

Income and Employment Generation in Informal sector: A case study of the street vendors of Kohima and Dimapur district of Nagaland, India

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Abstract— Street vendors play a significant role to fulfill the demands of urban sector population in the region. This research article attempts to gain insight into the business of street vendors as well as their impacts on the economy. The objective of this study is to explore the dynamics of street entrepreneur and its contribution to income, employment, poverty alleviation and sustainable livelihood. The data were collected in cooperation with street vendors by using pre-tested interview schedule. Mixed model approach has been applied in this study. Non-probability sampling approach was followed for conducting research survey for the quantitative part of this study. Particularly purposive sampling procedure was adopted to draw the sample of 120 street vendors for the survey. Most of the respondents are of semi-mobile nature, some are fixed and some possess mobile activities. The study of street vendors was focused into four main areas namely BOC and Phoolbari in Kohima and Super market and New market area in Dimapur. The findings shows that 72.50% of respondents' self-finance their businesses, 4.17% of respondents said they bought products on credit and paid their bills after they sold them and 13.34% of respondents borrowed money from individuals. The result found that income and investment both were higher for educated in comparison of uneducated respondents.

Keywords—Street vendor, income, poverty, and employment.

I. INTRODUCTION

In Nagaland, the informal sector contributes significantly to employment, income, and poverty alleviation. In a developing economies, the informal sector accounts for a major portion of the state gross domestic product and labour market growth (Arias, 2019; Nirathron, 2006; Reddy, et al 2001; Timalsina, 2011; Lincoln, 2008; Jamir, 2019; Jamir and Ezung, 2017a). The International Labour Organisation defined employment in the informal sector as comprising all jobs in informal sector enterprises, or all persons who, during a given reference period, were employed in at least one informal sector enterprise, irrespective of their status in employment and whether it was their main or a secondary job (Adhikari, 2012). The

economic activities in informal sector refer to the production and distribution of goods and services by household operating units, which essentially differ from the formal sector in terms of technology, economies of scale, use of labour-intensive processes, and the absence of well-maintained accounts. The informal sector is attracting the attention of policymakers, researchers, academician, and the government because of its significant potential for job creation and revenue generating in developing economies. Unfortunately, their limited size, low level of investment, and rapid rates of entry and exit are related to their very nature (Mitra, 2001). As a result unorganized sector enterprises escape official data collection systems, and their contribution to SGDP is often understated in the

official accounts data despite their significant contribution (Patel, et al 2014). In a developing economy like Nagaland, the formal sector is too small to provide employment opportunities to the enormous growth of labour force. As a result, a huge percentage of the population depends on the informal economy for a living, and this segment is particularly large in the urban sector. Most of the common goods such as local product, low cost jewellery, crafts, religious items, toys, clothes, snacks, cooked foods, fruits, vegetables, poultry, fresh fish, meat, dry fish etc. are available in the street (Aquino, et al 2015; Bhowmik, 2012; Muzaffar and Huq, 2009). In almost all the districts people earn their living wholly or partly by selling a wide range of goods on the streets, sidewalks, and other public spaces. The street vendors' communities are one of the most underprivileged people of Nagaland (Mittar, 1988; Sood, 2011). They are entitled to special treatment from the government, not just equal treatment. But, sadly, they continue to be socially marginalised, underpaid, illiterate, deprived, and unconnected. Given the geo-socio-economic dimension of Kohima and Dimapur, the deprivation of socio-economic and infrastructure facilities put street vendors entirely at risk (Jamir, 2021a; Ezung and Jamir, 2018; Husain, et al 2015; Jimu, 2004; Mitullah, 2003; Permatasari, et al 2014). The dynamics of behavioural exploitation, when combined with the pre-existing socio-economic exploitation of street vendor populations, have long been disregarded. Only a few studies have been undertaken with a specific focus on the dynamics of small-scale business, such as street vending in Nagaland (Adhikari, 2012; Bhowmik, 2005; Bhowmik, 2007; Chukuezi, 2010; Mitullah, 2003).

In Nagaland, a large majority of street vendors are women, belonging to diverse tribes and socio-economic backgrounds, sell a variety of products ranging from vegetables to meat, fast food, handicrafts, second hand clothing etc to urban consumers (Khanam, 2008; Otoo, et al 2011; Shaiara, et al 2015; Suraiya, and Noor, 2012; Jamir, 2021b). Through this vending livelihood, women vendors sustain their families by providing food, shelter, healthcare and supporting the education of children. For many economically marginalised women, street vending is a way out of poverty (Jamir and Ezung 2017a). Many women like street vending because of the scheduling flexibility and low entry cost. This is in contrast to other business facilities, where large deposits are required to rent a tiny shop in the major town (Saha, 2011). The COVID-19 pandemic has adversely affects the livelihoods of many informal workers, particularly street sellers, who rely on being in public places to make a living (Jamir, 2021e). According to the Entrepreneurs Associates of Nagaland, it is estimated that about 30,000 women are engaged in street

vending local products across Nagaland and the higher proportion are in Kohima and Dimapur. As street vendors have been emerging as a major part in the informal sector activities in the urban sector of Kohima and Dimapur, the objective of this study is to identify the income impact of the street vendors through education level, labour supply, age structure, working days, working hours, poverty, employment and investment level (Bhowmik, 2010; Karthikeyan and Mangaleswaran 2013; Mathur, 2014; Williams, and Gurtoo, 2012; Yatmo, 2008). Thus, many enterprise surveys conducted by NSSOs in the country usually target only enterprises beyond a threshold, generally measured in terms of size of employment and income which are available in the official lists.

II. MATERIALS AND METHODS

Description of the study area

Kohima is the capital town of Nagaland. It is the second largest town in the state. Kohima has a population of 99,039, with 51,626 male and 47,413 females, respectively (Census 2011). The active working population comprises of 46.70% male and 22.80% female. As per 2011 Census report six of Kohima 19 (nineteen) wards, covering 26% of the town, have been designated as slums, within which about a third of the population was below poverty line.

Dimapur is the largest town of Nagaland. The town is the main gateway and commercial centre of Nagaland, located near the border with Assam along the banks of the Dhansiri river. As per the 2011 Census report, the municipality had a population of 122,834. The males constitute 52% of the population and females 48 per cent. Dimapur has an average literacy rate of 86% male literacy is 88% and, female literacy is 84%. Besides the dominant Naga tribes, who comprise about 50% of the city's population, other prominent groups include Bengali, Marwaris, Assamese, Biharis, Meities, Punjabis and also Tamil, Telugus and Keralites. In the last two decades Tibetan traders have also settled in the town (Census, 2011).

Sample technique and Sample size

The present study aims to investigate the determinants affecting the incomes of the street business in Kohima and Dimapur. Non-probability sampling approach was followed for conducting research survey for the quantitative part of this study. Particularly purposive sampling procedure was adopted to draw sample for the survey. Most of the respondents are of semi-mobile nature, some are fixed and some possess mobile activities. Many street vending

activities are subject to seasonal effect and change over time.

The activities of street vendors of Kohima and Dimapur areas has been clustered in few locations and for the study 120 sample size has been taken on the basis of their activities. The study of street vendors was focused into four main areas namely BOC and Phoolbariin Kohima and Super market and New market area in Dimapur. As far the primary data is concerned, structured questionnaire was used to collect data of street vendors. The fieldwork was conducted for a period from September-December, 2021. The secondary information is collected from the office record, books, and bulletins, periodic and annual reports of different government agencies.

Research instruments

Data collection was done through personal interviews. Primary methods were used to collect data, shared experiences, observation and find out the real problems mostly faced by the street vendor which were collected through questionnaire, key informant interview and focus group discussion (Bailey, 1978; Bowley, 1937).

Statistical analysis

Linear regression models to understand the determinants of the number of street vendor by districts. For the linear regression analysis the study considered only two districts. The general functional forms of the model to point out dependent and explanatory variables are given as linear regression model estimation approach is adopted to obtain the coefficients.

Linear regression analysis

In the regression model, Y has normal distribution with mean

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \sigma(Y),$$

sd (Y) = σ (independent of X's)

The model parameters $\beta_0 + \beta_1 + \beta_p$ and σ must be estimated from data.

β_0 = intercept

$\beta_1 \beta_p$ = regression coefficients

$\sigma = \sigma_{res}$ = residual standard deviation

In the equation $Y = \beta_0 + \beta_{11} + \dots + \beta_p X_p$

β_1 equals the mean increase in Y per unit increase in X_1 , while other X_i 's are kept fixed. The estimation method follows the least squares criterion.

If b_0, b_1, \dots, b_p are the estimates of $\beta_0, \beta_1, \dots, \beta_p$ then the "fitted" value of Y is

$$Y_{fit} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_p X_p$$

The $\beta_0, \beta_1, \dots, \beta_p$ are computed such that $\sum(Y - Y_{fit})^2$ to be minimal. Since $Y - Y_{fit}$ is called the residual; one can also say that the sum of squared residuals is minimized.

Model Specification

The general functional form of the factors affecting the income of the street vendors of the Kohima and Dimapur is expressed as:

$$Y = f(I, LS, EL, EE, PR, AMWD, AWH, AR)$$

Table 1: Descriptions of variables

Variables	Abbreviation
Income	IN
Investment	I
Supply of labour	LS
Education level	EL
Employment	EM
Poverty rate	PR
Average No. of monthly working days.	AMWD
Average working hour per day	AWH
Age of the respondents.	AR

Compiled by authors

The monthly earning of the street vendor is represented by daily income in this model. The amount spent in the beginning stages of a commercial activity is referred to as an investment. It is crucial to consider these factors while starting a business. That's why it is chosen an independent variable. On the other hand, labour supply refers to the entire number of people employed in a certain system. Another key thing that influences street business is education. It is because an educated individual can do better than someone who is illiterate. The terms illiterate, elementary, lower secondary, secondary, higher secondary and graduate have been used to describe the degree of education of the street vendor. Entrepreneur working hours is another important factor in street business. Another effective determinant in street business is working hours per day. A person who contributes more time generates more income. The revenue of street vendors is also affected by their age and gender. Respondents who are younger tend to perform better than those who are older. Similarly, male street vendors perform better than female one. They earn more from their business because they are, to some extent, free from household works in comparison to females. These independent variables are chosen on account of given reasons. Data are analysed using SPSS statistical software.

III. RESULTS AND DISCUSSION

Table 2 shows that higher the level of education, the higher the amount of income. In this economic activity, highly educated respondents earned around twice as much as uneducated respondents. It suggests that educated individuals have a wide range of business ideas; they

understand how to deal with customers and which things are best for selling to generate extra revenue. There was a small difference in average monthly working days and average working hour per day among different education levels (Jamir and Ezung, 2017b).

Table 2: Socio-economic conditions of the street vendors

Qualification	Total Sample size	Average household size	Average monthly income	Average initial investment	Average number of monthly working days	Average working hour per day
Illiterate (E ¹)	23	8	19,318	45,050	28.5	12.6
Primary (E ²)	45	7	21,455	75,200	28.1	12.9
Lower Secondary (E ³)	33	5	24,880	83,000	27.6	10.0
Secondary (E ⁴)	12	5	27,571	90,700	26.2	10.3
Higher secondary (E ⁵)	06	4	30,265	1,05,000	26.8	8.10
Graduate (E ⁶)	01	4	30,732	1,20,000	26.0	8.40
N=120						

Source: Field Survey, 2021

Table 3: Financial source of street vendors

Financial source	No. of respondents	Percentage
Loan from individual	16	13.34
Loan from bank	02	1.67
Self financed	87	72.50
Help from family members	10	8.33
Paid after sale	05	4.17
N=120		100

Source: Field Survey, 2021

More than 72.50% of respondents self-finance their businesses; only 1.67% respondents were taking loan from different finance institutions by paying high rate of interest. In all, 4.17% of respondents said they bought products on credit and paid their bills after they sold them. According to the research survey report, 13.34% of respondents borrowed money from individuals, while 8.33% of respondents sought assistance from family members.

The goods traded on the streets side have a wide range of investment levels. Since the probability of getting goods for credit during the startup phase is very low, sufficient investment in goods is a crucial part to start a vending business (see fig. 1, 2, 3 & 4). When a vendor decides on the goods to trade, they have to make a decision based on

the ability to invest. That means only around 6.7% vendors make large investments in purchasing the prime spots or on differentiated quality goods. However, 19.2% of vendors invest less than ₹ 20,000 in their first year of business. And more than 23.3% of vendors spend less than ₹ 80,000 in the first phase. Due to the lack of opportunities in other areas, street vending is a viable investment choice for those looking to invest a small amount of capital, which they may either invest themselves or borrow from various organisations. Thus the finding found that investment and income are positively correlated, meaning that higher levels of investment lead to higher levels of income (Dimas, 2008).

Table 4: Initial start up investment of street vendors

Investment Pattern	No. of respondents	Percentage
Less than 20,000	23	19.2
21,000-40,000	41	34.2
41,000-60,000	28	23.3
61,000-80,000	20	16.7
81,000-1,00000	08	6.7
N=120		100

Source: Field Survey, 2021

Street vendors selling fish, BOC, Kohima

Source: Photo by Dr. Chubakumzuk Jamir



Fig: 1

Street vendors selling vegetable, Phoolbari, Kohima

Source: Photo by Dr. Chubakumzuk Jamir



Fig: 2

Street vendors selling fruits and vegetables, BOC, Kohima

Source: Photo by Dr. Chubakumzuk Jamir



Fig: 3



Fig: 4

Occupation-related effects of the street vendors and investment

In many districts, street vending is vital for economic development. The economic contributions of street vendors in Nagaland are undervalued and ignored. A

significant number of people are investing in street vending these days because it is the less expensive type of investment when compared to other new start up businesses (Bhowmik and Saha, 2013; Bhowmik and Saha, 2011). Each street entrepreneur is often modest, with only a few basic skills and a small amount of fund. They have a lot of potential for generating income, creating jobs, contribution to SGDP and alleviating poverty (Jamir, 2021c; Patel et al 2014; Muzaffar, A.T. and Huq, 2009; Jamir, 2020; Jamir, 2021d). The average earnings of a street vendor may be three to eight times more than the minimum wage and they are often comparable to the wages of skilled labours employed in the formal sector.

One of the interesting aspects of street vendor is the little capital investment required, which is one of the elements that attracts particular types of vendors. Table 5 shows the types of occupations that respondents have in terms of income, investment, and other characteristics in this sector. The vegetable vendors were the largest in terms of occupation and revenue earning. Clothing vendors earn less than other, but clothing items require more investment than vegetables, poultry, and fish. The vegetable vendors received more money with less investment, according to the study report. The table demonstrates that the ratio of income to investment was significantly higher in the vegetable and fruit sector than in the other sectors.

Street vendors selling food items, vegetables and handicraft, Super market, Dimapur

Source: Photo by MoamerenPongen



Fig. 5



Fig. 6



Fig.7



Fig. 8

Street vendors selling footwear and garment, New market, Dimapur

Source: Photo by MoamerenPongen



Fig. 9



Fig.10

Table 5: Occupation distribution and income, investment, working days and working hours

Categories of vending	Total Sample size	Percentage of occupation distribution	Average monthly income	Average initial investment	Average number of monthly working days	Average working hour per day
Vegetables	37	30.83	30,270	60,390	28.2	12.9
Poultry	16	13.33	26,360	75,519	27.6	10.5
Meat	07	5.83	17,719	55,420	26.0	8.20
Fruits	18	15.00	20,156	40,706	28.5	12.3
Fish	21	17.50	24,297	80,450	27.4	10.2
Clothes	11	9.17	14,100	110,000	26.0	8.7
Food items	10	8.33	21,480	66,457	27.3	8.0
N=120						

Source: Field Survey, 2021

Table 6: Determination of street vendors' income in Kohima and Dimapur

Determinants	Co-efficient
Investment	0.341*** (4.35)
Employment	0.47 *** (5.03)
Poverty	-0.67*** (3.89)
Labour supply	8570** (5.90)
Education (E ¹)	10320***

	(2.41)
(E ²)	8169** (2.15)
(E ³)	5330** (1.82)
(E ⁴)	4088* (1.22)
(E ⁵)	3210 (0.91)
Monthly working days	-180 (0.62)
Daily working hours	-267 (1.35)
Sex(Male and Female)	9521 (2.74)
Age structure	-142 (0.937)
Constant	18634
R ²	0.72
F-statistics	38.59
Number of observation	120

Note: Parentheses. ***p<0.01, ** p<0.05, *p<0.1

The above table 6 highlights the empirical findings of the study. The investment variable's coefficient is positive, indicating that an increase in investment leads to an increase in street venter revenue. According to the coefficient, a one-unit increase in investment results in a 0.34 rise in income. The results show that employment, which has a positive impact on the income of street vendors, higher the employment level, higher is the income. The employment variable's coefficient is positive, indicating that an increase in employment leads to an increase in street venter revenue. According to the coefficient, a one-unit increase in employment results in a 0.47 rise in income. The results show that poverty, which has a negative impact of increase in income of the street vendors. The findings show that higher the income level, lower is the poverty level. The poverty variable's coefficient is negative, indicating that an increase in income leads to a fall in the poverty level street venter. According to the coefficient, a one-unit increase in income results in a -0.67 fall in poverty. The findings show that the number of people (labour supply) employed has a significant impact in bringing change in income earned by person. The positive value of the coefficient indicates that as the number of workers increases, so does their income. The coefficient implies that increasing the number of

workers by one unit, increase the monthly income of street vendors by around ₹ 8570. The coefficient of workers turned out to be considerable and positive.

The education is another major determinant influencing the earnings of street vending businesses. Illiterate, primary, lower secondary, secondary, higher secondary, and graduate and above are the six stages of this variable. To make the reference group, the sixth level of education is removed from the analysis. Although the education variables are significant, they have a negative sign. The E¹ coefficient indicates that the income of illiterate respondents is ₹10320 less than others education level. Similarly, the E² coefficient suggests that the primary level respondents' monthly income is ₹ 8169 less than that of respondents with a graduate degree or above. According to the E³ coefficient, the income of lower secondary respondents is ₹ 5330 less than that of those who have graduated or above. The E⁴ shows that the income of secondary respondents is ₹ 4088 less than that of respondents with a bachelor's degree or more. The E⁵ shows that the income of respondents in higher secondary is ₹ 3210 less than that of respondents who have graduated or above. This shows that educated people perform better in business than those who are uneducated.

Another predictor variable was working hour per day. The variable is not found noteworthy to bring change in income of the street vendor. And it has negative correlation, which indicates that there is negative relationship between income and working hours per day. The result reveals that working year is another independent variable affecting the incomes of respondents. The variable is not found significant to bring about the change to income. And it has a negative correlation, which indicates that there is a negative relationship between income and working years.

Sex is another predictor variable, which affects the income of street vendor. The variable is found noteworthy to bring change in income of the street vendor. And it has positive correlation. It is seen that the income of the respondents for male is more by ₹ 9521 per month than that of female. Age of the respondents is another independent variable. It is not found considerable in this analysis. It has a negative relationship; this states that when respondents' age increases, the probability of the respondents' capacity to generate income decreases. The result shows that the effect of the selected variables on the income of the street food vendors is significant. According to the value of R^2 , the estimated model can explain around 72% of the variation in income.

Street vendor is enviable for a number of reasons. In practice, demographic, social, and economic factors imply that these activities are on the rise, making street vendor a reality that is unlikely to fade away anytime soon. From a planning standpoint, street sellers supply goods and services in suitable amounts to urban population, notably the urban poor, in parts of Kohima and Dimapur that contribute to the district's functioning. The income of street vendors has increased as the qualification improves, according to this study. It suggests that educated individuals have a wide range of thoughts about entrepreneurship ideas and skills, they understand how to deal with buyers and which items are the most profitable to sell. Other crucial aspects that contribute to the income of street sellers are investment and labour supply. Respondents' income climbed as investment and labour supply increased. The majority of the explanatory factors are substantial, and they play an important impact in the respondents' income. For instance, Otoo et al. (2011) reported that street vendors spend directly their earned incomes on their families for food, clothes, child education, health care etc.

Impact of Corona virus (COVID-19) outbreak on the street vendor

The COVID-19 pandemic has had a significant impact on food delivery systems of street entrepreneur and street

vendors selling agricultural and other products are particularly affected (Arsene, et al., 2020). About 94.61% indicated a lack of goods due to border closures or lockdown, 96.33% mentioned an increase in good prices, and 22% encountered a lack of customers because the majority of people were restricted at home, jobless, and without financial resources. Since street trade is not legitimately regulated in Kohima and Dimapur, police and urban authorities' harassment, often result in confiscation of and damage to their goods as well as the loss of financial resources (Bhowmik, 2010; Arsene, et al., 2020; Nirathron, 2006; Shaiara et al., 2015). The COVID-19 pandemic has a negative influence on community well-being, health systems, and food supply networks, resulting in food insecurity in poor communities (ILO, 2020; Jamir, 2021f). The findings are consistent with the findings of other studies conducted in many developing nations, which concluded that street trading assists the poorest people in urban and rural areas to support their families and better their social and economic circumstances (Mitullah, 2003; Arias, 2019).

IV. CONCLUSIONS

Street vending sector is a significant source of employment and income generation for urban poor population in the region (Mitra, 1994). In this study all the variables chosen to explain the incomes of the street vendors of Kohima and Dimapur are highly significant. The results show that 72.50% of respondents' self-finance their businesses, 4.17% of respondents said they bought products on credit and paid their bills after they sold them and 13.34% of respondents borrowed money from individuals. In the case of education, the study area is dominated by the respondents with illiterate 37.5% of total respondents. Income and investment both were higher for educated respondents in comparison of uneducated respondents. The study found that income of street vendors increases as investment, education, and labour supply rise. Generally, street vending requires less investment and the income from that investment is satisfactory for at least sustaining a family. Even if the level of income and profit in street vendor sector is lower than in other business, more people are participating in the vending business, according to this study. It's due to a scarcity of job prospects in other areas of the economy. If street vending can be made legal and taxes collected, it will develop into one of the best types of business that contributes significantly to the economy (Bhowmik, 2003; Dipeolu, et al. 2007).

V. IMPORTANT RECOMMENDATIONS FOR POLICY IMPLICATION

Firstly the informal sector, which includes street vending, is growing increasingly competitive among the young entrepreneur. It is a significant source of self-employment and income generation economic activity. However, it has been shown that street vendors confront a number of issues from customers, NGOs, administration, and the police personals. The government must ensure effective management of street vendors, which includes providing a safe and suitable area for them to operate their business away from major roadways and sidewalk.

Secondly street vending should be legalised to ensure that street vendors' human rights are not abused. To this purpose, appropriate rules and regulations should be drafted.

Thirdly street traders, both men and women, are unaware of business and marketing-related information technology. Even if the majority of street sellers have no formal education, they must understand information technology in order to live and operate in this technological age. As a result, the government should provide appropriate training to street sellers in order to improve their knowledge and capacity.

Fourthly recognition and proper assistance of this sector will improve their economic and social status significantly.

Finally street vendors suffer from lack of security and lack of access to credit. Government should formulate some comprehensive plan like different training programs to improve the life style of street vendors and introduce credit facilities.

DISCLOSURE STATEMENT

Authors declare that they do not have any competing financial, professional, or personal interests from other parties.

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