## Additional file 2

Example of meaning units and abstraction till sub-themes for two data sections (different colours) from one participant in FGD 1

| Meaning units | Condensed meaning units | Codes | Sub-categories | Categories | Sub-themes |
| :---: | :---: | :---: | :---: | :---: | :---: |
| To get a pack of vegetables that cost minimum 20/-, we have to pay a bus fare of $10 /$-. So, we need total $30 /$-. Some of us have to take an auto for 45/- to get this 20/- vegetables. | Transport is more expensive than the vegetables | Expensive travel | Financial access to market - Money costs | Monetary and other costs | Counting and meeting the costs |
| Mornings often there is no bus. | No transport to market | Lack of transport to market | Physical access to market - Money and effort costs |  |  |
| For return, if the auto driver is nice, he may charge only $30 /-$. Or else we have to walk. | Market is too far away - too much to spend | Market is too far away |  |  |  |
| If we walk in this sun, we will be so tired or sick with cough or breathing difficulty that next day we can't go anywhere, do anything. | Market is too far away - too much effort | Cannot cope the next day | Adjustment or coping costs |  |  |
| Sometimes, when we feel we cannot walk, we just decide that there will be no vegetables on that day. | It is too much trouble to get vegetables | Adjust with no vegetables |  |  |  |
| We use 'chammanthi' if we don't have fish. | Use only coconut chutney and rice | Manage basic needs | Manage with what we have | Living within our means |  |
| Most of the time we don't use vegetables. | Don't use vegetables regularly | Cannot afford vegetables regularly |  |  |  |
| We don't have money of our own so, we can't do anything. | No money of our own | Women have no money of their own | Financial resources and dependence |  |  |
| We can only use the money that our husbands give us. | Money given by spouse | Money has to be given by spouse |  |  |  |

