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Economics of Women Street Vendors –A study in Kokrajhar town of Assam

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Abstract

Today, vending is an essential employment source for many urban poor as it requires low skills and small financial inputs. Broadly defined, a street vendor is a person who offers goods or services for sale to the public without having a permanent built-up structure but with a temporary static system or mobile stall. This paper aims to study the involvement of women in street vending. A sample of 50 samples was selected based on a simple random sampling method from the sampling frame and analyzed using the various statistical measures like percentage method, chi-square test, Simple regression analysis, etc. It is concluded that women have attained economic, social and psychological empowerment after starting the vending and women's income influenced by total household income, which is a true reflection of women's empowerment. Finally, suggestions are given for the improvement of women street vendors.

Keynotes- Women street vendor, income, savings, women empowerment, socio-economic, self-confidence.

I. Introduction

Today, vending is an essential employment source for many urban poor as it requires low skills and small financial inputs (Arul Paramanandam & Packirisamy, 2015; Hisrich & Ayse Öztürk, 1999; Orser, Riding, & Manley, 2006; Roever & Skinner, 2016). Street vendor is an individual who, without having a permanent built-up structure but with a temporary static system or mobile stall, provides products or services for sale to the public (Basu, Casson, Wadeson, & Yeung, 2009). It could be stationary and occupy space on the pavements or other public or private areas, or could be portable, and move from place to place carrying their wares on pushcarts or in cycles or baskets on their heads, or could sell their wares in moving buses (Basu et al., 2009; Bruni, Gherardi, & Poggio, 2004; Duflo, 2012; Hisrich & Ayse Öztürk, 1999; Manolova, Brush, & Edelman, 2008; Milgram, 2011;

Stevenson, 1990; Wardrop, 2006). The Government of India has used the term 'urban vendor' to include traders and service providers, stationary and mobile. It incorporates all other local/region-specific terms used to describe them. Women street vendors are contributing a fair amount to our society. These women have chosen Street vending as the source of their livelihood as they wanted to contribute financially to their family. Apart from this, the entry and exit barriers in this trade are also negligible, and the amount of capital and skill required is also significantly less (Asiedu & Agyei-Mensah, 2008; Basu et al., 2009; Birley, Moss, & Saunders, 1987; Bruni et al., 2004; Duflo, 2012; Manolova et al., 2008; Matos-Rodríguez, 1995; Orser et al., 2006; Otoo, Ibro, Fulton, & Lowenberg-Deboer, 2012; Reid, Fram, & Guotai, 2010; Roeber & Skinner, 2016, 2016; Stevenson, 1990; Wardrop, 2006). These women work very hard to earn their livelihood. But they have to face several challenges every day to sustain in this trade.

In the informal sector in urban areas where women are not generally engaged in agriculture, they are engaged as weavers, vendors, constructional labourers, domestic servants etc. As defined by ILO in 1991, " The informal sector refers to very small-scale units manufacturing and distributing products and services consisting, for the most part, of independent self-employed producers in urban areas of developing countries, some of whom also employ family labour or a few hired staff or apprentices, operating with very little or no money, using a low level of technique and expertise, and thus operating at a low level of skill and capacity.

Based on their activity, vendors, so-called petty traders can be categorized as street vendors, small petty vendors and petty vendors. Little vendors have fixed space with proper shelter for conducting their trade which in turn allows them to invest more (Agadjanian, 2002; Hisrich & Ayse Öztürk, 1999; Lee, 1996; Matos-Rodríguez, 1995; Milgram, 2011; Roeber & Skinner, 2016, 2016). Small, petty vendors operate the business at a fixed space but without appropriate shelter. Street vendors carry their activity moving around the streets either carrying head loads or by using a pushcart. In the town of Kokrajhar, only small, petty vendors are seen.

II. Review of literature

Francie Lund (1998), study is based on the women street vendors at Johannesburg CBD and Durban Metropolitan. The study revealed that the level of education among the street vendors in both cities was very low. Gender disparity was found in the level of education. It was also found that in Johannesburg, migrant street vendors had a higher level of education. Sharit Bhowmik (2005), examined that the street vendors in Asian countries namely Bangladesh, Sri Lanka, Bangkok (Thailand), Singapore, Kuala Lumpur, Manila, Hanoi, Cambodia, Seoul and India. The study analyzed the magnitude of Street vending in different countries. The assessment found that the number of street vendors in the countries was on the increase.

Harlan Dimas (2008), discussed the roots of Street vending phenomenon and suggested several Street vending management solutions from best practices followed around the world. The paper revealed that street vendors were a big challenge for urban management. The city managers eliminated them as they defaced city sights. The paper suggested a change in the mindset of urban decision-makers. Nidan (2010), study was based on 600 street vendors in 72 wards in Patna. Most of the respondents chose to vend as a profession because there were no other jobs available, entry was easier, and investment was low. In also found

the problems faced by female street vendors and revealed that lack of protection and lack of necessary facilities such as toilets and crèches for their children were the significant constraints they faced. Iigthelm and Masuku, (2003) found that in the central district of Mumbai, many mill workers and their wives are compelled to become street vendors. Many of them have migrated from rural areas due to ease of entry and the limited requirements and they have entered the market of street vending, as finding money for larger business was difficult. Arranging capital through savings or loans is difficult for the poor.

III. Objectives of the study

The specific objectives of the study are:

1. To study the socio-economic background of the women street vendors of Kokrajhar town.
2. To assess women street vendors' role in the empowerment of women in terms of economic, social and psychological spheres.
3. To suggest effective measures for the promotion of women street vendors at the town.

IV. Research Hypothesis

Following are the Null Hypotheses of the study:

H01: There is no significant change in women's level of savings before and after starting the Street vending.

H02: There is no significant change in the extent of women's household decision-making power before and after starting the Street vending.

H03: There is no significant change in women's self-confidence before and after starting the Street vending.

H04: The women street vendors' income does not have any significant influence on total household income.

V. Methodology of the Study

Research Design-The study is exploratory and descriptive, pursuing into the assessment of woman street vendors' analysis.

Database -The data for this study have been collected both from primary and secondary sources. Primary data were collected from the sample respondents interviewed through a structured schedule specially designed for the purpose—the personal interview method used to get the required information with plans. Secondary data were collected from various sources like journals, periodicals, articles, books, reports, websites, etc.

Sample Design- The sampling frame for this study includes women street vendors of Kokrajhar Town. A sample of 50 different type of women street vendors was selected based on a simple random sampling method in October 2020.

Statistical Tools Applied are: percentage analysis, simple regression analysis, and Chi-square test.

Table-A, List of selected units of women street vendors

Type of vendors	Number	Percentage
Vegetable vendors	30	60
Fish vendors	07	14
Meat vendors	07	14
Cloth vendors	03	06
Tea stall	03	06
Total	50	100

VI. Results and Discussion

Socio-Economic Profile of the sample Respondents: - Eight variables have been taken into consideration to explain the sample respondents' socio-economic profile.

Age of the respondents:

Table-1: Age-Wise classification of the Sample Respondents

Age (years)	Number	Percentage
Below 20	01	2
21- 30	09	18
31- 40	17	34
41- 50	18	36
Above 50	05	10
Total	50	100

Source: Field Survey

The above table reveals that out of 50 sample respondents, a majority 18(36.0%) of sample respondents are found in the age group of 41-50. It is observed that 17(34.0%) sample respondents are located in the age group of 31-40, 09 (18.0%) sample respondents are found in the age group of 21-30, 05(10.0 %) are found in the age group of above 50, and the remaining 01(2.0 %) sample respondent is in the age group of below 20.

Educational Qualification of the Respondents:

Table-2: Education Level of the Sample Respondents

Level of Education	Number	Percentage
Illiteracy	09	18
Primary	20	40
Upper primary	08	16
Secondary	11	22
Higher Secondary	02	04
Total	50	100

Source: Field Survey

The survey reveals that out of 50 sample respondents, 20(40 %) sample respondents had primary education, 11(22 %) sample respondents had secondary education, 08(16 %)

sample respondents had upper primary education, 02(4 %) sample respondents had higher secondary education and 09(18%) are found illiterate.

Table-3: Marital Status of the Sample Respondents

Marital status	Number	Percentage
Married	36	72
Unmarried	05	10
Widowed	09	18
Total	50	100

Source: Field Survey

From the table-3, that out of 50 sample respondents, most 36(72%) of sample respondents are married, who involved in the income-generating activity(Street vending) and 05(10.0%) unmarried sample respondents are actively involved in Street vending. 09(18%) widowed sample respondents involved in Street vending to lead an independent life.

Table-4: Family Structure of the Sample Respondents

Family size	Number	Percentage
Below 4 members	16	32
5 to 7 members	26	52
Above 7 members	08	16
Total	50	100

Source: Field Survey

The survey reveals that out of 50 sample respondents,16(32 %) sample respondents had a family size of below four members, 26(52 %) sample respondents had a family size of 5 to 7 members and 08(16 %)sample respondents had above seven members in their family. Previous Occupation of the Respondents:

Table -5: Previous Occupation of the Sample Respondents

Previous status	Number	Percentage
Housewives	29	58
Agriculture	05	10
Daily labour	16	32
Total	50	100

Source: Field Survey

The above table reveals that out of 50 sample respondents, 29(58%) sample respondents were housewives before becoming entrepreneurs, 05(10%) sample respondents were agriculturists and 16(32%) sample respondent was engaged in daily labouring before becoming an entrepreneur. No women were in white-collar jobs before becoming an entrepreneur.

Table-6: Monthly Income of the Sample Respondents

Income range (Rs.)	Number	Percentage
Below 5,000	06	12
5,001 – 10,000	13	26
10,001 – 15,000	27	54
Above 15,000	04	8
Total	50	100

Source: Field Survey

A glance at the above table reveals the income position of the 50 sample respondents. It is clear that 27(54%) sample respondents are in the income level of Rs. 10,001-15,000, 04(8%) sample respondents are in the income level of Rs. above 15,000, 13(26%) sample respondents are in the income level of Rs. 5,001-10,000 and 06(12%) is noticed that their income level is below Rs.5,000. The variation of the women's income is due to the differences like street vendor demand, Price level, costs and marketability etc.

Lorenz Curve

The measure of the degree of inequality in the respondents' income distribution is carried out by using a Lorenz curve. Lorenz curve is given as a box diagram, and the 45⁰ line represents the line of equal distribution. Their cumulative frequency curve represents the actual distribution. The curve fell entirely within a unit square, and the curve hung below the diagonal joining (0, 0) and (1, 1) when there was perfect equality the curve coincided with the diagonal. If the cumulative curve is far from the line of equality, then the inequality is higher for the distribution considered. Lorenz curve has also been drawn (Figure 1.0) to know the extent of inequality in the respondents.

Gini Co-efficient

Gini ratio co-efficient is estimated with the help of the Lorenz curve. Gini ratio is the ratio of the area between the observed cumulative frequency curve and the line of equality and the area below 45⁰ lines. The Gini ratio-nearing zero indicates less inequality and the ratio approaching unity implies greater inequality.

The following formula was computed for measuring Gini co-efficient.

$$G = 1 + \frac{1}{n} - \frac{2}{n^2 y} (ny_1 + (n-1)y_2 + \dots + 2y_{n-1} + y_n)$$

Where,

G = Gini co-efficient

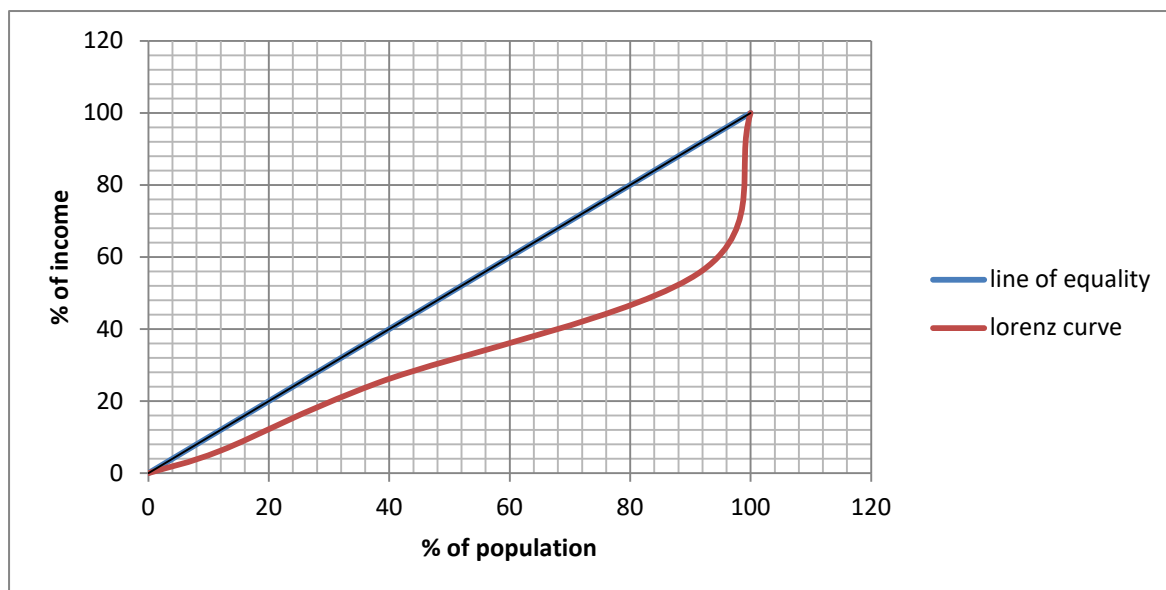
n = number of individuals

Y_i = Income of individual rank (y₁ ≤ y₂ ≤ y_{n-1} ≤ y_n)

Y = mean income

The Gini concentration ratio for selected block is 0.4436. On the whole, the data suggests that the income distribution among the income groups of vendor's does not show wider variation.

Figure: 1.0 – Lorenz Curve – Distributions of Monthly women street vendor’s Income



Source of Financial Assistance of the respondents

Table-7: Financial Assistance Source of the Sample Respondents

Source of financial assistance	Number	Percentage
Own fund	22	44
Both own Funds & Outside Funds	28	56
Total	50	100

Source: Field Survey

It is evident from the table that most of the sample respondents 28(56%) have a combination of debt and equity for the business. The primary sources of outside funds are Bandhan banks, family members and government agencies. The remaining 22(44%) sample respondents had their source of funds.

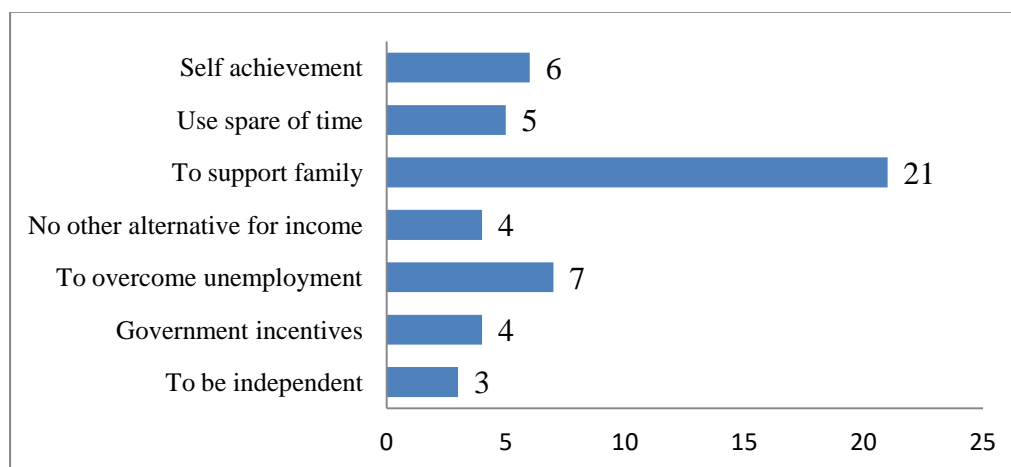
MOTIVATING FACTORS TO START THE ENTERPRISE

Table-8: Factors Prompted to start the vendors

Motivating factors	Number	Percentage
To be independent	03	6
Government incentives	04	8
To overcome unemployment	07	14
No other alternative for income	04	8
To support family	21	42
Use spare of time	05	10
Self achievement	06	12
Total	50	100

Source: Field Survey

Figure-2, Factors that motivate the vendors



The factors that motivated the respondents to take up entrepreneurship have been identified and presented in the above table-8 and figure-2. A majority of 12(42%) of sample respondents took up entrepreneurship for just to support the family. While 07(14%) sample respondents took up entrepreneurship because to overcome unemployment, 06(12%) got motivated for self-achievement, and some are inspired from government incentives, independent, and no other alternative for income. These factors motivated them a lot for doing such type of activities at the Kokrajhar town.

Hypothesis Test- Chi-square

- H01: There is no significant change in women's level of savings before and after starting the Street vending.

The economic independence of women is viewed as a substantial component in their empowerment process. The variable of savings is used to measure the pace of economic empowerment among the sample women respondents. For this, respondents were asked to respond to a two-point scale marked with no change and increased.

Table-9: Change in Savings Habits of the Sample Respondents

	Extent of change		Total
	No increased	Increased	
Before starting the Street vending	40	10	50
After starting the Street vending	05	45	50
Total	50	55	100
χ^2	58.39		

Source: Field Survey

The table value of χ^2 test for 1 degree of freedom at 5 per cent level of significance is 3.84, which is less than the calculated value 58.39. Since, the computed value of χ^2 is more

than the table value; the null hypothesis can be rejected. Hence, it may be concluded that there is a significant change in women's level of savings after starting the Street vending.

- H02: There is no significant change in the extent of women's household decision-making power before and after starting the Street vending.

In India, the socio-cultural empowerment of women is as important as economic empowerment. This is so because it enhances women's special space both within the household and in society. Social empowerment is measured in terms of decision-making power within the family. For this, respondents were asked to respond to a two-point scale marked with no change and increased.

Table-10: Change in Household Decision-Making Power of the Sample Respondents

	Extent of change		Total
	No increased	Increased	
Before starting the Street vending	32	18	50
After starting the Street vending	02	48	50
Total	34	66	100
χ^2	40.106		

Source-Field survey

The table value of χ^2 test for 1 degree of freedom at 5 per cent level of significance is 3.84, which is very much less than the calculated value 40.106. Since the calculated χ^2 value is more than the table value, the null hypothesis can be successfully rejected. Thus, it may be concluded that there is a significant change in the extent of women's household decision-making power after starting the Street vending.

- H03: There is no significant change in women's self-confidence before and after beginning the Street vending.

Expansion of mental space is one of the essentials of empowerment of women. Human beings are unlikely to pursue their goals without the feeling of competence, self-sufficiency, autonomy and optimism. The perceived change of sample women in terms of their self-confidence is evaluated. For this, respondents were asked to respond to a two-point scale marked with no change and increased.

Table-11: Change in Level of Self-Confidence of the Sample Respondents

	Extent of change		Total
	No increased	Increased	
Before starting the Street vending	35	15	50
After starting the Street vending	01	49	50
Total	36	64	100
χ^2	50.173		

Source- field survey

The table value of χ^2 test for 1 degree of freedom at 5 per cent level of significance is 3.84, which is less than the calculated value 50.173. Since the calculated χ^2 value is more than the table value, the null hypothesis can be rejected. So, it is clear that there is a significant change in women's self-confidence in the study area.

Hypothesis Test- Simple linear regression model:

H04: The income of women street vendors does not have any significant influence on household income.

For testing the above hypothesis, the monthly income of household (Y) and the women street vendors (x) is taken. The simple linear regression equation by ordinary least square method is applied, and the results are shown below

$$Y = a + bX + U$$

Where,

Y ----- Total household income

X ----- Income of the women vendors

U ----- Error term or random disturbances

a & b are the parameters

Table: 12 - Regression Result of the Determinant of Total Household Income

Serial no.	Variable	Unstandardized Coefficient		Standardized Coefficient	t	Sig	R ²
		Beta	Std Error	Beta			
1	Constant	3380.740	1207.805	-	2.799	.007	
2	Street vendors income	.979	.105	.803	9.324	.000	.644

Dependent Variable: Total Household Income

It is inferred from the results that independent variables like women street vendors income have a significant relationship with the household's total income. The estimated regression model is found with high R^2 value explaining nearly 64 per cent of the variations in household income. A Woman Street vendors' income (t value 9.324) is positively related to the entire household's income. According to the estimated model, the increase of one thousand rupees would increase the .979 thousand rupees in total household income. Therefore, the fourth hypothesis that "the income of the women's income does not significantly influence household income" is disproved. Hence, it implies that women's income influence the total household's income.

VII. Suggestions

In light of the foregoing analysis, the following suggestions can be made the conditions of the women street vendors.

- A broad and holistic approach is needed to ease the problem of women street vendors, while formulating urban plans, it is necessary to consider the rights of the vendors to a public place for specific purposes.
- In the study area, many vendors are operating in unsheltered locations. It is necessary to provide shelter to protect them from environmental problems.
- The study has revealed that there are no public toilet facilities for street vendors in the areas of their operations. There is a need for public toilets to be provided mostly for women street vendors. Municipal authorities should take steps in this direction.
- Women street vendors should form their cooperative societies to provide credit and promote their savings, which would enable them to develop leadership among themselves.
- NGOs and others should try to create awareness among the women street vendors about their rights.
- The study has revealed a lack of unionization among the women street vendors in the study area. The women street vendor should form their union and fights unitedly for their cause and problems.
- Women street vendors are operating under constant threat of eviction by the local authorities and policeman. This needs to be avoided to enable street vendors to carry on their business without the fear of eviction.
- The government should take scheme for women street vendors and credit facility from banks should be provided with a lower rate of interest

VIII. Conclusion

Street vendors develop and utilize entrepreneurial talent and potential of rural women below the poverty line to meet the local needs(Otoo et al., 2012; Roever & Skinner, 2016). Survival and growth of these vendors ensure better living standards of all the participants and thereby their individual, family, and social empowerment will be happy and joyful. The present study reveals that savings habits have been increased after stating the Street vending. Through these savings, they can fulfil their sudden economic needs. So, the economic empowerment is attained after starting the Street vending. Similarly, the decision-making power in the family affairs is vested in the women vendors' hands, after their involvement in Street vending, which is the indicator of social empowerment. The street vendors have inculcated self-confidence among the women vendors, which shows that they are psychologically empowered(Musoni, 2010; Roever & Skinner, 2016, 2016). It is concluded

that women have attained empowerment in economic, social and psychological spheres after starting the Street vending, a true reflection of women empowerment.

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