Challenges Faced By Micro Entrepreneurs: A Study of the Street Vendors of Surat

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ABSTRACT

Abstract- Street vendors are micro entrepreneurs, who are involved in providing retail services to meet the daily requirements of the people. Due to the unorganized nature of their business they lack a voice and face various challenges while eking out a livelihood. The paper focuses on the challenges related to access to capital, urban space, working conditions, and the business environment in which they operate.

Keywords-Street vendors, micro entrepreneurs, challenges, urban space

INTRODUCTION:

Businesses could be of different scales. These include the large sector enterprises as well as medium, small and micro enterprises (MSMEs). The MSMEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports, besides giving a boost to entrepreneurship. India is ranked 165th in the world in 2011 in the ranking for starting a business, an improvement from 168th rank in 2010(The World Bank Group, 2011). A support system comprising of various stakeholders like the government, NGOs, educational institutions, financial institutions have been making efforts for giving a fillip to entrepreneurship development.

Micro enterprises defy a definition, come in all types and sizes of businesses and include street vendors, carpenters, machine shop operators, seamstresses and peasant farmers (designated as micro entrepreneurs) (www.gdrc.org). Microenterprises defy a definition. Street venders, carpenters, machine shop operators, seamstresses and peasant farmers-micro-entrepreneurs come in all types, and their businesses in many sizes. This diverse group requires a variety of support to grow and improve.

Many of these men and women and their employees are poor and have limited access to services. But they do not lack potential (http://www.gdrc.org/icm/micro/whatis.html)Micro enterprises account for more than 60 percent of all enterprises and up to 50 percent of paid employment, and are concentrated largely in lowincome, low productivity activities, especially in petty trades and services (Asian Development Bank, 1997).

In India, the National Policy on Urban Street Vendors, 2009, refers to the street vendors as micro entrepreneurs. (Business Standard, July 2009). It recognizes street vendors as an integral and legitimate part of the urban retail trade and distribution system for daily necessities of the general public.

Street vendors are a part of entrepreneurs from informal sector who earn an income from their small ventures in public space in uncertain business environment. Through their transactions, street vendors contribute directly to the overall level of economic activity, and to the provision of goods and services (Bromley 2000).

According to the Second National Commission on Labour (2000), street vendors were identified as self-employed workers in the informal sector, who offer their labour for selling goods and services on the street without having any permanent built-up structure (Bhowmik, 2001). The commission also states that there are 106 categories of workers in the unorganized sector which include street vendors as one of the category. The Government of India has used the term 'urban vendor' as inclusive of both traders and service providers, stationary as well as mobile, and incorporates all other local/region specific terms used to describe them, such as, hawker, pheriwalla, rehri-patriwalla, footpath dukandars and sidewalk traders.

Street Vending is not only a source of employment to the poor in towns and cities but also a means to provide "affordable as well as convenient services" to a majority of the urban population (National Policy of Urban Street Vendors, 2009). It is one of the useful modes for seasonal and festival vending also making available merchandise at relatively cheaper prices.

Street Vending is a microenterprise providing employment across the world. The major advantage of the sector is its employment potential at low capital cost. Through their employment as street vendors, they contribute to sustaining themselves and their dependents. It is mainly opted for due to lack of other employment opportunities, and lower fixed costs attached with it, as it takes advantage of public space which minimizes overhead costs of rent and utilities (Cross, 2009) and practically no education / skill is required. They are the heart of a region's economy. Street vendors are categorized in self-employed category of unorganized sector (NCEUS 2007).

Microenterprises could be classified as livelihood and growth Microenterprises (Asian Development Bank, 1997). Street vending is largely a livelihood microenterprise where vendors mainly earn for their survival, though some may attempt for growth oriented enterprise also, where they may have a chain of such vending carts manned by people hired by them or by their relatives, thereby providing livelihood to others.

The present paper analyses street vending as a micro enterprise. The paper gives an overview of street vending with special reference to Surat and analyses the profile of street vendors and the challenges they face.

STREET VENDORS: THE CONCEPTUAL UNDERSTANDING

As per the National Policy on Urban Street Vendors 2009, there are three basic categories of street vendors; (a) stationary (vending on a regular basis at a specific location); (b) peripatetic (vending on foot and sell their goods and services and includes those who carry baskets on their head/slung on their shoulders and those who sell their goods on pushcarts) and (c) mobile (those who move from place to place vending their goods, services on bicycle, bus, trains and mobile units on wheels,). These categories of street vendors sell a wide variety of goods which include vegetables, fruits, food items and also other goods ranging from small pins to electronic items.

Street vendors are micro-entrepreneurs contributing towards combating unemployment and poverty. It is therefore the duty of the State as per the National Policy on Street Vendors to protect the right of these micro-entrepreneurs to earn an honest living. The policy further stresses that as Street vendors are micro entrepreneurs, they should be provided with vocational education and training and entrepreneurial development skills to upgrade their technical and business potential so as to increase their income levels as well as to look for more remunerative alternatives.

If we look to statistics, street vending is widespread in urban India. As per the 50th round of NSSO (1993-94) estimates, street vendors in urban area constituted 0.89% of the population. As per National Policy of Urban Street Vendors (2009), 2.5 per cent of its urban population is engaged in street vending. This shows a rise of 1.61 percent in the number of street vendors in approximately 15 years from 1993-1994 to 2009.

LITERATURE REVIEW

The literature review covers aspects like the profile of street vendors, their economic contribution, conditions under which street vendors eke out a living, challenges faced by them, government's policies related to urban spaces, and efforts being made by the government or other bodies to ameliorate their working conditions.

The concept of employment and their composition and the proliferation of street vendors are depicted in various studies on street vending. According to Lubell (1991), street trading is a traditional, supplementing activity for working poor especially the women and provides a platform to migrants to make a place in the" working life of a city". Though hawkers occupy the lowest rung in the retail pyramid, they provide access and come in handy for customers. (Lubell, Harold (1991): The Informal Sector in the 1980s and 1990s, Development Centre of the OECD, Paris.) It has been noted that street vending is dominated by migrant workers (HDRP 2009).

Street vendors are considered as invisible group of workers from informal sector (Chen, et.al., 1999). Within non-wage employment, certain invisible groups of workers, such as home based workers and street vendors were identified as being vulnerable to changes in the global and local economy (Unni, 2001). Bhowmik (2005) examines the magnitude of street vending in different countries and the composition of the vendors. Anantarangsi and Walsh, (2009) in their paper have pointed out the purpose why people take to street vending for eking out the livelihood and conclude that time is a major reason.

Several studies have stated thecontribution, condition and profile of street vendors. Kusakabe Kyoko (2006) has this to mention about street vending, "this economic activity can be a sponge that absorbs large number of surplus labour especially women.... When urban management policies allow vendors to conduct their trade positive impact results on several fronts: on poverty, employment, entrepreneurship, social mobility and peace and order". Bhowmik (1999) conducted a study in seven cities in India initiated by the National Alliance of

Street Vendors of India (NASVI) of hawkers and street vendors to understand the position of street vendors. Monique Cohen, Bhatt, Horn (2000) and Jhabvala (2000) have also described the conditions related to work of street vendors. The study of Bromley (2000), gives a contemporary overview of street vending around the world and major issues related to them. Crossa (2009) points out that "The daily life of many street vendors entails long hours and hard work. Cross (1998: 103) noted, street vendors deal with 'exposure to the weather, fluctuating income, boredom, long working hours, and long and inconvenient trips to purchase merchandise'. A study conducted jointly by SNDT -ILO (2001) on Mumbai street vendors stated that more number of street vendors suffered from stress related diseases. Around 85 per cent of the street vendors complained of stress related diseases-Migraine, hyper acidity, hyper tension and high blood pressure.

Hawkers are found worldwide to occupy public spaces and Municipal authorities have fought battles to evict them, but with little success (Lubell, 1991). According to Kusakabe Kyoko (2006) the issue of urban space in the context of street vending is often given a political hue due to vested interests (organized retailers).

Balakrishna, Singh,Narain andT.K. Naveen (2008), state various constitutional provisions related to street vending. The Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector (2006) explains the role, social profile, various provisions and recommendations related to street vending.

National policy of Urban street vendors (2009) includes some findings from NASVIS database. Reason for opting for Hawking was found out either as the only means of available employment, or an option after retrenchment or lack of skills for any other kind of job. It was also stated that hawkers worked for 10 to 12 hours daily on an average. The source of credit was either moneylender or wholesaler.

The income of the hawkers varies according to the type of goods they sell and the amount they sell. Hawkers selling clothes and non-perishable goods earn around Rs. 100 per day while those selling vegetables and fruits earn around Rs. 70 per day. (Bhowmik, 2000). Just as street vending varies greatly in scale, timing, location and remuneration, it varies in terms of workforce, and types of goods and services (Bromley, 2000).

Some of the studies on street vending show the supportive actions undertaken by voluntary organizations to resolve the problems of street vendors. SEWA has made deliberations at State and National level with various Government and Municipal Authorities on behalf of Street Vendors which has resulted in the formation of union of female street vendors and drafting of National Policy of Street Vendors (ElaBhat 2001). Bhowmick (2005) collates information on the extent of unionization of the vendorsand other organizations.

Crossa (2009) explains the different strategies including associational power and power through mobility used by the vendors to remain in Mexico City. Shepherd (2009) explains the role of social and moral norms in vendors' behaviour toward one another, customers, and their work and relates these factors to their success.

Street Vendors asmicro entrepreneurs in retail tradinghave been analyzed in a number of studies. Sengupta (2008) in his study of emergence of modern Indian retail states that in terms of non-store retail, street vendors or mobile vendors have been an important retail format in India. Edi Suharto (2003) sees street vendors as those micro-entrepreneurs whose investment levels are very low.

OBJECTIVES OF THE STUDY

Objectives of the study are:

- To study the profile of street vendors in Surat
- To study the challenges faced by the street vendors

RESEARCH METHODOLOGY

A qualitative and quantitative approach has been adopted for the study. In the first phase a qualitative

approach was adopted. Extensive literature review was done. Various studies on street vendors; policy of the Government (2009), policy of local bodies on street vendors and various legal provisions related to street vending in India were scanned. In depth interviews of various civic authorities (SMC) and representatives of local NGOs were held. Two focus groups of street vendors were held. In the second phase a survey was conducted using a semi-structured questionnaire. Observations during collection of primary data have also been utilized to understand the conditions of street vendors.

A total of two hundred respondents were contacted from the seven zones of the Surat city as demarcated by the Surat Municipal Corporation. Responses from threecategories of vendors have been collected-those who are stationary; those vending through push carts and are stationary; and those that are mobile vending through push carts. In each category and in each zone, both male and female vendors are included. Non-probability convenience sampling technique was used for the study.

The tools for analysis include chi-square test, cross tabulations and percentage. For testing the hypotheses Chi square test was used. Hypotheses were framed to find out whether gender wise differences existed with regards to type of goods sold, age of vendor, vending hours, earnings, migration and purpose of holidays.

A BRIEF PROFILE OF STREET VENDORS IN SURAT

Surat is located in the western part of India in the State of Gujarat. It is referred to as the 'Silk City', Diamond City', and Green City' and is one of the most dynamic cities of India. It is known for its business culture. The decadal growth is 72.06%, and it is the fourth fastest developing cities according to a global study conducted by the City Mayors Foundation, an international think tank on urban a f f a i r s (http://economictimes.indiatimes.com/news/sura t-fourth-fastest-growing-city-in-the-world/articleshow/9335604.cms (24.7.11). Surat has

a diversified workforce with workers migrating from other states of the country like Orissa, Bihar, Tamil Nadu, Maharashtra etc. (JnNURM report, 2008, Surat). The percentage of migrants to the total population of the city is around 56% out of which approximately 30% migrate for employment (SMC, 2008). Surat is also known for the street vending culture. Food push carts (larries) in Surat are popular for the taste and variety of food offered by them. It is estimated that there are 71931 street vendors in Surat (estimated at 2.5 percent of the total population of Surat as per mid census, 2006).

PROFILE OF STREET VENDORS IN SURAT

The profile of street vendors depicts their gender, age, education, ownership of residence, type of goods sold and earnings.

83.5% of the respondents were male and 16.5% were female street vendors. Majority (45%) of the street vendors' had education up to 8th standard. Other than education, street vendors either possessed some

kind of knowledge or experience related to their category of street vending. Street vendors either stayed in own house or in rented premises. Majority of the street vendors (52.5%) were residing in rented premises. Out of these a majority of them shared a room with others as their families were staying in villages (native place). The percentage of male vendors vending vegetables was 8.4%, fruits 18.0%, food 40.1% and other goods 33.5%. The percentage of female vendors vending vegetable was 45.5%, fruits 21.2%, food 27.3%, other goods 6.1%. 32.3% of male vendors earned up to Rs. 2500 to 3000 per month, 28.7% earned up to Rs. 3001 to 4000 per month and 21.4% earned between Rs. 4000 to 5000 that is 80% of the male vendors earned in the range of Rs. 2501 to 5000. 42.4% of female vendors earned less than Rs. 1500 and 21.2% earned Rs. 1500 to 2500. 76% of the male and 39.4% female vendors were migrants largely drawn into vending due to informal network.

Table 1: A Snapshot of the Profile of Street Vendors

Particulars (Respondents)	STREET VENDORS
Male Vendors	167 (83.5 %)
Female Vendors	33 (16.5%)
Education Level of majority	8 th Standard (45.0%)
Residence	Rented (52.5%)
Age Group of Majority Male Street Vendors	31-40 (42.6%)
Age Group of Majority Age Group of Majority	21-30 (45.5%)
Type of Goods Sold by majority Male Street Vendors	Other goods (33.5%)
Type of Goods Sold by majority Female Street Vendors	Vegetable (45.5%)
Migrants	76% (males) 39.4% (females)
Earning per Month Male Street Vendors	Rs. 2500 to 3000 per month (32.3%) Rs. 3001 to 4000 per month (28.7%) Rs. 4000 to 5000 per month (21.4%)
Earning per Month Female Street Vendors	Less than Rs. 1500 per month (42.4%) Rs. 1500 to 2500 per month (21.2%) More than Rs.2,500 per month (21.2%)
Residence	Majority of the street vendors (52.5 percent) were residing in rented premises. Out of these a majority of them shared a room with others as their families were staying in villages (native place).

Reasons to Take up Street Vending

It was found that nearly 77.5% of the street vendors possessed required informal knowledge and skills or had informal network for professional support.

- Out of the above nearly 24.5% of the street vendors had gained experience through their earlier employment and 53.0% entered into vending due to informal network.
- ▶ 0.5% of street vendors inherited the business. Old city areas have such inherited ventures.
- Ease of entry or an easy employment avenue made 22% of the respondents to take up street vending.

Table 2: Accessibility of Funds

There were a few who wanted to be independent and did not want to work under any one.

CHALLENGES FACED BY STREET VENDORS

For the present research the challenges faced by the street vendors studied are categorized intoaccessibility to funds, urban space, working conditions, vulnerability, networking and partnerships, and scaling up of business.

Accessibility to Funds

The accessibility to funds has been studied under the headings- borrowings and credit taken, family support received, and savings if any.

Borrowings And Credit Taken	 \$ 59.5% of the respondents took credit for vending. \$ 62 % male and 38 % female availed of credit. (Institutional sources tapped for funding were limited) -Sources of borrowing were mainly informal in nature (borrowed from family members, friends and from other contacts, from suppliers or from non-institutional lenders (with exorbitant rates of interest)
Family Support	 ❖ 55.5% of the respondents had Family Support either from other earning family member or income from agriculture land at native place
Savings	 70.5% of the respondents saved regularly while 0.5% of the respondents could save occasionally 29% could not save
Amount of Saving per month	 48.5% saved less than Rs. 500, 22% between Rs. 500-1000, 22% respondents could save between Rs. 1001-1500, 16% between Rs. 1501- 2000, and 21% respondents could save more than Rs. 2000/- per month.

Urban Space

The Supreme Court of India in Sodan Singh vs. NDMC [7] and Gainda Ram vs. MCD and Others. [8] has recognized the fundamental

right of street vendors to carry on business on the public street, but with regulations (not to be regulated through schemes but through an Act).

Table 3: Position of Street Vendors in Urban Space

The Supreme Court of India	Fundamental right of street vendors to carry on business on the public street, but with regulations (Sodan Singh &Gainda Ram)
Municipal Corporation Acts	 there are fixed number of hawking zones and silent zones Depending upon the need of that particular area, numbers of such zones are decided.
Penalties by local bodies	charging fines andtaking away their push carts
Vendors shifted from usual place of business	 at the time of important occasions, visits of high profile persons, to avoid traffic problems; on a complaint by a resident or shop owner
Natural Market	In Surat few respondents (tea vendors) were found of (outside hospital gate-natural market)
Consequences faced when Push cart taken away by Municipal Authorities	 To get the push cart back the vendor had to pay Rs 200 to Rs. 450 takes one day or several visits to get the push cart back results in loss of business

Working Conditions

The vendors put in long hours, have to bear adverse weather conditions with practically no shelter, have to walk long distances to get their supplies, have no civic amenities, face harassment from the municipal authorities and police, and have virtually little time for recreation.

Table: 4 Working Conditions-Street Vendors

Long Hours	 Majority of the male vendors(59.8): vending hours varied between 6 to 10 hours, Majority of the female vendors (33.3%) were engaged in the business for 3 to 5 hours.
Physical hazards	 Have To Walk Long Distances To Get Their Supplies physical strain or hazards due to street vending as a natural consequence of their job Practically No ShelterAdverse Weather Conditions
Have No Civic Amenities,	 lack of sanitation facilities and drinking water facilities
Harassment	 municipal authorities and police,
Recreation	 Majority of male vendors worked on all days of a week and took holidays occasionally (64.7 %), Whereas majority of female vendors took a holiday on Sunday (39.4%).
Health Facilities (long hours of work discourage them to avail public health facilities)	 (88 %) opted for private health facilities (long working hours) (12 %) opted for government health centers.
Avenues For Recreation.	 Limited avenues Even for participating in social functions or family outings they have to weigh the cost of losing the sales and thereby the earnings. For some the solution is to hand over the pushcart to their acquaintances who continue the business on their behalf.

Vulnerability

Street vendors are those micro entrepreneurs whose earning levels are low.

Table 5: Factors leading to Vulnerability of Street Vendors

Earning Levels	low
Savings (Low)	 29% of the street vendors could not save entire saving was utilized for their family at their native place
Bank Account (Institutionalized Finance)	Nearly 18% did not have even a bank account.
Insurance	Nearly 40% were not having insurance cover due to their ignorance.
Institutional Finance	Accessibility low

Networking and Partnerships

Efforts towards collective action on the part of street vendors in Surat are now evident. Gujarat Shramik Hawkers Sangathan (GSHS) a registered association of hawkers in Surat is working towards the welfare of street vendors. The association is trying to unite women street vendors with the support from Self Employed Women's Association (SEWA), Ahmedabad. Shramjeevi (an NGO in Surat) provides support by the way of counseling and guidance to street vendors in Surat. In a recent development (Feb

2011) Shramjeevi is authorized to suggest and initiate support measures for street vendors. The National Association of Street Vendors of India in association with SEWA and GSHS organized a Gujarat level street vendors' convention in Surat on 15th December 2010 in protest against the state government for not complying with National Policy for Street Vendors and to discuss the road map for collective action of street vendors.

Table 6: Networking: Street Vendors

Gujarat Shramik Hawkers Sangathan (GSHS) Shramjeevi	a registered association of hawkers in Surat is working towards the welfare of street vendors. authorized to suggest and initiate support measures for street vendors
SEWA	Support to SHRAMJEEVI
The National Association of Street Vendors of India in association with SEWA and GSHS	convention in Surat on 15 th December 2010

Competition

The street vendors face competition from the organized sector vendors (shops, malls etc.) as well from other street vendors. Organized sector super markets selling fruits and vegetables has led to reduction in business of street vendors. Through informal talks with vegetable and fruit vendors, it was found out that majority agreed to being adversely affected by the existence of malls selling fruits and vegetables. It was observed that they faced competition from other street vendors and that their increasing number had reduced their business turnover. Some of the street vendors changed the category of goods sold as there was too much competition and low income in the earlier category of vending. To get a vantage location the vendors tend to fight amongst themselves as also the shop keepers in the area harass them or charge to vend in front of their shops.

Scaling Up Business

Street Vending is practiced full time or part time and seasonally or occasionally (during festivals). Few vendors could scale up their business, though some of the vendors were in business for as many as 40 years. Some of the street vendors create their own branches or sell at other locations through a relative, partner or employee/s. This was mainly observed for items like panipuri, fruits and fruit juices. One of the street vendor had four other push carts and had hired other employees to sell fruits.

CONCLUSIONS

The street vendors are by and large "necessity based entrepreneurs" (not the choice but compulsion, which makes him/her, choose entrepreneurship as a career) with lack of access to institutional finance, limited space (no permanent space for vending for many) to run their business and little scope for expansion or scaling up the venture. They face bureaucratic hurdles, have difficulty in maintaining a balance between business and personal life, have low management skills, face competition (from other

street vendors and shops), and have little collective action.

Findings of the study reveal that these vendors cater to the local demands of population, they possess low level of education and skills, have low level of income and work for long hours. To overcome the challenges they face, linkages with other street vendors, accessibility to markets (vantage location) and inputs could help. Support system could help in capacity building. Apart from the government policies and government organizations, NGOs could provide the necessary support.

The Street Vendors Policy 2009 need to be implemented in earnest and other social security schemes of the government should be made more effective. The formation of town vending committee with representation of street vendors for devising programmes for skill development and enhancement of capabilities of these vendors needs to be functionalized. Street vendors, being micro entrepreneurs, should be provided with vocational education and training and entrepreneurial development skills to upgrade their technical and business potential so as to increase their income levels as well as to look for more remunerative alternatives. Organizations like the Centre for Entrepreneurship Development are contributing their mite yet, more programmes at developing their potential need to be conducted.

A supportive business environment is need of the hour. Some of the suggestions are: financial literacy campaigns, increasing the access to institutional finance and adoption of innovative models for micro finance like the business correspondent model. SEWA model where Financial Services Membertrained financial managers- assist in managing all aspects of SEWA's financial services including savings, credit, and insurance programs need to be replicated. Implementation and necessary follow up (need assessment and outcome research) of the well-intended policies and interventionsas pronounced by the various government bodies is necessary. Support System for developing their potential needs to be in place.

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