

## **Living Conditions of Migrant Service Workers In Urban India. (Case Study of Chandigarh)**

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### **Abstract**

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This paper is an attempt to high light the working and living conditions of personal service providers working on the streets of the city Chandigarh. The growing landlessness, underemployment forced distress migration of economically and socially backward sections of the society towards urban areas. Among the urban poor some of them belongs to occupational castes migrated from rural areas due to near disappearance of Jajmani system. These migrants working as self employed own account workers by rendering services on the road side at cheaper rates to the urban middle class and poor, but in addition to facing indecent working conditions, they undergoes multidimensional intensive deprivations and vulnerabilities.

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### **Introduction**

Urbanization of poverty is a recent phenomenon in most of the developing nations, is caused by in migration of poor from rural areas and natural growth of poor population. Global urban population will grow almost 5 billion by the year 2030 .In 1950 less than 20 percent of the population of poor countries lived in cities and towns, but by 2030 this will have risen to 60 percent. (World Bank, 2008). Migration is a livelihood strategy employed by poor to maintain household consumption by escaping from poverty.

The incidence of poverty in urban areas is more among the informal labor like street vendors, street service workers, domestic workers, rickshaw pullers, construction workers and rag pickers etc.

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Street service workers are the informal self-employed, have no social security and their earnings are very much uncertain and fluctuate. While earning their livelihood they provides cheaper services to the urban poor and middle class, but their services are not recognized as legitimate work; hence they are being harassed by police and municipality authorities in the pretext of nuisance and encroachment of public space.

In India the employment elasticity of agricultural GDP growth is minimal to absorb the growing labor force coupled with decline in public investment in agriculture caused systemic crisis in rural areas during economic reforms. The percapita availability of land has decreased from 0.89 hectare in 1951 to 0.27 hectare in 2011. Privatization of Common Property Resources (CPRs) and increasing demand for land for different purposes is caused destruction of source of livelihood for the rural poor. Rural employment growth shrank to -0.43 percent per annum during 2004-05 to 2009-10 compared to 2.19 percent growth in urban areas (IRDR, 2013). The growing landlessness coupled with decline in number of days of wage employment caused crisis among rural labor households (Jeemol Unni, 2013).

In rural areas of north India the Jajmani system has gradually decayed due to occupational diversification and decline of belief in caste system and confinement to hereditary occupations. Jajmani system is the offspring of hierarchical caste system characterized by hereditary patron-client relationship. It is based on agricultural system of production and distribution of goods and services. In this system there is exchange of goods and services between landowning higher castes and landless service castes. The landowning high caste families receive services from lower castes and in return, members of the low castes receive grains. The service castes are traditionally weavers, leather workers, blacksmiths, goldsmiths, barbers, washer men and so on constituting a group of artisans serving the community. The Jajmani system has all but gradually decayed in modern society due to occupational diversification and by allowing for market based pricing for services rendered by workers (Commander, 1983).

The service providers working on the streets are from poor economic and social background migrated from rural areas of backward districts of north India, in anticipation of upward mobility. They are working on the road sides at open places of different parts of the city Chandigarh, offers services for sale at fixed locations to the public without having a permanent built-up structure from which to sell.

They have no decent working and living conditions. They are prone to evictions, confiscation and penalties by the municipal authorities in the pretext of nuisance and encroachment of public space.

"Kuznets process" of urbanization is the theoretical base of this paper i.e. urbanization as an integral part of economic growth and distributional change (including poverty reduction) in poor countries. In this process it will open new economic opportunities in urban areas and attract rural workers. Urbanization entails gains to the poor, both directly as migrants and indirectly via remittances, but the gains are not large enough for all poor to escape poverty Kuznets, Simon (1955).

Keeping in view the problem, this study was undertaken with the following objectives. (1) To understand the working and living conditions of service providers working on the streets. (2) To suggest policy measures for the improvement of their lot.

## **Data and Methods**

Usual principal activity status is taken into consideration while selecting the respondents. Reference period for usual status approach is last one year from the date of survey. This study is broadly covered all the three administrative divisions of the city Chandigarh by randomly selecting number of vendors from each division. Geographical location of vendors randomly identified by mapping vendors working at fixed locations in different sectors/areas. The selection of sample respondents from each division is based on the clustered purposive simple random sampling method. This study relies on both secondary and primary data sources.

Approximately there are 2000 service providers working on the streets in the city . In this study purposively 200 sample respondents (10 percent of the service vendors population) were drawn. Among the service workers 50 each are Cobblers, Barbers, Launderers (Pressers), and Bicycle repairers. All the respondents are self employed own account full time workers. This study is targeted on migrants, having experience of vending at least one year in the city as on date of survey. Vendors at fixed places are considered as respondents. Generally fixed places are in front of main markets or natural markets or nearer to natural markets on the road sides.

According to UNO's International Standard Classification of Occupations (2008) ISCO-08, the personal service workers come under the broad category of service and sales workers and its subcategories viz...Hair Dressers (Code No, 5141), Shoe makers and related workers (Code No, 7536), Hand Launderers/ Pressers (Code No, 9136) and Bicycle related repairers (Code No, 7234) respectively. Field survey was conducted in 2013 with the help of specific questionnaire by personal visit at the place of work of migrant service providers working on the streets.

### **Review of Literature**

Sound field survey based research on street service workers are very rare . Jodhka (2004) finds that in rural Punjab there is near complete breakdown of Jajmani relationships .The growth of urbanization reduced the significance of caste in daily life. Among anonymous crowds in urban public spaces and on public transportation, caste affiliations are unknown, and observance of purity and pollution rules are negligible. In urban areas the relationship between caste and hereditary occupations has become less important now (Sekhon, p.55, 2000).

United Nations Organization (2001) felt that due to lack of assets , a large number of social practices effectively restrict the economic activity of lower caste and Dalit groups, hence forced them to supply very low paid labor in harsh and usually precarious conditions. These practices in turn can be used to keep wages of Dalit workers (who are extremely constrained in their choice of occupation) low, even in period of otherwise rising wages.

Amit Thorat (2010), has aptly said that the social categories are strongly correlated with the incidence of poverty and both occupation and wages differ dramatically across social categories. The National Sample Survey (NSS) reveals that the probability of being in a low wage occupation is significantly higher for STs, SCs, Muslims and OBCs (in that order) compared to the general caste "Hindu" population. Education and level of skills are also important and which in turn reflect the differential provision of education across social categories.

Bhowmik (2005), made an attempt on problems of vendors in different countries in Asia. Rakesh Raman (2012) studied the problems being faced by women fruits and vegetables vendors in North India.

Tapas, Pal (2011) highlighted the socio-economic status of cobblers, and their perceptions on customers in Bolpur town in West Bengal. The study reveals that the Cobblers are Facing problems like sanitation ,improper sewages, unhygienic environment with prevalence of diseases, mosquito problem, Malnutrition, lack of development of education, improper housing etc.

The above studies not dealt with all the four categories of service workers working on the streets, hence it is felt necessary to study the working and living conditions of poor doing menial jobs in urban areas to improve their lot.

## Results and Discussion

### Occupational Categories and Geographical Distribution

From each occupational category 50 migrant service providers were randomly selected for the study. It can be observed from table 1, that the maximum proportion 75 (37.5 percent) of service providers were selected from central division, 70 (35 percent) from East, 55 (27.5 percent) from South were considered for the study based on their concentration in each division.

Table 1: Distribution Service Providers on the Streets (occupational categories)  
Among Administrative Divisions of the City Chandigarh

Categories of Street Service workers	Administrative Divisions			Total (%)
	East	Central	South	
Barbers	14(7)	24(12)	12(6)	50(25)
Cobblers	18(9)	14(7)	18(9)	50(25)
Launderers (Pressers)	19(9.5)	17(8.5)	14(7)	50(25)
Bicycle Repairers	19(9.5)	20(10)	11(5.5)	50(25)
Grand Total	70(35)	75(37.5)	55(27.5)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey2013

## Working Conditions

The working conditions in which they operate their business in public spaces are quite precarious. Location of business in urban public space and availability of square yards space determine their levels of earnings. They face problems in occupying and retaining the adequate space as dummy owners to maintain their livelihood.

Urban public space means all the physical space and social relations that determine the use of the space within the non private realm of the cities (Bhowmik, 2005). In developing nations like India, urban public space is a valuable resource for the urban working poor for their livelihood, hence the urban public space is an essential element of the physical capital used by the urban poor to extract their livelihood (Bhowmik, 2010).

Service providers on the road side reported that they are being exposed to smoke, heat, rain, cold and dust. Most of the vendors felt that there are no basic civic amenities nearer to their work place. Barbers and Launderers (Pressers) because of their nature of work, have to work daily in standing position. There is no security for their tools hence sometimes they lose tools due to theft. They have to take their lunch at open place midst unhygienic environment and drink whatever contaminated water available nearer to their work place. Some times on the visit of dignitaries to the city, police authorities forces workers to close their business for number of days on the grounds of maintaining traffic/ law and order. Evictions and imposition of penalties practised because they are considered as illegal encroachers upon public space (Bhowmik, 2010).

During rainy season continuous rains force them to close their business because they have no roof over their head. During no work days (dry days), lack of earnings and absence of past savings compel them to borrow money at an exorbitant rate of interest to maintain their families. Many of the Bicycle repairers reported that their tools were confiscated and they were penalized. Generally Barbers, Cobblers, Bicycle repairers operate their service under the shadow of trees on the road sides but Launderers (Pressers) operate their activity inside their temporary huts built adjoining walls of certain houses in residential localities. Cobblers and Bicycle repairers keep their work related instruments and unclaimed items of customers in a locked box which is tied with tree.

Launderers (Pressers) generally keep their belongings in nearby house; in return press cloths of the land lord's family at free of cost. Some of them do the same kind of service for using electricity for lighting (one bulb) from the neighboring houses. Every day barbers bring tools and take home the same, at the end of the day.

### Number of Hours of Work

Street service vendors are the self employed, hence more the number of hours they work, more will be their earnings, but health may affect negatively, because they work on the open space (extreme weather conditions) continuously ranges between 3 to 17 hours per day (including time taken for journey). The mean number of hours of work per day for all the vendors is 11.6 hours but their daily earnings are extremely low.

### Mode of Conveyance

Use of motor vehicles reduces time taken to travel, hence more time will be available to sale of their services, but price of vehicle and maintenance cost will be beyond the affordability of these poor workers. That the maximum proportion 128 (64 percent) of vendors attend their duties by using cycles. Significantly larger proportion 62 (32 percent) of vendors attend duty by walk, because they reside nearer to their work place, while the insignificant proportion 10 (5 percent) of workers come by using motor vehicles.

### Distance Between Residences to Place of Work

Distance between place of work and place of residence determine time available to do work . Workers prefer to live nearer to their residence to save travel time and transport costs .The one way mean distance of all workers is 2.48 km. The greater proportion 84 (42 percent) of workers residing at the distance interval of 0-1 km, while about 60(30 percent) workers residing at the distance of 2-3 km, whereas the insignificant proportion 5(2.5 percent) of workers residing at the distance range of 10-13km

## Membership in occupational Associations

The organized poor cannot be easily driven into destitution; they will impose a cost upon the society that will insist upon it. The unorganized labor force happens to be pre-eminently exploitable because of its inability either to attract the government's attention, or to interest the society in their problems, Johri, C. K. and Pandey, S. M (1978). Associations work as intermediaries between individual service vendors and local authorities.

Since the street vendors have no legal basis for their existence, hence the main role of these organizations is to negotiate with their local authorities for the right to occupy public space to carry their business (Debdulal Saha, 2011). That the maximum proportion 149 (74.5 percent) of the service workers are members of the association, only the insignificant proportion 51 (25.5 percent) of the workers are not members of the respective associations. They organise meetings at least once per a month to discuss their occupation related problems and to fix rates, to be charged for different services from the customers.

## Living Conditions

Poor living conditions reflect the multidimensional deprivations of working poor. Ensuring access to modern cooking fuel, safe water and basic sanitation –Also creates the potential to expand higher order capabilities, thereby enlarge human development (Human Development Report, 2011). Living conditions of workers depends on their earnings as well as the provision of various public goods, merit goods and social welfare measures by the city administration. I studied specifically house entitlement, quality of housing, owning of household assets, amenities in the house, financial inclusion etc.

## Living Arrangements in the City

Living Arrangements determine security and emotional satisfaction to the workers. If persons are living with the family, spouse or children, their health will be better than those living alone. Table 2 shows that the maximum proportion 160 (80 percent) of the service providers likes to live with their families, because they are living away from their native place. Most of them are living with nuclear families keeping in mind high cost of living and housing problem in the city.



About 29 (14.5 percent) of workers are living alone, either to save money or problems at home to migrate with families. Some of them are residing with their friends and relatives in rented shared dwellings.

Once the decision is taken to migrate, the challenging and risky decision is whether to migrate with family or without family. Migration with family required some amount of money is to be spend for travel and initial settlement of family, more over no guarantee of availability of work on the spot; hence most of the married workers were came alone at the time of initial migration.

Table 2: Distribution of Service Providers by Having Living Arrangements in the City

Living Arrangements	Category of Service providers				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Living Alone	8(16)	6(12)	9(18)	6(12)	29 (14.5)
Family (includes father, mother, brother, sister, wife ,son and daughter)	39(78)	40(80)	39(58)	42(84)	160 (80)
Relatives	2(4)	0(0)	0(0)	0(0)	2 (1)
Friends	1(2)	4(8)	2(4)	2(4)	9 (4.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

### House Entitlement

Owning of house is an index of well being. Migrant service providers working on the streets are poor to possess assets. Real estate prices are too high, hence having own house in the city is beyond the reach of poor. On the other hand house rent also too high to reside in spacious dwellings.

Table 3 reveals that a higher proportion 105 (52.5 percent) of the service providers working on the streets are living in rented accommodation, while the insignificant proportion 84 (42 percent) of the workers are residing in own dwellings. Across the occupational groups, relatively larger proportion of the Launderers (Pressers) are residing in rented accommodation when compared to other occupational groups. Precariously 7 (3.5 percent) of the vendors are residing on foot path, hence prone to more insecurity & weather related adversities.

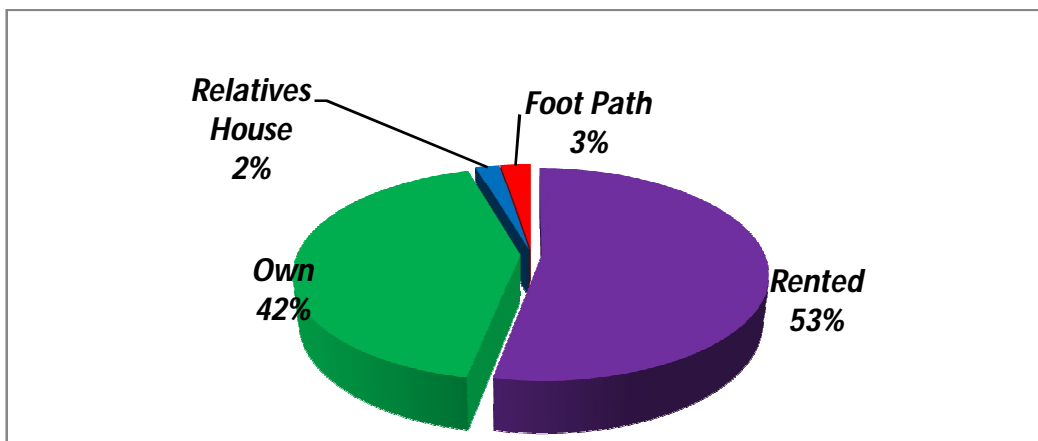
Table3: Distribution of Service Providers by House Entitlement

House Entitlement	Category of Service providers working on the streets				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Rented	24(48)	22(44)	32(64)	27(54)	105 (52.5)
Own	23(46)	24(48)	15(30)	22(44)	84 (42)
Relatives House	1(2)	0(0)	2(4)	1(2)	4 (2)
Foot Path	2(4)	4(8)	1(2)	0(0)	7 (3.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

Fig1: House Entitlement House Entitlement



Source: Field Survey

## Quality of Housing

Quality of housing is proxy index for living conditions. The maximum proportion of respondents those who are living on rented accommodation are access to pucca houses, those who have access to other low quality house are of their own. Most of the own dwellings are located in slum areas, precarious in nature, built with plastic, polythene, Gi/ metal, asbestos sheets etc.

Poor workers living in these dwellings are prone to extreme weather conditions (precipitation, wind, heat, cold and intruding humans and animals). Table 4 indicates that the larger proportion 115 (57.5 percent) of the service workers living in pucca houses while the remaining respondents are living in Kutcha, semi pucca, huts and on foot path.

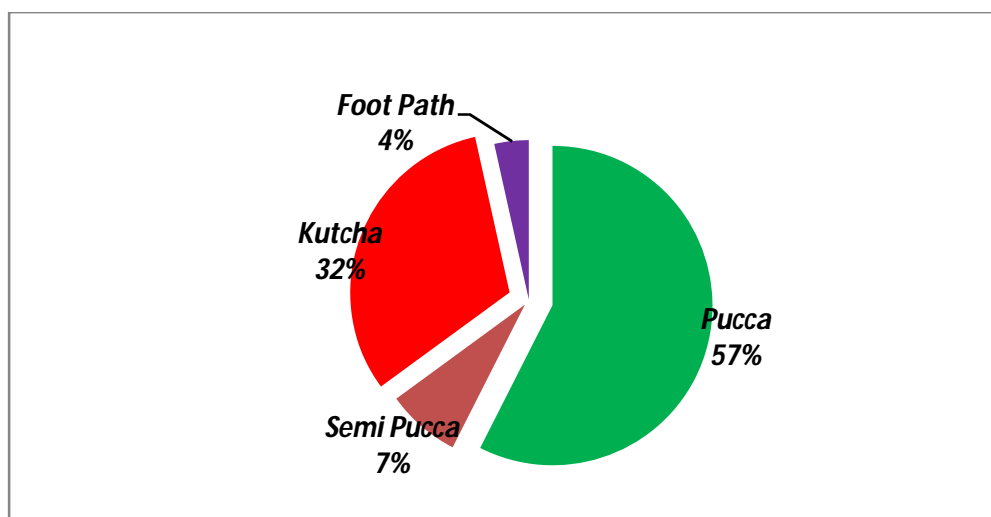
Table4: Distribution of Service providers by having Quality of house

Quality of Dwellings	Category of Service Providers Working on The Streets				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Pucca	33(66)	31(62)	20(40)	31(62)	115 (57.5)
Semi Pucca	1(2)	4(8)	4(8)	6(12)	15 (7.5)
Kutcha	14(28)	11(22)	25(50)	13(26)	63(31.5)
Foot Path	2(4)	4(8)	1(2)	0(0)	7 (3.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

Fig2: Quality of Dwellings



Source: Field Survey

#### Access to Amenities

Access to amenities like electricity, water and Improved Sanitation are proxy for comfortable living. Maximum number of own dwellings connected with electricity from private source, and having common public water taps and paid improved sanitation premises of their dwellings. Private contractors collect large amount of electricity charges unbearable to poor migrants. The maximum number of rented houses having electricity, improved sanitation and water facilities inside the home. Table 5 shows that the larger proportion 128 (64 percent) of respondents are living in houses having all the facilities, while the remaining 69 (34.5 percent) respondents are deficient with one or the other facility. Precariously 12 (6 percent) respondents are living in those dwellings having none of the facility.

Table 5: Distribution of Service Providers by Access to Amenities

Access to Facilities In The House	Category of Service Providers Working On The Streets				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Only Electricity	7(14)	10(20)	15(30)	10(20)	42(21)
Electricity & Clean Water	0(0)	0(0)	5(10)	1(2)	6 (3)
Electricity & Improved Sanitation	0(0)	0(0)	1(2)	2(4)	3 (1.5)
Improved Sanitation & Clean Water	1(2)	1(2)	0(0)	0(0)	2 (1)
Electricity, Improved Sanitation & Clean Water	37(74)	32(64)	23(46)	36(72)	128(64)
Nothing	3(6)	3(6)	5(10)	1(2)	12(6)
Foot Path	2(4)	4(8)	1(2)	0(0)	7 (3.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

#### Number of Rooms in the House

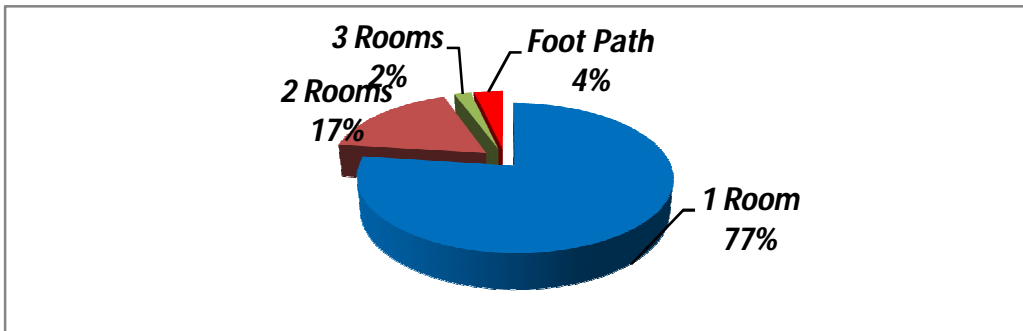
Number of rooms in the house and availability of square yard space to the family members of the respondents is an index of comfortable living. In case of rented accommodation more number of rooms, more will be the rent, hence maximum number of respondents likes to live in one room dwellings. These rooms are congested, unhygienic, insecure and home to insects and rodents .Table 6 indicates that the maximum number 154 (77 percent) of respondents are living in one room dwellings, while only 35 (17.5 percent) migrants are living in two rooms. Further only the insignificant proportion 4 (2 percent) of vendors are living in three room dwellings.

Table 6: Distribution of Service Providers by Number of Rooms in the House

Number of Rooms	Category of Service providers working on the streets				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
1	37(74)	37(74)	46(92)	34(64)	154 (77)
2	10(20)	9(18)	3(6)	13(26)	35(17.5)
3	1(2)	0(0)	0(0)	3(6)	4 (2)
Foot Path	2(4)	4(8)	1(2)	0(0)	7 (3.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals  
 Source: Field Survey 2013

Figure 3: Number of Rooms in Dwellings



Source: Field Survey

Number of Dependants

Dependency load reduces percapita income of the households. Those family members are not in labor force (below 15 and above 59 years of age) are natural dependants. Family members who are in labour force are also become dependants due to non availability of jobs or busy with unpaid home work. Dependency load for all the respondents is 1:3.55. If we include self also, the family size will be 4.55. Dependency load is more in case of Launderers (Pressers), less for barbers. The larger proportion 53 (26.5 percent) of the respondents are having 4 dependants, while the negligible proportion 2(1) of migrants are having zero dependants.

## Ration Card

Possession of ration card is necessary but not sufficient condition for food security, unless qualitative food grains available timely at government determined quantity and price to the poor people. Getting ration card involves huge procedure. Migrant's faces problems in showing residence proof for getting ration card, but those who are residing for the past so many years got success in getting ration cards. Table 7 illustrates that the maximum proportion of respondents 118 (59 percent) are possessing ration cards, still the significant proportion 82 (41 percent) of the respondents failed to get ration cards, hence they buy food grains at exorbitant price from the open market.

Table 7: Distribution of Service Providers by Possession of Ration Card Bank Account, Life Insurance and Identity Card

Ration Card					
Status	Category of Street Service Vendors				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Yes	26(52)	33(66)	28(56)	31(62)	118 (59)
No	24(48)	17(34)	22(44)	19(38)	82 (41)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)
Status	Bank Account				Total (%)
Yes	21(42)	16(32)	19(38)	24(48)	80 (40)
No	29(58)	34(68)	31(62)	26(52)	120 (60)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)
Status	Life Insurance				Total (%)
Yes	13(26)	7(14)	11(22)	12(24)	43 (21.5)
No	37(74)	43(86)	39(78)	38(76)	157 (78.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)
Status	Voter Card/ Identity Card				Total (%)
Yes	28 (56)	35(70)	25(50)	34(68)	122 (61)
No	22(44)	15(30)	25(50)	16(32)	78 (39)
Grand Total	50 (100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

### Bank Account

Possession of bank account is the necessary but not sufficient condition to ensure financial inclusion. Opening bank account involves huge procedure which involves submission of documents. It is difficult for the Illiterates and semi literates to submit all the relevant documents. Bank account is necessary to keep their hard earned money in bank to avoid from theft, and also transfer of money to their family members at native place. Table 7 shows that only 80 (40 percent) of the migrants are having bank account, while the larger proportion 120 (60 percent) of them are forbidden from the essential service due to one pretext or the other.

### Life Insurance

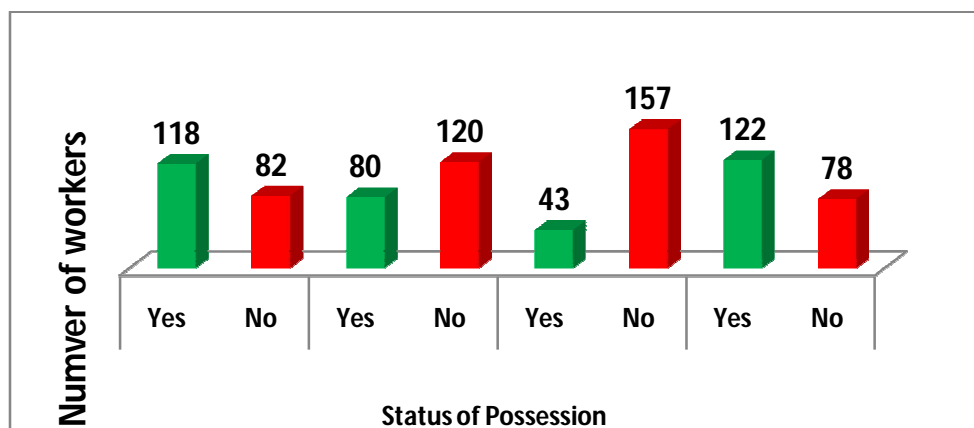
Having life insurance policy will provide some income security to the self and dependant family members in times of illness, accidents and death. Poor migrants are not in a position to satisfy their present needs because of poor earnings, hence the maximum proportion of them did not think about future. Table 7 reveals that, only 43 (21.5 percent) of the service providers are having life insurance policy, the remaining larger proportion 157 (78.5 percent) of them are not having.

### Voter Card/ Identity Card

Possession of voter card/ identity card is a proof to apply and thereafter for availing benefits under different welfare schemes in the city. More over it is useful to count number of years as resident in the city. If administration follow eviction drive and the norm of 'last come first go', identity card can be shown to protect their interest. Table 7 indicates that, though the maximum proportion 122 (61 percent) of the workers possessed identity cards, considerably larger proportion of workers denied, hence their names are not included in the voters list. Failure of providing documentary proof of residence, involving procedure, illiteracy among the workers are the reasons for not getting.



Figure 4: Possession of Ration card, Bank Account Life Insurance and Identity /Voter cards



Source: Field Survey

#### Household Assets

Owning of electronic goods like TV, Mobile, Computer, and Refrigerator is the index of changing life style and decent standard of living. It is interesting to note that the ownership of mobile phone was wide spread, and a majority of the households owned at least one mobile phone in the city. Table 8 reveals that, 12 (6 percent) of the respondents reported that they are having all the four types of electronic goods. Among them the majority are Bicycle repairers, no single launderer is having all the four types of goods. About 146 (73 percent) of the respondents are having mobile phones, while 103 (51.5 percent) are having TV, further 30 (15 percent) of the respondents having nothing with them, is the index of deprivation.

Table 8: Distribution of service providers by owning of hold assets

Possession of Electronic Goods	Category of Street Service Vendors				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
TV, Mobile, Computer, Refrigerator	4(2)	1(2)	0(0)	7(14)	12 (6)
TV, Mobile, Computer	1(2)	1(2)	0(0)	1(2)	3 (3)
TV, Mobile, Refrigerator	4(8)	4(8)	0(0)	4(8)	12 (6)
TV, Mobile	12(24)	11(22)	13(26)	16(32)	52 (26)
Mobile, Refrigerator	0(0)	1(2)	1(2)	0(0)	2 (1)
Mobile	17(34)	15(30)	23(46)	10(20)	65 (32.5)
TV, Refrigerator	1(2)	0(0)	0(0)	0(0)	1 (0.5)
TV	3(6)	10(20)	5(10)	5(10)	23 (21.5)
Nothing	8(16)	7(14)	8(16)	7(14)	30 (15)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey 2013

#### Indebtedness and Source of Borrowing

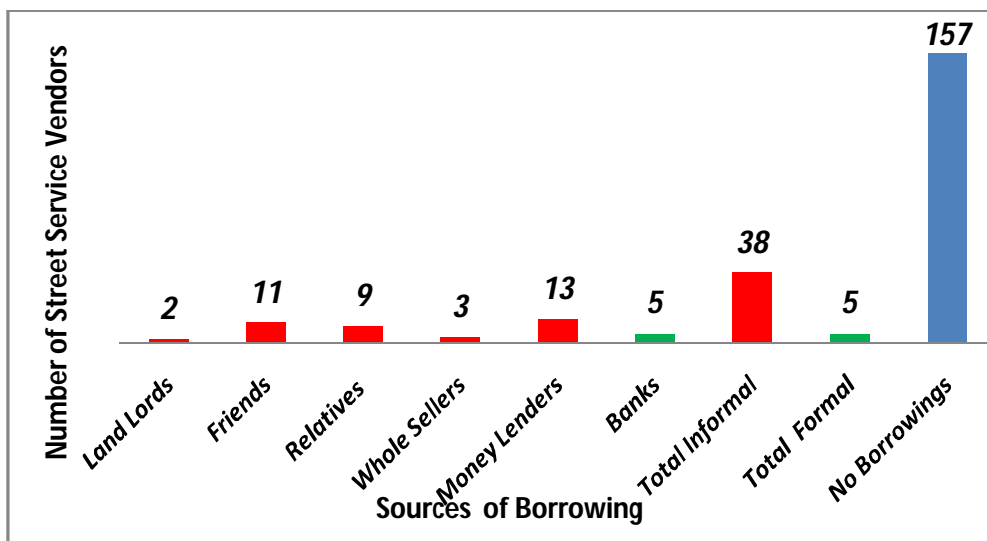
Financial inclusion is considered as one among the major factors for the reduction of the incidence of poverty, hence provision of credit at remunerative terms is a main strategy to alleviate poverty. Credit is required to buy inputs and expansion of business to enlarge earning opportunities and to meet family obligations. Availability of credit from informal sources is very much uncertain, inadequate and more exploitative. Their poor social networks, lack of entitlements of assets, lack of bank account, insecure jobs forced them to borrow money from non formal sources at high rate of interest which ranges from 60 percent to 156 percent (Rs 5 to Rs 13 per month per hundred rupees). Most of them borrowed money to meet family needs like marriage of their children, medical problems and emergency visit to their native place. High rate of interest perpetuates debt trap and chronic poverty. It is found from table 9 that the larger proportion 157 (78.5 percent) of vendors has no source (formal or informal) to borrow money, while only 43 (21.5 percent) of the vendors managed to get credit from formal & informal sources.

Among the 43 borrowers 38 (19 percent) borrowed from informal sources, while the negligible proportion 5 (2.5 percent) of the vendors have borrowed money from formal sources.

Table 9: Distribution of Service Providers by Indebtedness and Source of Borrowing

Source of borrowing money	Category of Street Service Providers				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Land Lord	2(4)	0(0)	0(0)	0(0)	2(1)
Friends	3(6)	3(6)	3(6)	2(4)	11(5.5)
Relatives	3(6)	4(8)	1(2)	1(2)	9(4.5)
Whole seller	1(2)	0(0)	1(2)	1(2)	3(1.5)
Money lender	1(2)	4(8)	6(12)	2(4)	13(6.5)
Banks	4(8)	0(0)	0(0)	1(2)	5(2.5)
No borrowing	36(72)	39(78)	39(78)	43(86)	157(78.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)
Formal and Informal sources					
Total Formal	4(8)	0(0)	0(0)	1(2)	5(2.5)
Total Informal	10(20)	11(22)	11(22)	6(12)	38(19)
No borrowing	36(72)	39(78)	39(78)	43(86)	157(78.5)
Grand Total	50(100)	50(100)	50(100)	50(100)	200(100)

Figure 5: Source of Borrowing Money



Source: Field Survey

Source of Cooking Fuel

Improved cooking fuel reduces time for cooking and collecting fire wood, but the price of fuel is more. Table 10 shows that the larger proportion 105 (52.5 percent) of the vendors uses Kerosene as cooking fuel for cooking, only 67 (33.5 percent) are using LPG, by virtue of having gas connection either from government or from private sources. The use of fire wood (dirty cooking fuel )is also prevailing, about 19 (9.5 percent) are depends on fire wood / Kerosene.

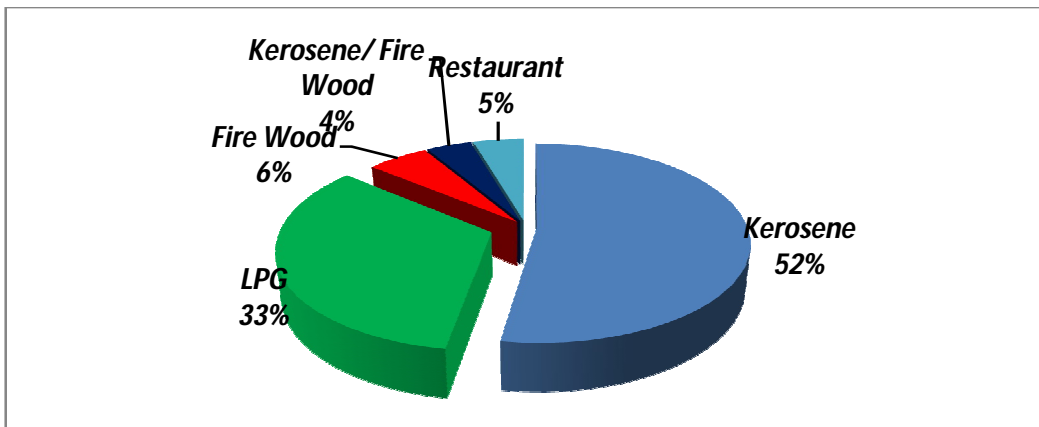
Table 10: Distribution of Migrant Street Service Workers by Source of Cooking Fuel

Cooking Fuel	Category of Street Service Workers				
	Barbers	Cobblers	Launderers (Pressers)	Bicycle Repairers	Total (%)
Kerosene	23(46)	25(50)	33(66)	24(48)	105 (52.5)
LPG	19(38)	20(40)	7(14)	21(42)	67 (33.5)
Fire Wood	2(4)	3(6)	4(8)	2(4)	11 (5.5)
Kerosene/ Fire Wood	1(2)	1(2)	4(8)	2(4)	8 (4)
Restaurant	5(10)	1(2)	2(4)	1(2)	9 (4.5)
Grand Total	50 (100)	50 (100)	50 (100)	50 (100)	200 (100)

Note: Figures in parentheses report the percentage of respective totals

Source: Field Survey2013

Figure 6: Source of Cooking Fuel



Source: Field Survey

## Old Age Pension

Old age pension is a social assistance measure in times of incapacity due to ageing. The most vulnerable among the old are informal workers in rural and urban areas. Older workers are more likely than their younger counterparts to work in agricultural and informal-sector jobs, and to work part time.

The socio economic situation is changing and the elderly people are gradually marginalized owing to changes in kinship and transformation of traditional joint family system into nuclear families. As people get older, they need more intensive and long-term care, which in turn may increase financial stress in the family. Inadequate income is a major problem facing the elderly in India (Siva Raju, 2002). In this survey 24 workers are in the age group of 60 years above, among them only 5 people were covered under old age pension scheme, the remaining people fails to get benefit under the scheme due to cumbersome procedure , illiteracy, and lack of documentary proof about their age .

## Health Shocks

Health related shocks work as an important factor for downward mobility of poor people. Whatever the small savings will be vanished due to out of pocket expenditure on treatment of different kinds of diseases occurred to self and dependant family members. Ageing and health related shocks reduces levels of earning as well as number of days worked. About 34 (17percent ) of migrant service providers reported that they are suffering from Anemia ,Blood Pressure , Fever ,Headache ,Heart ,Chest ,Joints, Stomach Pain and Sugar related diseases.

## **Policy Measures and Conclusion**

Urbanisation is a positive factor for economic development but the growing urban poverty is a hurdle to achieve inclusive growth. Urban Development Authorities should have the skills, resources and incentives to take into account of the needs of the poor people on a sustainable basis. People, who have an ascribed occupational status on the basis of caste, must be treated specially for their upward mobility. Poor should have an opportunity in decision making process of formulation and implementation of policies and programmes to improve quality of their life.

There should be provision of free or heavily subsidised basic needs (health, basic education, water, sanitation, housing, food) and regulations should be imposed against discrimination in providing services to the migrants. Urban Street service providers are an important segment of the urban population; hence their contribution to society should be recognised. Facilitate/ promote social security (pension, insurance etc) and access to credit through Micro-Finance Institutions (MFIs) etc.

At present the supply of street service workers are more than the potential demand, hence they are being exploited in cutthroat competition. Newly migrated workers should not enter into these occupations; they should be trained to undertake wage employment or some other self-employment occupations in the city. Vocational Training should be imparted for capacity building and skill up-gradation to meet the needs of diversity of customers. Register/ issue licenses to the existing vendors to provide job security for achieving inclusive growth. The recently enacted street vendors protection and promotion of livelihood act should be implemented in its spirit.

### **Acknowledgements**

I am thankful to ICSSR Administration, New Delhi for financial support to undertake this study.

Note: The terms Service providers working on the streets, street service workers, personal service workers, road side service vendors are used synonymously in this paper.

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