



Female Street Vendors in Bangalore City

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Background:

The informal sector comprises a wide variety of activities. Workers in this sector account for 92 per cent of the total workforce in India. According to NCEUS, 2008, a majority of them (i.e., 77 per cent) earn less than Rs 20 per day. About 80 per cent of the workers in the unorganised sector coming under this category are poor and vulnerable (Thakur and Raman, 2007). What is interesting to note there is that, this sector is generally a large source of employment for women than men in the developing countries, with more than 60 per cent of women workers being employed (Chen *et al*, 2004). They are found in a narrow range of activities with the lowest returns. However, the easy entry and exit norms in the informal sector help women continue with their reproductive responsibilities, and are more conducive to women who are largely illiterate and who lack necessary skills to enter the organised workforce.

Data on the informal sector also reveal that about half of the total workforce in the Indian context is self-employed, a phenomenon observed not only in respect of agriculture, where it is common for women to work on household farms, but also non-agriculture in both urban and rural areas (Ghosh, 2009). Most self-employed women use their own capital and family labour to generate employment and income for themselves.

The most visible occupational groups in the informal economy include those who work on streets or in open spaces. According to National Policy on Urban Street Vendors (NPUSV) 2006, street vendors are identified as self-employed workers in the informal sector who offer their labour in selling goods and services on the street without having any permanent built-up structure. They are the most visible section in the urban informal economy. According to National Policy for Street Vendors, 2009, about 2.5 per cent of the urban population is involved in street vending and hawking. Women constitute about 40 per cent of the total vendors with nearly 30 per cent of them

being the sole earning members in their families (Government of India, 2009; Geetika, *et al*, 2011).

Among the street vendors, women are mainly found in large numbers selling perishable goods like vegetables, fruits and flowers (Channamma 2010) with addition to the other disadvantages associated with the informal sector, the easily perishable nature of items sold also makes women vendors more vulnerable in the street vending activity. Street vending poses additional problems to women like insecurity, harassment in public places etc (Sekar, 2008).

Many studies have focussed on women workers in the informal sector. However, studies analysing the factors that affect for women engaged in vending perishable items and their problems are few. Concerted efforts are therefore, needed to provide useful information to planners and policy makers to help design appropriate strategies aimed at improving the conditions of women street vendors. The present policy brief is, therefore an attempt to highlight the factors particularly affecting women street vendors selling perishable items like vegetables, fruits and flowers in Bangalore city; to examine their working conditions as also to suggest policy recommendations to overcome their problems.

The present study was conducted in Bangalore Bruhat Mahanagar Palike (BBMP), relying on primary and secondary sources. Sample wards were selected based on Probability Proportional to Size (PPS) with a simple random technique. Of a total of 198 wards under BBMP, for the present study, 20 wards were selected - Malleshwaram, Nagarbhavi, Jayanagar, Nayandahalli, Jalahalli Cross, Yeshwantapura, Kengeri, Vijayanagara, Moodalapalya, Kamakshipalya, Dasarahalli, Basaveshwarnagar, Gandhi Bazar, Madiwala, Ganganagara, Banashankari, BTM Layout, Gorguntepalya, Nayanadahalli and Rajajinagar. The respondents for the study were women vending on pavements and streets in the selected areas.

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Key Findings:

A demographic profile: Majority of women vendors belong to the age group of 31 to 50 years. In fact, after 50 years of age, occupation and age related problems tend to force many women withdraw from the market. A majority of them are married. There are a considerable number of widows also among the vendors. Most of them are illiterates. They hail from Hindu families, mainly belonging to backward castes, scheduled tribes and scheduled castes.

Table-1: Socio-demographic characteristics of respondents

Characteristics	Categories	Type of Vendors			
		Vegetable	Fruits	Flowers	Total
Age	16 to 30	20.12	31.03	17.17	21.20
	31-40	30.81	36.20	23.23	29.43
	41-50	23.27	12.06	33.33	24.36
	51-60	19.49	13.79	14.14	16.77
	61-85	6.28	6.89	12.12	8.22
Marital Status	Never married	2.51	1.72	2.02	2.21
	Currently Married	61.00	70.68	59.59	62.34
	Widow	31.44	22.41	32.32	30.06
	Separated/ deserted	5.03	5.17	6.06	5.37
Religion	Hindu	96.22	96.55	95.95	96.20
	Muslim	2.51	3.44	2.02	2.53
	Christian	1.25	0	2.02	1.26
Caste	SC	16.35	25.86	11.11	16.45
	ST	7.54	10.34	11.11	9.17
	OBC	71.69	60.34	68.68	68.67
	General	0.62	0	5.05	1.89
	Religious Minorities	6	3.44	4.04	3.79
Education	Illiterates	69.18	51.72	70.70	66.45
	Primary	15.72	15.51	14.14	15.50
	Secondary	14.46	31.03	14.14	17.40
	Upto 12 th Std.	0.62	0	1.01	0.94
Total		50.31 (N=159)	18.35 (N=58)	31.32 (N=99)	100 (N=316)

Note: Figures in parentheses are the actual number of respondents

The vendors have, on an average, a family size of 3.5 persons. The spouses of these women are also either self-employed or employed elsewhere in different informal sector activities. There are also some families with husbands not working at all. They are either addicted to alcohol or do not give their earnings to run the households. Under such circumstances, women are forced to work to run the household and to provide for education and health care of their children.

Generally, women enter the informal economy mainly for earning their livelihood, not for making a career. Hence, it becomes obvious that it is not their conscious choice, rather the lack of opportunities and support that has made them take to street vending. The occupational background of the vendors' natal and of their in-laws' including husband's family economic background also has a significant influence on women taking up vending activity

Ways of vending: The street vendors sell varied items by squatting on the roadside or pavement, displaying vegetables, fruits and flowers on the ground or a push cart or on a makeshift stand. In the

present study, more than one-third (39 per cent) of the vendors are pavement vendors and nearly half (48 per cent) of the respondents have push carts while 13 per cent sit on the pavement by making small box-like structures with wood and plastic and for displaying their products. However, the number of push cart vendors has increased in the recent years with all vendors vending in different ways as part of competing among themselves.

Financial help: The help from family members, friends and neighbours has been observed helpful to female street vendors in starting their business. Financial support from family members is more visible among fruit vendors (37.93 per cent) as compared to vegetable vendors (35.84 per cent) and flower vendors (33.33 per cent). However, the support from relatives, friends and neighbours has been observed more among vegetable vendors (31.44 per cent) than flower (31.31 per cent) and fruit vendors (25.86 per cent). More fruit vendors (20.68 per cent) have borrowed from private financiers relative to flower (14.14 per cent) and vegetable (8.80 per cent) vendors.

Around 13 per cent of the vendors have borrowed money initially from local money lenders, also called as private finance. Although they are aware of high interest rates, they justify borrowing from them as credit is available without any collateral being demanded. They also justify that the private financier will come to their place to lend money and also to recover it. Although many private lenders are considerate towards vendors, many lenders tend to resort to various undesirable means like verbal abuse, beatings, levying more interest etc. in case of delayed repayment of loans. The number of vendors who have obtained loans from banks is very marginal. The banks have their policy limitations and most of the small vendors find it difficult to fulfil the criteria. Moreover, women are observed reluctant to approach banks for loans as they are not familiar with the policies and cumbersome procedures. This inability is further compounded by illiteracy. Being women further weakens their case due to their inability to offer any collateral.

Earnings and Income: This is a rough estimation as their business requires daily investment and demands of the family too are met from daily earnings. The earnings of vendors vary between Rs 100 to Rs 1500 per day. However, a majority of them earn between Rs 300 and Rs 500 per day. Among them, the earning of flower vendors is observed less as compared to fruit and vegetable vendors. However, investment on fruits and vegetables is found more than for flowers. A majority of them earn up to Rs.20,000 per month. The earnings of vendors also depend on the quantity of items they sell.

Moreover, some items are sold for two to three days while in the case of some fruits selling can extend to a week. In the case of most vendors, investment and family expenses are met from the same pool. Hence, there is not much demarcation between investment and expenditure. This poses problems while calculating their investment and returns accurately.

Although vendors earn less, some vendors are found able to save a small portion of their earnings for future and unforeseen emergencies. Pygmy and LIC are the two main ways of saving by vendors.

Problems at work place: Generally vendors are more affected by passing vehicles on the road and pedestrians. Fruit and flower vendors generally stick on to one place; fruit vendors do not move about because fruits are sensitive to the sun and flower vendors usually sit in one place so that their flower tying is not disturbed, while vegetable vendors generally roam around on streets, standing in random places. However, this may expose them to risks from passing vehicles and pedestrians. It is interesting to note that a majority of the vendors get cooperation from house owners, shops and temples, and not from the police and BBMP (Bruhat Bengaluru Mahanagara Palike) authorities.

Street vendors generally face problems from the police and BBMP workers, as they occupy public spaces for their vending activity. This is objected to by some public as well. The police and BBMP workers often evict street vendors from public spaces so as to ensure free flow of traffic and free pavement for people to move about. But poor vendors continue to occupy streets to earn their livelihood. However, this on-the-street vending activity creates conflicts between the public authorities and vendors. It is also to be noted that getting licence is not made mandatory for vending.

Close to one-fourth of the vendors do face problems from the BBMP officials and police, while around 12 per cent of them are found evicted from their vending places. Some vendors also try to bribe them either in cash or kind to avoid being evicted, yet, almost all the vendors continue to face uncertainties due various factors as given in table 2.

Table 2: Percentage of vendors facing uncertainties

Reasons for Uncertainties	Type of vendor			
	Vegetable	Fruit	Flower	Total
Corporation/ Police/People	42.13	32.75	36.36	38.60
Metro Construction	35.84	3.44	44.44	40.82
Construction of Apartments/Buildings	5.66	0	8.08	5.37
Shop owners	3.77	5.17	2.02	3.48
Metro and Corporation	1.88	10.34	2.02	3.48
Nothing	42.13	10.34	2.02	3.48
Total	50.31 (N=159)	18.35 (N=58)	31.32 (N=99)	100 (N=316)

Note: Figures in parentheses are the actual number of vendors

Vendors' Health concerns: Street vendors, who invariably occupy public spaces, have very limited options when it comes selecting their work place. Some places used by vendors have sewers flowing behind them. Many of them squat on pavements and on the side of streets, amidst heavy traffic, inhaling smoke emitted by passing vehicles. Street vending is labour-intensive and involves hard physical work which in turn makes women vendors generally tired and vulnerable to various health problems. Further, high pollution levels in the open public places can further aggravate the poor health conditions of street vendors.

Generally, street vendors work for more than eight hours a day in the open space for a long time. The study results show that about 18.67 per cent of the respondents suffer from work related health problems.



Street vendor with stand on Malleshwaram pavement



Street vendor on Gandhi Bazar street

The most common health problems were perpetual headache, hand pain, leg and knee pain, backache, body pain etc. This is due to laborious physical work required as part of their occupation. Apart from the common health problems, they suffer from chikungunya, boils on foot, frequent fever, loss of appetite. The study has observed more cases of chikungunya and TB among vendors of Yeshwantpura market. Flower vendors usually suffer from hand pain due to their continuous tying of flowers. It is also observed that most of the vendors do not seek any treatment for their health problems. Instead, they rely on self-medication and Over the Counter (OTC) medicines mainly because they do not have sufficient money to consult doctor and the fact that it is cheaper to buy OTC medicines.

Association membership and functional problems: The present study has found 11 per cent of the vendors are members of one or the other association existing in the vending place. A majority of the vendors are being members of women's associations. However, these associations mainly provide monetary support to vendors, considering that women vendors are more concerned about their immediate needs like monetary help. They have become members of women's groups mainly to avail of this facility. Finance being a major problem of vendors, monetary support from women's groups is a welcome trend. The monetary support is helpful in buying items in bulk from the wholesale market and in maintaining their families. But, these groups do not help them increase their bargaining power nor do they help them improve their awareness. They also do not voice their concern related to the grievances of the vendors.

Conclusion:

Women street vendors are hard working, struggling to sustain their livelihood through street vending activity. The number of women street vendors seems to be increasing day-by-day as the city grows. Most of them are illiterates and belong to lower castes. They live in poor conditions but cater to vegetables, fruit and flowers requirements of people at convenient places and time. They face many problems on the street but continue with their occupation as they have limited alternative options as their family's sustenance depends on their vending business. In order to accommodate them in the urban setting and also to help them earn their living, some of the following policy recommendations can be taken note of.

Policy Recommendations:

1. It is important to issue mandatory license to vendors and to renew the same at frequent time intervals. This provides dignity and identity to vendors. By identifying the licensed vendors, frequent evictions can be avoided.
2. Allotment of vending space near public parks, bus stands, etc. needs to be made part of urban planning. The interests of vendors and consumers need to be taken into consideration before identifying vending space. This helps avoid not only frequent evictions of vendors, but also interruptions in their livelihood option. The overcrowding of public spaces can be effectively avoided by this measure. The rift between vendors and pedestrians can also be reduced.
3. It is important to make institutional credit available to vendors at low rates of interest. This helps vendors come out of the clutches of private money lenders who levy exorbitant rates of interest and thereby avoid exploitation of poor vendors. Bank transaction procedures need have to be eased so as to accommodate illiterate vendors. Separate counters to help vendors understand the banking procedures need be opened. More and more SHGs of vendors should be encouraged. Programs to spread financial literacy among women street vendors need to be arranged to help them understand the financial implications of private loans.
4. It is equally important to make vendors aware of and responsible for maintenance of cleanliness in their vending and surrounding areas. This has twin effects: One, by making them responsible for their surroundings so that vendors will become more accountable. This is also a way of including them in the management of the city and owing a sense of belongingness. Two, a clean environment will have a positive effect on their health. This also contributes towards cleanliness of the city.
5. It is important to make vendors responsible for the safety of pedestrians and movement of traffic. This can avoid a regular tiff between the public authorities and also vendors. This encourages them keep their items in an organised manner, thereby avoiding nuisance to pedestrians and the traffic flow.
6. It is also desirable to encourage intervention of NGOs as part of creating awareness among the vendors. NGOs can be

approached to train them regarding their responsibilities. NGOs can also empower them by making them realise their rights and duties. They can also inform vendors and educate them about SHGs thereby reducing their dependence on private money lenders. They can also assist them in obtaining licenses and renewing them.

7. Regulate the vending hours in busy areas. This can help avoid overcrowding, traffic and pedestrian issues.
8. Provide social security to vendors so that poor vendors, who cannot afford proper treatment for their health issues, can benefit from health insurance. Group insurance also can be introduced to secure the lives of vendors toiling on the busy streets of the bustling Bangalore city.

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For further details see: Mutharayappa R and Channamma K C (2015). A Study on Female Street Vendors in Bangalore City. ISEC Project Report.

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