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Social Security Measures and Street Vendors: An Assessment

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ABSTRACT
Street vendors are one of the important segments of informal sectors in India. They are generally scattered in urban and rural areas of India. Most of the street vendors are not fully covered by protection and promotion measures. Social security measures are very essential to protect and promote their interests even if a few street vendors are availed social security measures in the study area. The study found that most of the street vendors are not aware about available social security measures.
The present study is a humble attempt to highlight the nature and extent of social security measures available for street vendors of Assam. The study also highlights the awareness level of vendors about social security measures. The study is based on both primary data and secondary data. Primary data are collected from field survey in the study area and secondary data are collected from books, journals, magazines, websites etc.

Key Words: Street Vendors, Social Security, Awareness, Scattered, Urban

INTRODUCTION
The demand for the social security measures has been arising due to the contingencies of the individuals which cannot be met by themselves always by their own resources. Most of the thinkers of social science view that the contingencies as uncertain events like old age, disability, unemployment, accident, sickness, maternity etc. The street vendors are indispensable part for the common people particularly low income group of people such as daily wage earners, casual labours, domestic workers etc.
The priority should be given to street vendors for safeguarding their interests as they are the most deprived section of the society. The objective of inclusive growth cannot be achieved without protecting and promoting the interest of the weaker section of the society like street vendors. The rapid urbanization which was began in the early part of 20^{th} century led to dropping of the joint family structure in India. Therefore, the Government of India intervenes to provide social security measures through enactment of different acts and schemes. One of such initiative of the Government of India is the introduction of **Street vendors (Protection of livelihood and Regulation of Street vending) Act, 2014** in the parliament. This act included many provisions for protecting and promoting the street vending business in India. **Section 33** of the act provided that "The appropriate Government may, in consultation with the Town Vending Committee, local authority, planning authority and street vendors associations or unions, undertake promotional measures of making available credit, insurance and other welfare schemes for social security of the street vendors". The act clearly mentioned different welfare measures to protect and promote the deprives sector like street vendors in India.

This study is a humble attempt to assess the nature and extent of social security measures available for street vendors in Assam. The study also tries to suggest some measures to protect and promote their interest.

CONCEPT OF SOCIAL SECURITY MEASURES

The term social security is a very comprehensive and dynamic terminology in nature which include social assistance (SA), social insurance (SI), public assistance (PA) and some part of commercial insurance (CI). Different thinkers have given different view of the term social security. Some have viewed as rights of citizens bestowed by the state and some other have viewed as welfare measures for the individuals. **Saxena R. C (1996)[1]** defines the social security as "social security is the security that society furnishes, through appropriate organization, against certain risks to which its members are exposed. These risks are essentially contingencies against which the individuals of small means, or the workers, cannot effectively provide by his own ability or fore-sight alone or even in private combination with his fellows." The definition specifies that those measures which are provided through appropriate organization against certain risks to which its members are exposed. The schemes are initiated and funded by the central government and implemented through some organizations. For example, the provident fund organization set up by the Government for implementing the provident fund scheme for the workers in India.
Some of the contingencies of the informal sector like street vendors are mentioned below:

a. Old age
b. Invalidity
c. Death of individual
d. Sickness
e. Maternity
f. Unemployment
g. Employment injury etc.

RESEARCH WORKS REVIEWED

Some of the following literatures have been reviewed to understand and enrich the present study:
Bhowmik, K. Sharit (2005)[2], in the paper entitled "Street vendors in Asia: A Review", assessed the magnitude of street vending in different countries and the compositions of vendors. The study observes that the number of street vendors is going to increase in many Asian countries including India. The researcher highlights that majority of vendors of Cambodia and Vietnam comprised of female street vendors. This study highlights an overview of street vendors in Asia.
Muhammad, Anu (2009) [3], in the article entitled "Grameen and Microcredit: A tale of Corporate Success", observes that the Grameen model has been recognized internationally as successful model and it has earned global attention as a new form of banking. He observes that the model has created good opportunity for expanding the market for finance capital which ensures the model's spectacular success but it fails as a tool for poverty alleviation and empowerment of women. This article is mainly concerned with the microcredit aspect of the model.
Dreze, J. and Khera, R. (2010)[4], in their research article entitled "The BPL Census and a Possible Alternative", highlights the possibility of simple method for the identification of households eligible

[1] Saxena, R.C., *Labour Problems and Social Welfare*, K. Nath & Co., Meerut (1996), p.279
[2] Bhowmik, K. Sharit, "Street vendors in Asia: A review", *Economic and Political weekly,* Vol.-XL, No.-22-23, (May-28-June-4, 2005), Pp. 2256-2264
[3] Muhammad, Anu, "Grameen and Microcredit: A tale of Corporate Success", *Political and Economic Weekly*, Vol.-XLIV, No.-35, (August- 29, 2009), Pp. 35-42
[4] Dreze, J. and Khera, R., "The BPL Census and a Possible Alternative", *Political and Economic Weekly*, Vol. XLV, No. 9, (February- 23, 2010), Pp. 54-63

for social assistance. They explore possible uses of simple exclusion and inclusion criteria for identification a social assistance base for the beneficiaries. They suggest four simple ways of exclusion and inclusion criteria to construct a social assistance base list. This article is mainly concentrated devising approaches for listing of beneficiaries for social assistance.

Kumar, A. (2003),[5] in his book entitled "Labour Welfare and Social Security-Awareness, Implementation and utility of Labour Laws" emphasizes on awareness and implementation of labour welfare and social security measures in the industrial sector in Haryana. He concludes that there is a need to bring improvement in the overall implementation of the labour welfare and social security laws to increase the utility of different provisions of the acts under study. This book is mainly concentrated on the social security measures in small and medium industries.

According to **Srivastava Ravi (2012)[6]** "The term social protection must be used in conjunction with the objective of progressive realization of the basic socio-economic rights of citizens to protect themselves against exploitation, poverty and deprivation". This concept includes the basic socio-economic rights of people.

V. V. Giri (1972)[7] points out that "Social security measures have two-fold significance for every developing country. They contribute an important step towards the goal of a welfare state, by improving living and working conditions and affording the people protection against the uncertainty of the future." The author observed that there are two-fold objectives namely development of a country through the contributions of workers and improvement of living standard of the workers and thereby achieving goals of welfare state.

OBJECTIVE

The main objective of the study is to examine the nature and extent of social security measures available for street vending. The objectives are further categorized as follows:

a. To study nature and types of social security measures available for street vendors.
b. To study the awareness of street vendors about social security measures.
c. To make suggestions based on findings of the study.

HYPOTHESIS:

a. Street vendors are not covered by social security measures
b. There is no association between awareness about social security measures and level of education.

METHODOLOGY

The present study explores the nature and extent of social security measures available for the street vendors. It also examines the awareness level of street vendors about social security measures. A simple random sample method is used to collect the sample from the population of street vendors of Jorhat Town of Assam. The sample size for the present study is 130 comprising of 13 types of street vendors. A schedule was prepared to collect the sample street vendors from the study area. A special care has been taken so that all types of street vendors would include in the sample. The study is also based on secondary data collected from NGOs, books, journals, research articles, magazines, government/non-government records, newspapers, internet etc.

Statistical tools and techniques:

- Tables and percentage

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[5] Kumar, A., *Labour Welfare and Social Security-Awareness, Implementation and Utility of Labour Laws*, Deep & Deep Publication Pvt. Ltd., New Delhi (2003)

[6] Srivastava, R., "Social protection for workers in India: struggling for basic rights under increasing labor market flexibility", *The Indian Journal of Labor Economics*, Vol. 55, No. 2, (April-June, 2012), Pp. 177-99

[7] Giri, V.V., *Labour problems in Indian Industry*, Asian Publishing House, Mumbai, (1972), p. 271

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- Diagram
- Chi square test

SOCIO-ECONOMIC BACKGROUNDS

Table-1.1 Socio-economic background of sample street vendors

Background	Variables	Jorhat town	
		Total No. of Sample	Percentage to the total
State of origin	Not-migrated	75	57.69 %
	Migrated	55	42.31 %
	Total	**130**	**100 %**
Sex	Male	121	93.08 %
	Female	9	6. 92 %
	Total	**130**	**100 %**
Religions	Hindu	95	73.08 %
	Muslim	28	21.54 %
	Others	7	5.38 %
	Total	**130**	**100 %**
Marital Status	Married	106	81.54 %
	Unmarried	24	18.46 %
	Total	**130**	**100 %**
Nature of family	Nuclear	60	46.15 %
	Joint	70	53.85 %
	Total	**130**	**100 %**
Age in Years	< 18	16	12.31 %
	18 to 30	28	21.54 %
	> 30	86	66.15 %
	Total	**130**	**100 %**
Educational Qualification	Illiterate	52	40 %
	Literate	-	-
	Below 10^{th} standard	59	45.38 %
	10^{th} standard and above	19	14.62 %
	Total	**130**	**100 %**

Source-Primary data collected from field survey

Interpretation: Table-1.1 shows that most of the vendors are male and married. A large number of the sample vendors is Hindu Religion and come from joint family. The study found that most of the sample vendors are literate in the study area. It can be observed that large number of sample vendors is above the age of 30.

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NATURE OF BUSINESS

Table-1.2 Nature and Type of Business

Description	**Variable**	**Total No. of Sample**	**Percentage**
Nature of business	Mobile	44	33.85 %
	Stationary	86	66.15 %
	Total	**130**	**100 %**
Investment in business (in ₹)	< ₹ 3000	47	36.15 %
	₹ 3000 to ₹ 5000	29	22.31 %
	> ₹ 5000	54	41.54 %
	Total	**130**	**100 %**
Sales (in ₹ & per day)	< ₹ 500	40	30.77 %
	₹ 500 to ₹ 1000	40	30.77 %
	> ₹ 1000	50	38.46 %
	Total	**130**	

Source-Primary data collected from field survey

Interpretation: Most of the sample vendors are stationary in nature and very low sales figure as revealed from the Table-1.2. The street vending does not require huge capital or investment to start their business.

OBJECTIVE: 1: NATURE AND TYPES OF SOOCIAL SECURITY MEASURES AVAILABLE FOR THE INFORMAL SECTOR:

More than eighty percent of the total workforce constitutes informal workers in India. Most of the people in India are living below the poverty lines that are mostly unemployed and illiterate. The acts and schemes are generally targeted for formal sector workers ignoring the large portion of informal sector. The role of unorganized sectors has rarely been recognized although more than eighty percent of total workforces constitute informal sector workforce. The welfare measures for the informal sector are not adequate in term of quantity and quality. In India, the benefits to the informal sector are not only low as compared to developed nations but also the coverage of benefits is very narrow. The following sections highlight the nature of various social security measures as well as applicability of these measures to informal sector workers for protecting their economic and social interest.

Table: 1.3 Street vendors and social security measures

Type of social security measures	**Extent of applicability of the Acts and Schemes**
The Minimum Wages act 1948 (MWA)	The act covers every employee engaged in any schedule employment, including an out worker to whom the materials are given out for manufacturing or processing in his own premises. The act covers certain classes of informal sector workers (i.e., agricultural laborers) but the act salient about the self-employed persons like street vendors.
New Pension System 2004 (NPS)	The New Pension System-Lite a lower cost version of **NPS** which helps to join a group of people at substantially

	reduced cost to the scheme. For The Old Age pension benefit, the inducement is provided through Swavalamban scheme which was initiated in the budget 2010. Under this scheme unorganized sector workers who join New Pension system in 2010-11, with minimum contribution of ₹1,000 and a maximum of ₹12,000 will get a government contribution of ₹1,000 in his New Pension system account.
The Unorganized Workers' Social Security Act, 2008 (UWSS)	This Act is a beginning in the direction of protecting the rights of unorganized workers like street vendors in India but some implementation inherent in the structure of the Act, barricades in its functioning.
Indira Gandhi National Old Age Pension scheme (IGNOAPS)	This new scheme has covered all people above the age of 65 years and who are below the poverty line. Under this scheme ₹ 200 per month is provided to each beneficiary from April, 2006.
Aam Admi BimaYojana (AABJ)	The scheme is mainly targeted the rural landless workers living below the poverty line though street vendors can take benefit of the scheme.
Janashree Bima Yojana (JBY)	The main objective of the scheme is to provide life insurance protection to urban as well as rural people who are below the poverty line and marginally above the poverty line.
Rashtriya Swathya Bima Yojana (RSBY)	The RSBY was launched in 2008 to provide health insurance cover to below poverty line population and informal sector workers in India. The main objective of this policy is to protect these families from shocks related to catastrophe expenditure on health by improving access to health and reducing out of pocket expenditure.
Shiksha Sahayog Yojana (SSY)	This scheme was launched 31 December, 2001 for the benefit of children of the SSY policyholders. The children of SSY policy holders' primary education in class IX to class XII are paid scholarship.
Micro insurance scheme (MIS)	Micro insurance is an important measure for securing life of low-income group people. There are three micro insurance schemes: **Jeevan Deep (JD), Jeevan Mangal (JM), Jeevan Madhur (JM).**

Source: Secondary data

Interpretation: Table-1.3 shows that a few acts and schemes are targeting informal sector like street vendors. The street vendors must aware about various acts and schemes for their own interest.

SOCIAL ASSISTANCE FOR THE STREET VENDORS

Social assistance is basically a government initiative to enhance the standard of living of the citizens. The government is fully responsible for financing the assistances to the individuals. The social assistance is provided for the public interest. Some of the important areas for which assistance is given are assistance for treatment of various types of diseases, maternity benefits, child welfare schemes, old age pension benefits, unemployment assistance, education to citizens etc.

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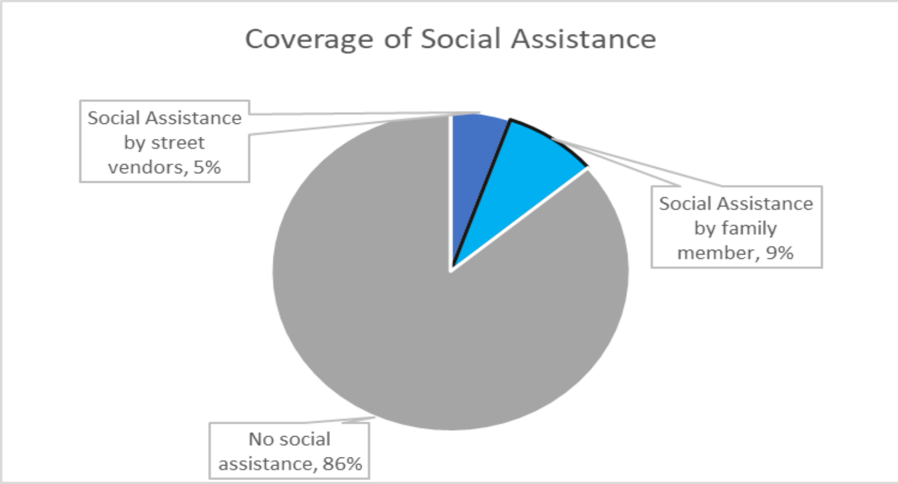
Figure: I Coverage of Social Assistance



Source-Primary data collected from field survey

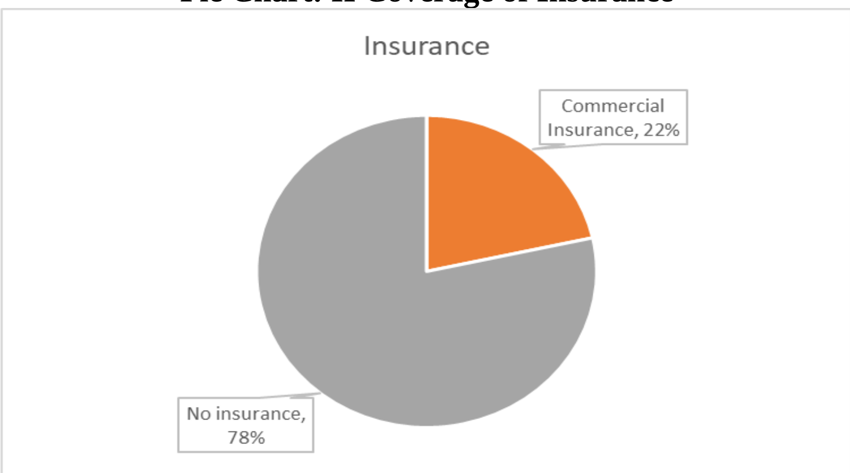
Interpretation: The figure-I shows that majority (86 %) of the sample street vendors are not covered by social assistance in the study area. Only a few vendors are covered by social assistance.

SOCIAL AND COMMERCIAL INSURANCE

Social insurance is a device through which benefits are provided to the insured on the compulsory basis at the time of contingencies like sickness, old age, unemployment etc. The benefits of social insurance are kept with fixed limit so that a minimum standard of the beneficiaries can be maintained. The social insurance is compulsory and every needy person of the society can avail this service.

The commercial insurance cover risks like old age, family need, and child need, health, income etc. It is device by which the loss likely to be caused by an uncertain even is spread over several persons who are exposed to it and who prepare to insure themselves against such an event. Commercial insurance is voluntary in nature, benefits are paid according to contributions of insured, it has no objective of maintaining minimum standard of the people rather it provides protection of individuals risk only. The following figure-II highlights the coverage of social and commercial insurance in the study area:

Pie Chart: II Coverage of Insurance



Source-Primary data collected from field survey

Interpretation: The figure-II shows that majority (78 %) of the sample street vendors are not covered by commercial insurance in the study area. It can also be observed that no sample street vendors are covered by social insurance.

Hypothesis: 1 Streeet vendors are not covered by social security measures

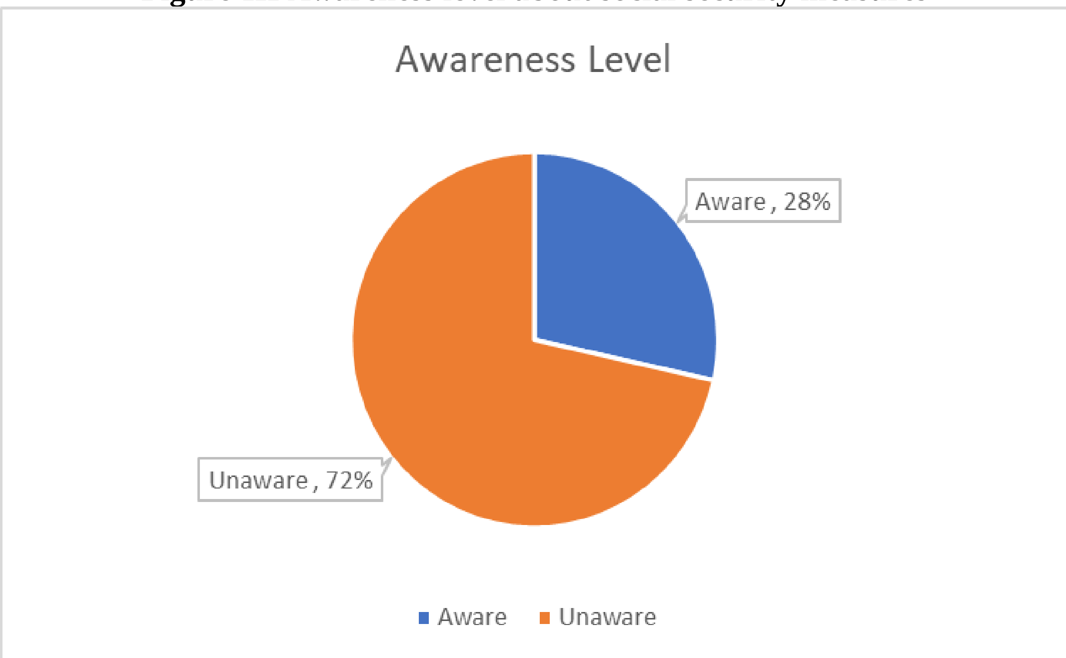
Table-1.4 Chi Square Test for hypothesis-1

Hypothesis-I	**Chi square value**	**Interpretation**
Streeet vendors are not covered by social security measures	.67	Since the table value of x^2 for 2 degree of freedom at 5 percent level of significance is 5.991 which is more than calculated value, hence the hypothesis is accepted

Source-Primary data collected from field survey

OBJECTIVE-2 TO STUDY THE AWARENESS OF STREET VENDORS ABOUT SOCIAL SECURITY MEASURES:

Figure-III Awareness level about social security measures



Source-Primary data collected from field survey

Interpretation: The figure-III highlights the level of awareness of sample street vendors about social security measures. The field survey reveals that most of the vendors unaware about the social security measures in the study area.

Hypothesis: 2: There is no association between awareness about social security measures and level of education.

Table-1.5 Chi Square Test for hypothesis-2

Hypothesis-II	Chi square value	Interpretation
There is no association between awareness about social security measures and level of education.	10.74	Since the table value of $\mathbf{x}^2$ for 2 degrees of freedom at 5 percent level of significance is 3.841 which is less than calculated value, hence the hypothesis is rejected.

Source-Primary data collected from field survey

OBSERVATION

The **major observations** from this study are:

1. Majority of sample vendors of the town are not aware about the social security measures available in the study area. The study shows the positive relationship between awareness of vendors and their levels of education.
2. The study highlights that 13.84 percent of total sample vendors are covered by social assistance while 86.16 percent of the total sample vendors are uncovered by social assistance in the town.
3. It has been found from the study that no vendors are benefiting from social insurance in the study area. A significant number of sample vendors are found uncovered by commercial insurance.
4. The study reveals that a group insurance scheme (Janashree Bima Yojana) and three micro insurance schemes (Jeevan Madhur, Jeevan Mangal and Jeevan Deep) are implementing by LICI Divisional office, Jorhat Division, Assam. The division could not provide classified data of the beneficiaries and therefore, it is difficult to comment whether the street vendors are benefiting from the schemes or not.
5. The present study examines the applicability of these Acts and schemes to street vendors. It has been observed from the study that some schemes are not executed seriously as a result the street vendors and other targeted people are not getting adequate coverage by such schemes.

CONCLUSION

The present study is a humble attempt to explore the nature and type of social security measures for the street vendors. The study found that most of the vendors are uncovered by such protection measures in the study area. The vendors are not aware about available social security measures for them. This calls for intervention of government and non-government organization for taking measures to make them aware about such measures. The Vending Association should take this initiative to encourage them for social security measures. The street vendors should be given adequate treatment by the local authority and should not be harassed in the name of maintaining law and order in the cities and towns.

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