the relentless pursuit of stability and betterment for their families under daunting circumstances. A food vendor told:

I am responsible for taking care of my children and my mother since my father passed away, and as I don't have any brothers, the responsibility falls on me. I also have to bring my kids with me when I go out to sell. [IDI 32 years old, Married, Food vendor, Liberty market, Gujranwala].

The lack of family support is a significant issue for female street vendors, impacting their work and personal life. Many of these women have to balance their responsibilities at the stall with caring for their children, often bringing them along due to the inability to afford childcare or leave them unattended. This situation not only reflects the challenges in managing work and family duties but also highlights the absence of external support systems. Their decision to involve their children in their work environment is often driven by necessity, underscoring the complexities they face in their dual roles as breadwinners and caregivers they shared:

I couldn't afford to leave my kids alone and let their lives be negatively affected. To ensure their wellbeing, I brought them with me to the stall. While my daughter could stay at home, my sons needed to be engaged, and this work provided them with an opportunity to learn the value of hard work and earning a livelihood. [IDI 45 years old, Married, Clothing vendor, Pasrur road, Gujranwala].

I used to work as a maid in people's houses, but I shifted to selling vegetables near my village, primarily garlic. The reason for leaving my previous job was the expenses related to traveling, I couldn't afford the cost and with younger children at home, managing a distant job became challenging. Thus, I started this work near

my house, allowing me to be close to my children and also handle household duties more effectively. [IDI 25 years old, Divorced, Vegetable vendor, Delta road, Gujranwala].

5.2.7.3 Faith in God

Female street vendors in Pakistan reflect a deep sense of gratitude for their safety and perceived divine protection amidst the challenges of their occupation. Despite the inherent risks associated with working in public spaces and navigating bustling streets, these women express thankfulness for avoiding accidents and serious illnesses. Vendors attribute their safety to the grace of God, acknowledging divine intervention in protecting them from harm. Their belief in divine protection is a source of comfort and reassurance amid the uncertainties of their daily lives. This gratitude reflects a deep faith and reliance on divine providence, shaping their perceptions of safety and resilience in their occupation as all shared:

No, thankfully, by the grace of God, nothing has happened. I pray for my safety, and so far, nothing has occurred. God knows that people like us, who are financially struggling, need to work to survive, and He has kept me safe. [IDI 45 years old, Married, Flower vendor, Liberty Lahore].

There was one day where I narrowly avoided an accident, but I believe Allah saved me from harm. [IDI 43 years old, Married, Food vendor, Johar Town Lahore].

I never went to the hospital; I believe in Allah's mercy and trust in His care for the less fortunate. [IDI 42 years old, married, Handicraft vendor, Johar Town Lahore].

I haven't experienced any illness related to my work, and I am thankful to Allah for that. Despite carrying heavy loads on my head and traveling regularly, I have not

encountered any health issues. [IDI 43years old, married, Flower vendor Fatomand bazar, Gujranwala].

5.2.8 Support from Family members

5.2.8.1 Division of Tasks

The vendors emphasize the importance of dividing tasks among family members to efficiently manage responsibilities. By delegating household chores to children or other family members, vendors can dedicate more time and energy to their vending businesses. This division of labor not only streamlines household management but also allows vendors to focus on their work without being overwhelmed by other obligations. Family members, such as siblings or children, play a crucial role in providing initial financial support or guidance to vendors. This assistance often serves as a foundation for vendors to establish and expand their businesses. Whether through contributing capital or helping with household chores, family members' support is instrumental in the vendors' entrepreneurial journey as vendors shared:

I divide the work among my family, I handle some tasks, my mother takes care of others, and the rest is managed by my daughter. The younger kids stay with my mother while I go to sell vegetables. I began vending with a little assistance; my sister provided some money [IDI 25 years old, married, Vegetable vendor, Delta road].

My kids handle household chores, and I only focus on my work of sell. [IDI 40 years old, married, Toys vendor, Satellite town].

5.2.8.2 Mentorship in Entrepreneurial activities

The vendor's journey in establishing their business was significantly supported by their brother's involvement. The brother provided items for sale and the market to initiate the venture. Moreover, his guidance on selling techniques and financial management empowered the vendor to begin saving. This collaborative effort within the family underscores the crucial role of familial support and mentorship in fostering entrepreneurial success as a vendor shared:

My brother provided me items to sell, some from his shop and some from the market, leveraging his wholesale contacts. He guided me on selling and I started saving. My daughters joined in, working hard in stitching. With a capital of 1 lac rupees, I formed a committee. My brother advised on purchasing, leading to expanding the variety. [IDI 49 years old, Married, Clothing vendor, Peoples colony Gujranwala].

5.3 Summary table

Table 10 provides a comprehensive summary of qualitative themes identified in the study focusing on the challenges and coping strategies faced by women street vendors. The table is divided into two parts: Challenges and Coping Strategies. These challenges are categorized into six domains: financial, social, security, physical health, reproductive health, and mental health. Under the Challenges section, various obstacles encountered by women street vendors are outlined. In the Coping Strategies section, various strategies employed by women street vendors to overcome these challenges are delineated.

Table 10

Summary of qualitative themes identified in study which present the challenges and coping strategies faced by women street vendors

A. Challenges	Sub-themes
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Financial Challenges	Inflationary Pressures and Limited credit access Inadequate Government support for loans Financial strain preventing health access
Social Cost	Lack of support by Local Authorities Rude & Discriminating behavior by Customers Offensive behavior by Male Fellow Vendors Security Challenges Work-Life Sacrifices
Physical Health	Accidental Injuries Workplace Hazards Physical Strain Adverse Environmental Conditions Limited Healthcare Services in Community
Reproductive Health	Childbirth choices Birth Control Family Planning Home-based Maternal Care and Assistance. Health Knowledge
Mental Health	Headaches and Fatigue due to Vending Burden Stress due to family and Society Pressures
B. Coping Strategies	
Empowerment and Self-Reliance	Entrepreneurial Resilience Balancing Dual Roles Faith in God
Support from Family members	Division of Tasks Mentorship in Entrepreneurial activities

6 Discussion

The study's results offer valuable insights into the experiences of women street vendors in central Punjab. It emphasizes the nature of their lived experiences, influenced by social, professional, and family demands and responsibilities. One significant finding is that many women are hesitant to seek help from their families due to concerns about compromising their independence in work and financial matters. This reflects the complex dynamics within family support systems which lead women to fear stigma or judgment for appearing dependent on their families. Internal conflicts within family relationships also contribute to this reluctance, further complicating decision-making processes. These findings echo a similar local research study by Dharejo and colleagues (2022) underscoring the pressure felt by street vendors to maintain self-reliance and independence.

The research results also show that street vendors encounter significant difficulties within their professional circles, including rivalry, criticism from male colleagues, and a reluctance to seek help from formal authorities. These challenges lead to feelings of insecurity and loneliness. Competition and judgment from peers, heighten their sense of vulnerability and isolation. These findings align with similar international research study like Agadjanian (2002). Additionally, the study noted that the resistance to seeking assistance from formal authorities indicates a strained relationship with law enforcement, where vendors fear scrutiny and interferences. This fear stems from past negative experiences and perceptions of unfair treatment. Many women vendors feel defenseless in their interactions with law enforcement as they view them as unsupportive and hostile, Muiruri (2010) and Mahadevia and his colleagues (2013) have also described this tense relationship between street vendors and law enforcement agencies.

Furthermore, the finding found that discrimination and discomfort in customer interactions present significant challenges for women. Discriminatory attitudes and behaviors from customers based on factors such as gender or socio-economic status contribute to feelings of vulnerability and marginalization. Moreover, experiencing verbal abuse or harassment has a profound impact on women vendors' mental and emotional well-being. These negative experiences deter them from engaging with customers or seeking support from their professional networks, further perpetuating feelings of insecurity and poverty. Similarly, Ismail & Umar (2018) also highlighted the detrimental effects of discriminatory attitudes and behaviors from customers on street vendors.

The culture of poverty theory addresses how systemic barriers and economic constraints shape personal behaviors and adaptive strategies, particularly in impoverished populations. This theory suggests that facing consistent hardship can lead to a set of survival behaviors, such as self-reliance and a focus on immediate needs over long-term planning. Women street vendors, for example, may avoid seeking support from their families to preserve their independence, illustrating a key aspect of the culture of poverty where maintaining autonomy is paramount despite potential challenges. This aligns with observations that within certain family dynamics, the pressure to be self-sufficient can be stronger than the potential relief offered by family assistance. In professional domains, the culture of poverty theory would explain the reluctance to request help from authorities because of learned mistrust in institutions which is a common reaction amongst those who have faced systemic failures or biases. The reluctance to seek help from formal authorities also shows fear and mistrust stemming from past negative experiences and perceptions of unfair treatment. This aligns with the concept of bonding social capital, where individuals within a community share similar experiences, leading to trust and support within that group. However, the lack of trust in formal authorities signifies weak or nonexistent bridging social capital. Poverty

perpetuates a cycle through a series of behaviors and beliefs like the focus on short-term survival that are passed down in families and communities experiencing prolonged economic hardship. The theory suggests that these behaviors, while adaptive in some situations, can inadvertently perpetuate the conditions of poverty by limiting opportunities for advancement and reinforcing structures that sustain poverty, thus making it a complex social issue with cultural as well as economic dimensions.

The research findings also indicate that women street vendors experience significant financial hardship and vulnerability. Many lack the confidence to effectively manage their earnings and expenditures, leading to money disputes within households and strained family relationships. Their difficulties in making timely purchases and bill payments underscore the need for greater access to financial resources and knowledge to maintain economic stability. Balancing limited earnings with high living costs, including housing, food, healthcare, and education, poses a considerable challenge for these women. The prevalent concern about insufficient funds reflects a broader struggle beyond business related expenses, as it extends to personal and household needs as well. Financial insecurity profoundly impacts various aspects of vendors' lives by affecting their overall standard of living and access to basic necessities for themselves and their families. Financial sufficiency is vital for both livelihoods and dignity; however, limited access to formal banking institutions or loans due to factors such as irregular employment or lack of collateral increases these challenges faced by street vendors. These observations align with previous research by Siwela and colleagues(2018) and Saha (2011) documenting similar financial struggles experienced by street vendors. The present-oriented approach on immediate financial survival rather than long-term planning leads to the difficulties that these women face when managing earnings, making timely purchases, and paying bills.

The study also reveals significant difficulties faced by women street vendors in relation to both the physical demands of their occupational and their reproductive health. The strenuous nature of their occupation, combined with inadequate maternal healthcare, presents substantial obstacles to their overall well-being. Despite demonstrating resilience in managing their reproductive health, ongoing concerns related to their work emphasize the need for targeted interventions to support their holistic welfare. The frequent incidents of accidents and falls reported by the vendors underline the hazardous environment of street vending. These women often find themselves unaware of approaching vehicles, leading to collisions and injuries. Moreover, recurring foot injuries caused by cars or bikes running over them further highlight the severity of the risks they face on a regular basis. The injuries sustained by vendors underscore how such incidents significantly impact not only their overall health but also mobility. One common issue reported is shoulder pain resulting from prolonged standing and carrying weight during working hours; this continual strain leads to discomfort and affect task performance adversely. This aspect aligns with research findings from Sepadi and Nkosi (2022) and Serya (2019), who have documented how working conditions impacts similar populations' health.

Additionally, experiences like feeling weak or having low blood pressure, carrying heavy items for long distances can place excessive strain on joints and muscles, resulting in chronic pain that affects daily functioning. Multiple studies including those conducted by Rahman his colleagues (2019) and Cross (2009) demonstrate adverse effects associated with prolonged physical exertion among individuals engaged in similar trades.

The experiences of women street vendors represent a broader phenomenon understood through the lens of the culture of poverty theory. The tangible manifestation of their hardships is evident in the physical demands of their work as recurring injuries from traffic accidents or the

chronic pain from hours of standing and carrying heavy loads. Such occupational hazards are not merely unfortunate incidents but are reflective of a deeper economic struggle that limits their options and compels them to continue working despite the risks. When it comes to reproductive health, many women vendors are seen leaning on traditional practices and informal healthcare networks. Such a preference is deeply rooted in the values and traditions of their cultural subgroups, but it is also bolstered by the reality of limited access to formal healthcare services, education, and financial means. The reliance on non-medical personnel for essential services like deliveries points to structural barriers to accessing healthcare, barriers that stem from a paucity of resources, information, or institutional support, thereby fostering self-reliance and certain level of distrust in formal institutions.

Additionally, the research highlights significant mental stress experienced by women street vendors resulting from physical strain at work, emotional burdens, and being sole responsibility holders for their families. These challenges have led to a decline in overall health and well-being among these women underscoring the need for affordable and accessible healthcare solutions. Environmental exposure further exacerbates their struggles with inadequate working conditions, lack of nearby restroom facilities, poor market infrastructure and security concerns. A hostile work environment created by confrontations with authorities and customers impact both health and work efficiency. Due to financial constraints, many vendors cannot afford medical treatment. Notably, this finding aligns with prior studies conducted by Ahmed et al (2021), Dharejo and colleagues (2022), and Shrestha (2013). Despite these formidable challenges many women street vendors' express gratitude for not experiencing severe illnesses amidst adversity.

In addition, the findings that nearly half of these women actively seek out positive aspects demonstrates a focus on resilience. This inclination to view things optimistically enhances their

mental strength and nurtures optimism and hope, which are crucial for overcoming the challenges associated with street vending. Moreover, the high proportions of participants engaging in proactive problem-solving, demonstrated by considering various methods to address issues, highlight a strategic and diversified approach to managing difficulties. This adaptive approach enables vendors to explore different avenues for solutions, thereby improving their ability to effectively navigate complex and multifaceted challenges. These women deliberately redefined their roles and livelihoods, displaying a deep sense of inner strength and independence in the process rather than simply reacting to challenges. Additionally, the research reflects a strong sense of gratitude towards Allah for protecting them from harm and maintaining their health despite facing physical and occupational hazards. This gratitude acts as a coping mechanism and contributes to their resilience and feeling of hope amid challenging circumstances also found in Namatovu and colleagues (2018) research.

These accounts emphasize the combined impact of faith and coping methods within the socio-economic environment of women street vendors. Their strong determination helps them navigate work and family responsibilities by integrating their religious beliefs into their coping strategies. In difficult situations, relying on religious practices such as prayer provides comfort and assistance. The fact that a large majority turns to prayer in times of hardship underscores the importance of spirituality and faith as coping mechanisms in this community. For many vendors, prayer is essential for solace, support, and guidance, providing them with emotional strength needed to confront challenges squarely. Conversely, the relatively small number of women using humor to cope suggests that humor may be less commonly used coping strategy. These findings illustrate the severity of their struggles and their preference for more practical approaches in dealing with daily hardships.

The active seeking of positive aspects and optimistic outlook among these women reflects how they leverage social capital, emphasizing the importance of social networks and resources in enhancing resilience. Positive social interactions and support systems within their communities or homes contribute to their mental strength, nurturing optimism and hope even in challenging circumstances. Their high levels of problem-solving align with the emphasis on accessing and utilizing resources within social networks. By considering various methods and strategies, they demonstrate a diversified approach that is characteristic of leveraging social capital. This adaptive approach allows them to tap into different avenues for solutions, enhancing their ability to navigate complex challenges.

6.1 Limitations

One notable limitation in the research was the difficulty in consistently accessing street vendors for data collection. Street vendors' mobile operations and frequent relocations posed challenges in establishing contact with the same individuals over time. Another significant limitation was the observed reluctance among unlicensed street vendors to share information. This hesitance stemmed from potential legal consequences by local authorities due to their informal vending operations.

6.2 Conclusion

In conclusion, the narratives provided by women street vendors offer profound insights into the multifaceted challenges they face and the strategies they employ to navigate their complex realities. These women grapple with a myriad of socio-economic and environmental adversities, including financial strain, occupational hazards, discriminatory attitudes, and familial responsibilities, all of which intersect to shape their experiences in profound ways. The data on social cost variables underscores the interplay of familial, professional, and societal pressures that

influence women street vendors' lives. The hesitancy to seek help highlights the balance between expectations and individual agency, further compounded by cultural and societal norms. Moreover, the challenges within their professional networks contribute to feelings of isolation among street vendors. Financial strain emerges as a pervasive theme, with vendors grappling with insufficient earnings to cover basic needs and navigate high living costs. Limited access to formal banking services and credit intensifies their financial difficulties, perpetuating a cycle of poverty and vulnerability. From enduring physical injuries due to accidents and falls to chronic musculoskeletal pain resulting from the physically demanding nature of their work, these women face a myriad of health issues that impact their overall well-being. The environmental hazards and poor working conditions in street vending environments contribute to respiratory issues and other health complications. Despite these challenges, women street vendors demonstrate remarkable resilience and resourcefulness, utilizing their skills and available resources to overcome adversities and sustain their livelihoods. These narratives also shed light on the intersectionality of faith and coping strategies. This reliance on spirituality underscores the integral role of faith in navigating the uncertainties of their occupation and familial responsibilities. By addressing these challenges holistically and empowering women street vendors, Pakistan can create a more inclusive and supportive environment that recognizes and values the contributions of women in street vending occupations.

6.3 Recommendations

Using the Onion Peeling model (Humphrey et al. 2015). I have organized the suggestions section to represent the depth of insights gathered from the qualitative data analysis. Each heading represents a layer of research, providing unique insights and practical suggestions based on specific areas of concentration. The recommendations are organized into six categories: Family

Support Areas, Community, Local Authorities, State Support, Legal Sector, Financial Inclusion, and Health Sector. These recommendations are influenced by an iterative data analysis approach, with the goal of addressing underlying difficulties and promoting holistic well-being across several domains of support and governance. Through this structured approach, stakeholders can navigate targeted recommendations relevant to their respective domains, ultimately contributing to the creation of more inclusive and supportive environments.

6.3.1 Family Support areas

Family support and assistance are important in many parts of life, including personal, professional, and entrepreneurial activities. These people often serve as a primary source of emotional support, guidance, and encouragement, providing a sense of belonging and security.

6.3.1.1 Entrepreneurial Support

In the context of entrepreneurship, family support is a cornerstone for individuals navigating the complexities of business initiation and growth. This support encompasses financial assistance, sharing industry expertise, moral reinforcement during challenges, and active involvement in business endeavors. Financial backing from family members provides crucial capital for business expansion, whether through direct investment, loans, or financial guarantees for external funding. Additionally, family members contribute valuable insights and mentorship based on their professional backgrounds, guiding entrepreneurs to informed decisions, steering them away from pitfalls, and helping them seize emerging opportunities

6.3.1.2 Household work Support

Furthermore, the active engagement of family members in daily business operations adds valuable manpower and expertise, leading to smoother processes, increased efficiency, and a sense

of collective accountability. Involving family members also fosters a sense of shared responsibility within the family unit. By sharing the tasks such as childcare and household work to family members, mothers or guardians can work without the worry of leaving their children alone at home, enabling them to dedicate their time and energy to their work with greater confidence and peace of mind. This collaborative approach not only enhances efficiency and streamlines processes but also promotes a more balanced workload for mothers, allowing them to effectively balance their business and family commitments.

6.3.1.3 Emotional Support

Family involvement in business operations goes beyond mere assistance; it serves as a cornerstone of emotional support. This familial bond fosters a sense of understanding and encouragement within the family unit, creating a nurturing environment where individuals feel emotionally supported in their entrepreneurial endeavors. For mothers, this emotional backing is particularly crucial. Delegating tasks such as childcare and household responsibilities to family members alleviates the emotional burden of balancing work and family commitments. Knowing that loved ones are actively involved in supporting their business ventures provides them with the confidence and reassurance needed to pursue their entrepreneurial goals with peace of mind.

6.3.2 Community

Every community's fundamental goal is to nurture and develop its members, especially those who face hardships being part of marginalized groups, such as women vendors in Pakistan's urban and peri urban areas. These women are driving forces because they are the backbone of their families and the local economy. However, they often face a variety of obstacles, such as childcare responsibilities and financial strains. In order to protect the well-being and financial security the community specific measures must be implemented.

6.3.2.1 Self-defense Training and Safety Awareness programs

Safety awareness and self-defense training can enable women to move confidently and securely within their work surroundings. These programs have to be specifically designed to address the particular difficulties they face, considering the increased dangers of violence, accidental injuries, and harassment. By offering practical training in basic self-defense techniques and raising awareness about common threats, they can develop the skills and awareness needed to protect themselves effectively. These initiatives should also concentrate on empowering and boosting the self-esteem of women workers by giving them the skills necessary to assert their boundaries and communicate in potentially dangerous circumstances.

6.3.2.2 Community-based Childcare Centers

These facilities would act as essential support networks, creating a feeling of community where members assist each other children with care. Community members' engagement goes beyond simple observation as it creates a cooperative and encouraging atmosphere. By addressing their essential childcare requirements, this will help women engage more fully in the economic activities and ensure the security and well-being of their children

6.3.3 Local Authorities

To effectively address the needs and challenges faced by women, it is recommended that local authorities take proactive measures and initiatives tailored to their specific circumstances.

6.3.3.1 Strengthening Community Bonds

To resolve the tense relationship between street vendors and law enforcement, official authorities must be engaged. Law enforcement authorities should be trained to handle street vending concerns sympathetically while also learning about sellers' rights and legal safeguards

through the facilitation of conversation and awareness workshops. A more cooperative relationship may be fostered by establishing specific guidelines for interactions between authorities and vendors. This will reduce miscommunications and ease concerns about being investigated.

6.3.3.2 Enhancing Safety Measures: Addressing Security Concerns

Addressing security concerns is another important aspect of improving working conditions for street vendors. Increasing police presence and security patrols in vending areas can effectively deter criminal activities, ensuring the safety of women vendors as they conduct their business. Additionally, installing adequate lighting, especially during late hours, in collaboration with municipal authorities and community organizations, can significantly enhance visibility and create a safer work environment, reducing the risk of incidents after dark.

6.3.3.3 Investing in Infrastructure

Infrastructure improvements are equally vital, necessitating partnerships with municipal or local government authorities. Repairing roads, providing shelters against harsh weather conditions, and ensuring proper waste management practices are essential steps to maintain cleanliness and prevent the spread of diseases in vending areas. By enhancing the infrastructure of vending areas and promoting cleanliness, street vendors can carry out their work more comfortably and safely, ultimately improving their quality of life and contributing to the overall well-being of the community.

6.3.4 State Support, Legal Sector, Financial Inclusion

To facilitate the empowerment and inclusion of women street vendors in Pakistan, it is crucial for the state to provide comprehensive support through legal, financial, and regulatory frameworks. Initiatives aimed at fostering financial inclusion, ensuring legal protection, and

promoting access to resources are essential to address the unique challenges faced by female street vendors.

6.3.4.1 Implementing Rent Regulation.

Rent regulation in local markets can play a pivotal role in addressing the barrier posed by high rental fees for vendors. By implementing fair and transparent rental pricing structures, vendors can benefit from more predictable and manageable overhead costs, which is crucial for their financial stability and sustainability. Additionally, rent regulation can help prevent exploitation by landlords who may impose large rental fees, particularly in high-demand areas.

6.3.4.2 Entrepreneurial Skills Development Programs

Education campaigns should be implemented to educate families about the importance of supporting female and the challenges they face. Empowerment programs aimed at both street vendors and their families should be introduced to provide vocational training, financial literacy education, and entrepreneurial skills development. Initiatives should be launched to provide financial literacy training and workshops specifically tailored to female street vendors, focusing on budgeting, saving, and basic financial management skills.

6.3.4.3 Facilitating Access to Capital: Microfinance Institutes

Access to microfinance institutions should be expanded to provide small loans and financial assistance to women for business investment and expansion. Additionally, efforts should be made to improve access to formal banking services, including mobile banking and digital financial platforms, to enable street vendors to safely manage their finances and save for the future. Strengthening social protection programs targeted at vulnerable groups, can also provide a safety net during times of financial hardship.

6.3.4.4 Health Insurance and Pension programs

Social security programs like health insurance and pension plans can provide as a safety net for street workers in case of unforeseen circumstances or challenging times. By taking these steps, they might lessen the hazards that come with working informally and enhance their families' general well-being.

6.3.4.5 Ensuring Inclusivity: Gender Sensitive Policies

Advocating for gender-sensitive policies at the government level is crucial for addressing the unique needs of female street vendors. Policymakers should be engaged to ensure that policies recognize and address the specific challenges faced by females, including healthcare coverage, social protection programs, and labor rights. By advocating for gender-sensitive policies, stakeholders can work towards creating an enabling environment that supports the health and well-being of female street vendors in Pakistan.

6.3.5 Health Sector

To address the diverse health needs of female street vendors, we must take a holistic approach that recognizes the interconnectedness of their work demands, reproductive health, and economic circumstances. It's crucial to focus on initiatives that enhance access to maternal healthcare, provide financial aid for medical expenses, and ensure occupational safety and well-being. These efforts are key to fostering the health and resilience of female street vendors in Pakistan.

6.3.5.1 Empowering LHWs and Access to Healthcare services.

Efforts should be directed towards improving access to healthcare by establishing mobile clinics or healthcare centers, providing affordable and accessible medical services. It is crucial to

prioritize the empowerment of lady health workers. Healthcare providers play a pivotal role in delivering primary healthcare services, especially in underserved communities. To enhance their effectiveness and impact, it is essential to implement comprehensive training programs tailored to the needs of LHWs. These programs should focus on areas such as maternal and child health, family planning, and preventive care. Empowering Lady Health Workers (LHWs) with specialized expertise in these critical areas enables them to effectively meet the healthcare needs of their communities, leading to better health outcomes. Additionally, ongoing opportunities for professional growth and development are essential to ensure that LHWs remain updated with the latest healthcare advancements. This can include engaging workshops, interactive seminars, and accessible online training modules tailored to enhance their skills and keep them informed about emerging healthcare strategies and evidence-based practices.

6.3.5.2 Empowering LHWs with access to Essential Resources

In addition to training and capacity building, it is crucial to ensure that LHWs have access to the necessary resources and equipment required for delivering quality healthcare services. This involves making sure there are enough medical supplies, diagnostic equipment, and technology available to make healthcare delivery smooth and effective, especially in areas that are far away or don't have many resources or hospitals near them. By providing LHWs with essential resources, they can effectively carry out their duties and provide timely and appropriate care to their communities. Furthermore, by investing in infrastructure like better transportation and communication tools, we can empower LHWs to reach out to remote and underserved communities more effectively.

6.3.5.3 Health Education and Preventive Measures Awareness

Simultaneously, health education and awareness programs should be implemented to educate vendors about preventive measures for common health issues and promote proper hygiene practices. Financial support initiatives are crucial to help vendors afford essential medical treatments and medications, ensuring that healthcare remains within reach.

6.3.5.4 Mental health Support services

To address the psychological effects of their workplaces, healthcare programs should incorporate mental health support services, such as counseling and stress management. Women will feel more at ease if security issues are resolved and a safer workplace is created, both of which require collaboration with law enforcement.

6.3.5.5 Reproductive Health and Family Planning Awareness

Programs raising awareness and providing education that encourage women to use family planning techniques and practice reproductive health. Females may make educated decisions about their health and well-being by being more aware of family planning options, reproductive health services, taking gap years in childbirth and the significance of obtaining medical attention as soon as possible. Giving them access to family planning materials and contraception can also have a big influence. To guarantee culturally sensitive and relevant messaging, these initiatives might be carried out in partnership with neighborhood NGOs, community health professionals, or religious leaders.

6.4 Summary Table

The recommendations outlined in Table 11 are structured into five groups to address what support maybe provided to women street vendors based on the challenges they face identified in

this study. The areas of support include family support, community and local authorities support, state support, and changes needed in the health sector. The interconnected nature of these challenges emphasizes the importance of a holistic support system to empower women street vendors as well as informal sector of the community in enhancing their quality of life.

Table 11

Summary Table for Recommendation for Support faced by Women Street Vendors

Family Support Areas	Entrepreneurial Support Household work Support Emotional Support
Community Support	Self-defense Training and Safety Awareness programs Community-based Childcare Centers
Support from Local Authorities	Strengthening Community Bonds Enhancing Safety Measures: Addressing Security Concerns Investing in Infrastructure
Support from State, Legal Sector, Financial Sector	Implementing Rent Regulation. Entrepreneurial Skills Development Programs Facilitating Access to Capital: Microfinance Institutes. Health Insurance and Pension programs. Ensuring Inclusivity: Gender Sensitive Policies.
Support from Health Sector	Empowering LHWs and Access to Healthcare services. Empowering LHWs with access to Essential Resources Health Education and Preventive Measures Awareness Mental health Support services Reproductive Health and Family Planning Awareness

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8 Appendices

Appendix A: Informed Consent Letter

I am reaching out to request your valued participation in a research study for my thesis paper which focuses on understanding of the challenges faced by female street vendors concerning their social, economic, working, and health conditions, along with their coping strategies. The aim is to identify areas for improvement in terms of support and policy interventions. Your involvement in this study will include participating in an anonymous survey or interview. Your personal information will be confidential, and interviews will be tape-recorded. Participation is voluntary, and you can withdraw at any point without consequences. Your decision won't impact your current status or services. All information provided will be strictly confidential and used only for this research. Your name and personal details will not be disclosed in any reports or publications resulting from this study. Please indicate your consent below:

I have read the information and voluntarily agree to participate

Signature: -----

Date: _____

آپ کو اس ایک تحقیقی مطالعے میں شرکت کی دعوت دی جا رہی ہے، جو کہ خواتین خوانچہ فروش A کو درپیش مسائل کو بارے میں سمجھنے پر مرکوز ہے۔ جس کا مقصد ان کی سماجی، معاشی اور صحت کے حوالے سے مالیسی میں بہتری لانا ہے۔ اس مطالعہ میں آپ کی شرکت کو مخفی رکھا جائے گا۔ اگر آپ شرکت نہ کرنے کا فیصلہ کرتے ہیں تو آپ کسی بھی وقت مطالعہ چھوڑنے کے لیے آزاد ہیں۔ دستبرداری سے آپ کی مستقبل کی نگہداشت میں کوئی خلل نہیں پڑے گا۔ اگر آپ کے ذہن میں اس تحقیق

میں شرکت یا تحقیق کے شرکت کنندہ کے طور پر اپنے حقوق سے متعلق کوئی سوالات ہوں تو اس کے بارے میں اپنے مطالعاتی محقق یا مطالعاتی ٹیم کے اراکین سے ضرور بات کریں۔ آپ تحقیق کے شرکت ہوں۔ رضامند میں لینے حصہ پر طور رضاکارانہ اور ہیں لی پڑھ معلومات نے میں

Principal Researcher: Ravail Hassan

MPhil Scholar, Forman Christian College University

Email: ravailhassan296@gmail.com

Appendix B: Questionnaire

Area sampled:

Respondent Code:

Section A: Sociodemographic questions

Sr.	Statement	Options						Coding
1.	What is your age group? ہے؟ کیا عمر کی آپ	18-29	30-39	40-49	50-59	60 & above		
2.	What is your marital status? ہیں؟ شدہ شادی آپ کیا	Single	Married	Divorced	Widowed	Separated		
3.	How many children do you have? ہیں؟ بچے کتنے آپ کے	1-2	3-4	5-6	More then 6			
4.	What is your highest level of education? ہے؟ کیا تعلیم آپ کی	None	Primary school (1-5)	Secondary school (-10)	Intermediate	Graduate & above	Other- (e.g. madrassah.)	
5.	What type of housing do you currently reside in? آپ کا موجودہ پتہ کیا ہے؟	Owned	Rented	Other please specify				
6.	How many people live in your household, including yourself? آپ سمیت گھر میں کل کتنے افراد ہیں؟	2-4 people	5-7 people	8-10 people	11 or more			
7.	Who is your head of house hold? سربراہ کا گھرانے آپ کے ہے؟ کون							
8.	Is street vending your primary source of income? کیا خوانچہ فروشی ہی آپ کا واحد ذریعہ آمدن ہے؟	Yes	No					
9.	If No, then what other job(s) do you do? اگر نہیں، تو آپ کے دیگر ذریعہ معاش کیا ہیں؟							
10.	How many earning members are there in your family?	1	2	3	4 or more			

	آپ کے خاندان میں کمانے والے افراد کی تعداد کیا ہے؟							
11.	What is your average combined HH income? آپ کے گھر کی ماہانہ کل آمدن کیا ہے؟	49,999≤	50,000- 99,999	100,000- 149,999	150,000≥			
12.	What types of products do you primarily sell? چیزیں کی قسم کس آپ ہیں؟ کرتے فروخت	Food and beverages	Clothing and accessories	Handicra fts and artwork	Household, plastic items, toys and games	Vegetable s and fruits	Other	
13.	How many days do you work in a week? دن کتنے میں ہفتے آپ ہیں؟ کرتے کام	1-2 days	3-4 days	5-6 days	7 days			
14.	On average, how many hours do you work per day as a street vendor? گھنٹے کتنے آپ روزانہ ہیں؟ کرتے کام	Less than 4 hours	5-6 hours	7-8 hours	9 or more hours			
15.	Do you work through the year? کام بھر سال آپ کیا ہیں؟ کرتے	Yes	Only some months	Weekend Only	Special Events Only	Other		
16.	How many years have you been operating your street vending business? آپ کو خوانچہ فروشی کا کتنے سال کا تجربہ ہے؟	1 year or below	2-5 years	6-10 year	11 or more years			
17.	What is the average daily income generated from your street vending business? خوانچہ فروشی سے آپ کی روزانہ کی آمدن کیا ہے؟							

Section B: Social Cost questions (Ma et al., 2019)

Sr.	Statement	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Coding
Questions related to Family and Relatives Do you hesitate to ask help from family and relatives because: کیونکہ ہیں بچکچاتے میں مانگنے مدد سے داروں رشتہ اور خاندان آپ کیا							

1.	It makes you feel less skilled as a female street vendor? مند بنر کم پر طور والے کے پھیری خاتون ایک آپ ہیں کرتی محسوس؟						
2.	You feel a sense of obligation or debt when they help you? یا داری ذمہ کو آپ تو ہیں کرتے مدد کی آپ وہ جب ہے؟ ہوتا احساس کا قرض						
3.	You fear losing control over your occupation/income? ڈرتے سے کھونے کنٹرول پر آمدنی/پیشے اپنے آپ ہیں؟						
4.	You worry about revealing sensitive business information (e.g., how much profit you make or work conditions and safety)? کے کرنے ظاہر کو معلومات کاروباری حساس آپ کتنا آپ پر، طور کے مثال ہیں مند فکر میں بارے حفاظت؟ اور حالات کے کام یا ہیں کماتے منافع						
Questions related to fellow vendors and Friends Do you hesitate asking for help from fellow vendors and friends because: کیونکہ ہیں بچکچاتے میں مانگنے مدد سے دوستوں اور دکانداروں ساتھی آپ کیا							
5.	It makes you feel less skilled as a female street vendor? ڈرتے سے کھونے کنٹرول پر آمدنی/پیشے اپنے آپ ہیں؟						
6.	You're concerned about negativity and criticism? ہیں؟ مند فکر میں بارے کے تنقید منفی آپ						
7.	You worry about revealing sensitive business information? (e.g. profit) کے کرنے ظاہر کو معلومات کاروباری حساس پ آ ہیں؟ مند فکر میں بارے						
8.	You feel a sense of obligation or debt when they help you? یا داری ذمہ کو آپ تو ہیں کرتے مدد کی آپ وہ جب ہے؟ ہوتا احساس کا قرض						
Questions related to people in the Police & Municipal authorities Do you hesitate to seek help from police or municipal authorities because: کیونکہ ہیں بچکچاتے میں لینے مدد سے حکام میونسپل یا پولیس آپ کیا							
9.	It requires more time and effort compared to solving the problem on your own? ہے؟ ہوتی درکار محنت اور وقت زیادہ						
10.	You fear they may demand bribes or money? نہ مطالبہ کا پیسے یا رشوت وہ کہ ہے ڈر کو آپ کریں؟						
11.	You fear revealing sensitive business information (e.g., vending sites, selling products, license certificates) کہ جیسے معلومات حساس کہ ہے خوف کو آپ خطرناک کرنا ظاہر لائسنس جگہیں، کی فروخت ہے؟ ہوسکتا						
12.	It might impact your ability to maintain control over your occupation?						

	ڈرتے سے کھونے کنٹرول پر آمدنی/پیشے اپنے آپ ہیں؟						
Questions related to Customers							
Are there situations where you felt uncomfortable interacting with customers because: کیونکہ ہے ہوتی محسوس ہجکچاٹ میں کرنے چیت بات ساتھ کے گاہکوں کو آپ جہاں ہیں حالات ایسے کیا							
13.	Of their behavior or actions? سے؟ وجہ کی اعمال یا رویے کے ان						
14.	Of experiences of harassment? پر؟ بنا کی تجربات ہراسانی						
15.	You feel inadequate as a worker? ناکافی پر طور کے پھیریوالے ایکخاتون آپ ہیں؟ کرتے محسوس						
16.	Due to discrimination? سے؟ وجہ کی سلوک امتیازی						

Section C: Financial strain Survey (Aldana, S. G., & Liljenquist, W. 1998).

Sr	Statements	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Coding
1.	To what extent do you feel confident in understanding how interest works on any debts you might have? کیسے سود پر قرض سمجھتے ہیں آپ کہ کتنا یقین رکھتے ہیں آپ ہے؟ کرتا کام						
2.	How confident you feel in managing your earnings and expenses? اعتماد پر کتنا میں کرنے انتظام کا اخراجات اور کمائی اپنی آپ ہیں؟ کرتے محسوس						
3.	Do you have money disagreements in your household? آپکے گھر میں پیسے کے معاملات پر اختلافات ہوتے ہیں؟						
4.	Have financial problems affected your family relationships negatively? پر طور منفی کو تعلقات خاندانی کے آپ نے مسائل مالی کیا ہے؟ کیا متاثر						
5.	Do financial issues impact your relationships with fellow vendors? کو تعلقات کے آپ ساتھ کے دکانداروں ساتھی مسائل مالی کیا ہیں کرتے متاثر						
6.	Do you sometimes buy things on debt, expecting to pay later? میں بعد کے ہیں خریدتے چیزیں پر قرض کبھی آپ کیا گے؟ دیں کر ادائیگی						
7.	Do you usually pay your vending-related bills on time? کرتے ادا پر وقت بل متعلقہ سے کام اپنے پر طور عام آپ کیا ہیں؟						
8.	Do you find it challenging paying bills on time? ہے؟ لگتی مشکل ادائیگی کی بلوں پر وقت کو آپ کیا						
9.	Do you often find it difficult to have enough money for your needs?						

کیا آپ کو اکثر اپنی ضروریات کے لیے رقم حاصل کرنا مشکل لگتا ہے؟						
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Section D: Occupational and Reproductive Health Survey (Pick, Ross and Dada, 2002)

Sr	Statements		Coding
Occupational health			
	Have you suffered from any illness or injury related to the nature of their work at any time? ہیں؟ ہوئے شکار کا چوٹ یا بیماری کسی سے وجہ کی کام اپنے کبھی آپ کیا		
	Have you suffered from any illness or injury related to the nature of their work in the last one year? کا چوٹ یا بیماری کسی سے وجہ کی کام اپنے میں سال ایک پچھلے نے آپ کیا ہے؟ کیا سامنا		
Reproductive health			
1.	Have you had difficulty in conceiving at some point in life? ہے؟ پڑا کرنا سامنا کا دشواری میں ہونے حاملہ کبھی کو آپ کیا		
2.	How many pregnancies have you had? ہیں؟ ہوئی حاملہ دفعہ کتنی آپ		
3.	How many live children do you have? ہوئے؟ پیدا بچے زندہ کتنے کے آپ		
4.	Do you use any family planning techniques? ہیں؟ کرتے استعمال طریقہ کوئی کا بندی منصوبہ خاندانی آپ کیا		
5.	How many miscarriages have you had? ہیں۔ ہوئے حمل اسقاط کتنے کے آپ		
6.	During pregnancy do you go for regular pre and post-natal visits? جاتی پاس کے ڈاکٹر میں بعد اور پہلے سے باقاعدگی آپ کیا دوران، کے حمل ہیں؟		
7.	Is your place of delivery at hospital// health center or at home? گھر یا سینٹر ہیلتھ ہسپتال،؟ ہے ہوتی کہاں ڈلیوری کی آپ		
8.	Have you experienced any gynecological issue in the last one year? ہے؟ ہوا مسئلہ کوئی کا گائنی میں سال ایک پچھلے کو آپ کیا		

Section E: Coping strategies (Hamby et al., 2015)

Sr	Statements	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Coding
When facing a challenge in my street vending business: پڑتا کرنا سامنا کا مشکل کوئی میں کام مجھے جب							
1.	I take time to understand what happened سکوں سمجھ کو معاملے تاکہ ہوں لیتی وقت میں						
2.	I try to find the positive side of the situation. تلاش پہلو مثبت کی صورتحال کہ ہوں کرتی کوشش میں کروں						

3.	I think about different ways to solve the problem. ہوں سوچتی طریقے مختلف لئے کے حل کے مسئلے میں						
4.	I consider multiple options for addressing the issue. غور پر طریقوں مختلف لئے کے کرنے حل کا مسئلے میں ہوں کرتی						
5.	I sometimes wait to see if they resolve on their own. حل ہی خود مسئلے کے ہوں کرتی انتظار کبھی کبھی میں ہوجائے						
6.	I often tell myself that the issues might not be as bad as they seem. ہوں نہ برے اتنے شاید مسائل کہ ہوں کہتی کو خود اکثر میں ہیں آتے نظر وہ جیسا						
7.	I often pray to help me get through tough times. گزرنے سے مشکلات مجھے کہ ہوں کرتی دعا اکثر میں ملے مدد میں						
8.	I make jokes about it. ہوں بناتی لطائف مزیدار میں بارے کے اس میں						
9.	I'm open to making compromises to find solutions. تیار لئے کے کرنے سمجھوتہ اور کرنے تلاش حل میں ہوں ہوتی						
10.	I prioritize the well-being of myself and my family. ہوں دینی ترجیح کو بھلائی کی خاندان اپنے اور اپنی میں						
11.	I take steps to improve the future, like adjusting my budget or staying in touch with loved ones. میں مستقبل میں بہتری لانے کے لیے قدم اٹھاتی ہوں، جیسے کہ اپنے بجٹ میں ترتیب دینا یا پیاروں کے ساتھ رابطے میں رہنا وغیرہ						

Section F: Semi-structured Questions

	Questions	Prompts
1.	Can you describe your daily routine from setting up your stall or cart to closing it down? تک کرنے بند اسے کر لے سے لگانے کارٹ یا سٹال اپنا آپ کیا ہیں؟ سکتے کر بیان کو معمولات کے روزمرہ اپنے	Morning Setup Display Arrangement Customer Engagement Peak Hours Food Preparation Stock Management Closing Procedures Cleanup Daily Challenges
2.	What is the main driving force behind your street vending business? ہے؟ کیا وجہ اصل کی کرنے کام کے آپ	Flexibility Financial Need Family Tradition Profit Potential Skill level

3.	<p>How do you balance your street vending work with your household responsibilities and caregiving roles?</p> <p>کیسے ساتھ کے داریوں ذمہ گھریلو اپنی کو کام اپنے آپ ہیں؟۔ کرتے متوازن</p>	<p>Childcare Support: Watches kids Family Involvement: Family assisting in vending Financial Support: Spouse's income Help from Older children: Money handling, Record keeping, Household help, Setting up stall Help from Friends and Neighbors</p>
4.	<p>What changes or improvements would you like to see in environment?</p> <p>گے؟ چاہیں دیکھنا بہتری یا تبدیلیاں کیا میں ماحول آپ</p>	<p>Safety Measures: Improved lighting, Surveillance cameras, Increased police presence Access to Facilities: Restrooms, Clean water, Storage, Shades Gender Equality: Infrastructure: Accessible vending spaces, Wide pathways Health and Sanitation: Waste disposal, Clean streets Licensing and Permitting:</p>
5.	<p>How do you handle challenges with customers and local authorities?</p> <p>کس کو مسائل ساتھ کے اداروں حکومتی مقامی اور گاہکوں آپ ہیں؟ کرتے حل طرح</p>	<p>Customer Interactions: Price Negotiation, Handling Complaints, Harassment Law Enforcement: Confiscation, Inspection, Demands, Fine Stall location: Traffic Coping: Support from local vendor, Bribe, Running away</p>
6.	<p>What occupational and reproductive health challenges you face due to vending?</p>	<p>Lift heavy things Work with or around fire or smoke Any kind of pollutant causing respiratory issues. Common health issues Cuts, back or joint pains, Headaches, Accidents, Blood pressures, Fatigue Pregnancies, Miscarriages Childbirth Choices, Checkups Gynecological issues</p>