CHAPTER – 06

SUMMARY AND CONCLUSION
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The present chapter contains two sections. The first section includes a summary of the major findings of the previous chapters made by the researcher on the basis of primary and secondary data. In the second section of the chapter, few suggestions are suggested on the major findings. This could be useful to reduce the problems of street vendors. As a result improving working conditions, socio-economic conditions and minimize the problems of the street vendors in Shimoga District.

The available information on informal sector till 2001 shows that, the level of informal sector in Karnataka is much higher than that at the national level. In the process of urbanization spectacular changes take place in the economy like increase in trade, commerce, health centres, market centres, informal sector, formal sector, industries, communication, transportation facilities etc., so expansion in almost all the sectors of economy is seen. Many scholars visualized that the process of urbanization is accompanied with industrial development which brings about economic development of the country and solves the problems of unemployment by providing job opportunities in cities.

But it is unfortunate to note that, increase in population in cities creates numerable problems like scarcity of drinking water, shortage of electricity, sanitation problems, slums in cities, housing problems, bad unhygienic and unhealthy environment in the cities. Due to rising population in cities and towns, the industrial sector failed to provide those jobs in formal sector. Though urbanization and higher productivity in the industrial sector have been achieved in many countries of the world, the problems of unemployment and poverty continue to be present. Consequently a large number of populations have turned towards the small and low income activities in the informal sector for survival like, tailoring,
rickshaw pulling, constructor workers, vessel cleaning, selling of fruits and vegetables, repair workers etc. In this context attempts have been made by ILO and World Bank to examine the issues. Namely, what is wrong with existing growth strategies? What alternative growth path can be suggested to achieve full employment with growth and how are the large number of people who gained entry into informal sector leading their lives.

As a part of finding answers to these questions, researcher has tried to know the share of informal sector, analyses its characteristics, identify the constraints and various socio-economic problems faced by the street vendors etc., for which the present study has been undertaken.

In the first stage of analysis, meaning and definitions of informal sector, concepts pertaining to urban areas, historical evolution of urbanization and progress of informal sector in Karnataka and also in Shimoga district has been examined.

The present researcher has further explained about the meaning, definition, characteristics, role and importance of urban informal sector. This analysis is based on secondary data collected from various government offices, books, journals, census reports, periodicals etc. In the second stage researcher throws light on a brief note on street vendor informal sector in Shimoga district. Classification of the street vendors in Shimoga district, operational activities, marketing activities, behavioral activities, buying and selling, gross income per annum, net income per annum, profit and various problems faced by selected street vendors in Shimoga district, socio-economic conditions of the street vendors, general information about street vendors, financial accessibility and housing conditions of the street vendors and amenities they posses in their housing etc., in Shimoga district, have been assessed on the basis of primary data collected through interview schedule from street vendors in Shimoga district.
Shimoga district is situated Southern part of Karnataka State. The district is the developing urban centre in Karnataka. Shimoga is known for industries and the educational centre in the State. In this district, there is a university with large number of colleges and schools. The district has large, medium and small-scale industries. Due to various and multi-various activities, the district is growing at a very faster rate than that of other urban areas in the state except Bangalore city and Hubli. Along with development, the district is also facing various problems, due to increased urbanization and failure of formal sector to provide job opportunities to its entire added workforce. Thus in the district informal sector plays a very important role to provide employment opportunities to the poor people. So researcher felt that there is a need to study about informal sector, particularly street informal sector in Shimoga district and problems faced by street vendors in Shimoga. Data pertaining to marketing process, problems of the street vendors, socio-economic conditions of the street vendors, housing problems of the street vendors and amenities in the housing etc., were collected through interviews of 400 respondent street vendors. On the basis of all kinds of vegetables, fruits and garment goods they sell, location of their business operations and by suing purposive sampling method the street vendors were selected for interview. Simple techniques like average percentage, growth rates were used for analysis of data and from the data tabular basis tabulations were formed.
SECTION – I

Summary of the main Findings:

Introductory chapter deals with statement of the problems including research methodology and review of literature. Though a number of studies have been made to investigate the problems of urbanization, particularly informal sector, no single study has been made yet on street informal sector and problems of street vendors in Shimoga district. Hence to make good of this lacuna the present study was undertaken. 400 street vendors in Shigmoa district was selected for interview on the basis of location and kinds of vegetables, fruits and garment goods they sell. Street vendors were classified in six categories. They were selected by using purposive sampling method and the primary data was collected.

Second chapter of the thesis, throws light on meaning and definition of urbanization. Urbanization means proportionately increasing population in urban areas compared to rural areas. So the term ‘Urban’ is defined by 2001 census report of India on the following criteria. (a) It has a municipality corporation or containment board and notified town committee etc., and (b) A minimum population of 5,000, density of population should be at least 400 per square kilometer, (c) At least 75 percent of the male working population should be working in non-agricultural activities and enjoy civic amenities to be called as ‘Urban’ and Shimoga district has all these characteristics. Further, it explains about the progress of urbanization in Karnataka and Shimoga district.

In this chapter researcher throws light on the historical background of the urbanization in Karnataka State. Progress of urbanization in Karnataka is quite rapid during the recent years. In 1950-51 the level of urbanization in Karnataka was 22.95 per cent. It was above national average. It increased to 33.98 percent in 2001. In the process of urbanization there is not only increase in population in Karnataka but the number of towns has also increased. In 1950-51, there were 285
towns in Karnataka, which increased to 306 in 1991, and declined to 270 in 2001 as strict definition of the cities was followed. In 1950-51, 44.53 lakhs urban population prevailed in Karnataka. It increased to 179.19 lakhs in 2001. Later researcher has explained about evolution of urbanization and recent progress of urbanization in Shimoga district.

Shimoga district stands medium in terms of population in Karnataka. In 1950-51, city had a total population of 1,96,180 which it increased to 7,86,018 in 2001. Growth rate of the city in 1951 was 36.71 percent but it declined to 21.24 percent in 2001. It in natural growth of population or may be due to fall in net migration to the city or it could be due to both. In the progress of urbanization almost all the sectors start expanding for example health centres, education centres, housing, transport and communication, trade, commerce, industry and banking etc., in the city. But, increase in population in cities creates a number of problems like shortage of drinking water, electricity, sanitation, pollution, housing problems etc., in the district. However the district plays an important role by observing its migrants in informal sector.

The third chapter of the thesis assesses about the meaning, definition, characteristics, role, importance of informal sector, a brief note on street informal sector in Shimoga district and the classification of the street vendors in Shimoga district.

Informal sector denotes the small business or small activities in the economy, which are not registered, not organized; they do not follow any rules and regulations made by the government. They do not need license for their business. Informal sector activities include hawkers selling different types of goods, vegetable and fruit vendors, construction workers, casual labourers, domestic servants, workers in household industries, rickshaw puller, repair workers, household appliances, plumbers, electricians, carpenters, load carriers etc. Informal sector refers to economic activities that are production and
distribution of goods and services by the operating units of the household. Thus informal sector is a labour intensive technology.

The term ‘informal sector’ was first coined by ‘Harts’ during his study in 1971, in his field work, for the urban workers in slum area of Nima in Accra and latter this concept was adopted by ILO in 1972. now this is accepted by almost all the countries of the world, as a weapon for employment generation and equal distribution of income and to reduce poverty. But, up to now informal sector has no universally acceptable definition. Fiege defines that it is the “last economic resort” for unemployment. Many scholars defined informal sector according to their convenience namely it is not the part of formal sector, it is found to have two sub sectors organized and non-organized. It includes individual sector or the family enterprise. However, the ILO has given more systematic characteristics for the informal sector namely (1) easy to entry (2) reliance of indigenous source of inputs (3) family ownership of enterprises (4) small scale operations and low productivity, (5) labour intensity and adopted technology (6) skills acquired outside the formal school system, (7) unregulated and competitive markets; (8) lack of support and recognition from the government etc. But some entries are restricted by the government for example street trading or sale of lottery tickets or to beg in front of Hilton hotel a middleman has to be paid a sizeable amount of money to permit the beggar to beg there. This is true in case of almost all cities that street vendors have to bribe policeman, goondas and municipality officers to carry on their business. Most of the studies appreciated informal sector as it provides job opportunities to large number of workers, who were unable to secure employment in formal sector. Informal sector also helps to reduce poverty. Besides generating employment and income, it plays many other roles like (1) use of low amount of capital, (2) use of local resources and recycling of waste, (3) providing low cost goods and services etc. In addition, many studies have recognized that, this sector is more efficient compared to formal sector because it
employs low level of capital and uses local resources. It economizes scarce resources; using labour intensive technology etc., it increases employment and reduces poverty. Thus 93 percent of our country's workforce is working in informal sector and only 7 percent of the workforce is working under the formal sector. Accounting for a total wealth creation of 52 percent from informal sector and 48 percent from formal sector.

For the detailed study street vendors are classified into six categories depending on the type of goods they sell and their area of operations in the district. They are as follows:

1. Vegetable vendors selling all kinds of vegetables.
2. Fruit vendors selling all kinds of fruits.
3. Garment goods vendors selling all kinds of garments.
4. Mobile vegetable vendors.
5. Mobile fruits vendors.
6. Mobile garment goods vendors.

So among these six types of vendors, vegetable vendors in extension areas earn maximum amount of profit and mobile vegetable vendors in the earn minimum profit in the Shimoga district.

This chapter proves that, informal sector plays an important role by providing employment opportunities to urban poor in third world countries. As a result reduces some percent of poverty. Similarly vegetables and fruits informal sector also plays an important role in Shimoga district. In this manner, first hypothesis that “In process of urbanization, informal sector is playing a very important role” is accepted.

In the Fourth chapter of the thesis researcher has made an attempt to portray the socio-economic conditions of the street vendors in Shimoga district, so
researcher has studied about the age group of the street vendors, educational level of the street vendors, status of the family, caste of the street vendors, nature of the family, number of persons dependent and independent, migrated or non-migrated, cause for migration, assets owned in native place, total length of the occupations, area of occupations, duration of business etc. Further researcher has also studied about the expenditure made on addictive habits, food, non-food items, durable assets, education of their children, medical expenditure and expenditure on selected items and do they posses ration card or not.

In informal sector age of the vendors plays an important role. Majority of the street vendors that is 67.75 percent street vendors are more than 18 years and less than 40 years, which is the proper age to work. But due to poverty some of the street vendors more than 60 years of age are operating in this business in Shimoga district.

It is noted that, this business is more suitable to males so in Shimoga vegetable market 71.05 percent to total sample street vendors are males and remaining are females. Street vendors in Shimoga district do not have any interest in formal education, as they are very poor. So they have to earn money for their livelihood. Out of total sample street vendors 23.75 percent street vendors are illiterate and 48.75 percent of street vendors to the total have studied primary school education but it is very interesting to know that very less zero percent have studied post graduation education or diploma. Among the 114 female vendors, 76 female street vendors are illiterate, so illiteracy among the female street vendors is more.

It is found that, majority of street vendors are primary education but they know the importance of nuclear family and due to that maximum 58.33 percent to total respondent street vendors have nuclear family in the Shimoga district. It is also found that excluding the respondent family members of the street vendors are 1038 in number. Among them 64.91 percent (566) persons do not earn any thing
and 13.19 percent persons are working with vendors so there is no extra income and only 2.64 percent (23) family members are workers in formal sector and remaining persons are working in informal sector so they earn very less, due to which the street vendors in Shimoga district have bad economic conditions so majority of the family members of the street vendors are working under informal sector.

It is also interesting to note that among the family members of the street vendors 64.16 percent (854) family members are males and 35.84 (477) members are females. It shows that street vendors prefer male child.

It is also examined that majority of the street vendors that is 59.93 percent street vendors have migrated from different places to the cities in search of jobs as they did not find any work nor they had any assets in their native place and were poor. Street vendors have migrated from their respective places due to various reasons. Among the reasons drought situation in villages plays an important role for the migration of the street vendors. Due to which majority of the street vendors 64.25 percent street vendors migrated to city.

It is found that, this occupation is not a traditional occupation of 65 percent (260) vegetable street vendors and is a traditional occupation of 35 percent (140) of the total sample street vendors. It shows that due to unemployment problems, most of the street vendors enter this business. It is also noticed that, 35 percent (140) of the street vendors are carrying out this business from nearly 50 years and few street vendors are doing this business from less then 50 years.

To know the economic conditions of the street vendors in Shimoga district, the researcher has studied the consumption pattern of the street vendors in Shimoga. To know the consumption pattern of the street vendors, 18 items were undertaken. The standard of living of the street vendors can be judged from the quality and quantity and number of food items consumed. The basic diet of the street vendors consists of rice pulses, vegetables, meat etc., important source of
food are rice, pulses and vegetables and other items are jawar, wheat, fruits edible oils, milk, meat, jaggery, sugar, coffee and tea, bread, biscuit etc. It is found that, out of total sample street vendors, maximum 77.65 percent (313) street vendors are spending between Rs. 1,001/- to Rs. 3,000/- on food items per month. It shows that they are not able to spend more on food items. It is found that there is serious shortage of fat, protein and calorific requirements. It is also noticed that among the non food items clothing occupies the top position because it protects the human beings from sun, rain etc., and also exhibits the standard of living of a person. It is observed that increase in income of the street vendors resulted in increase in the consumption of nonfood items such as clothing, transport, housing, entertainment and hotel expenses. Researcher found that street vendors who are earning high income, consume quality products and low income group vendors consume less quality products so out of 400 sample street vendors 94.5 percent (378) street vendors are spending within Rs.1,001/- to Rs. 6,000/- per month on food and non food items. It is found that majority of the street vendors are not able to spend more on food and non food items as their economic conditions is not good and minimum street vendors are able to spend more on these items because their earning is high.

Among the six categories of street vendors in Shimoga district totally sample street vendors are spending Rs. 1788,449 on food and non food items. Mobile garment goods street vendors in extension are make maximum expenditure that is 17.87 percent and garment goods vendors selling all kinds of garment goods street vendors in the city make lowest expenditure 10.91 percent.

Vegetable street vendors in Shimoga district have certain addictive habits like drinking alcohol, chewing pan, purchasing lottery tickets etc.

It is found that poor people are spending a higher proportion of their income on these addictive habits. Among 400 sample street vendors, 85.56 percent (312) street vendors spend on one or the other habitual items. Among the six
categories maximum 23.46 percent to total expenditure is made by vegetable street vendors selling all kind of vegetables in market area and 10.01 percent by mobile vegetable vendors in extension area. It is noticed that among all habits consumption of alcohol occupies the first position that is 58.46 percent to expenditure made per day by the street vendors, followed by 21.63 percent spend on smoking to the total expenditure and very less 6.63 percent spent on lottery tickets. They spend daily an average of Rs. 37.45 to the total expenditure on alcohol and minimum of Rs. 2 per day on newspapers and magazines. It is noticed that majority of the street vendors have addictive habits which have an adverse effects on their health. It is also noticed that, maximum street vendors are spending less on habitual items and minimum street vendors are spending more on habitual items. It depends on their income, but due to addictive habits, their economic conditions are not good.

It is examined that street vendors selling vegetables in extension area have purchased more durable assets in their house and mobile vegetable street vendors own minimum durable assets. It shows that the street vendors in extension area of the city are earning high income and enjoying high standards of living and on the other hand mobile vegetable vendors in the city are earning low income so they enjoy low standard of living in the district.

Education plays an important role in almost all aspects of human life. It increases productive efficiency of a person. But in vegetable informal sector in the district majority of the street vendors have migrated from various places as they failed to secure job in formal sector they started working in informal sector. So they have a desire to educate their children. Out of 400 sample vendors 62.00 percent vendors are spending on their education, 38.00 percent (152) street vendors are not spending on education, maximum 38 percent to total expenditure made on education by vegetable vendors in extension area and minimum expenditure is made by street vendors selling all kind of vegetables in market area.
on education. Because they need more labour in this business so they do not give much importance on education of their children.

Out of total sample vendors in Shimoga, 79.5 percent street vendors are not spending on general medical check up. Among the over all general medical check up made by vendors, majority of the expenditure is made by vegetable street vendors in extension area of the city and minimum expenditure is made by fruit vendors in market area but none of the mobile vegetable vendors are spending on medical check up because they earn very less and thus it is not possible for them.

Out of total sample street vendors 87.25 percent street vendors possess ration cards in the 308 vendors (88.25) percent vendors purchase from ration shops. Many street vendors have an opinion that the ration shops provide food grains of low quality and the quantity is not sufficient.

Over all expenditure made by street vendors per annum, extension area street vendors make maximum expenditure 20.71 percent. So their economic conditions are good and lowest 10.49 percent to total is made by mobile vegetable vendors in the district. It shows that their economic conditions are not good. It is interesting to note that street vendors selling all kind of vegetables in market area are spending maximum amount on nonfood items and addictive habits per annum but minimum amount of rupees on the education of their children. So the second hypothesis “generating income by street vendors is not sufficient to maintain minimum standard of life” is again proved.

In the Fifth chapter of the thesis efforts are made on financial accessibility and Housing conditions of the street vendors in Shimoga district. In this chapter an attempt has been made to study operational activities, marketing activities, behavioural activities, and problems faced by street vendors financial accessibility, importances of housing problems of housing and housing conditions and problems of the street vendors in Shimoga district.
Marketing plays an important role in the economic system of a country. It ensures full and complete flow of product continuously from production center to consumption center. Marketing system is very often viewed as exploitative. In marketing system, middlemen make abnormal profit at the cost of producers and the consumers. The marketing system has faced a number of characteristics. Such as perishability of vegetables, price variations, reasonability etc. It is observed that packing, grading, transportation, storing, buying and selling etc., are the main marketing operations in the marketing in Shimoga district. To purchase from middleman, street vendors follow some norms like good quality products, favourable size of the products etc., and they follow some norms to sell the products to consumers. In this chapter, the general information about street vendors regarding their knowledge about subsidiary facilities available for their business etc., is been examined. It is found that majority of the street vendors have not availed the subsidiary facilities and have taken loans from money lenders on high rate of interest in Shimoga district, due to scarcity of finance. 91 percent street vendors in Shimoga district have not registered their business. It shows that the informal sector is still working under unregulated market. Among the sample street vendors 56.11 percent of the street vendors do not have land to operate their business. In street markets we find that out of total sample vendors, 78.25 percent of the vendors do not follow grading and clearing procedure as they are working under unregulated market. Among the total street vendors, 75 percent of the street vendors do not have cabin for their business and they sell their products on open land. They use umbrellas to protect themselves from sunlight and rain. It is found that, mobile street vendors have borrowed maximum amount of loans for their business and minimum loans have been borrowed by garment goods vendors. So it is noticed that, in markets, street vendors, who need to invest more in business have taken more loans and those who invest less have taken less amount of loans.
In market maximum quantity of vegetables, fruits and garment goods are purchased and sold by street vendors selling all kind of vegetables and minimum quantity of vegetables are purchased and sold by mobile vegetable vendors everyday in vegetable markets in Shimoga district. It has been found in the field work that, fruits street vendors and mobile vegetable vendors in extension areas earn high income and garment goods vendors in the district and mobile vegetable vendors earn less income, because degree of perishability is high in mobile vegetables and mobile vegetable vendors sell less vegetables so their income is less. It is also been found that, most of the vegetable vendors purchase vegetables nearly worth Rs.500 and sell them upto Rs.1,000 daily.

In markets, street vendors discriminate in the prices depending on the status of their customers to earn maximum amount of profit and to reduce spoilage of vegetables and fruits. In markets in the Shimoga district, 85.56 percent street vendors charge different prices to different customers.

It is found that, maximum vegetable vendors purchase vegetables, fruits and garment goods from the commission agents and pay on the next day after the vegetables, fruits and garment goods are sold. It shows that, vegetable and fruits vendors in Shimoga district are facing the problems of scarcity of finance.

In markets, street vendors who sell semi-perishable commodities earn more profit and street vendors who sell perishable commodities earn less profit in the Shimoga district. In markets in Shimoga district, out of total sample street vendors 91.11 percent street vendors buy vegetables, fruits and goods from commission agents thus major share of their earnings goes to the commission agents as a commission charge. It is also found that commission charges are not the same in the district.

Researcher has found in his field work, that including respondent vegetable and fruits marketing in district generated employment to 449 persons daily. Among this generated employment 59.91 percent (613) persons are hired
labourers and family members and only 40.09 percent (400) persons are sample street vendors.

The researcher has made an attempt to know the investment made by street vendors on baskets, weighing machines, measuring stones, pot, umbrella, stool, table, jute coir etc. On an average maximum street vendors are investing Rs. 3,500 on assets. Variable cost is spent to run day to day business, which includes transportation charges, electricity charges, rent, labour charges, commission charges, water charges, instrument inspection charges and minimum loss incurred in spoilage of vegetables and fruits etc. Maximum street vendors incurred variable cost below Rs. 60,000 per annum. In markets, street vendors also face depreciation costs. It means the loss in the value of an asset through wear and tear.

An attempt has been also made to find out the income and net income of the street vendors. Out of total 400 sample street vendors, majority of the street vendors that is 210 percent (318) vendors are earning a net income between Rs.30,000 to 90,000 per annum. It is found that, fruits street vendors in market areas and mobile garment goods vendors in extension areas are earning highest income in markets in Shimoga district, mobile fruit street vendors and street vendors selling all kind of vegetables in market area are earning medium level income in vegetable markets and mobile vegetable vendors in district are earning lowest level of income in markets.

Among the vegetable street vendors family members, maximum members are children and old aged so they do not earn any thing and less percent of street vendors family members are working but on a low level of income so these street vendors face problems of poverty.

The study identifies various problem faced by selected street vendors, they are: problems of space, problems of labourers, problems of drinking water, electricity, unnecessary competition among street vendors, storage facilities, delay in getting vegetables and fruits, non availability of sufficient vegetables and fruits,
bad quality vegetables and fruits, too many bidders, adulteration, favouritism in allotting vegetables and fruits, irregularity in auction timings etc. In this way, third hypothesis that, “there are socio-economic and administrative constraints in performing vending in the market” is proved.

In the Fifth chapter of the thesis researcher scrutinized about the meaning, of importance of housing and problems of housing in general. Further researcher also explained about housing conditions of the selected street vendors in Shimoga district and facilities available in their house and housing problems faced by street vendors in shimoba by using primary data.

In this part researcher throws light on housing condition of selected street vendors in Shimoga district. It is found that, majority of the street vendors have not purchased plot/land in district. Out of total sample street vendors, 51 percent (204) street vendors have not purchased land in district. 4.5 percent (18) street vendors own more than one site for housing in district, among them six street vendors belong to mobile fruits vendors and twenty vendors belong to street vendors selling in extension area. It is also found that, among the 400 total sample street vendors, 77 percent (302) street vendors house belongs to private site and remaining 8 percent (32) street vendors house site belongs to government Akaram-Sakaram. Among the over all average, Rs.16,037/- is spent by extension are street vendors and their percentage to total is 36.41 percent and minimum average price of Rs.6,477.31 is spent on land by mobile vegetable vendors in district. It shows that, the economic and housing condition of the extension are street vendors are good compared to mobile vegetable vendors in district. It is also found that, majority of the street vendors house has below 300 sq.ft area and minimum street vendors house has 1,001 and above sq.ft area in district. It shows that majority of the street vendors did not have sufficient housing in Shimoga district.

It is found from the study that out of total sample street vendors 78.5 percent street vendors are living in their own house and 21.5 percent street vendors
live in rented house. Among the total sample street vendors 79.75 percent street vendors live in kacha houses, they are houses built with very poor and cheap materials. 20.25 percent street vendors have their house wall made of mud and bricks 8.50 percent street vendors house has wall made of bamboo, 42 percent street vendors house has wall of cement, mud and bricks and 11 percent street vendors house has wall of cement and bricks. 65 percent to total street vendors house has tiled roof, 15 percent of the houses have metal and cement sheets for roof, 11 percent street vendors house have slab roof, 7.75 percent street vendors house has roof with thatch wood it shows that majority of the street vendors have used mud, bricks, bamboo etc., for wall and tiles for roof for their housing as they are cheap. 55 percent of the houses have tiles for floor, 23.25 percent street vendors have earthen floor, 16.25 percent of the street vendors house have cement floor. It show that street vendors housing condition is not good in district. As their income is low, they do not give much importance to housing amenities. Among the sample street vendors only eight extension area street vendors have pucca houses but not a single mobile vegetable vendor has a pucca house in Shimoga district.

In this part, researcher has found the number of street vendors that have access to schools, health centers, shopping centers, post office, bus stand, play ground etc., in district and number of street vendors, who do not have access to all these facilities close to their house. It is found that out of total sample street vendors, 77.75 percent of the street vendors have school facilities for their children but majority of the street vendors are not sending their children to school. 81.75 percent street vendors house has access to health center. It means majority of the street vendors house have access to health center facilities but street vendors do not prefer to go to the doctor easily, due to the high fees of the doctor. 81.75 percent street vendors have sufficient facilities of shopping center close to their house so majority of the street vendors do not have problems of shopping centers.
77.75 percent street vendors have access to post office close their house, 64 percent street vendors have access to bus stand but majority of the street vendors prefer to go by walk to market 55.50 percent street vendors have access to playground so it is found that majority of the street vendors house is in central place of the district because it is convenient for them to go to the market and sell their vegetables and goods it is also convenient for their children in almost all the aspects.

It is also found that, among the total sample street vendors, 56.75 percent street vendors are living in slum areas and facing all the problems of slum area. It is clear that the economic condition of the street vendors in district is not good so it is not possible for them to leave slum area and shift to any other part of the district.

In Shimoga district, out of total sample street vendors 71.11 percent street vendors own their house in district and 28.89 percent street vendors are living in rented house. But street vendors who are earning high income, have house in good position and in good areas. But street vendors who are earning low income their houses are in bad condition and their present value is low. The street vendors in extension area are spending more on house maintenance and minimum spend amount is by vegetable street vendors. It depends on income earned by street vendors. In informal sector maximum street vendors are poor; they do not have any assets in their native place or here. They do not get loans because banks ask for surety, which they do not have. Majority of the street vendors do not take loans from the banks and few vendors are living in rented house. Street vendors borrow loans from friends, relatives and moneylenders for their housing needs.

Among the total sample street vendors, majority of the street vendors have not taken loans for their housing. Among the 78 street vendors, who borrowed loans for housing 40.91 percent street vendors borrowed loans from friends and relatives, 26.13 percent from banks and 32.95 percent street vendors from money
lenders. Among the street vendors who borrowed loans, majority 48.40 percent to the total loans borrowed are borrowed by fruits vendors selling all kinds of fruits in market area and minimum 1.01 percent are borrowed by the garment goods vendors. Due to ignorance about the financial institutions and not having any assets to give for surety to banks, these street vendors borrow from private source and pay high rate of interest to them.

It is also found that majority of the street vendors have source of drinking water from tap whether public or private, minimum street vendors have source of drinking water from bore well and 98.50 percent street vendors have source of lighting from electrical connections but it is found that, still now among the 6 mobile street vendors nearly 1.50 percent of the mobile vegetable vendors are facing the problems of electricity and they are using chimney or lamp in their house for lighting but vendors who are selling all kind of vegetables in market area and vegetable vendors in extension area have electrical connections in their house so it is found that majority of the street vendors fetch water from public tap, bore well or open well.

It is also noticed that, among the 86 street vendors who are living in rented house, 21.50 percent street vendors have given deposit to hire house and 30.77 percent street vendors have not given deposit to hire house. Among the street vendors mobile fruits vendors have given more deposits for rented house and mobile vegetable vendors for rented housing are given minimum deposit. Among the sample street vendors in Shimoga district, 58.89 percent of the street vendors are satisfied by their housing unit. They are not satisfied by their housing unit because their houses are small, high rent, housing conditions are not good, etc., but maximum street vendors are satisfied by their housing units because they know that their income is not high. So they do not desire for pucca or comfortable house. Few street vendors are not satisfied because they do not have even basic necessities in their house. It is also found that 79.44 percent street vendors to the
total vendors are satisfied with their neighbours and 20.56 percent street vendors are not satisfied with their neighbours.

Among the overall vendors, 68 mobile fruits vendors and 12 mobile vegetable vendors are satisfied with their neighbours. Housing is self-help sector in economy, but in cities urban poor are not able to construct their houses with good materials so they construct their houses with cheap materials. Majority of the street vendors are living in crowded unhygienic areas of the city. Where there are no proper drinking water and sanitation facilities. It adversely affects their health. So government has started some of the schemes and provided loans to urban poor to reduce the problems of housing.

It is found that among the total sample street vendors 92.22 percent street vendors are not beneficiary from housing scheme and 7.78 percent only street vendors beneficiary from housing schemes. It shows that majority of the street vendors are not benefited from housing schemes. Majority of the beneficiary street vendors have house in good position and with good available facilities. These houses were allotted by the government by following some of the norms like poverty, caste etc. But majority of the street vendors in district are not benefited from these schemes. So it is found that economic and housing conditions of the street vendors is not good. In this way hypothesis “A large portion of their earning is wiped out in the forms of interest on barrowings” in Shimoga district is proved in this study.

Researcher has found in his field work that the vendors in Shivappanayaka Circle Bazar and Vinoba Nagar Vegetable and Fruit Market are facing problems from cattle, rats and goose. In this area vendors also face the problem of scarcity of customers, due to shifting of old bus stand to new bus stand they do not find customers from rural areas and as there are no parking facilities in Shivappanayaka Circle Bazar and Vinoba Nagar Vegetable and Fruit Market, city people too rarely come to Shivappanayaka Circle Bazar and Vinoba Nagar

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Vegitable and Fruit Market. In this way vendors in Shivappanayaka Circle Bazar and Vinoba Nagar Vegitable and Fruit Market are facing various problems leading to debt.

In supermarket vendors are facing the problems from cattle and also from pigs. They do not have proper road network and the market area is very congested; they are facing the problem of fixed land for operation of business. In Shimoga, researcher has found that few vendors are tortured by some of the shopkeepers as these sell vegetables close to their shops. So vendors have to pay them Rs.60 per day and Rs. 2 as corporation charges and they even have to give vegetables to these shopkeepers. So it affects the economic development of vendors.

It is also found that marketing conditions in Shimoga are not good. Market areas are very dusty and therefore vendors are facing the problems of allergic asthma. So government should improve the vegetable marketing conditions in the Shimoga and minimize the problems of vegetable informal sector and street vendors in Shimoga District.
SECTION-II

Suggestions:

In the process of urbanization spectacular changes take place in the economy like increase in trade, commerce, health centres, market centres, informal sector, formal sector, industries, communication transportation facilities etc. So we find that expansion takes place in all the sectors in economy. Many scholars visualized that the urbanization process are accompanied with industrial developmental and it would bring about economic development of the country and solve the problems of unemployment by providing job opportunities in cities. But increase in population in cities creates numerable problems like scarcity of drinking water, shortage of electricity, sanitation problems, slums, housing problems unhygienic environment in the cities etc. Due to rising population in cities and towns the third world countries failed to provide jobs in formal sector leading to large number of population turning to informal sector activities. As a result we do not find open unemployment in cities. In this way informal sector plays an important role in the cities and towns of the third world countries and Karnataka. So on the basis of the finding of the present study the researcher has made certain suggestions to expand the street vendor informal sector in Shimoga district and improve their working. So that these can be effective instruments to increase socio-economic conditions of the street vendors and improve housing conditions of the street vendors in Shimoga district. The suggestions are enumerated below:

1. **Education of the Street Vendors:** It is found majority of the street vendors are illiterate. So moneylenders cheat them, commission agents etc. Education plays an important role in protecting the interests of street vendors. Further it is found that big street vendors were relatively more educated and they actively participated in this business but small street vendors are not educated. They were very poor. So they were not
able to educate their children as well as participate in local functions, due to their economic and social backwardness. So government must provide them free and compulsory primary education. It will help them to do their business efficiently in district and could not be easily cheated by the middlemen in vegetable markets in Shimoga district.

2. Finance: Finance plays an important role. But it is found that, street vendors are facing the problems of scarcity of finance for their business. Although there are marketing functionaries, street vendors take loans from private moneylenders, friends and relatives etc., and face the problems of high rate of interest. There is lack of cooperation from banks and other similar financial institutions etc. So it is suggested that bank institutions must provide loans to street vendors on low rate of interest to reduce their financial problem.

3. Storage Facilities: In markets, storage facilities to store vegetables, fruits and garment goods are absent. Thus, increasing the wastage of vegetables, fruits and garment goods in district. Especially in case of highly perishable vegetables and fruits street vendors face the problems of spoilage of vegetables and fruits in district. So to reduce the problems of wastage of vegetables and fruits. It is suggested that government should provide storage facilities to vegetable and fruits vendors in Shimoga district.

4. Transport: Transport plays an important role, to transport vegetables and fruits from purchasing place to selling place. It increases the value of vegetables, and fruits. Quick transporting vegetables and fruits from one place to other place, reduces the spoilage of vegetable and fruits. In district researcher found that bullock cart, tractor, government busses, mini trucks, auto rickshaw, bicycles and pulling vehicles etc., are the main means of transporting vegetables and fruits. Majority of the street
vendors are using auto rickshaw, mini trucks, bus and bicycles and pulling vehicles as a means of transportation. But many street vendors have an opinion that auto rickshaw charges are very high so it is suggested that government busses should be increased during business hours because it is the cheapest means of transportation and will help the poor street vendors in the district. The opinion of the street vendors about the condition of the roads is good. The national highway has been maintained in good condition and transportation is easy.

5. **Skills:** Marketing functionaries require a special skill and experience in the field of market, but it is lacking in vegetable and fruits markets. So it is suggested that, to promote sales of vegetables and fruits proper training should be provided to street vendors by means of which they will increase their business and economic conditions.

6. **Price:** In vegetable and fruits markets we do not find fixed and reasonable price because it is working under unregulated markets, where prices are not stable. Prices fluctuate from day to day and time to time. In the morning the price of vegetables are high and they decline by afternoon and increased in the evening and declined again in late evening. So it is very difficult to find out about the correct profit to the vegetable street vendors. Due to such price fluctuations sometimes street vendors face loss in business. Price regulatory measures are to be implemented.

7. **Labour:** In any sector of economy, labour plays an important role. Without labourers economy will be paralysed and it will be derailed. But due to shortage of labourers during business hours, street vendors face the problems like delay in starting the business and they demand more wages etc. So sufficient supply of labourers on low wages will
increase the market efficiency in district. Permanent and trained labour force has to be provided in vegetable and fruits markets.

8. Market Yard: Researcher found that market yards in district are very old and congested. The wholesale cum retail market district market and wholesale market in Shimoga city are all very old and congested. So there is a need to increase market yards and retail vegetable and fruits market in other parts of the district. This expansion of vegetable and fruits markets may reduce the problems of vegetable and fruits street vendors in Shimoga district.

9. It is also found that the formal sector has failed to absorb added population and informal sector has played an important role in providing job opportunities. For example, informal sector in Shimoga district plays an important role to generate employment in urban areas. So government should encourage development of vegetable and fruits marketing in Shimoga district.

10. Fixed Land: In the district many street vendors are facing problems of fixed land for operation of their business. In vegetable and fruits markets, many street vendors are wandering from one place to another in search of fix place for operation of their business. So it suggested that government or municipal authorities of the district must provide them a fixed land for their business. It will increase the marketing functions of the street vendors.

11. Commission Charges: The middlemen play an important role in channelizing vegetables and fruits from producer to retail street vendors. For doing this, they take commission charges from both. It is found that commission charges are high in vegetable and fruits markets compared to regulated markets. So it is suggested that by reducing the role of the commission agents, the commission charges in vegetable and fruits
markets can be reduced. Municipal Corporation should fix the minimum commission charges. It will be improve the economic conditions of the street vendors in district. Because, major portion of the profits goes to the commission agents as a commission charge. Thus, deteriorating the economic conditions of the street vendors.

12. Development of Informal Sector: Many vegetable and fruits street vendors have a desire to have regulated markets in district. Because in regulated markets there is better grading, weightment procedure, low commission charges and labour charges etc. Yet, vegetable and fruits marketing works under the unregulated markets so there are not grading, weightment facilities, higher commission charges, labour charges etc., so their economic conditions are not sound. But if the vegetable and fruits informal sector works under the regulated market system, their will be a hope to improve economic conditions of the street vendors in district.

13. It is also suggested that, to provide auction platform, fixing up of auctioning produce, grading the produce, selling by weights etc. Orderly transactions in the market yards will increase the condition of vegetable and fruits marketing and also the street vendors in district.

14. One of the major findings in vegetable and fruits informal sector, was the wide spread harassment of the street vendors by police and the municipal corporation staff. They not only fine street vendors but they even have to pay bribes daily. Hitting, abusing of street vendors is common and street vendors are also under pressure by moneylenders. Street vendors are paying up to 10 percent per day as rate of interest, on money borrowed for working capital. So from their small income, big share goes to the officials and moneylenders.
15. Researcher found that the street vendors face problem from cattle. Cattle move freely in vegetable and fruits markets and destroy vegetables and fruits. They cause inconvenience to both street vendors and customers in market yards. So they should be restricted to enter the market yards by the government corporation.

16. The street vendors in Shimoga city are facing problems from rat and goose during night. They destroy the remaining vegetables and fruits and nearly 15 to 20 kgs., of vegetables and fruits are spoiled daily. It is a great loss for the poor street vendors. So Municipal Corporation should take this point into consideration and use pesticides against these animals and provide security.

17. Vegetable and fruits vendors are also facing problems from thefts. During night thieves break the locks of the street vendors cabin or shops and take away the weighing machine, gas lamps etc. So it is suggested to give police protection to market yards during night and also employ watchman in market areas to protect the market area during night.

18. In Shimoga city market vegetable street vendors are facing the problems from cattle and pigs. This market is not well arranged. It is congested and muddy. The street vendors sit on ground and sell their products. During the rainy season, street vendors face a lot of problem. It is found that street vendors in super markets face health problems like allergic, asthma, irritation of the eyes etc., due to dust in market yards. So it is suggested that municipal corporation must take care of market yards and restrict pigs and cattles from entering the vegetable markets.

19. There is an urgent need to collect the relevant information about the informal sector in Shimoga city and analyse it. Draw policy conclusions specific to various activities and formulate appropriate assistance programmes for retail vegetable and fruits vendors. To enable the
vegetable and fruits marketing functionaries to work efficiently, the police, municipality and government officers must provide them security and also reduce the role of the middlemen in vegetable markets. Only then it is possible to increase the economic condition of the street vendors and their welfare in district.

20. **Infrastructure facilities:** There is an urgent need to provide infrastructure facilities in the vegetable and fruits markets. Infrastructure facilities like safe drinking water, electricity, tea shop, bank branch, health centre etc., are to be set up in market areas.

21. **Vegetable Co-operative marketing union:** Like co-operative marketing society, vegetable co-operative marketing societies should be set-up. All street vendors should be made the members of the society such society/societies should take care of all the problems of street vendors.

22. Construction of mini market yards in extension areas. Government should take this responsibility to complete this work in all extension areas of Shimoga city.

23. Special welfare programmes should be adopted to improve the socio-economic conditions of street vendors.

24. Majority of the street vendors are getting their income daily from their business. Hence it is suggested that saving some portion of their income is going to improve their economic conditions. This can be possible by popularizing the various schemes of the nationalized banks to street vendors and they must deposit some portion of their income in the bank.

25. Top most priority should be given to cleaning and processing of vegetables. In this connection, it is further suggested that, it should be made compulsory by enacting law.
26. Mobile vendors are doing good service to the general public. But in return the profit is very low as compared to other street vendors. These street vendors work hard in the entire marketing system. Hence, it is suggested that cycle, the corporation should give four wheelers and pulling vehicles to them.

The above suggestions will go a long way in extending new markets and in reducing the problems of retail street vendors and promoting the economic conditions of the street vendors and welfare of the street vendors in Shimoga district.