



Women and work: an exploration into the lives of trading women

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Summary

This paper looks at the situation of women entrepreneurs among the Khasi, a matrilineal tribe in northeast India. While in rural areas women are mostly engaged in agriculture, large numbers of women in urban centres have taken to trading and other non-agricultural activities leading to an outward migration of women from the villages to the towns. The study is based on the experiences of 120 traders in *lewduh*, the biggest retail market in the state. These women are engaged in the sale of cloth, fruits, vegetables, betel nuts, betel leaves, fish, grain, cooked food, tobacco, tools, spices, and a host of other goods.

Among the Khasi, the key structural factor that influences women's economic initiative is their matrilineal principle of descent. By conferring descent rights on women, society places a unique responsibility on them for the upkeep of their children, though this does not explain why they take up trade specifically. Engaging in trade may be related to women's poor access to land. In an agrarian economy, ownership of and access to land are vital for the economic security of the household. Land not only constitutes insurance against poverty, but also is the primary means of the fulfilment of basic needs. Some women were driven into trade because their land had been taken by the government to make way for the Umtrew Dam. While there is a variety of low-skilled jobs available for men without access to land, the avenues for women are restricted. Women either have to reconcile themselves to casual wage labour or set up self-employment ventures of some sort.

Like most markets in agrarian societies, the *lewduh* is a large, crowded, busy business centre which caters not only to the growing population of the city but

also to its vast hinterland. Located in the Mawkhar Ward of Shillong Municipality, the *lewduh* is the nerve centre of the indigenous Khasi economy. Originally a tribal market, the *lewduh* has a multi-ethnic character but, whereas the male traders are Bengali, Bihari, Marwari, and Punjabi, the female traders are primarily Khasi. Non-tribal merchants from outside dominate, and non-tribal agents often serve as middlemen buying agricultural and horticultural goods directly from local producers to sell outside the state. While their presence gives local farmers a competitive edge in the disposal of their goods, local traders tend to view these outsiders with some amount of reservation and misgiving.

To achieve success, entrepreneurs (traders) must not only be adept in sensing the workings of the market (specifically the laws of demand and supply), but also the complexities and intricacies of human relations. The author provides examples of women from a wide social and economic spectrum that have succeeded and failed in trade, their diversity of origins, and the different strategies they employ in running their businesses.

Case 1: Mrs. A comes from a rural family and entered trade late in her life. Untrained and inexperienced, the first few years were difficult, but in time, Mrs. A's business achieved some stability. In Shillong, Mrs. A's shop at her home stocked items in men and women's wear. If she trusted the client and was sure of her ability to pay, she gave goods on credit. Gradually, as the relationship grew, Mrs. A ended up supplying clothes for the entire family. An elderly cloth merchant introduced Mrs. A to a silk weaver from Assam who was looking for a person to distribute his products. She got in touch with other weavers with whom she reached a business agreement for the supply of *dhara* (a rich silk garment similar to the Indian saree) worn by Khasi women. This venture brought her success and also made her one of the leading distributors of this highly valued and expensive fabric.

Mrs. A's success stems from her customer relations and her innovative ideas and willingness to take risks. Where previously only a few traditional colours were available in silk, Mrs. A has added variety with a selection of colours from woollen and synthetic fabrics and having weavers experiment. The experiment was successful and brought her financial rewards. Mrs. A attributed her success not only to her abilities but to the money she received from her mother's (also a businesswoman) creditors after the latter's death, and to the support of her husband.

Case 2: Before her marriage, Mrs. B used to attend weekly markets in different parts of the Khasi hills. She obtained the initial capital from her mother but claims she owes her success to the credit provided by Marwaris. She has a flourishing business dealing in the retail and wholesale marketing of clothes to mostly urban women. She keeps track of new fabrics and also employs women to stitch and embroider garments that are ready-to-wear. The sole



earner in her family, Mrs. B runs her business single-handedly, with the help of a female assistant. Mrs. B also advances credit to most of her customers. Business is so competitive that without extending credit sales will suffer.

Mrs. B, attributing her success to her hard work, and is at her shop every day from eight in the morning to seven in the evening.

Case 3: Mrs. C, in her late forties, inherited her business from her mother who died some years ago. She regards the competition from bigger merchants and her low-income customers as reasons for her poor business. Mrs. C herself purchases her stock on credit from Marwaris, but she does not buy much as her sales are not good. She is not in a position to extend credit to her customers.

Mrs. C's situation reveals the kind of problems and constraints that a small-scale entrepreneur faces in a competitive market of large-scale entrepreneurs who supply her stock. *lewduh* has a large number of traders in the same position as Mrs. C. Their poor capital reserves provide them little bargaining power vis-à-vis the Marwaris and wholesale merchants on whom they depend for their stock. They cannot extend credit facilities to their buyers, thus affecting their ability to retain their customers.

Case 4: Mrs. D, eldest daughter of a poor family, entered trade at a young age to help meet her family's needs. Uneducated, she used money earned from baby-sitting to buy and sell betel nut (*kwai*). As time passed, she began to purchase goods in bulk directly from the rural producers, and sell the same at higher prices. To further improve her prospects, she began investing her profit in soaking the nuts, a highly risky venture. Currently, 75% of her investment is devoted to this. Mrs. D employs a couple of women to peel, check, and sort the nuts. Her customers are rich urban consumers and non-tribal vendors (*pan walas*) and traders in Gauhati and Nowgong.

Success resulted from Mrs. D's savvy about the market and the way she made use of her money. Her readiness to stake her earnings in a risky venture has also contributed.

Case 5: Mrs. E is one of eight leading women vegetable wholesalers and suppliers at the *lewduh*. She has spent years as a supplier, buying from the rural farmers and selling to merchants in Gauhati, Nowgong, and Agartala. Two managers look after the accounting and transportation aspects of the business, and four daily wages earners do the carrying, selecting, and packaging of goods. She bought her own truck to minimise losses when vegetables perish due to delays in transportation. Mrs. E has transformed the small retail stall inherited from her mother, but it has left little time for Mrs. E to attend to her children.

Mrs. E's story is typical of successful trading women. Success is achieved through hard work and the willingness to use the time that could have been spent with the children. Mrs. E had reliable domestic help, a service that is critical for working mothers. Mrs. E's case shows the potential for upward mobility offered by trade, learning as she went along.

Women in particular find trading a viable occupation that offers them not only financial security but also a high degree of professional autonomy. Also, in trade, business has a high degree of flexibility and, hence, those that have temporary reverses can reduce the scale of operations without leaving the market place altogether. Finally, trading requires little initial capital since wholesale suppliers will provide goods on credit, and social and community networks are particularly useful in helping a newcomer get credit and in finding a selling spot in an established marketplace.



Khasi women traders range from very small sellers of garden produce and petty commodities to middle-level traders to large-scale traders dealing in manufactured goods and as wholesalers and suppliers of fruit, vegetables, and related commodities. Two crucial factors that contributed to this diversity are the differential access to capital and the entrepreneur's willingness to take risks. A number of successful traders are also investing their profit from trade into enterprises such as transport, contract, and real estate, and also educating their children to achieve a middle-class lifestyle.

While the bulk of the traders are made up of marginal and less prosperous individuals, there is a small minority that has also succeeded in gaining control over production and distribution processes. These entrepreneurs constitute the embryo of a nascent capitalist class who, by investing in diverse kinds of activities, directly contribute to the process of capital formation in the once egalitarian and subsistence-based tribal society.

To consolidate their economic position, some women have diverted their profit and invested it in a variety of non-trading activities such as providing transportation services, investment in real estate and agricultural enterprises, or lending money to poor farmers. These women have been able to use profits gained in the indigenous economy to avail of the opportunities in the modern/formal sector. The impetus given by the state to infrastructural development as part of its wider strategy for economic development contributes in no small way to success.

Few women, however, were able to make use of such opportunities. In the first place, the lack of education among trading women imposed restrictions on their access to new opportunities. The cultural ideology of gender places daughters in particular in a highly paradoxical and ambivalent position. The Khasi law of inheritance acts as an obstacle to women's economic development. Since ancestral property is reserved for the youngest daughter,

elder daughters generally have little resources to invest in business. Even the youngest daughter, who is the legal heir to the property, is traditionally not free to use her inheritance in any manner she likes without the approval of her maternal uncle and older siblings. Further, as inheritance takes effect only after the death of the holder (mother), the prospective heiress can do little with the property she is likely to inherit without the latter's approval and consent. This curtails the woman's freedom to engage in activities not favoured by the household and is not conducive to her economic interests. It explains why a few women engage in large-scale enterprises.

Also, as women's economic activities expand and require greater interaction with the modern economy, their lack of education and ignorance of government rules and procedures increase their dependence upon men in conducting their affairs. The data show that women who expanded their activities beyond trade tended to rely on their male children for assistance in business affairs rather than on the female. The adoption of middle-class values among the upper strata of society also marginalises women from the system of production and reinforces their dependence on men. In many instances, a woman's lucrative business is passed on to male hands because of the marginalisation of daughters.

Conclusion

It is a serious concern that the state fails to address the problems women face. One of the major obstacles faced by trading women is their poor access to capital. Notwithstanding matrilineal inheritance that transfers property to the woman, practices such as the denial of property rights to elder daughters and the obligation of the inheritor to discharge her duty (which is life-long) to her family ensure women's continued subordination. Besides, by selectively emphasising the woman's nurturing role, their economic contribution to the household, however substantial, is rendered invisible.

The success of an entrepreneur is dependent as much on the positive environment, availability of finance, and other social and material resources necessary to run and sustain an enterprise as the determination and hard work put in by the owner/proprietor. Given that women's work is critical to provide for their households and also contributes significantly at the macro level, steps are needed to set up appropriate institutions to meet women's needs. One answer is to set up micro-credit institutions, to be managed by women, through a democratically constituted committee under the supervisory eye of the government. Such action would promote self-reliance and co-operation among the members, which is important as more women enter self-employment due to dwindling resources and a fall in employment opportunities in agriculture. The state's efforts to build development infrastructure, such as roads, power, water, and hotels, must continue. The author warns, however, that globalisation and liberalisation, while

encouraging private industry, can destroy local initiatives. For the trading women and their counterparts in allied sectors, this could be a deathblow to the struggle for survival and economic security.

