

‘Decent Work Deficit’ of self-employed workers in the urban informal sector: Evidence from street vending in Mumbai

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Abstract:

This paper is an attempt to understand the ‘working life’ of the self-employed workers in the urban informal sector in Mumbai within the framework of decent work. The study considers street vendors as a unit of analysis and highlights the vendors’ working conditions, their social security, and the collective bargaining by membership-based organisations aiming to provide them with a decent working life. The study is exploratory in nature and based on the mixed methods. It shows that the street vendors depend on moneylenders not merely for their economic activity but also for social security purposes. However, the latter one shares larger proportion of the borrowing. The study illustrates that vendors are forced to borrow money at an exorbitant rate of interest, which in turn leads them to fall into a “debt-trap” situation. The result explores that they have excessive working hours which have been continuously increasing over the years. Further, there is neither safety nor security for them at the work place as these people face constant harassment from the local authorities. Hence, the current working hours of the vendors and the safety and security conditions in their workplace, together with rent seeking by local authorities, contribute to a deteriorating working environment along with economic deprivation.

I. INTRODUCTION:

Street vending is one of the most visible and important sustainable occupations in the urban informal sector in India. Street vendors are identified as self-employed workers in the informal sector who offer their labour to sell goods and services on the street without having any permanent built up structure (National policy on urban street vendors [NPUSV], 2006: 11). Street vendors play a very important role in the urban economy of India by providing employment and income and other items. They sell different kinds of goods such as clothes and hosiery, leather made items, moulded plastic goods, and various household necessities, which are manufactured in small-scale or home-based industries where large numbers of workers are employed

(Bhowmik, 2001). It would hardly be possible for the manufacturers to market their own products. Apart from non-agricultural products, street vendors also sell vegetables and fruits. Thus, they provide a market for both home-based manufacturing products and agricultural products, supporting small-scale and home-based workers as well as agricultural workers. Therefore, several sectors and types of labour are linked with the street vendors. Street vendors also support the urban rich as well as the urban poor. They support the urban rich by providing daily requirements right on their doorsteps (Tiwari, 2000). Urban youth prefer to purchase clothes and accessories from street vendors, because the products the vendors sell are typically cheaper than those found in formal retail outlets. People from lower income groups also benefit from the vendors, spending a large portion of their income on purchases from street vendors because their goods are cheap and affordable. It has been estimated that around 30% of the Mumbai workforce buy at least one meal a day from vendors (Bhowmik, 2001). Thus, it can be said that they are in fact a solution to some of the problems of the poverty-stricken urban dwellers. According to the Government of India, around 10 million people in India as a whole, including about 250,000 vendors in Mumbai, are dependent for their livelihood on street vending (NPUSV, 2006). Interestingly, Mumbai contains the largest number of street vendors among all the major cities in India.

The main focus of the paper is an attempt to understand the ‘working life’ of the self-employed workers in the urban informal sector in Mumbai within the framework of decent work. The concept of “decent work” was introduced by the International Labour Organization (ILO) in 1999 in a report by its director-general to the 87th International Labour Conference. The main goal is to promote “opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity” (ILO, 1999: 3).

The four major pillars recommended by the ILO (1999) as essential to achieve the goal of decent work are opportunities for employment and income, respect for rights at work, social protection, and a strong social dialogue. Taking these four aims into consideration, ILO has defined decent work as

productive work in which rights are protected, which generates an adequate income, with adequate social protection. It also means sufficient work, in the sense that all should have full access to income-earning opportunities. It marks the high road to economic and social development, a road in which employment, income and social protection can be achieved without compromising workers' rights and social standards. Tripartism and social dialogue are both objectives in their own right, guaranteeing participation and democratic process, and a means of achieving all the other strategic objectives of the ILO. The evolving global economy offers opportunities from which all can gain, but these have to be grounded in participatory social institutions if they are to confer legitimacy and sustainability on economic and social policies. (ILO, 1999: 12)

From the definition given above, it can be seen, first, that decent work must ensure an adequate income. Second, workers have to have social protection coverage, which must be achieved without compromising workers' rights and social standards. Third, workers must have the right to work and rights at work. The fourth important dimension of decent work is a strong social dialogue, so that workers can raise their voices in collective bargaining. From the above definition, it could be extracted that tripartism and social dialogue can be examined at all levels with the social partners. ILO has suggested that it could be developed by strengthening representation between workers and employers in the organisations, strengthening capacity and services to improve the quality of the services, and strengthening joint institutions of the governance (ILO, 1999). Thus, decent work would ensure poverty reduction by increasing the work opportunities, the rights at work, the social protection, and the voice of the workers, which would result in an improvement in workers' capabilities and their overall well-being (Rodgers, 2001; Sen, 2000). The achievement of the goal of decent work is indeed an ambitious project. It is for all workers; not only for those who are in the formal sector, but also for the unregulated wage workers, the self-employed workers, and the home-based workers in the informal sector (ILO, 1999: 3–4).

The important goals for the urban poor in the Eleventh Plan in India are to provide them with affordable shelter and “decent living and working conditions”; to make adequate provision of land for the poor; to help in developing “self-employment enterprises” and creating jobs for wage earners; and to protect the economic interests and safety of women and other vulnerable sections of our society (Planning Commission, 2008: 406). This study attempts to reveal the working conditions of street vendors within the framework of “decent work,” since there has been no previous study based on decent work as it applies to street vendors. Moreover, there has been no study attempting to look at the working conditions of street vendors since a study conducted by Bhowmik in 2001. In the nine years since that study, globalisation, liberalisation, and privatisation have led to an enormous change in street vending. Hence, it is necessary to look at street vendors’ current working conditions in terms of income level, access to finance, working hours, safety in the workplace, necessary bribes, and leisure time.

Based on the above discussions, the objectives of the present study are as follows:

1. To understand the working conditions of the street vendors (men and women) in terms of level of income, accessibility of finance, working hours, security of work, and safety in the workplace.
2. To understand issues relating to the social security of street vendors.
3. To understand the role of trade unions and other membership-based associations with regard to vendors’ social security, access to credit for their economic activity, and other matters.

The present paper is organised as follows. The background of the study and the research objectives were discussed in introductory section. Methodology is explained in the following section. This study is mainly based on a primary survey, and therefore the socio-demographic and economic profiles of 400 individual street vendors are then discussed. Their financial accessibility is then explored. The indebtedness of the street vendors is analysed. The role of membership-based organisation is then discussed. Summary and concluding remark are discussed in the last section.

II. METHODOLOGY:

There are several indicators which are developed by ILO in order to address the broad objectives of the decent work. The first pillar of decent work is employment and income opportunities. The indicators relating to employment and income opportunities are the ratification and observance of relevant conventions, the labour force participation rate, the employment-to-working-age-population ratio, the unemployment rate, the youth unemployment rate, the share of wage employment in the nonagricultural labour force, excessive working hours, the time-related underemployment rate, and job insecurity. Productive employment and decent living standards can improve social and economic development, which enhances the quality of life and leads to human development (Ahmed, 2003; Bescond, Chataignier, & Mehran, 2003; ILO, 1999).

The rights-at-work component of the decent work concept refers to freedom from child labour, forced labour, and discrimination in employment, and to freedom of association and collective bargaining, while discrimination at work is based on sex, language, political opinion, or social origin (Bescond et al., 2003; Ghai, 2003; ILO, 1999).

Indicators of social protection include the proportion of workers covered against major contingencies and receiving benefits in respect of sickness, unemployment, old age, maternity, disability, and so on; the adequacy of benefits received under these headings; public social security expenditure as a proportion of GDP; public expenditure on needs-based cash income support as a proportion of GDP; and levels of deprivation in specific areas such as nutrition, health, and education among vulnerable groups (Bescond et al., 2003; Ghai, 2003; ILO, 1999).

Indicators in terms of social dialogue include freedom of association and collective bargaining; the proportion of workers covered by collective bargaining agreements; participation in workplace decision making; and participation by workers, employers, and civil society in national policymaking bodies (Bescond et al., 2003; Ghai, 2003; ILO, 1999).

The present study considers that level of income corresponds to the decent work indicators of employment and income opportunities. In addition, working hours, safety in the workplace, and indebtedness with regard to business activity have also been considered. Access to social security and indebtedness correspond to the decent work indicators of social protection. Social security involves maternity benefits, access to medical facilities, children's education, and accidents. This study also highlights the role of membership-based organisations with regard to social security, access to finance, and other issues in order to evaluate the potential of collective action for improving the decency of work. Collective action facilitates the decent work indicators of social dialogue.

The unit of analysis of the present study is street vendors in Mumbai. The static vendors, who have a specific space for their activity though the space is unregistered, are the participants in the present research. Mumbai was selected because of its diversity in terms of ethnicity and economic activities, and in addition because Mumbai has the largest number of vendors in India. A survey for the study was conducted from May 2008 to February 2010. Mixed methods (Creswell, 2009), with the quantitative method as the dominant method, were used to draw a sample from the population and to analyse the data. The sample was drawn with the help of the quantitative method while some of the individual cases were developed based on in-depth interviews and observations using a qualitative paradigm.

Data Collection Tools

Questionnaire

A semi-structured questionnaire, based on the objectives of the study, was used (Bryman, 2009). Both closed and open-ended questions were included in the questionnaire. Since the study was exploratory in nature, open-ended questions were used to assist in exploring the current situation (Bryman, 2009).

Interview Methods

Personal interviews and group interviews were conducted (Bryman, 2009). Personal interviews with 400 individual street vendors were conducted. One group

session was conducted with 10–15 vendors in each study area. These sessions helped in achieving an understanding of common issues. In-depth interviews were conducted with 10 individual street vendors in order to understand and explore the current situation of the vending. In-depth interviews were also organised with five key respondents. These five key respondents were involved in membership-based organisations, and they provided information on the role of these organisations with regard to collective action by street vendors in Mumbai. Such organisations are also in a position to make decisions for street vendors and represent them to higher authorities.

Process of Data Collection

Sampling method

Three stages were used in sampling method to draw sample (Murthy, 1967; Agresti & Finlay, 1997; Babbie, 2001). The size of the sample was 400.

First stage

When a population is scattered over a region and complete lists of the total population are not available, “clustering” is of assistance in sampling (Murthy, 1967). For the purposes of the present study, three places, namely, Chembur, Dadar and Kandivali, were chosen in Mumbai in terms of volume of street vendors and commercial areas from the records of the various trade unions.

Second stage

Since total population of the each of the clusters was unknown, ‘quota’ was fixed in order to draw sample. In this stage, quota of size had been fixed in each cluster (area) based upon the volume of trade in each area. We have fixed 150 sample respondents in Dadar. On the other hand, 125 sample respondents were fixed in Chamber and 125 sample respondents were allocated in Kandivali. This is because the number of the street vendors in Dadar is significantly large comparing other two selected places.

Third stage

In the third stage, random sampling had been performed. One hundred and fifty respondents had been drawn from Dadar. One hundred and twenty five respondents from Chembur and 125 respondents from Kandivali were selected. Thus, present study covers 400 sample respondents at random. The study only dealt with the seven types of vendors such as vendors selling cooked food, vegetable vendors, fruit vendors, garment vendors, vendors selling electronics, vendors selling household utensils and vendors selling leather items because these seven types are most visible in this retail market and have larger share in the total vending process. Therefore, each study area covers above mentioned seven categories of vendors.

Personal interviews with the help of the semi-structured questionnaire were conducted with these 400 individual street vendors. One group interview was organised in each study area. In addition, 10 street vendors were identified based on their experiences. Then, in-depth interviews were carried out with these 10 street vendors in order to develop cases.

Methods of Data Analysis

Descriptive analysis was used to analyse the primary data from the 400 individual sample using a quantitative data. Individual cases based upon responses from individual vendors and key respondents were developed in order to explore the current situation. Individual cases based upon the key respondents' responses were developed in order to gain an understanding of the role of membership-based organisations with regard to the street vendors in the study. These cases were developed based on in-depth interviews and field observations.

III. SOCIODEMOGRAPHIC AND ECONOMIC PROFILE OF THE STREET VENDORS

The following sections show the possible outcomes of the present study and corresponding percentages for these outcomes, which are represented by values

within parentheses. In the present section, the socio-demographic and economic profiles of the vendors based on primary data are explained.

Demographic and Social Profile

Street vending is a largely male occupation in Mumbai (Bhowmik, 2001), as confirmed by this study. This study also shows that street vending is male dominated occupation but the proportion of the women vendors is significantly increasing over the years. The study demonstrates that around 59% of the vendors are men and about 41% are women. In terms of religion, about 75% of the total vendors are Hindu, around 23% are Muslims and around 1% are Christian (Table 1). The Constitution of India has recognised three broad communities among minority groups in the Indian population, namely, Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs). As per Census 2001, around 16% of the population were SCs and 8% were STs, and these percentages have been growing steadily since independence in 1947. In terms of caste composition, in this present study, about 61% of the total vendors belong to general castes, 30% belong to the SC category, and around 1% and 8% belong to the ST and OBC categories respectively (Table 1).

Table 1: Socio-demographic Profile

Indicators		Gender		
		Female (Percentage)	Male (Percentage)	Total (Percentage)
Religion	Hindu	139 (84.76)	163 (69.07)	302 (75.50)
	Muslim	22 (13.41)	71 (30.08)	93 (23.25)
	Christian	3 (1.83)	2 (0.85)	5 (1.25)
	Total	164 (100)	236 (100)	400 (100)
Age Distribution (in years)	15-35	27 (16)	63 (27)	90 (23)
	35-59	77 (47)	105 (44)	182 (45)
	59-70	54 (33)	66 (28)	120 (30)
	70-80	6 (4)	2 (4)	8 (2)
	Total	164 (100)	236 (100)	400 (100)
Marital Status	Unmarried	11 (6.70)	28 (11.90)	39 (9.80)
	Married	103 (62.8)	203 (86.0)	306 (76.7)
	Widowed	50 (30.5)	5 (2.10)	55 (13.8)
	Total	164 (100)	236 (100)	400 (100)
Education Level	Illiterate	46 (28.05)	35 (14.83)	81 (20.25)
	Can Sign Only	42 (25.61)	56 (23.73)	98 (24.50)

	Primary	40 (24.39)	47 (19.92)	87 (21.75)
	Upper Primary	24 (14.63)	60 (25.42)	84 (21.00)
	Secondary	10 (6.10)	28 (11.86)	38 (9.50)
	Higher Secondary	2 (1.22)	8 (3.39)	10 (2.50)
	Graduate	0 (0)	1 (0.4)	1 (0.2)
	Above Graduate	0 (0)	1 (0.4)	1 (0.2)
	Total	164 (100)	236 (100)	400 (100)
Caste Composition	General	96 (58.54)	148 (62.71)	244 (61.00)
	SCs	48 (29.27)	73 (30.93)	121 (30.25)
	STs	1 (0.6)	2 (0.85)	3 (0.75)
	OBCs	19 (11.59)	13 (5.51)	32 (8.00)
	Total	164 (100)	236 (100)	400 (100)
Migration	Not Migrated	73 (44.51)	65 (27.54)	138 (34.50)
	Migrated	91 (55.49)	171 (72.46)	262 (65.50)
	Total	164 (100)	236 (100)	400 (100)

N=400

Educational Profile

The educational level among street vendors is generally low, as it has been shown in Table 1. Out of the total, around 20% of vendors are illiterate, about around 25% can only sign their names, and about 22% have only primary-level education. Some vendors who were graduates and above graduates, about 1 percent of the total vendors, had come from the rural areas in search of better-paid jobs in the formal sector in Mumbai, but street vending is one of the easiest means of earning a living as it requires only a small financial input. Hence, these graduates have become street vendors.

Importantly, it is seen that women vendors are illiterate and less educated than men vendors (see Table 1). They are also older than men vendors and around 31% women vendors are widowed. These women vendors carry out this occupation for supporting their family and some of the women vendors are single bread earner of their respective families. Table 1 shows that 37% women vendors' age are above 59 years where as 32% men are above 59 years. One of the women vendors has stated that they don't have any other option than vending as it requires less education and relatively marginal capital. This study also demonstrates that around 66% vendors are

migrated from different part of India. Women vendors are mainly migrated for their marriage and then they try to help their husbands. One of the women vendors has made an important statement that

... sometimes we are forced to do vending. It is very difficult to sustain with the single earner because Mumbai is very expensive city.

Table 2: Level of Income and Gender wise cross tabulation

Daily Income Distribution (in Rs.)	Gender		
	Female	Male	Total
60-125	30 (18.29)	7 (2.97)	37 (9.25)
125-250	79 (48.17)	95 (40.25)	174 (43.50)
250-500	46 (28.05)	105 (44.49)	151 (37.75)
500-1000	9 (5.49)	27 (11.44)	36 (9.0)
1000-1600	0 (0)	2 (.85)	2 (2.0)
Total	164 (100)	236 (100)	400 (100)

N=400

Table 3: Product and Gender wise cross tabulation

Products	Gender		
	Female	Male	Total
Cooked Food	31 (18.9)	29 (12.0)	60 (15.0)
Vegetables and flowers	55 (33.54)	35 (15.0)	90 (23.0)
Fruits	20 (12.20)	35 (15.0)	55 (14.0)
Electronics	0 (0)	31 (13.0)	31 (8.0)
Household utensils	33 (20.00)	43 (18.0)	76 (19.0)
Garments	25 (15.0)	32 (14.0)	57 (14.0)
Lather items	0 (0)	31 (13.0)	31 (8.0)
Total	164 (100)	236 (100)	400

N=400

The income of street vendors depends on the products they sell, and it varies from product to product, from location to location, the volume and terms of trade. The daily income of the street vendors is given in Table 2 in rupees. Table 2 shows that a few vendors earn quite a high income, reflecting the type of business, the age of the business, the location, and the product they sell. Interestingly, the data show that the incomes of vendors of garments, fruit, and electronics items differ from the incomes

of vegetable vendors and small enterprises. Interestingly, it is noticed that most of the women vendors are vegetable vendors since it requires very low investment compared to other activities. It is seen in the present study that there is not even single women vendor who is selling electronic items and lather items as it requires more capital. We have seen in the study that there are few women vendors (about 15%) who are selling garments but their investment significantly low comparing men garments vendors (see Table 3). However, the profit margin of the vendors who sell raw materials, namely, vegetable vendors, fruit vendors, and food vendors, is quite impressive compared with that of other types of vendors. Raw material vendors earn about 50% to 60% profit on their daily sales. Working conditions in terms of working hours too are miserable. It has been discussed in the previous sections that vendors who sold raw material, namely vegetable vendors, fruit vendors, and food vendors have good profit margins. At the same time, the working conditions of these vendors, especially vegetable vendors, are miserable. It shows that most of the vegetable vendors are women, since it requires a very low level of investment in comparison with other types. Vegetable vendors work from 5 o'clock in the morning to around 12 o'clock at night, and they work every day in the year. A woman vegetable vendor, who is the sole breadwinner for her family, described her day:

I wake up around 4 o'clock in the morning and then I go to the wholesale market to collect the vegetables. I clean the vegetables for two to three hours and I keep the vegetables in the market where I sit. I come back home and cook for my children and then I go again to the market and start the activity. When I come back home, it is already 12 midnight. I work for the whole year. If I don't work for one day, my children will sleep without meals, since I am the only breadwinner in my family.

Despite the hard and useful work the vendors do, street vending is an illegal activity, and vendors are seen as eyesores. As a result, they face constant harassment by local police and municipal authorities in their workplace. They are forced to pay bribes. It is calculated that each street vendor pays 15% to 20% of his or her daily income in bribes to local police and the BMC. Table 2 shows that 211 street vendors (about 53% of the total respondents) are earning from Rs. 60 to Rs. 250 per day. It

seems that this amount is adequate for the survival of an individual vendor, but considering the number of those family members dependent on each vendor and daily bride payment, the amount is abysmally low in terms of supporting the vendor's family. It is estimated from the primary data, taking into account the number of dependents each vendor has, that the per day, per capita income of those households is less than 20 rupees (less than half dollar a day). The poverty line as given by the World Bank for developing countries, including India, is one U.S. dollar per day per person. Hence, 53% of the total sample population in this study are classified as "extremely poor," which is a matter of serious concern.

IV. FINANCIAL ACCESSIBILITY OF STREET VENDORS IN MUMBAI

The financial access of street vendors depends on the volume of trade and types of the product they sell. Street vending, as a profession, is heterogeneous in nature. Street vendors' access to finance depends on their volume of trade and the types of product they sell. All vendor access capital since vending is based on daily turnover. In the present study, out of the total sample (N=400), we see that 236 vendors (59% of total vendors) borrow money from different sources for different purposes, namely, for their economic activity, for house building, for house rent and for social security purposes.

Financial Sources of the Vendors

Source of the capital play an important role for their financial accessibility. It depends on the types of suppliers and their volumes of trade. Access to capital is an economic linkage that ties street trade to the economy that affects the vendors' economic activities, profits, and potential business growth. Capital is needed for initiating the business and, later, for running and expanding the business. Six types of capital sources have been identified such as: (i) relatives, (ii) friends, (iii) local vendors or traders, (iv) moneylenders, (v) wholesalers, and (vi) banks or co-operatives. The first two sources are primarily used for getting a business started; while the all the rest are used for keeping it running or expanding activity. Since street vending is considered an illegal profession, the street vendors don't have access to

institutional credit but it is interestingly noted that around 61% vendors are reported that they have started their business with their personal savings.

To run their daily business, vendors mainly depend on moneylenders and wholesalers. This study shows that vendors significantly depend on the moneylenders and wholesalers comparing other sources of capital. Table 4 shows that about 57% and 26% vendors depend upon the moneylenders and wholesalers respectively. If we observe table 4, we can see that women vendors depend on moneylenders and wholesalers more than men vendors. About 64% women vendors and 53% men vendors depend on moneylenders and about 29% women vendors and around 25% men vendors depend on wholesalers.

Table 4: Sources of capital and Gender wise cross tabulation

Sources of Capital	Gender		Total
	Female	Male	
Relatives	1 (1.11)	5 (3.42)	6 (2.54)
Friends	0 (0)	10 (6.85)	10 (4.34)
Local Vendors	0 (0)	1 (0.68)	1 (0.42)
Money Lender	58 (64.44)	77 (52.74)	135 (57.20)
Wholesalers	26 (28.89)	36 (24.66)	62 (26.27)
Co-operatives/Banks	5 (5.56)	17 (11.64)	22 (9.32)
Total	90 (100)	146 (100)	236 (100)

n=236

V. INDEBTEDNESS OF STREET VENDORS

They fall into a debt trap due to high indebtedness. They need to obtain credit for their economic activities, but, as part of the informal sector, they have no access to credit from formal financial institutions (Bhowmik, 2001, 2007; Jhabvala, 2000). In order to survive, they borrow money from various other sources. Around 54.24% of the vendors (128 out of 236) borrow money for social protection purposes in terms of health care, medications, maternity expenses, accidents, children's education, and so on, whereas about 34.32% of the vendors borrow money for their economic activities. About 11.44% of the vendors borrow money to pay a deposit on house rent (see Table 5).

The present study found that the social security purposes served by borrowing are family health care and medications, maternity expenses, children's education, daughter's marriage, accidents, and purchase of insurance. In education purposes, most of the vendors borrow money for school fees and to purchase computers for their children, because they prefer to send their children to English-medium schools. They encourage their children to continue their education. One of the vendors stated that

I don't want my children to become street vendors. This job has no dignity, no respect, and is full of uncertainty. I started because I had no option, to survive. If my children want to continue with higher education, I would support them; I would even borrow money for them.

The sources of the borrowing are relatives, friends, money lenders and wholesalers. Relatives and friends basically don't charge interest. However, the rate of interest is very marginal if they charge. They mainly borrow either from moneylenders or from wholesalers. Some of the street vendors are very happy to borrow from the wholesalers since they don't charge monthly regular interest rate. But it is calculated in the present study that the vendors unknowingly pay around 25-35% more than the cost of their products of 100 rupees to the wholesalers. If we observe table 5, we can say that both the vendors (men and women) borrow small amount for their economic activities and large amount for the social security purposes. For instance, around 22% women vendors borrow between Rs. 100000 and Rs. 500000 for their social security purposes while only 7% women vendors borrow same amount for their economic activities. On the other hand, around 20% men vendors borrow money for social security purposes and about 11% men vendors borrow for the business activity. It can also be said from this explanation that women are borrowing larger amount for their social security purposes than men. Women are mainly borrowing money for their children's education and the medication purposes for their husband and children.

Table 5: Amount and purposes of borrowing and Gender wise cross tabulation

Gender	Amount of the borrowing (in Rs.)	Purposes of borrowing			Total
		Business	Housing and deposit	Social Security	
Female	1000-15000	3 (10.71)	3 (27.27)	2 (3.92)	8 (8.89)
	15000-30000	12 (42.86)	5 (45.45)	12 (23.53)	29 (32.22)
	30000-45000	4 (14.28)	3 (27.27)	10 (19.61)	17 (18.89)
	45000-60000	6 (21.43)	0 (0)	8 (15.69)	14 (15.56)
	60000-75000	0 (0)	0 (0)	1 (1.96)	1 (1.11)
	75000-100000	1 (3.57)	0 (0)	7 (13.73)	8 (8.89)
	100000-250000	1 (3.57)	0 (0)	6 (11.76)	7 (7.78)
	250000-500000	1 (3.57)	0 (0)	5 (9.80)	6 (6.67)
	Total	28 (100)	11 (100)	51 (100)	90 (100)
Male	1000-15000	15 (28.30)	5 (31.25)	15 (19.48)	35 (23.97)
	15000-30000	12 (22.64)	2 (12.50)	15 (19.48)	29 (19.86)
	30000-45000	4 (7.55)	4 (25.00)	9 (11.69)	17 (11.64)
	45000-60000	14 (26.41)	1 (6.25)	12 (15.58)	27 (18.49)
	60000-75000	0 (0)	1 (6.25)	3 (3.90)	4 (2.74)
	75000-100000	3 (5.66)	0 (0)	8 (10.39)	11 (7.53)
	100000-250000	3 (5.66)	1 (6.25)	7 (9.09)	11 (7.53)
	250000-500000	2 (3.77)	2 (12.50)	8 (10.39)	12 (8.22)
	Total	53 (100)	16 (100)	77 (100)	146 (100)

n=236

Table 6 illustrates total interest paid as a multiple of the principal amount of the borrowing and gender wise cross tabulation. If we see table 6, we can say that around 81% women vendors and about 68% men vendors have already paid in interest what they borrowed. Table 6 shows that around 54% of the vendors have already paid in interest as much as they borrowed. Others have paid in interest two, three, or more times the amount they borrowed. In this context, women vendors have paid more than men vendors in interest what they borrowed.

Table 6: Total interest paid and gender wise cross tabulation

Multiple of the principal	Gender		Total
	Female	Male	
No interest paid	17 (18.89)	47 (32.19)	64 (27.1)
1-time	48 (53.33)	79 (54.11)	127 (53.8)
2-times	16 (17.78)	14 (9.60)	30 (12.7)
3-times	4 (4.44)	2 (1.37)	6 (2.5)
4-times	1 (1.11)	1 (0.68)	2 (0.8)
5-times	4 (4.44)	3 (2.05)	5 (2.1)
6-times	1 (1.11)	1 (0.68)	2 (0.8)
Total	90 (100)	146 (100)	236 (100)

n=236

For instance, one of the men vendors in the study borrowed 10,000 rupees for buying medicine 10 years ago, and he has been paying interest at a 5% rate ever since. Thus, it is estimated that he has paid in interest around 6 times the total amount that he borrowed. In this way, men and women vendors both fall into vicious circle of debt trap due to high interest and some of the cases, this trap is chronic. One of the vendors stated that

my father had taken money for this (vending) activity. After his death, I am still paying the rate of interest.

VI. ROLE OF MEMBERSHIP-BASED ORGANISATIONS

Membership-based organisations can be defined as “those in which the members elect their leaders and which operate on democratic principles that hold the elected officers accountable to the general membership” (Chen et al. 2007: 4). Trade unions, cooperatives, workers committees, savings and credit groups such as Self Help Groups (SHGs), producer groups and so on are categorised as membership-based organisations (Chen et al. 2007). This section of the article is based on in-depth interviews with five individuals who are actively involved in membership-based organisations and in a position to make decisions for the vendors. They are doing administrative work in their organisations, and they were also vendors. Key respondents, who were working as small vendors initially, have become small enterprise owner over the period of time and have appointed a number of wage workers for administrative work and other responsibilities in their respective organisations. According to them, it is very easy to work for the vendors as insiders. One of the key respondents stated that “our friends [the vendors] rely on and trust us because they think that we can understand the situation and represent their voice properly.”

Street vendors in Mumbai are continuously harassed by local police and the Bombay Municipal Corporation (BMC), since street vending is illegal and it is also the most visible component in the urban informal sector. Thus, some street vendors have organised themselves into unions or local associations that enable them to pursue

their economic activities. These unions are mainly localized bodies and they are membership based. However, there are as yet very few such organisations in existence, whether in Mumbai or elsewhere in India. The organisations act as intermediaries between individual street traders and local authorities. Since the street vendors have no legal basis for their existence, the main role of the organisations is to negotiate with local authorities such as municipal corporations and local police forces for the right to occupy public space so that the vendors can carry on their trade. The organisations face many problems when they start to negotiate with the authorities about public space. One of the key respondents noted that

we are struggling for the rights for them [the vendors] and for their space on the road. We protest [against the authorities'] continuous harassment. Many times, we went jail with the vendors to protest.

The organisations also help to set up a welfare board with the help of labour commission to enhance vendors' social security and cooperatives to provide them with access to credit for their economic activities and access to personal and educational loans.

Organising Social Security

Active membership-based organisations press for social security schemes that provide multiple benefits for those who are unionised. For instance, the social security scheme called 'Janshree Bima Yojana', provided by the Life Insurance Corporation of India (LICI), is very successful scheme. But this scheme has implemented in a few places among which one place has been considered for the present study. The scheme includes insurance coverage for health issues, house and property, accidental and natural death, and permanent and partial disability. It is a group insurance scheme, for a minimum of 25 members. Members pay an annual premium. The annual premium for an individual vendor is 50 rupees (\$1.06), which is very affordable, even for the poorest. Under this scheme, each vendor can receive 15,000 to 75,000 rupees (\$319.15 to \$1595.74) in the case of an accident, and the vendor's family will receive 75,000 rupees (\$1595.74) after his/her death. Moreover, this scheme covers

scholarships for the education of the vendor's children. A maximum of two children of the vendor can benefit, and each child can receive 1200 rupees (\$25.53) per year as a scholarship. One organisation has helped to arrange money for one vendor's son to pursue higher studies.

Towards Credit Accessibility for Street Vendors

A cooperative credit society has been registered under the state government to provide loans such as personal loans, educational loans, and loans for economic activity and the cooperative receives the money from the state government. The cooperative gives loans to the membership-based organisations. A cooperative cannot provide direct loan for an individual vendor. Hence, membership-based organisations act as intermediaries between street vendors and a cooperative. Vendors must be members of an organisation to benefit from the cooperative. According to the rules and norms, a vendor can acquire a maximum of 30,000 rupees (\$ 638.30). Each vendor in the organisation gives money to the organisation according to the vendor's volume of trade (at a minimum of 10 rupees [\$ 0.02] per day) and the organisation thus accumulates money that is used as "working capital" Then, the vendor can take loan from the "working capital" in the organisation at the nominal rate of interest. According to the five key respondents from membership-based organisations, this cooperative is very successful.

However, the problem is that overall very few street vendors are unionised in Mumbai. The study has shown that only around 2,500 vendors are involved in this cooperative and social security scheme in Mumbai, while Mumbai has 350,000 street vendors according to the records of most of the unions. According to all the key respondents, all the street vendors try to evade the necessary rules and regulations. They do not want to pay even the nominal minimum membership fees. Therefore, very few of the street vendors are registered members of the unions. One of the key respondents stated that "most of the vendors try to avoid all the rules and norms and hence they prefer private money lenders at a high rate of interest."

VII. SUMMARY AND CONCLUSION

In sum, the present study shows that street vendors play a very important role in the urban informal economy by generating employment and by supporting the urban poor as well as the rich. Nonetheless, the study found that 53% of street vendors' per capita income less 20 rupees a day in Mumbai. The NCEUS report (2007) report categorised people with this daily income as "poor and vulnerable." Bhowmik's 2001 study showed that the daily income of male vendors was 70 rupees and that of women was 40 rupees. In the present study, we find that over 62% of the population have per capita income of 20 to 35 rupees. Therefore, the income level has not improved in the last nine years. One of the factors responsible for vendors' low income is the regular payment of bribes. Their income could be more decent if they did not have to pay these bribes. A vendor stated that

harassment, eviction, and the collection of bribes have been increasing in the last three to four years.

Another important finding of the study is that street vendors depend on moneylenders and wholesalers for access to credit as well as for social security purposes. The study also shows that vendors are often forced to pay exorbitant rates of interest. The main purposes of the borrowing are for their social security and for their business activity, as a result of which they often fall into a debt trap, which is a matter for grave concern. This study also reveals that 100% of the vendors need a means of achieving social security. They are surviving by means of their savings or borrowing at high interest rates. Thus, a basic need for the vendors is social security, which is supposed to be provided by the government. Group insurance could be a better solution to this problem as it requires fewer formalities. During this study, respondents said they were interested in this. Therefore, the government or any other stakeholders, especially trade unions, should come forward.

The study further reveals poor working conditions in terms of excessive working hours in a day, in addition to unhealthy and unsafe conditions in the workplace. Street vending is spreading dramatically. As a result, to compete with

others and continue to exist in the local market, vendors increase their hours of work. This study reveals that working hours have increased by four to five hours a day since the study carried out in 2001. Long-time street vendors have also admitted that their working hours have increased. A 72-year-old vendor stated that

I have been doing this activity since I was a 12-year-old boy. I have spent 60 years in this area. We were only 10 on this road and now we are more than 1,000. Our total space is the same. Only our personal space has been reduced. I have noticed that the profit margin has decreased compared with before. Competition has increased over the period. I used to spend 5 hours in a day but now I spend 9–10 hrs to survive.

The ministry of urban development and poverty alleviation set up national policy goals and made many recommendations in 2006 (NPUSV, 2006). The main objective of the policy is to “provide and promote a supportive environment for earning livelihoods to the vast mass of urban Street vendors while ensuring that such activity does not lead to overcrowding and unsanitary conditions in public spaces and streets” (NPUSV, 2006: 11). The specific objectives of the national policy are: to provide legal status by formulating appropriate laws and providing legitimate hawking zones in the urban development; to provide facilitates for appropriate use of identified space including the creation of hawking zones in the urban development plans; to disdain imposing numerical limits on access to public spaces of discretionary licenses and instead moving to nominal fee-based regulation of access; to make street vendors a special component of the urban development plan by treating them as an integral and legitimate part of the urban distribution system; to promote facilitative organizations for street vendors such as Unions, Co-operatives or Associations and other forms of organization to facilitate their empowerment; to provide comprehensive social security to buffer ruinous health expenditure for general ailments, Reproductive & Child Health and Geriatric ailments; to promote access to such services as credit, housing and upgradation of their skills through promotion of Self Help Groups, Co-operative, Micro-Finance Institutions (NPUSV, 2006).

The national policy on urban street vendors was revised again by the ministry of housing and urban poverty alleviation, Government of India, in 2009 (NPUSV, 2009), though the new policy is much the same as the old. Mr. Arbind Singh, coordinator of National Associations for the Street Vendors in India (NASVI), commented on the revised policy as follows:

We want the government to stay with the earlier policy and work for its quick implementation rather than come up with another one. It is eventually the States and local bodies which have to implement the policy. Even five years after the first policy was adopted, only five States and about 15 cities have made attempts to implement it. The new policy would only provide further excuse for the States to delay the implementation and the vendors would suffer in the meanwhile. (Srivasthan, 2009)

If we notice both the recommendations of 2006 and 2009, government has already highlighted the important problems and provided very specific recommendations for street vendors but the problem is that these recommendations still remain on the paper only and have not been implemented in Mumbai so far. Therefore, the state governments should take the initiative to fully implement the national policy, especially in Maharashtra, since the numbers of street vendors have been growing significantly in Mumbai.

According to the local authorities, the street vendors occupy public space illegally. The national policy (2006) suggested that town vending committees (TVCs) should be made responsible for the allocation of space to street vendors. The functions of the TVCs recommended by the national policy are as follows: registering the street vendor and ensuring the issuance of an identity card to the vendor after it has been prepared by the municipal authority; monitoring the facilities to be provided to the street vendors by the municipal authority; identifying areas for vending with no restriction, areas with restrictions with regard to dates, days, and times, and areas that would be marked as no-vending zones; setting the terms and conditions for hawking; taking corrective action against defaulters; and collecting revenue. But the fees should

be nominal or at least affordable for all street vendors. The committees may decide the amount the street vendors will be charged, considering the local conditions. Considering the functions of the TVCs recommended by national policy, it could be said that TVCs would be the better solution to organise the vendors in the local level. Street vendors would prefer to pay fees legally to the government instead of paying bribes to the local police and the municipal corporation. One of the vendors stated that

we would like to pay the amount as taxes instead of bribes for our . . . space. We would even love to pay double the amount that we are paying now.

Given the importance of street vendors in the urban informal sector, some nongovernmental organisations, cooperatives, and other groups are coming forward with initiatives for providing social security and many other basic requirements for street vendors, but these initiatives are few and far between. In view of the present economic situation, especially given the recent financial crisis and the large number of formal-sector jobs that have been lost, the informal sector will expand further in the years to come. Since street vending is one of the easiest ways to get into the urban informal sector, the number of street vendors is very likely to increase drastically in the near future. The study also shows the number of women street vendors has been increasing over the period and their working condition is miserable. Therefore, looking at the findings of the present study as a whole and conditions of considered decent work indicators for the present study, it can be concluded that there is a 'decent work deficit' in the 'working life' of this group of self-employed workers in the urban informal sector in Mumbai. However, one of the major findings of this study is that in places where trade unions are performing efficiently and effectively, street vendors are found to be in a somewhat better position. Thus, trade unions or other membership-based organisations could be the best way to reduce the deficit and as a result, vendors can achieve a reasonably decent working life or at least a better working environment.

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