Decent Work for the Street Vendors in Mumbai, India–
A Distant Dream?

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Decent Work

Opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity (ILO 1999: p. 3).

Employment and Income Opportunity
- Level of income,
- Working hours,
- Safety in the workplace,
- Indebtedness with regard to business activity.

Social Protection
- Access to social security
- Indebtedness with regards to social security.

Social Dialogue
- Role of the membership-based organisations towards
  - Social security,
  - Access to finance,
  - Other issues.
Objectives of the Study

➢ To understand the working conditions of the street vendors in terms of level of income, accessibility of finance, working hours, security of work, and safety in the workplace.

➢ To understand issues relating to the social security of street vendors.

➢ To understand the role of trade unions and other membership-based associations with regard to vendors’ social security, access to credit for their economic activity, and other matters.
Methodology

• Mixed methodology
  – Quantitative method ----- Empirical Evidence
    • Sampling design
  – Qualitative method ----- Cases
    • In-depth interview, group interview, observation
Income Level

- Income depends on Products and volume trade and investment.

- No. of dependency is high.

- Bribes = 20-25% of total daily income, as a result

- Per capita income of 23% of the total sample population is Rs. 20 (not even an half 1 $).
Most of the vegetable vendors are women and condition is miserable.

**Case-1 (Women Vendor):** “… I wake up around 4 o’clock in the morning and then I go to the wholesale market to collect the vegetables. I clean the vegetables for two to three hours and I keep the vegetables in the market where I sit. I come back home and cook for my children and then I go again to the market and start the activity. When I come back home, it is already 12 midnight. I work for the whole year. If I don’t work for one day, my children will sleep without meals, since I am the only breadwinner in my family...”
Working hour is increasing over the period

Case-2 (72 years old vendor): “… I have been doing this activity since I was a 12-year-old boy. I have spent 60 years in this area. We were only 10 on this road and now we are more than 1,000. Our total space is the same. Only our personal space has been reduced. I have noticed that the profit margin has decreased compared with before. Competition has increased over the period. I used to spend 5 hours in a day but now I spend 9–10 hrs to survive…”
Conditions of Social Security

Social Security Program in India

Prevention Program (covers 8% of total labour force)
- medical care and benefits consisting of sickness, maternity, old age and so on so forth

Promotional Program (for 92% of total labour force)
- towards self-employment, wage employment and provision for basic needs such as food, health and education, especially for unorganised sector workers

Street Vendors

Aim at the protection and promotion of both human and physical capital

<table>
<thead>
<tr>
<th>Access to Social Security</th>
<th>Vendors (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving in Bank/Co-operatives</td>
<td>125 (62.5)</td>
</tr>
<tr>
<td>Insurance</td>
<td>27 (13.5)</td>
</tr>
<tr>
<td>Borrowing</td>
<td>72 (36.0)</td>
</tr>
</tbody>
</table>
## Purposes Served by Borrowing

<table>
<thead>
<tr>
<th>Purposes Served by Borrowing</th>
<th>Total No. Of Vendors (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>55 (34.16)</td>
</tr>
<tr>
<td>Housing</td>
<td>8 (4.97)</td>
</tr>
<tr>
<td>House Rent (Deposit)</td>
<td>15 (9.32)</td>
</tr>
<tr>
<td>Send Money to Village</td>
<td>11 (6.83)</td>
</tr>
<tr>
<td>Social Security</td>
<td>72 (44.72)</td>
</tr>
</tbody>
</table>

Source: Computed by author based on primary data where N=161
<table>
<thead>
<tr>
<th>Social Security Purposes</th>
<th>Total No. of Vendors (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Healthcare and Medicine</td>
<td>22 (30.56)</td>
</tr>
<tr>
<td>Maternity Benefits</td>
<td>5 (6.94)</td>
</tr>
<tr>
<td>Child Education</td>
<td>18 (25.00)</td>
</tr>
<tr>
<td>Daughter Marriage</td>
<td>7 (9.72)</td>
</tr>
<tr>
<td>Accident</td>
<td>16 (22.22)</td>
</tr>
<tr>
<td>Insurance</td>
<td>4 (5.56)</td>
</tr>
</tbody>
</table>

Source: Computed by author based on primary data where N=72

**Case-3 (Vendor):** “... I don’t want my children to become street vendors. This job has no dignity, no respect, and is full of uncertainty. I started because I had no option, to survive. If my children want to continue with higher education, I would support them; I would even borrow money for them...”
<table>
<thead>
<tr>
<th>Multiple of the Principal Amount</th>
<th>Total No. Of Vendors (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-Time</td>
<td>26 (36.11)</td>
</tr>
<tr>
<td>2-Times</td>
<td>28 (38.89)</td>
</tr>
<tr>
<td>3-Times</td>
<td>11 (15.28)</td>
</tr>
<tr>
<td>4-Times</td>
<td>4 (5.56)</td>
</tr>
<tr>
<td>6-Times</td>
<td>2 (2.78)</td>
</tr>
<tr>
<td>14-Times</td>
<td>1 (1.39)</td>
</tr>
</tbody>
</table>

Source: Computed by author based on primary data where N= 72

**Case-4 (Street vendor):** “... my father had taken Rs. 20,000 ($425.00) money for this activity from the moneylender. After his death, I am still paying the rate of interest ...”
Role of the Member-Based Organizations in Mumbai

Member Based Organizations

- Organizing Social Security
  - Vima Yojana (LICI)
    - Group Insurance
      - Health Care
      - House or Property
      - Accidental or Natural Death
      - Disability
      - Scholarship
  - Individual Help

- Financial Accessibility
  - State Government
  - Mumbai District Co-Operatives
    - Personal Loan
    - Educational Loan
    - Economic Activity
      - Each Vendor is shareholder of Rs. 10
      - Working Capital

- Intermediaries
  - Local Authority Street Vendors
    - Fight for Vendors’ Licensing
    - Local Police
    - BMC

Street Vendors
Concluding Remark

Street Vendors
- Credit Accessibility
- Social Protection
- No Institutional
- No Govt. Initiatives
- Borrowing Money
- Debt-Trap
- Decent Work?

Working Condition
- Excessive Working Hour
- No Security of Job
- No Safety and Security at the Work Place

Member Based Organizations
- Few No. of Active Unions
Thank You