



SOCIO-ECONOMIC CHALLENGES OF STREET VENDORS: A CASE STUDY IN PHAGWARA, PUNJAB

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1. Abstract

Street vendors in Phagwara are among the most deprived sections of the self employed workers. This research paper tries to display the ‘working life’ of street vendors in Phagwara city. The research highlights the socio-economic problems and also other challenges faced by the vendors in daily life. The information was gathered through the observation method, structured and unstructured interview schedule and discussion. According to the collected data, male street vendors have better living conditions in terms of finance than the female street vendors. However, the study also shows that street vendors pattern of subsistence in daily market were not comfortable for them which further contribute to a deteriorating working environment as well as economic deprivation for street vendors in Phagwara.

Keywords: Migrants, Street vendors, Social, Economic, Phagwara

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Research Objectives:

1. To study the socio-economic status of street vendors (local and migrants) in Phagwara
2. To identify the challenges faced by the street vendors in Phagwara

2. INTRODUCTION

Street vendors are an integral part of the informal economy of India. They provide essential goods and services to the urban population and contribute significantly to the local economy. It is estimated that there are around 10 million street vendors in India, providing essential goods and services to the urban population.

However, street vendors in India face a range of challenges, including socio-economic problems, legal and regulatory issues, and social stigma. In recent years, the number of street vendors has increased rapidly in many Indian cities, including Phagwara in Jalandhar, as a result of urbanization and population growth. Despite their important role in the economy, street vendors face a range of problems, including socio-economic challenges.

This research paper aims to explore the problems faced by street vendors in Phagwara, Jalandhar, India. The paper will analyze the socio-economic conditions of street vendors in Phagwara and identify the factors that contribute to their marginalization. It will also examine the policies and regulations that affect street vending in Phagwara and their impact on the livelihoods of street vendors.

The paper will begin by providing an overview of the street vending sector in Phagwara, including its size, composition, and the goods and services provided by street vendors. It will then analyze the socioeconomic conditions of street vendors, including their income, working conditions, and access to basic services such as healthcare and education. The paper will also examine the social and cultural factors that influence the status of street vendors in the community.

The next section of the paper will focus on the challenges faced by street vendors in Phagwara. These challenges will be analyzed from various perspectives, including the legal, regulatory, and social dimensions. The paper will examine the impact of policies and regulations on street vending in Phagwara, including the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, and other local regulations. It will also analyze the role of social and cultural factors in the marginalization of street vendors.

The final section of the paper will provide recommendations for improving the socio-economic conditions of street vendors in Phagwara. The recommendations will be based on the findings of the research and will include both policy and practical measures to address the challenges faced by street vendors. The paper will conclude by emphasizing the importance of recognizing the contributions of street vendors to the local economy and ensuring that they are able

to earn a decent livelihood while providing essential goods and services to the community.

In conclusion, this research paper provides a comprehensive analysis of the problems faced by street vendors in Phagwara, Jalandhar, India. It highlights the socio-economic challenges faced by street vendors and the factors that contribute to their marginalization. The paper also provides recommendations for improving the conditions of street vendors and emphasizes the importance of recognizing their contributions to the local economy.

3. METHODOLOGY

For data collection, The city of Phagwara was selected because of its ethnic variety and economic activity. One week survey was conducted. To draw a sample from the population and analyse the data we used mixed methods like observation method, structured and unstructured interview schedule and discussion was used .

Based on the study's objectives, a semi-structured interview schedule was used. The included open ended questions. Because the study was exploratory in nature, open-ended questions were used to help with the exploration of the current situation.

Personal interviews with 40 street vendors were conducted. These sessions aided in gaining a better understanding of the common issues and problems faced by the street vendors. In order to understand and explore the current situation of ten individual street vendors, in-depth interviews were conducted.

Sampling

According to the research problem and research objective, 40 sample respondents were selected for the study. Out of 40 sample respondents, 35 were male and 5 were female. The study only dealt with five types of vendors, including those who were selling vegetables, fruits, juice, utensils and earthen pots. These five types were chosen because they are the most visible and common in this retail market of whole phagwara and account for a large share of the total vending process.

Data analysis

Descriptive analysis was used to analyze the primary data obtained from the 40 individual samples. Eight individual cases based on responses from individual vendors were developed in order to explore the current situation. Through the survey analyses made out was that the female street vendors are comparatively less in number than the male street vendors.

As still the parents does not allow their female child for higher education and these female street vendors does not choose this as profession but instead they just assist their husband in their work. The total local street vendors were more in number (24 male and 2 female) including male and females. The migrated street vendors were 14 in total including both male and female. These migrant street vendors migrate with their families, seeking employment opportunities throughout their own state and other states as well in India's which are usually commercial and urban-oriented cities.

4. LITERATURE REVIEW

WORKING LIFE OF STREET VENDORS IN MUMBAI

Saha (2011) study is based on Street vendors in Mumbai. The paper explained the working life, financial conditions, indebtedness, bribes, which was prevalent and made them helpless to sustain in the market. Not only these paper also highlighted certain more problems which was prevalent that were their working hours, public space and legality of their activities. As most of the activities in which they were involved were informal.

The study highlighted that due to lack of finances they resorted to take money from moneylenders which made them fall in vicious circle of debt trap. As mostly of them were informal sector workers, there was no job security, safety etc. in addition the harassment from public authorities was also present. All these situations had eventually led to backwardness, economic deprivation etc. The study was mainly based on primary survey where participants from various informal sector workers and street vendors were involved.

The result of the data was that the street vendors are a male dominated occupation, but there has been hike in percentage of women workers over the period of time. Most of the street vendors were found illiterate and the income level varied from RS60- Rs 125 to Rs 500-Rs 1000. Other major issues present which was highlighted in the study included, gender discrimination, lack of financial sources, competitiveness of market etc.

SOCIO - ECONOMIC VIEW ON STREET VENDORS: A STUDY OF A DAILY MARKET AT JAMSHEDPUR.

Chakroborty, koly (2018) study is based on street vendors of Jamshedpur. In this paper they have covered demographic, socioeconomic aspect of street vendor. The study was mainly based on observation method which included interviews, unstructured questionnaire as well as case studies. The study highlighted that there was income

disparity between genders. Study demonstrated that male street vendors were in better position as compared to female street vendors.

The other problems which were highlighted in this paper were instability in market, decrease in income of street vendors due to bribery by local authorities, traffic congestion, inadequate hygiene and main problem in addition to this was lack of government recognition.

During the survey, there was breakdown of age groups in three different age groups marital status as well as educational status. There was also another study regarding the income level of different street vendors which concluded that around 60% of people were earning equal to or less than Rs 300.

A BRIEF STUDY ON MARGINALISED MIGRANT STREET VENDORS IN THIRUVALLUR DISTRICT

George and Saravanan (2019) studied on marginalized migrant's street vendor focuses in informal sector workers, who are generally neglected, impoverished and side lined. The study has taken into account the nature of work, constraints, difficulties and condition of living of unskilled migrant's workers in the unorganized sector in the Thiruvallur district.

Paper highlights that due to improper and inadequate schooling and skills the workers are not able to obtain regular employment in the formal sector therefore they use their own limited finances to earn their living.

They serve as the primary source of supply for a broad range of good used in daily life such as fruits, vegetables, household items, toys, newspapers, magazines etc. The report explains the study's findings that the growth of migrant street vendors requires participation from both the government as well as the NGO'S. The methodology used was only personal observation and secondary data. This paper explains that the main reason for selecting this topic for the study was poverty and lack of availability of employment opportunities.

Also study highlights that people lack basic medical facilities, social security etc. and most importantly local authorities as well as middle class people regularly complaint against these people to municipal authorities as they are regarded as unlawful vendors and not only this they are consistently harassed by the local authorities as well and sometimes even their good are confiscated or thrown away.

This paper suggests that there should be some sort of associations which could protect them from this harassment and can work for their better living

conditions as well as protecting them from the atrocities and protecting their basic rights.

A STUDY ON THE IMPACT OF COVID-19 ON STREET VENDORS IN INDIA: WITH REFERENCE TO VIJAYWADA CITY, ANDHRAPRADESH, INDIA

Globally the Covid 19 pandemic has resulted in a significant loss of life and poses an unprecedented threat to food networks, public health, and the workplace. The pandemic had a devastating impact on the economy and society; tens of millions people face the possibility of living in abject poverty, and the estimated 690 millions of people who are presently undernourished may raise to 132 million by the end of the year. This part examines how Covid-19 has affected the livelihood of Indian street vendors. In the Vijayawada City, Andhra Pradesh, India the research was carried out.

The research took into account 100 street vendors of all stripes, including food, flower, and vegetable vendors. Data analysis revealed that Covid 19 significantly affected the street vendors in the chosen locations.

Street Vendors earnings, savings, number of clients, and working hours have all considerably decreased during Covid 19. Household spending, provider debt, and healthcare expenses have all significantly increased at the same period.

A STUDY ON THE ROLE PLAYED BY STREET VENDORS IN OUR DAILY LIFE AND IMPACT OF THE COVID 19 ON THE STREET VENDORS

Bhattacharya, Sen and Sachdev(2023) research talks about the importance of informal sector in generating employment. Most of the people who are educated in spite of high qualifications are not getting employment therefore majority of people are migrating to other countries for better opportunities whereas in India in agricultural sector people are not able to satisfy their needs wherein in service sector only few percentage of population is employed. Therefore during the covid most of the people lost their jobs both from formal as well as informal sector. The research also presents the data regarding the percentage of informal sector in the total workforce of a country. India and Nepal tops in this list among our neighbouring country consisting of more than 90% of population working in informal sectors among all the South Asian countries.

The research methodology used was amalgamation of two of the archetypical social sciences research tools application. Questions were asked to youth, urban people, public policy analyst, slum dwellers etc.

The objective of the study was to find out the role of street vendors in Indian society, situation of street vendors during covid times, to find out the government initiative for street vendors. They key findings of the research paper highlighted that more than 14% of the workforce forms the street vendors. Big cities such as Mumbai, Delhi, Kolkata, Ahmedabad has largest number of street vendors. Also the participation of women varied from 30%- 50%.

AN EXPLANATORY STUDY ON WOMEN STREET VENDORS IN MUMBAI

Pradhan paper discusses that a street vendor is one of the most frequent sights in India's major metropolises is a street vendor. Despite the fact that women are increasingly working in the unorganised sector, little is known about their working conditions, safety, and security as well as their income and employment. The study is exploratory in nature and concentrates on the difficulties and conditions at work faced by female street vendors in Mumbai.

According to studies findings the majority of the female vendors were obliged to work as street vendors because they had access to any other means of support. Also it was discovered that while the majority of female vendors feel secure at work, there is a lack of knowledge about government efforts and that they encounter difficulties such as a lack of fixed space, cleanliness, and sanitation and drinking water facilities.

The objective of the study was to find out nature of women street vendors income and employment, working conditions of Women Street vendors, issues related to safety and security of women street vendors, the access to any credit or social security measures of women street vendors. The study area was Mumbai and its suburbs. Structure interviews and observation method was used. The sample size was 354 and the analysis techniques used were chi-square test, ANOVA, correlation. Study founded that average daily sale was Rs 500-Rs 1500. Most of the street vendors do not prefer to take loans and also the street vendors earned more if their location was fixed. The major problem associated were not having affixed place to sell, lack of water and sanitation facilities.

5. SOCIAL CONDITION OF STREET VENDORS

Educational Profile

The educational level of most street vendors is low. However, the vast majority of them have only completed primary school. They had come from various parts of Punjab as well as states such as Bihar and Uttar Pradesh in search of better paid

jobs and opportunities, but opted for street vending as their educational level is not that good that they can acquire other jobs.

Moreover, some of them hardly went to school, but during the field project few street vendors were asking for free education for their children so that it will help to upgrade their better living standards in the future. Also, in our analysis, the educational profile of women was also low alike men because even after modern ideas, enlightenment and development, people still not prefer to educate their female child due to which most female also start their profession as street vendors. Usually, Women vendors migrate after their marriages and assist their husbands who are running their street vendors shops.

As per data collected the educational status revealed that the majority of street vendors are illiterate, as the percentage of class i-ix is higher, i.e. 45%. Male vendors were found to be more educated than female vendors in the area we surveyed, though this may vary by region. Though the women vendors surveyed were 5 only, but out of 5 only one had done 12th standard which is quite miserable.

During our field project survey, one of the female street vendors claimed that because it requires less training, unskilled knowledge and less resources than other jobs she has no other option than to works on the streets to earn fulfill their basic necessities and to educate their children well as possible.

Working conditions

Female vendors are shown to sell fewer items and make less money than male vendors. Low investment is frequently the source of their low sales and income. They sell fewer items, which translates into fewer sales and lower daily revenues. All of these facts are also confirmed by our analysis. It has been discovered that there are fewer women than men in the current study's sample who make daily sales of more than Rs. 1000. It has already been established that female vendors frequently invest less money and earn less money per day than men. The number of women who make daily sales of more than Rs. 1000 is lower than that of men.

Female vendors' investment is frequently lower than that of male vendors, as previously observed, and the daily income pattern also shows that female sellers make less money than their male counterparts. When comparing the types of products sold by men and women, women typically sell those that require only a small working capital investment. Profit margins are high for vendors who sell raw materials, such as

fruit, vegetable, and food vendors. However, the working conditions of these vendors, particularly vegetable vendors, are horrible.

Given that this product requires far less capital than other categories, it is no surprise that the vast majority of vegetable vendors are female. These sellers work every day of the year, beginning at 4.30 a.m. and ending at midnight.

Living conditions of the street vendors

The majority of the streets are frequented by migrant street vendors selling toys, scented Jasmine flowers, fruits, vegetables, and fast foods. The vast majority of urban informal sector migrant street vendors live in poor neighborhoods with limited access to basic health care, social welfare, and social security, and they sell goods in an unhealthy environment. These groups of migrant street vendors also live on the roadside, and a few of them live in slum areas where they do not have enough space to live.

The tendency to illnesses and poor health as a result of a combination of poor living and working conditions, as well as increased health-care costs, frequently forces them to accept liability for extended periods of their lives. Working conditions are extremely deplorable in relation to working hours. Normally, street vendors who sell footwear, clothing, and design vessels will stay and live in the same open space because they lack proper shelter.

They lack proper furniture, proper space to keep their products safe, parking space, utilities, a lack of facilities, and proper sanitation, which causes serious problems for migrant street vendors. They are living hand to mouth, and not working for even one day frequently results in a lack of food for the entire day. The role played by these street vendors in the country's economy and society as a whole must be recognized, but they are frequently regarded as illegal individuals and have been subjected to constant harassment by the police and local authorities.

Social problems of Migrant street vendors

Many migrant street vendors face numerous challenges because they are vulnerable people who are not protected by the government, labour unions, NGOs, or any law. They have been deprived as a result of the government's rules concerning labour unions. Migrant street vendors face constant competition from non-migrant street vendors due to fluctuating market rates and unstable and erratic employment. Their earnings are frequently low, and their sales fluctuate. The second reason for street vendors' lower revenue is that they are required to pay 20 to 30 percent of

their daily earnings as bribes to local police, as opposed to non-migrant vendors, because they want to pay more because they are migrant vendors.

The fundamental problems of migrant and non-migrant street vendors are insecurity and uncertainty because their profession is considered illegal; however, according to a 2004 government of India evaluation, only about 2.5% of local poor urban people survive by working in this profession. If the government issues a license to street vendors, they may be protected from eviction and harassment by local authorities, police, and troublemakers.

Migrant street vendors must be more competent than non-migrant street vendors in order to survive. In many urban areas, vendors compete for space on the pavements as well as access to their customers. Furthermore, migrant street vendors must be able to effectively bargain with suppliers and customers.

Street vending can provide a sustainable livelihood for migrants; however, profits are low and risks are high for many sellers when compared to non-migrants, particularly those selling fresh fruits and vegetables because the local language is different from their own and locals may take advantage of them. Migrant street vendors working in an unsafe

environment is a major issue for those who work on the streets. When compared to non-migrant street vendors, the most common problems for migrant street vendors are a lack of storage facilities, burglary, or damage to their stock.

Children Studied or studying in type of Educational Institutions

The quality of education provided to children in publicly supported or privately run institutions depends on the parent financial level. The cost of providing education in expensive institutions for underprivileged people like street vendor. High educational schooling and greater future incomes in a competitive economy are results of providing education in better and high institutions. For street vendors to admit their children in better schools is not possible as their daily earning is not sufficient. In addition to, street vendors did not send their children to any kind of educational institutions, perhaps because their children are also taught to engage with their family and help their family outside the home for money due to poverty, assigned them to take care for younger siblings, and did not emphasize the value of education to them.

6. ECONOMIC PROBLEMS FACED BY STREET VENDORS

Table no.1: Showing the Daily Income of Street Vendors

Variable	Male	Female	Total
Daily income per day (in Rs.)			
300-400	14	2	16
400-500	3	-	3
500-600	2	1	3
600-700	5	-	5
700-800	3	1	4
800-900	7	1	8
1000 and above	1	-	1

This table deals with the economic field information related with street vendors like Daily income and source of capital. As per data collected for daily income, mostly street vendors are earning around Rs.300-400 with percentage of 40 in total including both female and male. It is to be noted

that only one street vendor is able to earn around 900-1000 with very percentage of 2.5. The conclusion of data collected for daily income is that they hardly just manage to attain their basic necessities from their daily hard working jobs.

Table 2: showing the source of capital of street vendors

Relatives	6	3	9
Friends	4	2	6
Moneylenders	14	-	14
Cooperative banks	11	-	11

Moreover, the common source of income for street vendors is usually moneylenders with the total percentage of about 35%. Other depends upon relatives and friends, they collectively contribute 37.5% in total. Money lenders are usually private and local and give them short term loans. Regarding the financial accessibility that is experienced by street vendors, the source of funds is crucial. It depends on the different kinds of suppliers and how much business they do. The economic link that connects street trade to the entire economy is there access to the finance, which straightway impact on the vendor's economic activities, profitability and their potential for business expansion.

According to data collected, most street vendors rely on moneylenders as their source of capital. Due to their high levels of debt, street vendors frequently experience debt traps. They usually require credit in order to carry out their economic activities, but because they work in unorganised sector, they are not able to receive credit from established financial institutions. They take loans for different reasons like healthcare, daughter's marriage, maternity expenses, to purchase insurance and for their children's education.

ACCESS TO FINANCE

The assess to the finance for the street vendors depends on the volume of trade and the type of products they are selling in the market the street vendors performance is hereditary they are the person who are hand to mouth they eat all what they have earned throughout the day because they earn less and nothing else left for the saving we have noticed in a survey that out the total samples which we have collected that is 50% they are borrowing money from the different source for different purposes for economics activity, house building, house rent and for social security purpose and as we all know that street vendors face many problems as they are vulnerable population who is neither protected by the law NGOs labour union and nor by the labour laws.

7. RESULTS AND DISCUSSION

Following is the data collected after the survey conducted for two days in Phagwara, Punjab.

Table 3: Table showing Demographic Information of the Respondents

Variable	Male	Female	Total
Age distribution			
20-35	12	-	12
35-60	14	2	16
Above 60	9	3	12
Marital Status			
Married	23	2	25

FINANCIALSOURCES

The source of capital is important in terms of the financial accessibility enjoyed by street vendors. It is determined by the nature of the suppliers and the volume of their trade. Access to capital is an economic link that connects street vendors to the economy, affecting their economic activities, profits, and potential business growth.

Capital is required to start a business and, later, to run and expand it. For vendors, four types of capital have been identified:

- relatives,
- friends,
- local vendors or traders, ◦ moneylenders

The first two sources are primarily used to start a business, while the rest are used to keep it running or to expand the business activity.

Because street vending is considered an illegal profession, street vendors do not have access to institutional credit; however, an interesting observation is that approximately 61% of vendors reported that they started their business with personal savings and save in various reputed banks, such as Corporation Bank, IDBI, State Bank of India, Bank of Maharashtra, Punjab National Bank, Bank of Baroda, Union Bank of India, United Bank of India, and so on.

There is a market for short-term loans that is completely informal and unrecognized. This is maintained by the primate and the local moneylender, and it has been observed in all of the study areas. The amount of this short-term loan is determined by the capacity of the street vendors. This system has also been observed to be very active and popular among female vendors in the area as opposed to male vendors. This is because moneylenders trust female vendors more than male counterparts because women pay on time. There are numerous moneylending schemes for street vendors, with the majority of them based on loan duration.

Unmarried	12	3	15
Educational Status			
I-IV	17	1	18
V-X	11	3	14
XI-XII	5	1	6
Graduted	2	-	2
Local/Migrant			
Local	24	2	26
Migrated	11	3	14

This table displays the demographic data of street vendors which includes information like:-Age distribution, marital status, educational status and lastly whether they are local or had migrated for the employment opportunities. Migrant street vendors are those who do not possess regular jobs and usually migrate place to place and often have minimal level of education and skills.

Table 3 shows that maximum street vendors belong to the age group of '35-60' i.e 42.5% (including both genders), then in row is '20-35' i.e 35% (including both genders) and lastly the least age group of street vendors observed is 'above 60' i.e 22.5% (including both genders).

However, the female street vendors were less in number as compared to male. As total female vendors surveyed were only '5' in number. As per collected data the female distribution is more in the age group of 'above 60'as compared to age group of '35-60'.

In further data it was revealed that the percentage of married street vendors is more i.e 62.5% including both the genders. The Educational status disclosed that usually the street vendors are illiterate in majority as the percentage of class i-ix is more i.e 45%.It is observed that male vendors were more educated than the female vendors in the

area we surveyed but it can be different in different regions.

During the survey, one of the female street vendor claimed that because street vending requires less schooling, no expertise and resources needed are less in comparison to other occupations, as a result she has only this option (street vending) in order to fulfill her basic necessities. It is noted that parents still prefer not to provide high education facilities to the female so per data collected majorly the female street vendors had just passed out 10th class. We came out with the result that mostly street vendors were local and few migrated from stated like Bihar, Haryana, Rajasthan and other nearby rural areas. The percentage of local vendors is more i.e 65% and migrated vendors percentage is comparatively low i.e 35%.

Migrated vendors had moved to phagwara city in search of better payment jobs in unorganised sector, but most of migrated people choose strret vending as their source of income as it is the simplest way for them and usually it requires less financial investment. So , in nutshell these migrated vendors with post-primary schooling had no other best option than street sellers.

Table 4: Showing the Daily income per day

Variables	Male	Female	Total
300-400	14	2	16
400-500	3	-	3
500-600	2	1	3
600-700	5	-	5
700-800	3	1	4
800-900	7	1	8
1000 and above	1	-	1

Table 4 deals with the information of street vendors like Daily income, Product selling, Working hours and source of capital. As per data *Eur. Chem. Bull. 2023, 12(Special Issue 5), 4717 – 4727*

collected for daily income, mostly street vendors are earning around Rs.300-400 with percentage of 40 in total including both female and male. It is to

be noted that only one street vendor is able to earn around 900-1000 with very percentage of 2.5. The conclusion of data collected for daily income is that they hardly just manage to attain their basic necessities.

Table 5 showing product sold by the street vendors in phagwara.

Variables	Male	Female	Total
Vegetables	9	2	11
Fruits	7	-	7
Juice	10	-	10
Utensils	3	1	4
Earthen pots	6	2	8

On the other hand, the selling product common in phagwara city is juice as the summer season has arrived and its total percentage is 25%. Vegetable and fruits is prevalent among street vendors. The main source where they get access to vegetables and fruits is "sabzi mandi" as they get quantity product in reasonable price there. The percentage of both fruits and vegetable street vendors is 45%. So collectively this street vending is more popular than juice selling.

Table 6 showing working of street vendors in Phagwara

Variable	Male	Female	Total
4-6	6	-	6
6-9	7	4	11
9-12	19	1	20
12-14	3	-	3

In the case of working hours, mostly the street vendors spend 9 to 12 hours a day with the percentage of 50% (including both the genders) the female vendors specifically spend around 6-9 hours only and that's the reason why the daily income of female street vendors is less compared to male street vendors.

Only male street vendors are seen selling their products in the categories for working hours such as 9 to 12 where as only one female street vendor sell her products at that time. So, as a result only few street vendors are able to earn significant income.

Table 7 Showing Source of capital of street vendors in Phagwara

Variable	Male	Female	Total
Relatives	6	3	9
Friends	4	2	6
Moneylenders	14	-	14
Co-operative banks	11	-	11

The common source of income for street vendors is moneylenders with the total percentage of about 35%. Money lenders are usually private and local and give them short – term loans. Regarding the financial accessibility that is experienced by street vendors, the source of funds is crucial. It depends on the different kinds of suppliers and how much business they do. The economic link that connects street trade to the entire economy is there access to the finance, which straightway impact on the vendor's economic activities, profitability and their potential for business expansion.

According to data collected, most street vendors rely on moneylenders as their source of capital. Due to their high levels of debt, street vendors frequently experience debt traps. They usually require credit in order to carry out their economic activities, but because they work in unorganized sector, they are not able to receive credit from established financial institutions. They take loans for different reasons like healthcare, daughter's marriage, maternity expenses, to purchase insurance and for their children's education.

8. CONCLUSION

The primary challenge with the profession of street vending is its lack of legislation, and our analysis reveals that every vendor is working illegally. They usually face harassment from the local policemen during their working hours. As a result, their employment is unstable and insecure. The street vendors deal with different types of occupational vulnerability in addition to the insecurity of their jobs and income. Since Street vendors work roadside and accident might happen at any time. Even in this study, we concluded that street vendors work extremely long shifts (about 9-12 hours per day) in harsh weather conditions, and in an environment with high levels of air and noise pollution. As a result, they frequently suffer from diseases of the heart and kidney. Moreover they commonly suffer from ailments like hypertension and hyper acidity.

The other major challenge of street vendors is that they are not getting uncomplicated financial assistance from banks and reason behind that is fluctuation in their incomes. In nutshell, the lack of security and safety measures in street vending makes the sellers or vendors more vulnerable.

As we know, that a larger portion of the informal sector comprised of street vendors and moreover for the means of subsistence, the majority of street vendors migrate to other states or from rural to urban regions within the same state. So these people must be taken care by the communities and group. To sum it up, street vendors need to be given certain proper rights, like the ability to use the

public space, access institutional financing and actively engage in union activities. These rights would enable them find respectable employment and enjoy a sufficient.

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