

A Study on the Street Vendors in Sivasagar Municipality Area

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ARTICLE INFO ABSTRACT

This study focuses on the socio-economic and demographic profile, working conditions, and challenges faced by street vendors in Sivasagar Municipality, located in the Sivasagar district of Assam. The district, rich in historical significance from the Ahom Kingdom, has a population of 1,75,525 as per the 2011 Census. The study specifically examines the 908 registered street vendors across key vending zones in the town. The objectives of the study include understanding the vendors' socio-economic status, their working conditions, the challenges they encounter, and proposing solutions to address these issues.

The research employs a descriptive and empirical approach, utilizing both primary and secondary data. A sample of 100 street vendors was selected for structured interviews, providing insights into their day-to-day struggles, legal concerns, financial viability, and credit access. Secondary data was gathered from various sources, including books, research articles, and local records, to supplement the primary data. The study aims to offer a comprehensive analysis of the informal sector, highlighting the significance of street vendors and the need for supportive policies to enhance their welfare.

KEYWORDS: STREET VENDORS, INFORMAL SECTOR

Introduction

The liberalization of economies has led to increased competition in the formal sector, prompting businesses to reduce costs by cutting benefits, replacing permanent workers with part-time staff, or outsourcing labour to the informal sector. As a result, informal sectors, including street vending, have grown, even in developed countries. In India, around 10 million street vendors contribute to economies, with many coming from rural areas or being former formal sector workers. Despite their vital role, vendors face challenges such as urban regulations, evictions, and lack of recognition. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 aims to protect their rights, but vendors remain vulnerable due to the informal nature of their work. This highlights the need for a deeper understanding of street vendors' role and the regulatory frameworks that affect their livelihoods.

Street Vendors – Who are they?

Street vendors play a pivotal role in the urban economy by providing goods and services to the public in open spaces such as streets, pavements, and footpaths. These informal sector workers typically do not have a permanent, built-up structure for their businesses. Instead, they often operate from temporary setups such as push carts, baskets, or small makeshift stalls. The mobile nature of their work allows them to adapt to the dynamic needs of the population, offering convenience and affordability to a wide range of consumers. In Sivasagar, a district located in Assam, India, all three categories of street vendors - Fixed-Site Vendors, Periodic Vendors and Mobile Vendors are prevalent. These vendors contribute significantly to the local economy by offering goods at lower rates than those available in formal retail stores, making them an essential part of the urban landscape. The affordability and accessibility of the goods sold by street vendors make them particularly popular among low-income groups, students, and working professionals who may not have the time or resources to shop at traditional stores.

It is seen that the prices charged by street vendors are generally lower than those found in formal retail outlets. This pricing strategy makes goods accessible to a larger section of the population, particularly those with limited financial resources. Street vendors thus fill an important gap in the market, offering affordable options for everyday necessities.

Review of Literature

The following existing literatures were reviewed and effort made to draw some conclusions with reference to those reviewed literature.

Bhatt, Bhaskar Vijaykumar & Jariwala, Ayushi Dineshchandra (2018) studied on the problems and association of working women in SEWA in East Zone of Surat. This study describes the basic profile of street vendors like- education, working condition, mode of vending, awareness of Unions, harassments by local administration and the provisions for relocating of vendors in case of urban eviction.

Dr. Goswami, Kumud Ch. & Borgohain Kauranga (2008) in their study described the socio-economic and working condition of urban street vendors in Dibrugarh municipality area. They highlighted the various problems associated to the working of street vendors. The study tried to focus on SHGs concept involvement among street vendors for gaining economic accessibility.

Prasad, Begari (2018, Hyderabad) in his study in Telangana describes the challenges and problems of weekly market street vendors and also the significant share of street vendors represented to informal sectors growth which accounted to 93% of total country's workforce.

This study also focused on gender involvement in street vending activities In Telangana, female street vendors are more numbers in visible working conditions rather than male.

Saha, Debdulal (2011) in his study explained about the working life of street vendors in Mumbai in terms financial viability, indebtedness, physical and non physical safety in workplace, bargaining for bribe to be given to local authorities for survival in market place, working hours and its increasing trend day by day.

Rachna (2014) studied on the reasons behind which cause challenges to the work life of street vendors and importance of street vendors in urban economy. This study also focuses on the issues and initiatives addressed by govt for the welfare of this class of informal sectors of Indian economy.

Karthikeyan R. & Mangaleswaran R.(2017) conducted study on work life and socio-economic status of street vendors in Tamil Nadu. The study focuses on the migration statistics of vendors to Tami Nadu, employment scopes in street vending activities, role of street vending committee and various problems faced by street vendors.

Nana Yaa Gyane Boakye (2009) addresses in his study about a very significant issue of street vendors i.e. health problem caused by constant sitting, tiredness, fatigue, unhygienic working place etc. This study also found that the street vendors could not able to save sufficient amount which is required for future emergency.

Panwar, Manoj (2015) in his study in Sonipat, studied on the socio-economic aspects of street vendors and their working conditions. He found that maximum number of street vendors were male members, they had no educational qualification i.e. no school, notably big size family, modes of transportation to workplace mostly by walk, most of the street vendors migrated from nearest city or areas etc.

Sonawane S.T.(2017) in his study describes the various problems of street vendors in Mumbai city and has come out with some solutions. He focuses on licensing system to vendors for protection from local authorities and unlawful eviction, vendors need training and authority should initiate training on vendorization, availability of credit facilities to vendors, introducing schemes for health checkup and health care, constitution of vending committees, providing permanent sheds from administration as a minimum amenities for vending.

Kumari, Pinky (2016) in her study she highlighted the various issues and challenges of street vendors in Delhi. Her study has focused on the constitutional provisions and the various rules to be implemented under "Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014" An analytical interpretation on town committee formation, relocation of evicted vendors, ascertainment of vending zones, survey on street vendors working condition, grievance redressal mechanism was made in her study.

Area of the Study

The study has been conducted in Sivasagar Municipality area of Sivasagar district of Assam. There are 14 municipality wards and the total population under municipality as per Census, 2011 accounted to 1,75,525. Sivasagar is a district situated on the upper part Assam and at a distance of about 375 km away from Guwahati. Sivasagar district is full of historical monuments which have been witnessing the glorious past since the days of Ahom Kingdom. The study has been conducted on the registered street vendors who are vending different goods at different points of the town. As per the record of municipality board of Sivasagar, there are 908 numbers of vendors dealing in street vending. The main street vending zones are Dolmukh chariali, Bopukhuripar, Court site, ONGC Colony gate, Near Dikhow bridge, Ganakpatty road, Phukan Nagar chariali, Bezbaruah school, Boarding road, KPM Chariali etc.

Scope and Importance of the Study

The study has highlighted the socio-economic and demographic status and working condition of the vendors working in Sivasagar town. It was a sincere attempt to focus on the various issues relating to their work life, legal issues, financial viability, credit guarantee, the problems they face every day. This study may be significant as it reveals a total position of street vendors in the city and the issues yet to be addressed. Since street vendors represent a big share of the informal workers so the matter has been a great deal of focus and necessary legal

and official steps to be taken for this class of traders. In this regard, the research studies could have enough resources to highlight what is happening and what yet to need in the field. Policy makers and the concerned authorities will be able to collect enough inputs and data which could be better utilized while framing policies for the welfare and development of this class of informal workers. The presented data and information in this study will also be helpful for further study purpose in this area.

Limitation of the Study

Since the vendors remain busy during daytime with customers so in the course of the study it was experienced a serious difficulty while collecting the data. More over due to non-availability of formal data in the official records of the local authority the researcher could not corroborate his own generated data to make the study more refined one. Some of the respondents are not regular in vending which makes data collection process troublesome. For this irregularity, it was difficult to ascertain the actual numbers of street vendors in Sivasagar town.

Objectives of the Study

The study has been conducted with keeping the following objectives in mind –

1. To study the Socio-economic and demographic profile of street vendors.
2. To study the working pattern and condition of street vendors in the city.
3. To understand the various problems related to street vending.
4. To put forward suggestions after clear understanding of the problems.

Methodology of the Study

This study follows a descriptive and empirical research design, aiming to provide a comprehensive analysis of street vendors in the town. The research is based on both primary and secondary data sources.

Primary Data:

- A random sample of 100 vendors was selected from various vending zones across the town, based on the total population of 908 street vendors as recorded by the Town Municipality Board.
- Data was collected through interviews using a questionnaire (question schedule). The responses were carefully recorded and analyzed.

Secondary Data:

- Additional data was gathered from books, research articles, departmental records, and online sources to complement the primary data and provide a broader context.

This mixed-method approach allows for a comprehensive understanding of the characteristics, challenges, and dynamics of street vending in the town, combining both quantitative analysis and qualitative observations.

Profile of Street Vendors in Sivasagar Town

During the course of this study, an informal estimate of the street vendors in Sivasagar town was conducted. While the municipality office records 908 registered vendors, it was observed that there are over 1,200 street vendors operating throughout the town, including both registered and unregistered vendors.

Gender Distribution:

- The majority of street vendors are male, with a significantly smaller number of female vendors. This disparity is largely attributed to the physical labour required to start and sustain a vending business.

Types of Goods Sold:

- The majority of vendors primarily sell vegetables and other edible items. However, the range of goods also includes clothes, fruits, fish, meat, household tools, tea and snacks, plastics, flowers, and footwear — essentially products used for daily consumption.

Vending Locations and Times:

- Street vendors in Sivasagar operate at various locations throughout the town, often at different times of the day. Key areas include:
 - Dolmukh Charali (evenings)
 - Darbar Field (evenings and Sundays)
 - Borpukhuri Par (daytime)
 - ONGC Colony Gate (evenings)

In addition to these main areas, vendors can also be found at smaller locations like Jengani Katia, Station Charali, Daily Market, Ganakpatty Road, Bezbaruah School, Dikhow Bridge, KPM Charali, and Phukan Nagar Charali.

Employment Patterns:

- Some street vendors are engaged in dual activities. For example, they may work in small private or government jobs during the day and engage in vending in the evening due to low income from their daytime employment. According to the study, about 11% of the vendors (11 respondents) were found to be involved in dual occupations.

Migration and Rural-Urban Shift:

- A significant portion of the street vendors come from rural areas near Sivasagar town, including places such as Dhuliapar, Disangmukh, Konwerpur, Halaguri, Akhoifotia, and Saolkora. Approximately 50% of the respondents regularly migrate from rural areas to the town for vending purposes.
- Some vendors mentioned that they moved to the town years ago, renting homes within the town to provide their children with better educational opportunities at local schools.

Socioeconomic Background:

- A large proportion of the vendors come from Below Poverty Line (BPL) families, and many continue to engage in morning cultivation activities before focusing on street vending.
- Street vending is seen as a stable means of earning for these families, with many vendors earning enough to meet their basic needs through their street sales, either during the day or in the evening.

Main Occupation:

- 35% of respondents indicated that street vending is their primary occupation, with no secondary source of income. These vendors typically work from 8 AM to 9 PM daily, dedicating most of their time to vending activities.

The following table shows the product wise population of sample street vendors.

Table-1 showing the number of street vendors product wise

Types of products	No of sample vendors (% in brackets)
Vegetables	25(25%)
Fruits	9(9%)
Fish & Meat	9(9%)
Other food items including fast food	19(19%)
Small hardware tools	05(5%)
Clothes	13(13%)
Footwear	07(7%)
Small domestic tools	06(6%)
Flowers	04(4%)
Other miscellaneous	03(3%)
Total	100(100%)

Source: Field Survey

A total of 100 street vendors were interviewed, randomly selected from each vending zone in Sivasagar town. Care was taken to ensure that the sample was representative, including vendors from different categories of vending items.

Vending Categories and Profitability:

From the survey data, it was observed that the highest proportion of vendors, 25%, are engaged in selling vegetables, followed by 19% who sell food items. The field survey revealed that vendors selling vegetables and food items tend to earn higher profits compared to other types of goods. Additionally, products like clothes, fish, and fruits were also identified as profitable items for street vending.

Flower Vendors:

In Sivasagar town, flower vendors are concentrated in a specific area near Shiv Doll. These vendors are typically full-time vendors and are often from areas outside of the town.

Socio-economic and Demographic profile of Street Vendors

Age of the Vendors

An effort has been made to observe the age level of the respondents in order to analyze the effect of it on their profession. The following table shows the age levels of the respondents-

Table -2 showing the age levels of the sample respondents

Age levels(years)	No of respondents	% of respondents
Below 18	05	5
18-28	22	22
28-38	19	19
38-48	31	31
48-58	15	15
Above 58	08	8
Total	100	100

Source: Field survey

The data from the table shows that the largest proportion of street vendors, 31%, fall within the 38-48 years age group, followed by 22% in the 18-28 years group, 19% in the 28-38 years group, and 15% in the 48-58 years group. This suggests that the majority of street vendors in Sivasagar town are relatively young, with a significant number in the 18-38 years age range. These younger vendors are primarily driven by the need to meet their family's financial requirements and sustain other essential needs through the income generated from street vending.

Education of street vendors

Education may have a significant impact on any kind of activities. During the course of the study, it was found that vendors were more or less educated and are very conscious about the legal and other official issues. The following table shows the education level of street vendors.

Table -3 showing educational qualifications of the sample respondents

Education level	No of respondents	% of respondents
No education	10	10
School drop out	19	19
10 th pass	35	35
12 th pass	29	29
Graduate level	04	4
Other education	03	3
Total	100	100

Source: Field survey

The data from the table shows that the highest proportion of respondents, 35%, have completed matriculation (10th grade), followed by 29% who have finished the 12th standard. Additionally, 19% of respondents are school dropouts, 10% have no formal education, and only 4% have pursued education up to the graduate level. A small portion, 3%, reported having qualifications in other fields, such as ITI or diploma courses.

This distribution indicates that most street vendors have limited formal education. However, their practical knowledge and experience make them capable of handling the challenges they face. With the right support and government interventions, such as policies aimed at improving the livelihoods of informal workers, these vendors can be empowered to adapt and stay informed about new policies and laws designed to support their sector.

Marital status

The majority of respondents were married, with only 13 vendors (11 male and 2 female) reported as unmarried. Married vendors are particularly motivated to work diligently in street vending to meet various family needs. Many expressed that, due to the rapid increase in family expenses, they now need to dedicate more time to their businesses than before. Vendors living in rented accommodations and sending their children to private schools have higher financial demands compared to those from rural areas. In rural areas, vendors may also engage in other income-generating activities. Additionally, the wives of rural vendors often participate in Self-Help Group (SHG) activities, providing substantial financial relief to the family through additional earnings.

Family Type and Size

The economic viability of a family is significantly influenced by its type and size. During the study, it was found that 67% of the respondents live in nuclear families, while only 33% live in joint families. Respondents noted that managing household expenses is easier in a nuclear family as they have better control over costs, which can be kept to a minimum. In contrast, in joint families, it is more challenging to control expenses due to various factors, such as differing financial priorities among family members.

To gain a deeper understanding of the relationship between family size and income, efforts were made to gather information about the respondents' family members and how they manage their household over time.

The following table shows the number of members of the respondents' family.

Table -4 showing family members of the respondents

Number of family members	No of respondents	% of respondents
Below 4	05	5
4- 6	19	19
6-8	31	31
8-10	32	32
Above 10	13	13
Total	100	100

Source: Field survey

The data from the table shows that the majority of respondents have 6-10 family members. Only 5 respondents reported having fewer than 4 family members. Respondents living in joint families tend to have larger households. These vendors noted that, due to the larger family size, they need to earn more to cover their family expenses. However, they also expressed a positive view of living in joint families, as it offers various advantages, such as additional income opportunities, help with farming activities, shared responsibilities in raising children, and mental support from extended family members.

Land holding

Respondents were also asked about their holding properties like land holding, household assets, vehicle owned etc. Many of them have cultivable land which is an another substitute source of their income. As informed by 48% respondents that they get themselves engaged in agricultural activities in the morning time. From agricultural activities they could gather sufficient resource for family maintenance and can sell the extra agricultural production in emergencies. The vendors who do not have cultivable land have to do more struggle for earning all the day under open sky. The following table shows the land holdings of the respondents.

Table -5 showing respondents having cultivable land

Land holding (in bighas)	No of respondents	% of respondents
No land	06	6
Blow 1	20	20
1-4	41	41
4-7	23	32
Above 7	10	10
Total	100	100

Source: Field survey

The data from the table shows that a significant number of respondents own cultivable land, which is a positive sign for their economic stability. The highest proportion, 41%, reported owning between 1-4 bighas of land, 23% have 4-7 bighas, and only 10% own more than 7 bighas. This suggests that the agricultural background of the respondents is relatively strong. Those who regularly come from rural areas often have access to sufficient land for extra income. In addition to cultivating rice, these respondents also grow other crops such as vegetables, engage in livestock farming, and produce fruits, all of which they can sell in the market to earn additional income.

Other source of Income

Most of the respondents under study were found working in some additional activities for extra income. Only 29% respondents do not have other source for income, rest of the respondents are either engaged in private jobs or night time jobs like chowkidar, or farming activities or their family members are engaged in some other works which contributes significant amount to total income of their family. The following table shows the other sources of income of the sample respondents.

Table -6 showing the proportion of respondents having other income source

Other sources of income	No of respondents	% of respondents
No other income	29	29
Private jobs	11	11
Other engagement in night time	18	18
Farming activities	22	22
Family members income	14	14
Others	06	6
Total	100	100

Source: Field survey

It was observed that 22% of the sample vendors engage in farming activities in the morning, particularly those from rural areas, who can generate extra income through agriculture. Respondents noted that the daily commute from their villages to the town for street vending is not a major issue for them, especially compared to the challenge of relocating to the urban area and abandoning traditional farming practices.

Many vendors shared that the income from street vending alone is insufficient to meet their family needs. As a result, some vendors take up private and nighttime jobs such as peons, chowkidars, and clerks. Specifically, 18% of respondents work as chowkidars in private firms during the night. Additionally, 14% of respondents reported that other family members work in both private and public sectors, while 6% of respondents are engaged in other income-generating activities, such as catering, tent house work, and supply-related services.

Capital investment

It was observed in due course of the study that not a huge amount of capital required for undertaking street vending occupation. But ready cash must be available in hand for purchasing regularly and that can be made out from everyday's selling turnover. Since street vendors dealing with different type of consumable items and domestic household tools and capital requirements depend on the type of goods they deal with or category of goods vending on street. The following table shows the initial capital investment of street vendors as reported.

Table -7 showing capital investment of sample respondents

Capital invested initially(Rs.)	No of respondents	% of respondents
Below 5000	10	10
5000-7000	28	28
7000-9000	30	30
9000-11000	19	19
11000-13000	07	7
13000 above	06	6
Total	100	100

Source: Field survey

The table shows that the largest proportion of respondents, 30%, initially invested between ₹7,000-₹9,000, followed by 28% who invested between ₹5,000-₹7,000, and 19% who invested between ₹9,000-₹11,000. Only 13% of respondents made an initial investment exceeding ₹11,000. This data suggests that while the capital investment required to start street vending is relatively low, the real challenge lies in the working conditions, such as vending under the open sky regardless of the weather.

For the purchase of goods, vendors typically use the cash earned from their daily turnover. Some vendors also set aside a portion of their daily profits to create a capital fund for regularly purchasing goods for sale. The capital structure indicates that anyone with a modest amount of capital can enter the street vending sector, making it an accessible option for those with limited financial resources.

Volume of trade daily on street

During the study the respondents were requested to inform about their daily average sales value. Because trade will last on the basis of sales quantum per day. So an effort was made to explore what in fact motivates them to intact in this occupation. Interestingly, 7% respondents were showing their unwillingness to express about it. From the study it seems that daily average sales of the vendors was quite satisfactory. They could have gain more income but due to some unavoidable problems their earning has to be restricted to a certain limit as stated by the respondents. The following table shows average daily sales volume of the respondent vendors.

Table -8 showing average sales value of vendors (daily)

Volume of daily sales (Rs.)	No of respondents	% of respondents
No reply	07	07
Below 1000	05	5
1000-3000	25	25
3000-5000	30	30
5000-8000	19	19
8000-11000	04	4
11000 above	10	10
Total	100	100

Source: Field survey

The table shows that the largest proportion of respondents, 30%, generate a daily sales turnover between ₹3,000-₹5,000, followed by 25% who have sales between ₹1,000-₹3,000, and 19% who achieve daily sales between ₹5,000-₹8,000. Only 10% of respondents reported daily sales exceeding ₹11,000.

These statistics indicate that most street vendors in the city are in a stable position in terms of sales turnover and profitability. Vendors who earn more than ₹11,000 daily are typically involved in high-demand sectors such as fast food and other food items. Vendors selling meat and fish are also seeing strong earnings. Additionally, many vegetable vendors expressed satisfaction with their work, noting steady earnings and profitability.

Monthly Income

In this study, income is defined as the net earnings remaining after covering all expenses, both business-related and domestic. It can also be referred to as the net monthly profit. The sample respondents were asked about their monthly income after all expenses were accounted for at the end of the month. While 5% of respondents did not provide a response, it is notable that approximately 50% of the respondents reported a sustainable net monthly income, which serves as an encouraging sign for aspiring young vendors. Despite the rising cost of living, these earnings provide vital complementary support to the vendors' families. The following table shows the monthly net income of the respondents.

Table -9 showing monthly income of sample street vendors

Income in monthly basis (Rs.)	No of respondents	% of respondents
No reply	05	5
Below 5000	03	3
5000-10000	12	12
10000-15000	26	26
15000-20000	34	34
20000-25000	14	14
25000 above	06	6
Total	100	100

Source: Field survey

The table shows that 60% of respondents report a net monthly income between ₹10,000-₹20,000. 14% earn between ₹20,000-₹25,000, and only 6% have net earnings exceeding ₹25,000. During data collection, it was observed that in some cases, respondents' actual monthly earnings exceed the reported figures, particularly among those with additional sources of income. Vendors engaged in dual occupations with different work schedules can earn more than ₹20,000 a month. However, these vendors noted that the additional physical and mental strain from such work is significant, and sustaining this level of effort consistently is not feasible for everyone.

Saving pattern (Daily & monthly)

Savings are generally rare among low-income or informal sector workers. However, with the increasing accessibility of modern banking systems, even informal sector workers, including street vendors, are beginning to develop saving habits on a daily or monthly basis. In the city, most street vendors have become accustomed to saving from their earnings, either on a daily or monthly basis. The majority of respondents prefer saving their money in post offices or banks.

Regarding insurance schemes, vendors have limited awareness. However, many reported that they are covered under the Atal Amrit Yojana. The respondents generally lack knowledge of more modern financial investment options, such as systematic investment plans, equity trading, and mutual funds.

To strengthen their financial well-being, street vendors should be provided with information about these investment opportunities. Furthermore, local authorities should take more initiatives to help vendors effectively manage and mobilize their hard-earned money.

The following table shows the monthly saving amount of the sample vendors.

Table -10 showing saving habits and quantum of respondents

Monthly savings (Rs.)	No of respondents	% of respondents
No monthly savings	nil	Nil
500-1500	30	30
1500-2500	36	36
2500-3500	16	16
3500-4500	13	13
4500 above	05	5
Total	100	100

Source: Field survey

The table shows that approximately 66% of respondents are able to save between ₹500-₹2,500 each month, 16% save between ₹2,500-₹3,500, and only 18% can save more than ₹3,500 per month. A positive observation is that no respondent is working without putting aside a portion of their profits for future savings. It can be

noted that if savings among informal sector workers were more institutionalized or linked to banking schemes, these workers would benefit from investment opportunities and greater financial stability. This would help them become more financially sound in the long run.

Record keeping and Accounts system

The record-keeping and documentation systems among street vendors are neither accurate nor systematic. Most respondents were not found to maintain proper records of purchases, sales, operating expenses, taxes, or informal payments such as bribes. This lack of accurate records prevents vendors from assessing their true expenditures and revenues, making it difficult to determine their net monthly earnings.

Throughout the study, it became evident that street vendors in the city would benefit greatly from training in record-keeping and financial management. About 52% of respondents expressed a desire to learn about accounting and business management to help grow their businesses while complying with government regulations. Since vendors are required to pay certain fees to local authorities in order to continue their operations, providing training in areas like accounting, cash management, purchase negotiations, and understanding legal issues would be essential for their long-term survival and success. Respondents suggested that such training programs should be organized by local municipalities.

Working conditions & other facilities of street vendors

The working conditions of street vendors are challenging, as they often work under the open sky, enduring harsh weather conditions such as sunshine and rain. While some vendors manage to use waterproof cloths for protection, limited space often makes it difficult to do so consistently. When asked about available facilities, such as clean drinking water, toilets, and storage for perishable goods, none of the respondents reported having access to these essential amenities at their work locations. According to the vendors, neither the government nor the relevant authorities have addressed these basic needs.

In addition to these conditions, vendors frequently face threats from various parties. They often receive eviction notices from the traffic police and the municipality, and are subjected to unofficial charges by local authorities. Despite the absence of specific guidelines for regulating street vending, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 provides certain provisions aimed at making street vending more public-friendly and authorities-friendly. While street vending can contribute to traffic congestion, leading some authorities to label it as unlawful, the Supreme Court has ruled that street vendors have the right to trade. However, vendors continue to face evictions and unofficial payments. The provisions of this Act are designed to offer greater protection to vendors, ensuring their rights and livelihood are safeguarded.

Credit sources of street vendors

As small informal sector workers, street vendors often face difficulties accessing credit when needed. They may require credit for various purposes such as purchasing goods, improving infrastructure, funding children's education, covering medical emergencies, or managing expenses during off-seasons. Public sector banks are generally not very accessible to street vendors, and they rarely consider vendors' asset holdings as a basis for granting credit. As a result, street vendors often lack direct bank linkages.

However, Self-Help Groups (SHGs) and Bandhan Bank have provided crucial support by offering credit facilities during times of need, helping vendors save for the future, and creating a platform for more economically accessible activities. These institutions have played an important role in improving the financial stability of street vendors.

The following table shows various sources of credit of respondent vendors.

Table -11 showing the sources of credit taken by respondents

Types of credit source	No of respondents	% of respondents
SHGs	23	23
Local money lenders	22	22
Family members	18	18
Bandhan bank	16	16
Colleagues	07	7
Credit with suppliers	14	14
Total	100	100

Source: Field survey

The information from the table highlights the diverse sources of credit available to respondents, with 23% relying on Self-Help Groups (SHGs), 22% depending on local money lenders, 18% borrowing from family members, 16% engaging with Bandhan banks for credit and savings, and 14% managing credit with suppliers. This data suggests that microfinance institutions, particularly SHGs, play a significant role in supporting the financial needs of informal sector workers, such as street vendors. The fact that SHGs are among the most

commonly used sources of credit indicates their potential as a key tool for economic empowerment in the informal sector.

Developing and promoting SHGs among street vendors could be an effective strategy to strengthen their economic condition, providing them with better access to financial resources, stability, and opportunities for growth. This approach could be crucial for ensuring the long-term survival and prosperity of informal workers, making it a timely and necessary initiative for sustainable development in this sector.

Source of purchased goods

Generally street vendors collect the goods they dealing with locally or from local suppliers. The quantum of goods dealing is generally small in numbers so, it will be more beneficial to them if they can avoid transport cost or purchase from a short distance. In Sivasagar, vendors usually purchase from local wholesalers or from rural producers according to nature of items. Both wholesale goods and rural farmers goods are available in the markets initiated by vendors on street. Mainly some goods like the vegetable items, fish and meat and flowers these are supplied by the rural farmers. The following table shows the various sources of supply of goods.

Table -12 showing the sources of purchase by respondents

Sources of purchase	No of respondents	% of respondents
Locally purchase	26	26
Local whole sellers	37	37
Rural farmers	21	21
Outside district	09	9
Other purchases	07	7
Total	100	100

Source: Field survey

From the above table it is seen that most of the vendors purchase goods locally. Due to low transport costs, availability of items, less time taken for purchase vendors prefer local sources for supply. They get good margin of profit there from if purchases are made from local parties. Moreover they could avail credit grants from local suppliers. 21% of respondents deal with rural farmers goods like fish, meat, flowers etc. 9% of respondents usually purchase from outside the district mainly from Jorhat and Tinsukia and particularly the goods like domestic household tools, small hardware tools etc. They informed that if they purchase it from outside they could enjoy good margin of profit as compared to Sivasagar.

Type of establishment

Street vendors often operate in temporary and informal settings due to restrictions on occupying public spaces permanently. However, under the DAY-NULM (Deendayal Antyodaya Yojana - National Urban Livelihoods Mission) scheme, the Sivasagar Municipality Board has implemented policies aimed at providing more permanent market spaces for these vendors. This initiative is part of a broader effort to improve the working conditions of street vendors and to ensure their livelihood security.

The municipality has also undertaken projects to offer storage facilities to street vendors, addressing one of the significant challenges they face—securing a place to store goods and equipment. Furthermore, the establishment of a Town Street Vendors Committee, formed under the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, ensures that vendors' rights are protected, and their activities are regulated legally.

As part of the municipal rules, vendors are required to clean their designated workspaces at the end of each day, maintaining the area in a hygienic condition. This responsibility is mandatory and aligns with the municipality's regulations for public cleanliness.

During festivals like Saraswati Puja, Shivratri, and Durga Puja, when the demand for vendors' services typically increases, the municipality arranges temporary infrastructure setups for the vendors. These temporary sites are strategically planned to ensure optimal working conditions, even though they are not permanent. The vendors are relocated to these sites, ensuring that they can operate efficiently while still adhering to municipal guidelines.

Coverage under Government schemes

Street vendors' families are generally considered under BPL family. They do not have other profitable source of income or no one of the family is a service holder under govt sector. Usually it is seen that they are poor class of people who regularly struggling under open sky for earning money. It was observed that most of the vendors are getting opportunities under various govt schemes. They stated that inclusion under the purview of govt schemes giving them loads of relaxation for meeting survival expenditure. The following table shows the number of respondents and their inclusion under various govt schemes.

Table -13 showing various govt schemes and proportion of respondents availing these

Govt schemes coverage	No of respondents	% of respondents
BPL Cards	81	81
Pradhanmantri Griho Nirman Yojana	55	55
Atol Amrit Yojana	88	88
DAY NULM schemes	34	34
Start up schemes	28	28
Others	39	39

Source: Field survey

It is evident that a significant number of respondents are benefiting from various government schemes such as BPL Cards, Pradhan Mantri Awas Yojana (PMAY), and Atal Amrit Yojana. Additionally, the Sivasagar Municipality Board has implemented the DAY-NULM (Deendayal Antyodaya Yojana - National Urban Livelihoods Mission) schemes, offering a range of opportunities for street vendors, including access to technological facilities, investment support, and skill training.

During the study, it was found that about 34% of respondents have been directly impacted by the DAY-NULM schemes. However, it was noted that there is a need for greater outreach and awareness campaigns by the municipality and the DAY-NULM team. More efforts should be made to educate vendors about these schemes so they can enhance their existing vending activities and improve the standardization of street vending operations.

When asked about insurance and other social security measures, most respondents mentioned only the Atal Amrit Yojana. Approximately 88% of the respondents indicated they hold an Atal Amrit Yojana card, suggesting that while some benefits are being received, there is scope for increasing awareness of other social security and insurance options available to them.

Problems of street vendors

Street vendors face numerous challenges, largely because they occupy public spaces, often leading to traffic congestion and being perceived as unlawful urban activities. Despite these challenges, street vendors continue to work tirelessly, enduring adverse weather conditions, such as rain and sunshine, to meet the demands of urban consumers by supplying goods.

During the study, respondents highlighted several issues they face in their workplaces. To better understand the severity of these challenges, the respondents were asked multiple questions, and based on their responses, the ranks assigned to each problem were compiled and are shown in the following table.

Table -14 showing various problems and challenges faced and the priority given on the problems by the street vendors

Types of problems	No of respondents and rank priority to each problem										
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th
Eviction by local authority	73	23	42	11	18	10	17	56	65	18	02
Bribe to police/traffic	45	46	39	22	21	30	33	19	34	07	20
Hazard condition due to rain and sun shine	83	31	11	21	19	10	39	12	15	02	01
Lack of dignity (No social recognition)	57	46	32	10	20	26	45	11	07	06	18
Warehouse problem	70	65	23	56	12	27	28	56	06	12	21
Distance from home	43	45	34	55	23	07	10	12	03	05	nil
Non-availability of goods for vending	39	44	23	32	39	17	19	04	05	Nil	10
Unhygienic working condition	71	64	45	23	17	17	29	03	16	10	01
Relocation during festival time	68	54	12	11	37	40	12	14	55	01	04

Financial problem	58	30	33	27	49	05	27	25	12	21	nil
No security during emergency	80	28	58	34	61	17	29	10	32	12	11

Source: Field survey

The table clearly highlights six major problems that most street vendors face, which significantly impact their daily lives. These problems include:

1. Eviction by local authorities
2. Hazardous working conditions due to rain and sunshine
3. Lack of storage facilities (warehouse issues)
4. Unhygienic working conditions
5. Relocation during festival times
6. No security during emergencies

According to the survey, 73% of respondents reported being frequently relocated without prior notice, which results in the loss of regular customers. This relocation disrupts their business and reduces their income. Furthermore, 80% of respondents expressed concern about their economic insecurity, as they work in the informal sector without stable benefits or protections.

The physical hazards posed by working under adverse weather conditions were acknowledged by 83% of respondents, who reported that rain and sunshine make it extremely difficult to work, impacting both their health and productivity.

Additionally, 70% of vendors highlighted the lack of proper storage facilities for their perishable goods as a serious issue, which affects their ability to maintain the quality and viability of their products.

These findings underscore the pressing challenges that street vendors face and the urgent need for supportive measures to improve their working conditions and livelihood security.

Formation of street Vendors society

During the study, it was observed that there is no existing street vendors' society, which is a crucial element for promoting and protecting the welfare of street vendors. In cities like Mumbai, street vendors have formed a Cooperative Society where they contribute small amounts of money collectively. The society then utilizes these contributions for the welfare of its members. Vendors can access easy-term credit through the society, and any profits earned from loans or credit, in the form of interest, are distributed among the members. This cooperative model ensures that vendors have access to financial support during times of need.

When asked about the idea of forming such a society, the respondents showed both ignorance and reluctance to establish one. However, this kind of society could serve as an effective mechanism for providing financial security to street vendors, offering them a reliable source of credit and mutual support.

It is suggested that the municipality board, in collaboration with NGOs, play an active role in facilitating the formation of such a society. This initiative could greatly improve the financial safety and overall well-being of street vendors, providing them with a structured way to address their economic challenges and foster a sense of solidarity among them.

Brief Summary and Findings

The study highlights several critical issues faced by street vendors in the study area, with a particular focus on their challenging working conditions, lack of support, and the need for better policies and facilities. Despite the problems they face, the local authorities have not taken significant steps to address these issues, except in cities like Mumbai, Kolkata, and Tamil Nadu. However, the introduction of DAY-NULM schemes has led to some improvements in the welfare and working conditions of the vendors in the study area.

Key findings from the study include:

1. **Poverty and Demographics:** About 85% of street vendors belong to the Below Poverty Line (BPL) category. More than 50% of vendors are rural residents who travel to urban areas daily, often by bicycle or other modes of transport, to engage in trading.
2. **Business Types and Working Hours:** The highest proportion of respondents (25%) are involved in selling vegetables, primarily in the afternoon.
3. **Age and Education Levels:** 50% of the vendors fall within the middle-aged group (28 to 48 years). In terms of education, 64% of vendors have completed between 10th and 12th standard, indicating a relatively low level of formal education.
4. **Family and Agricultural Involvement:** About 63% of respondents have 6 to 10 family members, and 48% are involved in agriculture. The largest group (41%) owns 1-4 bighas of cultivable land.
5. **Income Sources and Sales:** 71% of respondents have dual income sources. 50% of vendors report daily sales between Rs. 3000 to Rs. 8000, and 60% have a monthly net income between Rs. 10,000 to Rs. 20,000.

6. **Social Security and Banking:** Most respondents (87%) are covered under the Atal Amrit Yojana. However, they primarily prefer monthly savings and are largely unaware of modern banking systems. Only 12% are familiar with accounting processes, and many lack basic financial literacy.
7. **Working Conditions and Lack of Benefits:** Vendors face poor working conditions, with no access to toilets, clean drinking water, storage facilities, or hygienic environments. They are also not benefiting from the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.
8. **Major Problems:** The most pressing issues reported by vendors include eviction by local authorities, hazardous working conditions due to weather, unhygienic conditions, and the lack of security during emergencies.
9. **Need for a Street Vendors' Society:** A significant finding was the desire of all the respondents to form a Street Vendors Society, similar to those in cities like Mumbai, Kolkata, and Pune. This society could offer support in terms of financial safety, credit access, and collective benefits.

Recommendations:

1. Formation of Street Vendors' Cooperative Society:

- The establishment of a Street Vendors Cooperative Society, similar to those in Mumbai, Kolkata, and Pune, should be a priority. This society could serve as a platform for vendors to contribute small amounts for mutual benefit, access easy-term credit, and share the profits generated from loans and credit facilities. It would also promote a sense of solidarity and mutual support among street vendors.

2. Enhanced Financial Support and Banking Facilities:

- Local authorities and banks should collaborate to introduce more accessible financial schemes such as daily cash credit for working capital, which has been successful in states like Gujarat. These financial products would help vendors manage their day-to-day expenses and ensure they have access to funds during emergencies.
- Banks and financial institutions should enhance their engagement with informal sector workers by providing micro-loans, offering financial literacy training, and helping vendors understand modern banking systems.

3. Improvement in Basic Infrastructure:

- Local authorities should ensure the provision of basic infrastructure at vending sites, including toilets, drinking water facilities, storage facilities, and proper waste management to maintain hygiene. Adequate shelters or roofing should be provided to protect vendors from adverse weather conditions, such as heavy rain and excessive sunlight.
- Designated vending zones with adequate space and accessibility should be created, ensuring that vendors can work without obstructing public traffic or creating congestion.

4. Legal Recognition and Support:

- The municipal authorities should take proactive steps to implement the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, and provide licenses and registration for vendors to operate legally. This would help protect their livelihoods and ensure they are not unfairly evicted or penalized.
- A clear policy framework should be developed to promote the professionalization of street vending, encouraging vendors to view their businesses as legitimate and sustainable sources of income.

5. Skill Development and Training:

- There should be more emphasis on skill development programs to help street vendors diversify and improve their business operations. This can include training in financial literacy, business management, product diversification, and marketing strategies.
- The DAY-NULM schemes should be expanded and better promoted among vendors, with specific focus on training and equipping vendors with the necessary skills to enhance their economic security.

6. Awareness Campaigns:

- Authorities and NGOs should initiate awareness campaigns to educate vendors about legal rights, financial schemes, insurance options, and business trends. This will help vendors make informed decisions and improve their economic standing.
- Awareness programs should also focus on promoting the benefits of joining cooperatives, saving regularly, and participating in government schemes like Atal Amrit Yojana.

7. Promote Social Security and Health Insurance:

- Local authorities, in collaboration with NGOs and financial institutions, should work to extend health insurance and social security schemes to street vendors, including accident insurance and emergency

medical coverage. The introduction of health insurance under schemes like Atal Amrit Yojana should be expanded and made more accessible to street vendors.

- It would be beneficial to create awareness about the benefits of insurance among vendors, ensuring they have financial protection during emergencies.

8. Regularization of Workspaces:

- A regularization plan for vending spaces should be developed by the municipal authorities, allowing vendors to operate without the fear of eviction. Providing secure vending zones and legal recognition of street vending areas would promote long-term sustainability for vendors.
- The municipality should create designated vending zones to avoid disruptions and ensure that vendors can operate in a safe and organized manner, which would also benefit urban consumers and reduce traffic congestion.

9. Government Incentives and Support:

- The local government should consider providing incentives such as tax exemptions, subsidized rent for market spaces, and grants for business expansion to street vendors, especially those operating in specific sectors such as agriculture or local crafts.
- Encouraging public-private partnerships for the development of marketplaces or vending plazas could provide more stable and formalized spaces for vendors to operate in.

Conclusion

In conclusion, it can be said that the liberalization of the economy has made the street vending occupation more essential within the informal economy of the country. Due to fewer legal formalities, a large number of individuals are entering this field of trade, adopting various dimensions and modes of vending. With the rapid changes in commerce, industries, and the service sector, a significant part of the informal sector is emerging to cater to the diverse needs of urban consumers. As a service-oriented occupation, street vending plays a vital role in urban economies and must be actively promoted.

It is now crucial for both street vendors and policymakers to prioritize the organization and professionalization of the street vending sector across the country. Collaboration among municipal authorities, NGOs, banks, and the vendors themselves is essential to creating a sustainable ecosystem that supports the growth and formalization of street vending. The role of street vendors in the urban economy cannot be overstated—when provided with the right support, they can thrive and contribute effectively to the city's development.

In the context of Sivasagar, street vending represents a dynamic and indispensable part of the informal economy. The three main categories of street vendors—fixed-site vendors, periodic vendors, and mobile vendors—each contribute uniquely to the city's economy by making goods accessible, affordable, and convenient for the local population. Despite the challenges they face, such as limited access to legal protections, the growth and resilience of street vendors highlight their crucial role in urban economic life.

As towns like Sivasagar continue to expand, it is essential to recognize the significant contribution of street vendors and develop policies that enhance their livelihoods while ensuring balanced and sustainable urban development.

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