

A DISSERTATION
ON
“A STUDY ON SOCIO-ECONOMIC CONDITION OF VEGETABLE
VENDORS OF NALBARI TOWN”

SUBMITTED FOR THE PARTIAL FULFILLMENT OF THE DEGREE OF
MASTER OF COMMERCE UNDER GAUHATI UNIVERSITY



GAUHATI UNIVERSITY

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NALBARI COMMERCE COLLEGE, NALBAARI

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CERTIFICATE OF ORIGINALITY

If is to certify that the dissertation “ **A study on socio-economic condition of vegetable vendors of Nalbari town**” has been done by Daijee Sarma of M.com 3rd semester bearing roll number PC-221-200-0017 under Gauhati University, under my guidance.

The report embodies an original piece of work done by her and she has not attempted to copy it from any work done by any other student from any course under Gauhati University or any other University. The findings are his own.

Date

Place

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Bhagyashree Das Assistant Professor,
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Nalbari Commerce collage.

CERTIFICATE OF DECLARATION

I, Daijee sarma declare that this Project Report titled “ **A study on socio-economic condition of vegetable vendors of Nalbari town**” For the purpose of partial fulfilment of M.com Semester course curriculum under Guwahati

University has been prepared by me. This report is the result of my own efforts and it has not submitted to any other University.

I also do hereby declare the information disclosed in the project report is true to the best of my knowledge.

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Daijee Sarma

PREFACE

Dissertation reports are indispensable part of any kind of formal education. These help us to have practical exposure as well as better outlook of the subject. This dissertation entitled “**A STUDY ON SOCIO-ECONOMIC CONDITION OF VEGETABLE VENDORS OF NALBARI TOWN**” has been prepared for the partial fulfillment of M.Com. 3rd semester course curriculum of Nalbari Commerce College conducted under Guwahati University.

On the basis of the study, some findings and conclusions have been put forwarded to know the cognizance level and acceptance level of the students of Nalbari town regarding digital payment options and also some suggestions have been put forward for the betterment. The researcher would like to offer gratitude to the Gauhati University for providing such an opportunity by including such work in the course curriculum.

Date:

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0017

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GU Registration N0

M.Com. 3rd Semester

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CHAPTER-1

1.1 Introduction of the study

Today, vending is a commonality observed trading phenomenon, mostly in urban areas. As it plays an essential source of employment in the informal sector. A vegetable street vendor is anyone who does not have a permanent shop and is considered a street vendor. The government of India has used the term “Urban vendor to include traders and service providers both stationary and mobile. Poverty is multidimensional in nature having originated from a diverse range of conditions. The poor exist both in rural and urban areas of developing

economies. Rural poverty is in fact directly related to land ownership and control over land. The urban poor consist largely of overflow of the rural who migrate to towns in search job. There is very little space for the poor pushed out from villages by poverty and social degradation. Most of them live in unhygienic condition in unending security as they can be displaced any time by local authority or there powerful groups. Poor people are always unorganized and often remain invisible. A major section of the

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self-employed work as street vendors. For the urban poor, Street vending is one way of earning a livelihood, as it requires a very little capital and minimum skills though the income is too low .

The history of vegetable street vendors can be traced back to ancient civilization where Markets and street trading were common. Street vending of vegetables likely dates back to Ancient civilizations like the Egyptians, Greeks, and Romans. These societies had bustling markets where traders sold various goods, including fresh produce. Street markets were prevalent, and vendors sold vegetables alongside other items. Towns and cities often had designated market days when vendors would gather to sell their produce. The industrial Revolution brought changes to the way food was produced and distributed. Street vendors continued to be a common sight in cities, offering a convenient way for people to access fresh vegetables. In the 20th century, as urbanization increased, so did the number of street vendors. vegetable street vendors reflects the enduring tradition do selling fresh produce directly to consumers, even as the methods have evolved over time.

1.2 Review of literature

Bhowik (2001) conducted a study in seven big cities, namely, Mumbai, Kolkata, Bangalore, Bhubaneswar, Patna, Ahmedabad and Imphal, highlighting

four major issues; the legal status of vendors, the nature of trade and their socio-economic condition, the allotment of space for vendors in urban plans and the perception of customers towards vendors.

Bhowmik (2005) has attempted to compare the plight of vendors in different asian nations by identifying their major problems . Another work by Bhowmik (2010) has highlighted some very important issues relating to vendors such as impact of urbanization and globalization.

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Chinchilla, et al, (1993) suggests that women, constitute a prominent disadvantaged social group, tend to be particularly attracted to street vending because a significant portion of the women belonging to the weaker and deprived section of the population who look for employment in the informal sector as because of lack skill maximum flexibility in terms of combining work and child care.

Dabi- Alai(2004) has measured the vulnerability of street vendors preparing a composite index of vulnerability of selected vendors; it counts for about 73% of respondents. Meanwhile only one percents of vendors, has relation with suppliers or creditors, which also indicate that most of street vendors use self financing method for their business.

Roman(2010) has conducted a study on women food and vegetable vendors in northern India and found that women vendors mostly come from the socially backward and economically deprived sections of the society.

Cross , john C. (1998)” co-optation, competition and Resistance : state and street vendors in Mexico city,” Latin American perspectives 25 (2) : 41-61.

R.N Sharma, census of hawkers on BMC Lands, Tata institute of social sciences, Mumbai 1998. ‘study of street vendors in Mumbai , Report of the study conducted by SNDI women’s university and ILO.

Jhabvala, Renana (2000) “ Roles and perceptions”, Available : [http// www.INDIA seminar. COM\ 2000\ 491\ 491r](http://www.INDIAseminar.COM/2000/491/491r).

AH subratty P.beeharry. M. chan sun (2004)- studied about hygiene practices among food vendors in rural areas in Mauritius. It was found that generally food vendors were quite aware of hygienic conditions. But majority of them were not implementing their knowledge is not practice. It highlights the need for further health education of food vendors.

Cargoklu and e Eder(2006) – Found that among other informal workers in urban ares, the street vendor in general is the poorest and economically vulnerable.

Muzaffar and Hug (2009) -In their study attempted to highlight the problems areas and identify some key factors that positively affect their sales revenue and found that the problems areas are related to business operation business knowledge, extortion, product and production. They found that business experience, and initial capital is two key factors that positively affect sales revenue.

Hans F.lily(1986) in this study on street vendors in manila advocates a more positive approach towards street vendors combining minimal regulations with measures of encouragement and public assistance. According to the study, the compliance of the regulatory measures of street vending is minimized if they ignore the harsh socio-economic realities of a particular cultural environment. In such the situations the regulations remain not only purely symbolic and ineffective but also allow a climate of harassment and extortion.

1.3 Research gap

The literature review reveals that various studies have been done on street vendors focusing on their women vendors, vulnerability of street vendors, socio-economic conditions, problems faced and factors affecting sales revenue. Although various studies have been done but no studies have been done on vegetable vendors in Nalbari town. Thus, this study will highlight the socio-economic condition of vegetable street vendors and challenges faced by them.

1.4 Objectives of the study

Objectives are as follows-

1. To study the socio-economic conditions of vegetable vendors of Nalbari town.
2. To study the challenges faced by vegetable vendors of Nalbari town.

1.5 Significance of the study

Street vending plays an important role in urban economics in India. They provide easy access to wide range of goods and services in public spaces from fresh vegetable, fruits to garments, food, crafts etc. Many people opt for street vending because they cannot find a job. As street vending can be started with low cost and flexible hours to work many people have taken up this job. With increase in their numbers, it is important to know what is their socio-economic condition. Thus, street vending is very imperative activity of informal/unorganized sectors in all under developed and developing countries. In comparison with the other trades, it is easy way of trading for the poor people as well as lower level of income groups (vulnerable living in the Metro and Non-Metros cities. In this paper our objective is to examine the socio-economic profile of vegetable street vendors and to identify the different problems faced by them

1.6 Research question

1. What are the socio-economic conditions of vegetables vendors of Nalbari town?
2. What are the challenges faced by vegetable vendors of Nalbari town?

1.7 Research methodology

1. Nature of study: The study is descriptive in nature.

2. Population: The size of the population include vegetable vendors of Nalbari town. Different markets in Nalbari town – Nalbari chowk bazaar, Nalbari gopal bazaar, Nalbari nagara chowk, Nalbari Ganesh mandir chowk.

3. Sampling Procedure: For selection of the respondent's convenience sampling method was used for the study.

4. Source of data: The research is based on both primary and secondary of data the primary data is collected from the sample respondents interviewed through a structured questionnaire cum schedule specially designed for the study.

5. Sampling plan

Method of sampling: As the size of the population can't be ascertained, convenience sampling method has been used for selecting the sampling units. I personally met the respondents and collected the information by distributing the questionnaire cum schedule to the vegetable vendors.

6. Size of sample: Sample size of 40 has been taken on the basis of convenience sampling.

7.Data representation: The data have been represented by using table, bar diagram and pie-diagram.

1.8Limitations of the study

1. The reliability of the primary data depends on respondent's attitude and state of mind of the respondents.
2. The study is not applicable to Macro level.

1.9 Chapterisation

Chapter 1- INTRODUCTION

- Review of literature
- Research gap
- Objective of the study
- Significance of the study
- Research question
- Research methodology
- Limitation of the study
- Chapterisation

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- Socio economic condition of street vendor.
- Importance of street vendors
- Schemes
- Problems of street vendor.

Chapter 3-DATA ANALYSIS AND INTERPRETATION

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- Findings
- Suggestion
- Conclusion

CHAPTER-2

STREET VENDORS

2.1 Socio economic condition of street vendor

A street vendor is broadly defined as a person who offers goods or services for sale to the public without having a permanent builtup structure but with a

temporary static structure or mobile stall (or head load). Street vendors may be stationary by occupying space on the pavements or other public/ private areas, or may be mobile in the sense that they move from place carrying their wares on push carts or in cycles or baskets on their heads, or may sell their wares in moving bus etc. In this policy documents, the term urban vendor is inclusive of both traders and service providers, stationary as well as mobile vendors and incorporates all other local/ region specific terms used to describe them, such as, hawker , pheriwalla ,rehri-patriWalla , footpath demanders, sidewalk traders etc.

Street vending as a profession has been in existence in India since time immemorial. However, their number has increased manifold in the recent years. According to one study Mumbai has the largest number of street vendors numbering around 250,000, while Delhi has around 200,000. Calcutta has more than 150,000 street vendors and Ahmedabad has around 100,000. Women constitute a large number of street vendors in almost every city. Some studies estimate that street vendors constitute approximately 2% of the population of a metropolis. The total number of street vendors in the country is estimated at around 1 crore. Urban vending is not only a source of employment but provides “affordable” services to the majority of urban population. The role played by the hawkers in the economy as also in the society needs to be given due credit but they are considered as unlawful entities and are subjected to continuous harassment by police and civic authorities. This reported to be continuing even after the ruling of the supreme Court that ‘if properly regulated according to the exigency of the circumstances, the small traders on the sidewalks can considerably add to the comfort and convenience of the general public, by making available ordinary articles of everyday use for a comparatively lesser price. An ordinary person, not very affluent, while hurrying towards his home after a day’s work can pick up these articles without going out of his way to find a regular market

Vegetable street vendors are an integral part of the urban economic development in many countries. In this street, vegetable vendors are selling the vegetable in the trucks/ cart or streets and public places. The vegetable street vendors earn money for their family members and their children a better education. And more of the vegetable street vendors are illiterates and do not aware of hygienic environments. Street vegetable vendors took money from some financial institution or loans from some co-operative societies any own saving.

2.2 Importance of street vendors

Street vendors are an integral part of urban economies around the world, offering easy to a wide range of affordable goods and services in public spaces. They sell everything from fresh vegetables to prepared foods, from building materials to garments and crafts, and from consumer electronics to auto repairs to haircuts. An informal economy is the part of any economy that is neither taxed nor monitored by any form government. Although the informal sector makes up a significant portion of the economies in developing countries it is sometimes stigmatized as troublesome and unmanageable.

Street vendors create jobs, not only for themselves but for porters, security, guards, transport operators, storage providers, and others. Many generate revenue for cities through payments for licenses and permits, fees and fines, and certain kinds of taxes. Street vendors play an important role in food distribution, food security, as well as in making public spaces safer. It provide a source of livelihood to large section of the society.

2.3 PM SVANidhi(PM street vendors AtmaNirBhar Nidhi) Scheme

The PM SVANidhi scheme is a government initiative launched as a part of the Atmanirbhar Bharat Abhiyan to provide affordable working capital loans to street vendors affected by the covid-19 pandemic. The PM street vendors

AtmaNirbhar Nidhi (PM SVANidhi) was launched by the ministry of housing and Urban Affairs on June 01, 2020 for providing affordable working capital loan to street vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. Vendors can avail working capital loan of up to Rs. 10,000, which is repayable in monthly instalments in the tenure of one year. On timely / early repayment of the loan, an interest subsidy @ 7% per annum will be credited to the bank accounts of beneficiaries through direct benefit transfer on quarterly basis. There will be no penalty on early repayment of loan. The scheme promotes digital transactions through cash back incentives up to an amount of Rs 100 per month. The vendors can avail the facility of escalation of the credit limit on timely/ early repayment of loan. The duration of the scheme initially was until March 2022. It has been extended till December 2024, with focus on enhanced collateral free affordable loan corpus, increased adoption of digital transactions and holistic socio-economic development of the street vendors and their family.

Eligible applicants:

1. Street vendors in possession of Certificate of vending/ Identity Card issued by Urban Local Bodies (ULBs)
2. The vendors, who have been identified in the survey done by urban local body but have not been issued certificate of vending/ identity card.
3. Street vendors who have been left out of the ULB- led identification or who have started vending after completion of the survey and have been issued letter of Recommendation (Lor) to that effect by the ULB/ town vending committee (TVC and

4. The vendors of surrounding development / peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued letter of Recommendation (Lor) to that effect by the ULB/ TVC.

Additional information

1. Wider base of lending institutions including commercial and other Banks, MFIs, NBFCs and SHG Banks.
2. Graded credit Guarantee for lending institutions through CGTMSE.

2.4 Problems of street vendors

Problems of street vendors are as follows-

The street vendors lead a very difficult life, the mode of travel or their working hours, it providing hardly any time for rest and for relaxation , which creates adverse effects on their health.

1. Increased traffic affects their mobility on Main street.
2. Pollution is affecting them in many ways, road widening also effect of street vendors.
3. Harassment from local authorities or from policemen during vending.
4. Uncertainty and insecurity is the basic problem vendors as their profession.
5. Vendors are not protected by government, NGO, labour union by any labour laws.
6. They are insecure due to their low income, irregular employment and their sale fluctuation.
7. They are not getting easy financial assistance from bank due to their low income and fluctuation in income.
8. Vendors need some market amenities such as water toilet, storage or shades, disposal.

9. Sanitation and work place security.

CHAPTER – 3

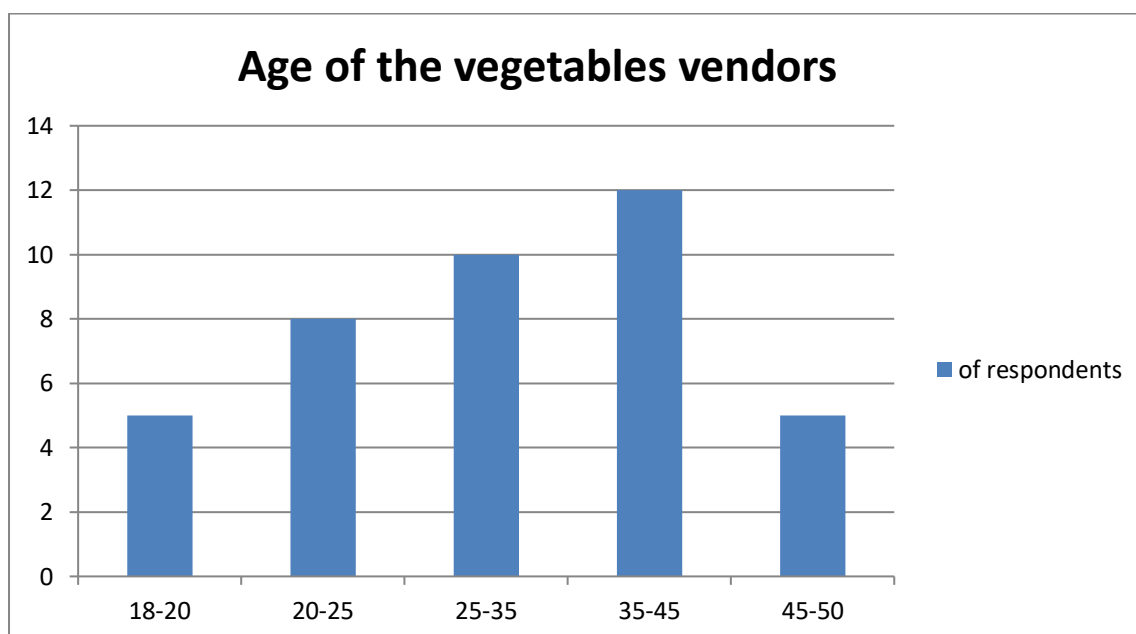
DATA ANALYSIS AND INTERPRETATION

Table 3.1– Age of the Respondents

Age	Number of respondents	Percentage
18- 20	5	12.5%
20-25	8	20%

25-35	10	25%
35-45	12	30%
45-50	5	12.5%
Total	40	100%

Source: field survey



Source: field survey

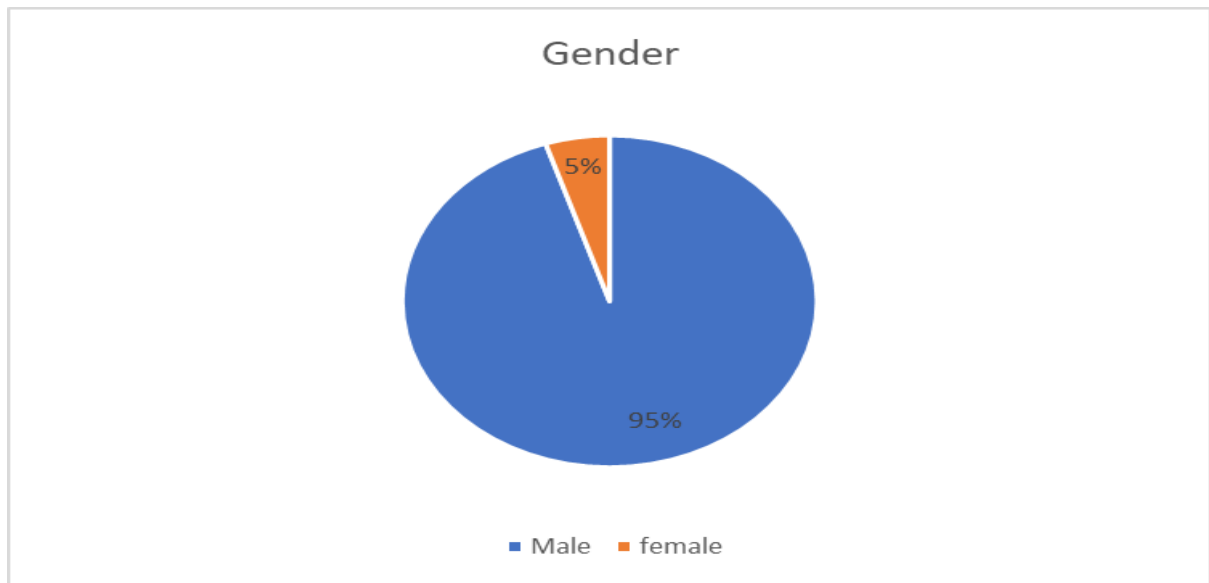
Figure 3.1: Age of the respondent.

Interpretation:

Amongst the 40 respondent 12.5% belongs to 18-20 age group, 20% belongs to 20-25 age group, 25% belongs to 25-35 age group, 30% belongs to 35-45 age group, 12.5% age group belongs to 45- 50.

Table 3.2- Gender profile of Respondents

Gender	Number of respondents	Percentage
Male	38	95%
Female	2	5%
Total	40	100%



Source: Field survey

Figure:3.2: Gender of the respondents.

Interpretation:

Gender number of respondents 95% male and 5% female.

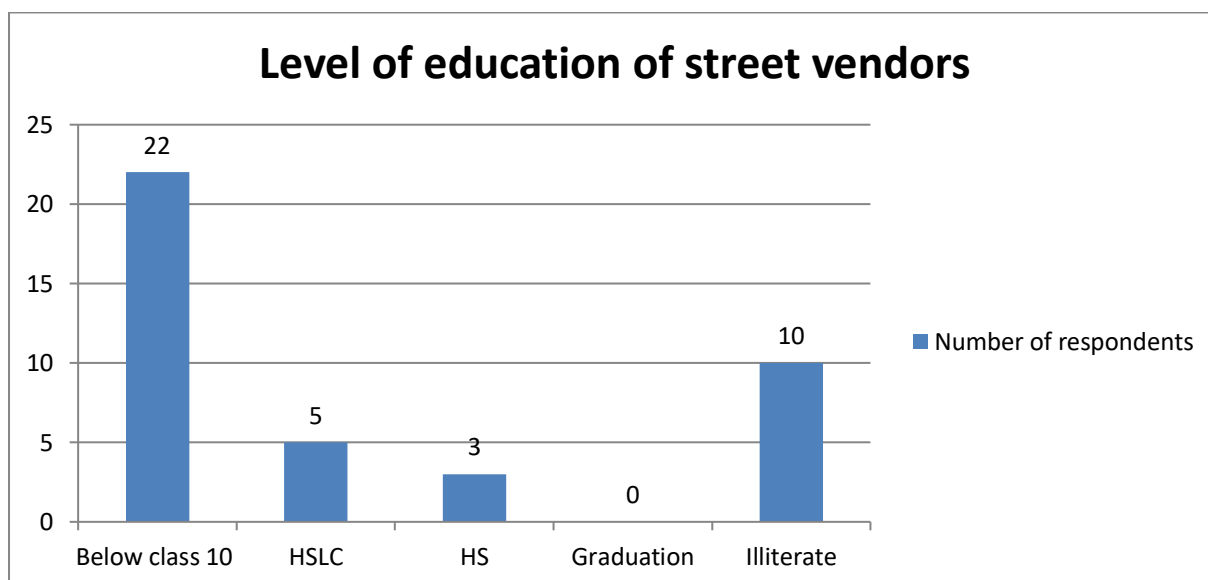
Table 3.3 - Level of education of the Respondents

Education	Number of respondents	Percentage
Below class 10	22	55%
HSLC	5	12.5%
HS	3	7.5%
Graduation	0	0%

Illiterate	10	25%
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Source: field survey

Figure3.3: Education of the respondents



Source: field survey

Interpretation:

In the field survey the researcher has found that out of total respondents 55% below class10 passed, 12.5% HSLC passed, HS 7.5% passed, 0% graduate, and 25% illiterate.

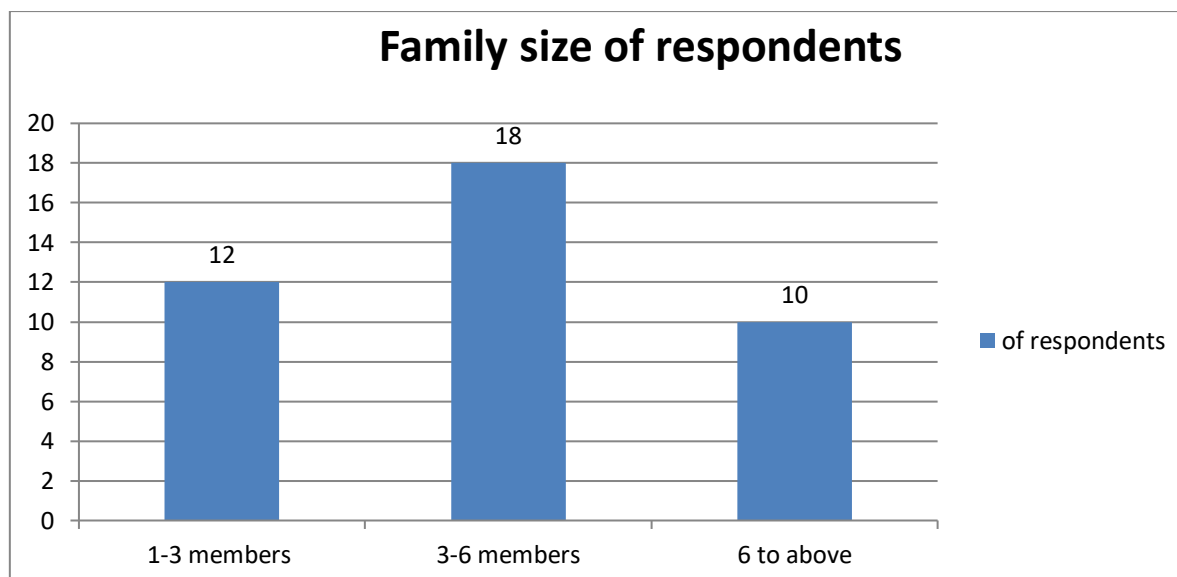
Table 3.4 Family size of the Respondents

Family size	Number of respondents	Percentage
1-3 members	12	30%
3-6 members	18	45%

6 to above	10	2.5%
Total	40	100%

Source: Field survey

Figure3.4: Family size of respondents



Source: field survey

Interpretation:

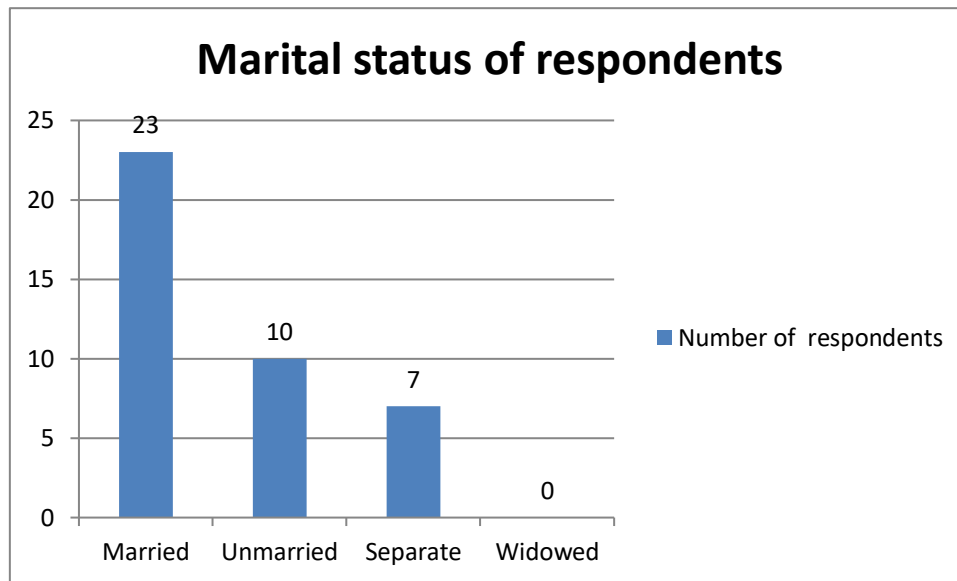
Most of the vegetable vendors have family size of 3-6 members while only 10 respondents have more 6members in their family

TABLE 3.5- Marital status of the Respondents

Marital status	Number of respondents	Percentage
Married	23	57.5%
Unmarried	10	25%
Separate	7	17.5%
Widowed	0	0%
Total	40	100%

Source: field survey

Figure 3.5- Marital status of the respondents



Source: field survey

Figure3.5- Marital status of the respondents.

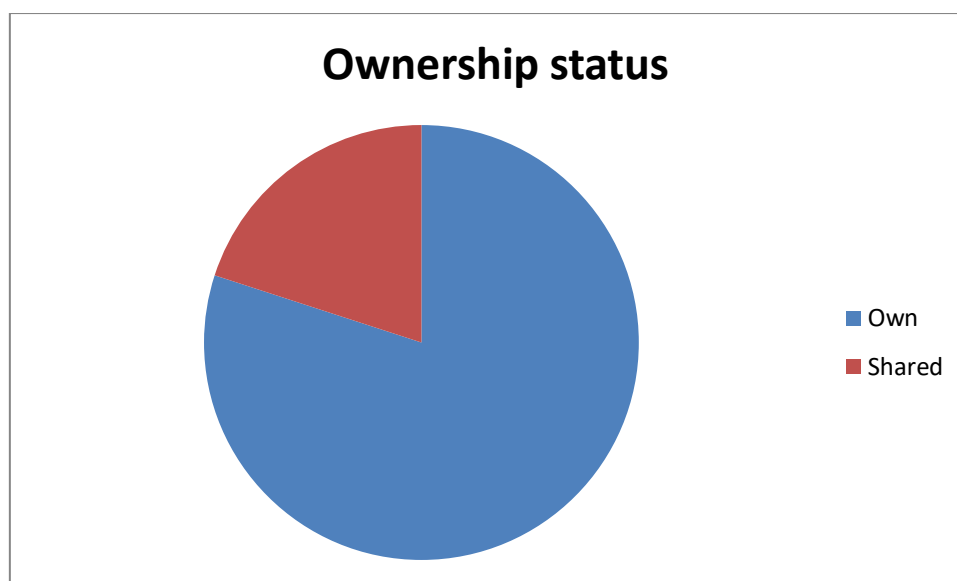
Interpretation:

In the 40 respondent (57.5%) are married, (25%) are unmarried, (17.5%) are separate and(0%) are widowed.

Table3.6- Ownership status of Respondents

Ownership status	Number of respondents	Percentage
Own	32	80%
Shared	8	20%
Total	40	100%

Source: field survey



Source: Field survey

Figure3.6-Ownership status of the respondents.

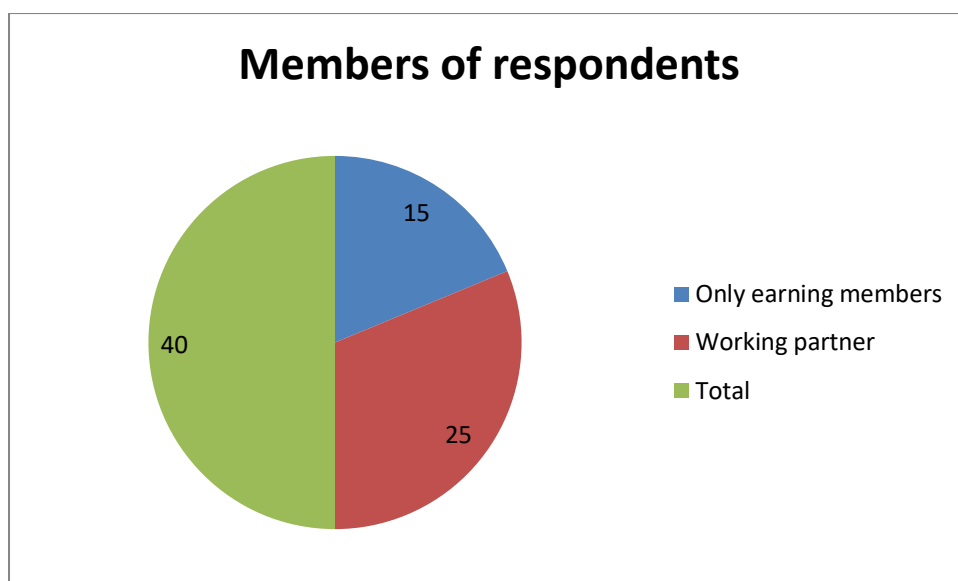
Interpretation:

In the study area out of 40respondents' (80%) respondents have their own shop and (20%) shared among friends and brothers.

Table.3.7- Number of earning members

Earning	Members of respondents	Percentage
Only earning members	15	37.5%
Working partner	25	62.5%
Total	40	100

Source: field survey



Source: Field survey

Figure3.7-Number of earning members of the respondent.

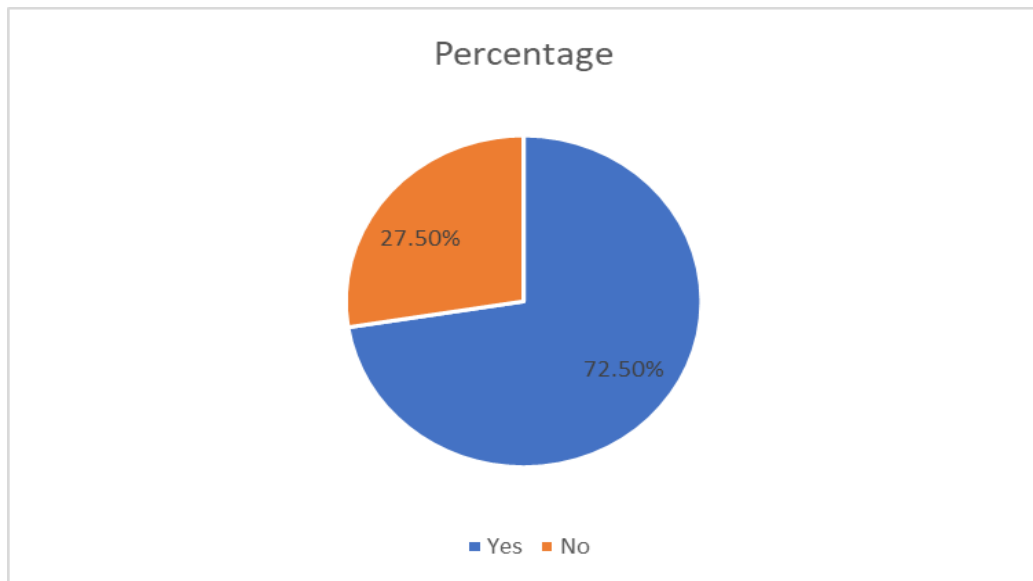
Interpretation:

Out of 40 respondents (37.5%) were sole earners and (62.5%) respondents have brothers and wife doing other informal jobs.

Table3.8- Do you use electricity in your shop

Use electricity	Number of respondents	Percentage
yes	29	72.5%
No	11	27.5%
Total	40	100%

Source: Field survey



Source: Field survey

Figure3.8- Electricity use of the respondents

Interpretation:

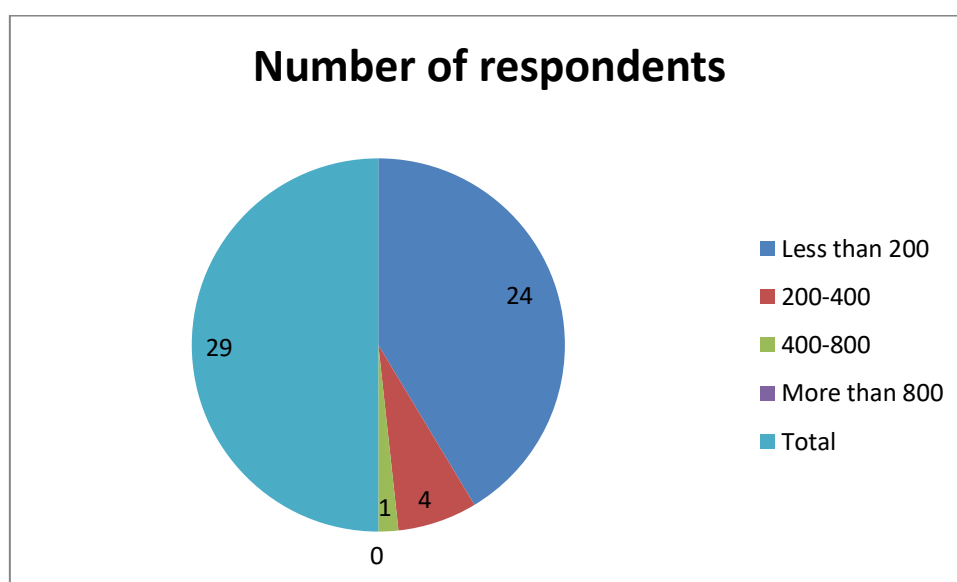
Out of 40 respondents use electricity 72.50% and not use electricity 27.50%.

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Table3.9- How much electricity bill do you pay for the shop

Electricity bill pay	Number of respondents	Percentage
Less than 200	24	82.76%
200-400	4	13.79%
400-800	1	3.44%
More than 800	0	0%
Total	29	100%

Source: Field survey



Source: Field survey

Figure3.9:- Electricity bill pay of the respondents.

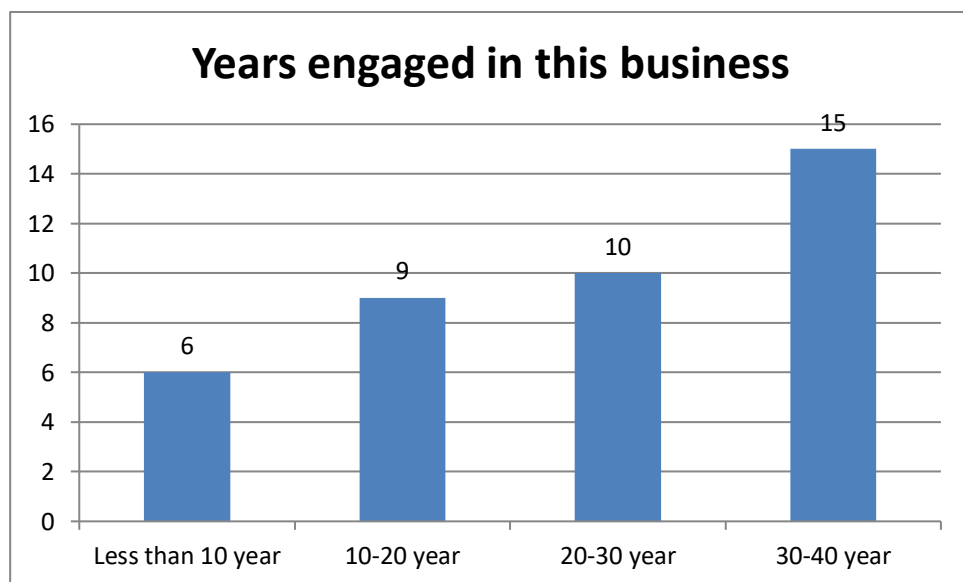
Interpretation:

Out of the 40 respondents highest (82.76%) pay less than Rs 200 and 13.79% paid Rs 200-400, (3.44%) pay Rs 400-800 ,(0%) pay more than 800 .

Table 3.10- For how many years you are engaged in this business

Years engaged in this business	Number of respondents	Percentage
Less than 10 years	6	15%
10-20 years	9	22.5%
20-30 years	10	25%
30 – 40 years	15	37.5%
Total	40	100%

Source: Field survey



Source: Field survey.

Figure3.10-How many years engaged business?

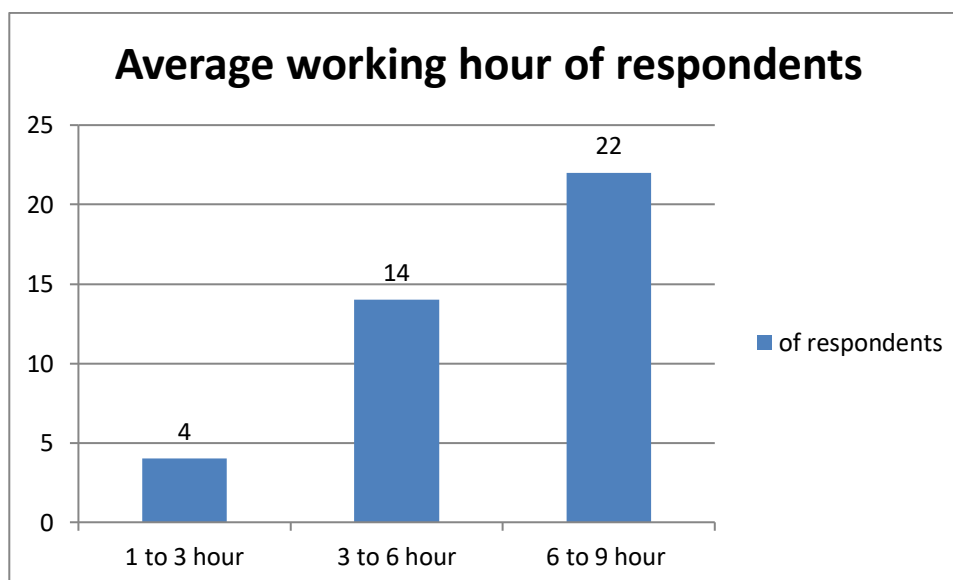
Interpretation:

Most (37.5%)of vegetable vendors were engaged for more than 30-40 years ,(15%) engaged for less than 10 years,(22.5%) for10-20 years,(25%) for 20-30 years .

Table 3.11- What is your average working hour

Average working hour	Number of respondents	Percentage
1 to 3 hour	4	10%
3 to 6 hour	14	35%
6 to 9 hour	22	55%
Total	40	100%

Source: Field survey



Source: Field survey

Figure 3.11-Average working hour of the respondents

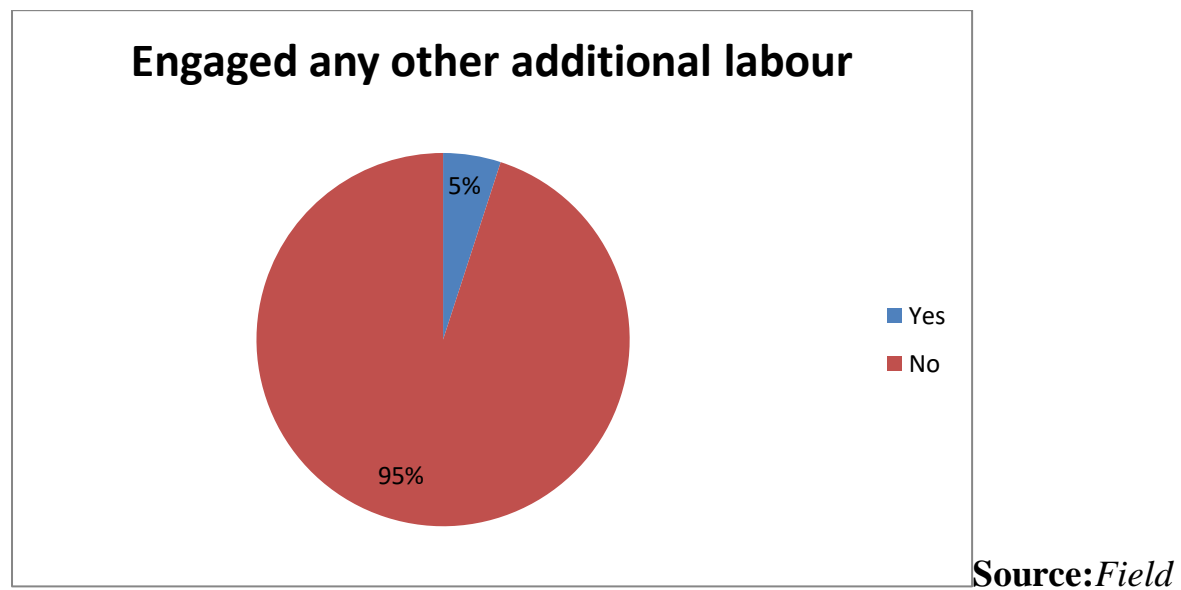
Interpretation:

Average working hour of 55% respondents is 6 to 9 hour, 10% respondents work for 1 to 3 hour and 35% work for 3 to 6 hour.

Table 3.12(A)- Have you engaged any other additional labour in your shop

Engaged any other additional labour in shop	Number of respondents	Percentage
Yes	5	5%
No	35	95%
Total	40	100%

Source: Field survey



survey: Field survey

Figure 3.12 (A) –Engaged any other additional labour

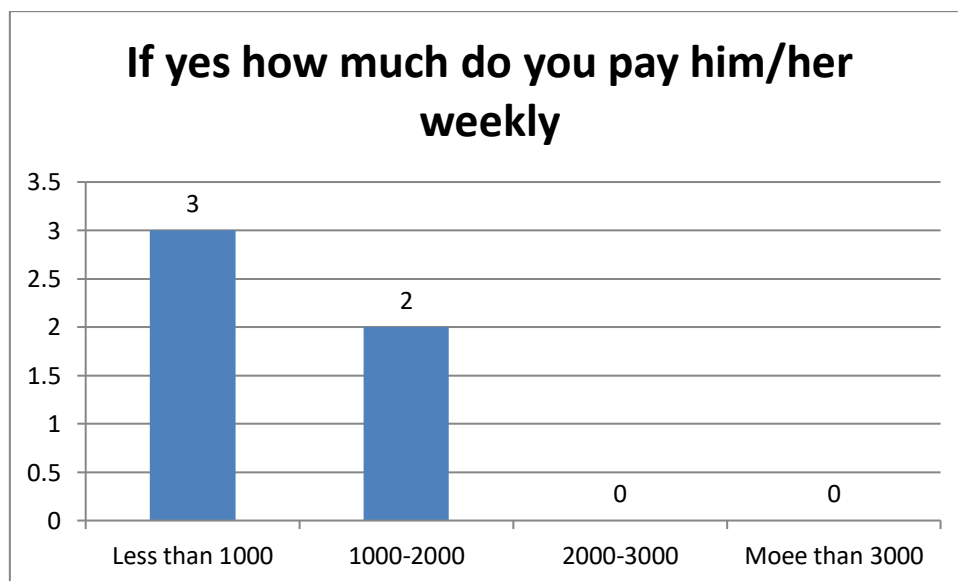
Interpretation:

The survey result show that only (5%) use of the labour and many people (95%) do not use additional labour in their shop.

Table3.12(B)-If yes how much do you pay him/her weekly?

How much do you pay him/her weekly	Number of respondents	Percentage
Less than 1000	3	7.5%
Rs 1000-2000	2	5%
Rs 2000-3000	0	0%
Rs more than 3000	0	0%
Total	5	12.5%

Source: Field survey (primary data)



Source: Field survey (primary data)

Figure 3.12 (B)-Additional labour payment weekly

Interpretation:

Additional labour are paid monthly less than 1000(7.5%) and(5%) are paid 1000-2000 and(0%) 200-300,(0%) more than 3000.

Table3. 13- From where do you purchase the vegetable?

From where purchase the vegetable	Of respondents	Percentage
Product myself	4	10%
Buy from local farmers	3	7.5%
Wholesaler	21	52.5%
Vegetable Mandi	12	30%
Total	40	100%

Source: Field survey



Source: Field survey

Figure3.13- Where purchase the vegetables by the respondents.

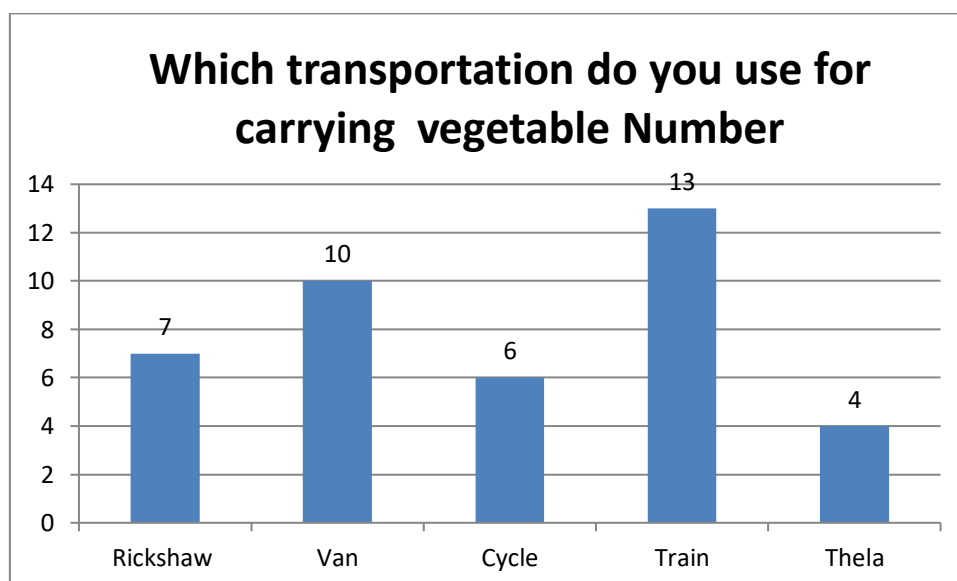
Interpretation:

Most vegetable vendor(52.5%) purchase from wholesaler, (30%) from vegetable Mandi, (10%) produce themselves (7.5%) buy from local farmers.

Table-3.14- Which transportation Do you use for carrying vegetable

Which transportation use for carrying vegetable	Number of respondents	Percentage
Rickshaw	7	17.5%
Van	10	25%
Cycle	6	15%
Train	13	32.5%
Thela	4	10%
Total	40	100%

Source: Field survey



Source: Field survey

Figure 3.14 -Transportation use for carrying vegetables

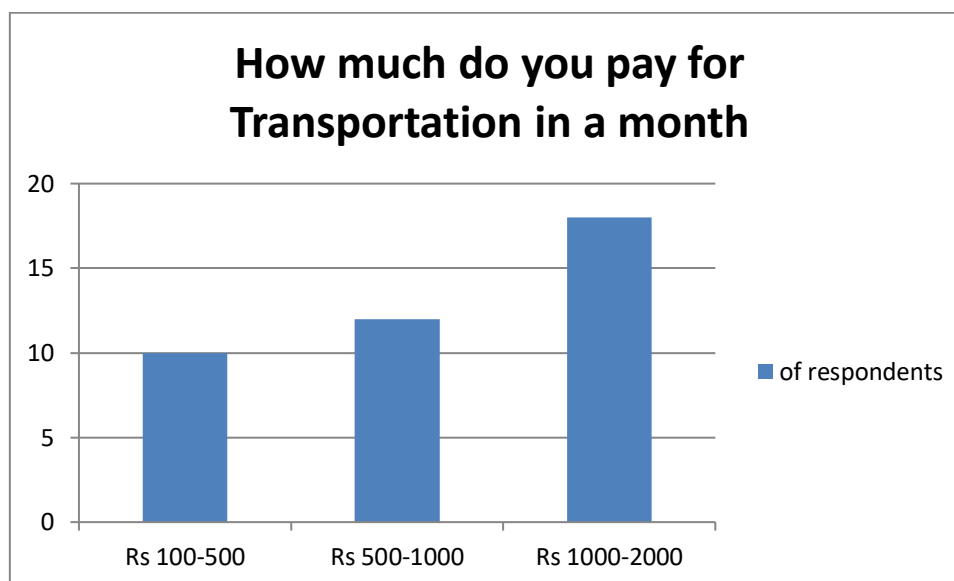
Interpretation:

Out of total respondents 32.5% vegetable vendors use train for bringing vegetable from Barpeta and Barama, 17.5% use rickshaw from local areas, (25%) use van, 15% use cycle and 10% use thela.

Table-3.15- How much do you pay for transportation in a month

Pay for transportation in a month	Number of respondents	Percentage
Rs 100-500	10	25%
Rs 500-1000	12	30%
Rs 1000-2000	18	45%
Total	40	100%

Source: Field survey (primary data)



Source: *Field survey*

Figure3.15- Pay for transportation in a month by the respondents.

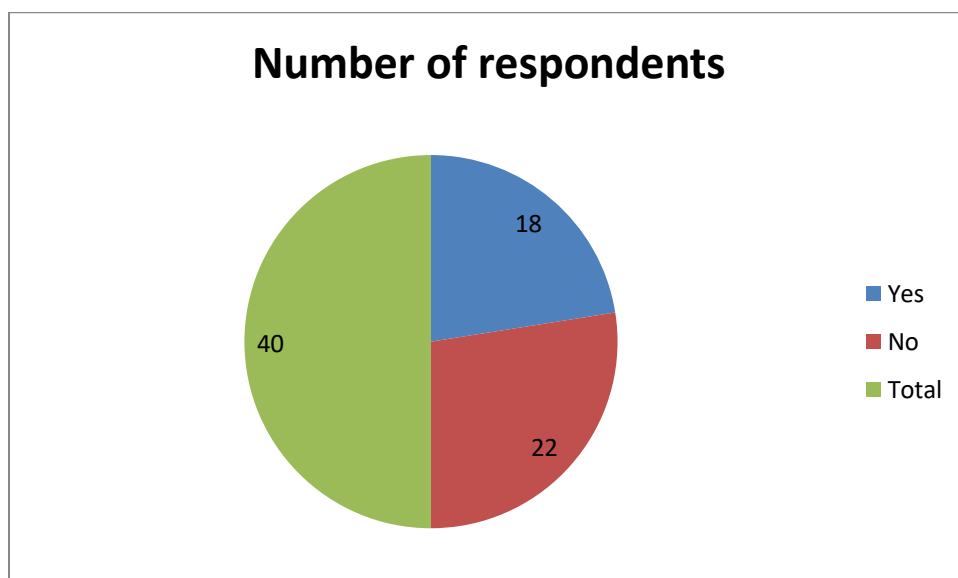
Interpretation:

Vegetables vendors pay for transportation in a month Rs 1000-2000 by 45%, 30% pay Rs 500-1000 and 25% pay Rs 100-500.

Table-3.16 - Do you accept online payment system in your shop

Accept online payment system	Number of respondents	Percentage
Yes	18	45%
No	22	55%
Total	40	100%

Source: field survey



Source: *Field survey*

Figure 3.16- Accepting online payment by vegetable vendors.

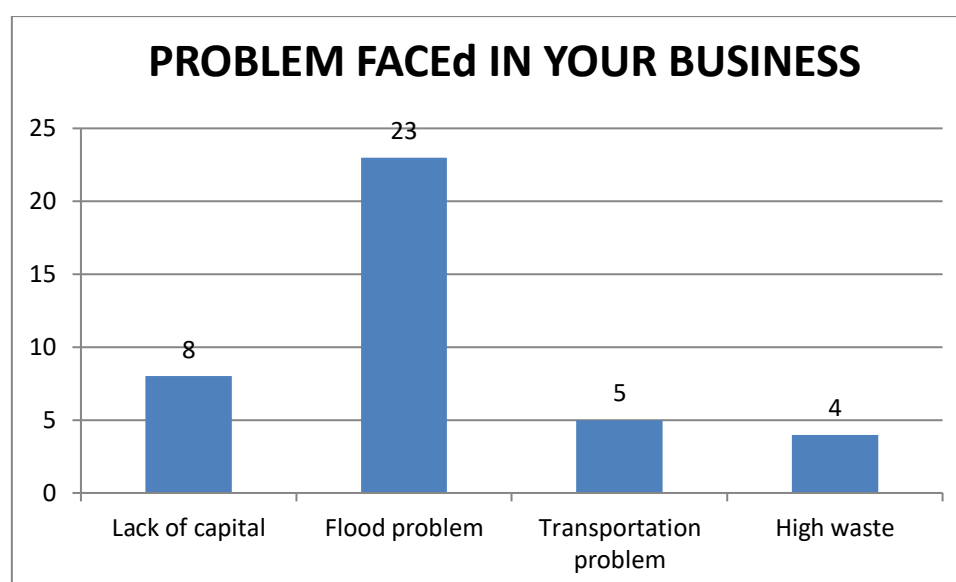
Interpretation:

55% vegetable vendors do not accept online payment while only 45% respondents accept online payment. They mainly use mobile payments.

Table-3.17- What are the problem you have face in your business

Problem face in business	Of respondents	Percentage
Lack of capital	8	20%
Flood problem	23	57.5%
Transportation problem	5	12.5%
High waste	4	10%
Total	40	100%

Source: Field survey



Source: Field survey

Figure3.17-Problem faces in business of the respondents.

Interpretation:

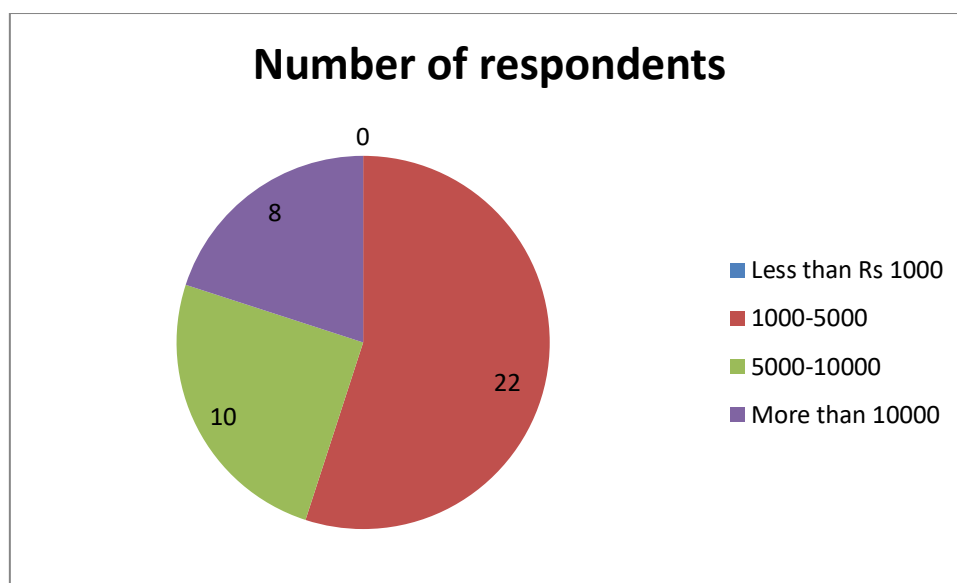
Highest (57.5%) numbers of vegetable vendors faces flood problem during rainy season, 20% face lack of capital problem, 12.5% face transportation problem and 10% face wastage problem due to lack of sale .

Table3.18- How much do you earn monthly

How much earn	Number of respondents	Percentage
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monthly		
Less than Rs 1000	0	0%
1000-5000	22	55%
5000-10000	10	25%
More than 10000	8	20%
	40	100%

Source: Field survey



Source: Field survey

Figure3.18-How much earn monthly of the respondents.

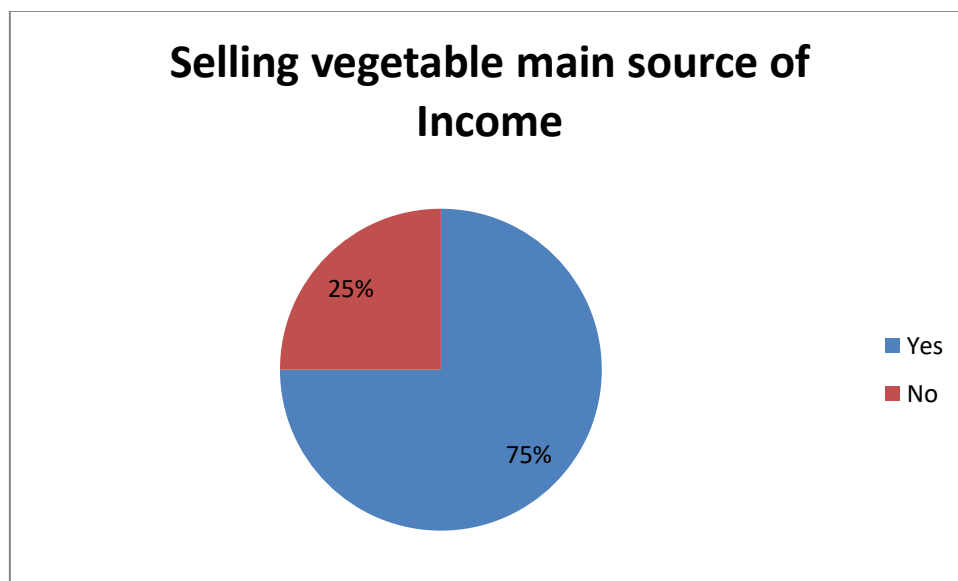
Interpretation:

Vegetables vendors monthly earn highest (55%) 1000-5000, (25%) less than 1000,(25%) 5000-1000 and(20%)more than 10000.

Table-3.19 (A) - Is selling vegetable your main source of income

Is selling vegetable your main source of income	Number of respondents	Percentage
Yes	30	75%
No	10	25%
Total	40	100%

Source: Field survey



Source: Field survey

Figure3. 19 (A)-Selling vegetable is main source of income.

Interpretation:

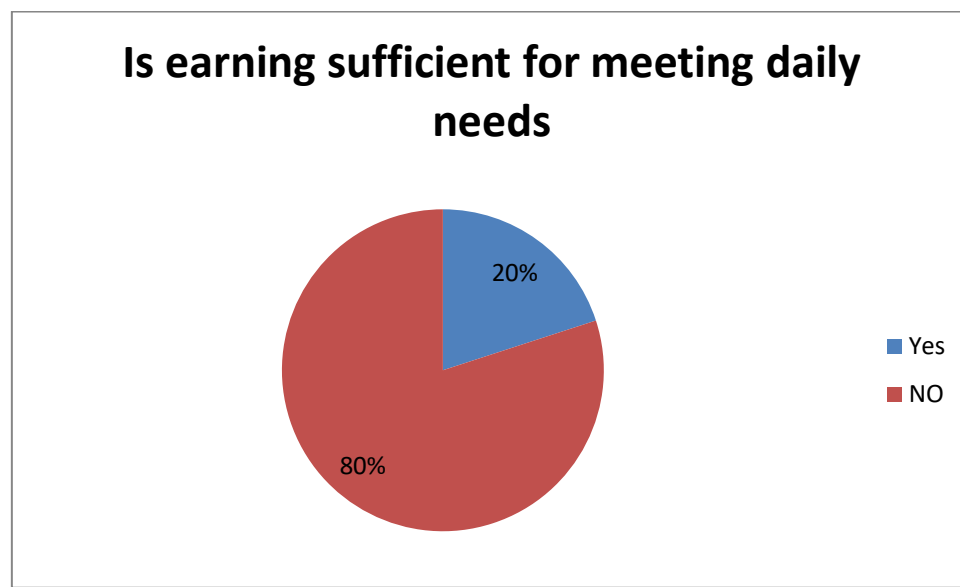
75% respondents said that selling vegetable is their main source of Income and 25% said that it is their not main source of income.

Table -3.19 (B) - Is the earning sufficient for monthly daily needs

Earning sufficient for monthly daily	Number of	Percentage
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needs	respondents	
Yes	8	20%
No	32	80%
Total	40	100%

Source: Field survey (primary data)



Source: Field survey

Figure3.19 (B) -Earning sufficient for monthly daily needs

Interpretation:

80% respondents said that it was not sufficient for meeting daily needs and sometimes need to borrow loan for meeting expenses and 20% said yes.

Table-3.20 (A) - Have you received any support from Government or NGO

Received any support from Government or NGO	Number of respondent	Percentage
yes	0	0 %

No	40	100%
Total	40	100%

Source: Field survey

Not any support for respondents government or NGO.

Figure3. 20(B)-Figure showing received any support from government or NGO of the respondents.

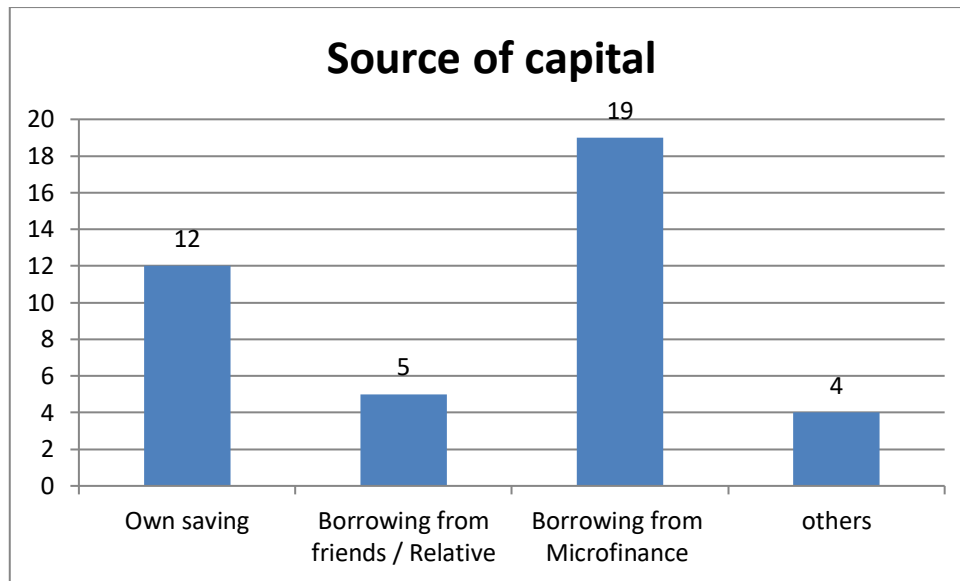
Interpretation:

100% of respondents said that they have not received any support from the government or any NGO.

Table-3.21Source of capital?

Source of capital	Number of respondents	Percentage
Own saving	12	30%
Borrowing from friends \ Relative	5	12.5%
Borrowing from Microfinance	19	47.5%
others	4	10%
Total	40	100%

Source: Field survey



Source: Field survey

Figure3.21- Source of capital of the respondent.

Interpretation:

47.5% vegetable vendors borrowed from microfinance, 30% used their own saving, 12.5% borrowed from friends/ Relative and 10% used others source of capital.

CHAPTER-4

FINDINGS SUGGESTIONS AND CONCLUSION

4.1 Findings

The in-depth analysis of the socio economic conditions of the vegetables street vendors has led to the following findings-

Findings Related to Hypotheses

- Amongst the 40 respondent 12.5% belongs to 18-20 age group, 20% belongs to 20-25 age group, 25% belongs to 25-35 age group,

30% belongs to 35-45 age group, 12.5% age group belongs to 45-50.

- : Gender number of respondents 95% male and 5% female.
- : In the field survey the researcher has found that out of total respondents 55% below class10 passed, 12.5% HSLC passed, HS 7.5% passed, 0% graduate, and 25% illiterate.
- Most of the vegetable vendors have family size of 3-6 members while only 10 respondents have more 6members in their family
- In the 40 respondent (57.5%) are married, (25%) are unmarried, (17.5%) are separate and (0%) are widowed.
- In the study area out of 40respondents' (80%) respondents have their own shop and (20%) shared among friends and brothers.
- Out of 40respondents (37.5%) were sole earners and (62.5%) respondents have brothers and wife doing other informal jobs.
- Out of 40respondents use electricity 72.50% and not use electricity 27.50%.
- Out of the 40 respondents highest (82.76%) pay less than Rs 200 and 13.79%paid Rs 200-400, (3.44%) pay Rs 400-800, (0%) pay more than 800.
- Most (37.5%)of vegetable vendors were engaged for more than 30-40 years ,(15%) engaged for less than 10 years,(22.5%) for10-20 years,(25%) for 20-30 years .
- The survey result show that only (5%) use of the labour and many people (95%) do not use additional labour in their shop.
- Additional labour are paid monthly less than 1000(7.5%) and (5%) are paid 1000-2000 and (0%) 200-300,(0%) more than 3000.

- Most vegetable vendor(52.5%) purchase from wholesaler, (30%) from vegetable Mandi, (10%) produce themselves (7.5%) buy from local farmers
- Out of total respondents 32.5% vegetable vendors use train for bringing vegetable from Barpeta and Barama, 17.5% use rickshaw from local areas, (25%) use van, 15% use cycle and 10% use thela
- 55% vegetable vendors do not accept online payment while only 45% respondents accept online payment. They mainly use mobile payments.
- Highest (57.5%) numbers of vegetable vendors face flood problem during rainy season, 20% face lack of capital problem, 12.5% face transportation problem and 10% face wastage problem due to lack of sale .
- Vegetables vendors monthly earn highest (55%) 1000-5000, (25%) less than 1000, (25%) 5000-1000 and (20%) more than 10000.
- 75% respondents said that selling vegetable is their main source of Income and 25% said that it is their not main source of income.
- 80% respondents said that it was not sufficient for meeting daily needs and sometimes need to borrow loan for meeting expenses and 20% said yes.
- 100% of respondents said that they have not received any support from the government or any NGO.
- 47.5% vegetable vendors borrowed from microfinance, 30% used their own saving, 12.5% borrowed from friends/ Relative and 10% used others source of capital.

Suggestion

Conclusion:

Street vending plays an important role in urban economics in India. They provide easy access to a wide range of goods and services in public spaces from fresh vegetables, fruits to garments, food, crafts etc. Many people opt for street vending because they cannot find a job. As street vending can be started with low cost and flexible hours to work, many people have taken up this job. In this study, the researcher studied the socio-economic conditions of vegetable vendors of Nalbari town and found that although they have been doing this business for many years, but the income is not enough to meet the daily needs and need to rely on loan from microfinance or other sources and mainly faced flood issue during rainy season and most of vegetable vendors used train for bringing vegetables from Barpeta and Barama.

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