

DIFFICULTIES FACED BY STREET VENDORS: A STUDY ON STREET GARMENTS VENDORS IN DHAKA CITY

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Abstract

Although street vendors are contributing a lot to our society and economy, they have to face several difficulties everyday in order to sustain in this trade. The study was conducted to find out the major problems they face while operating their business. A total number of 105 street garments vendors were selected from different parts of Dhaka City. A questionnaire, having reliability score over 0.7, comprising both close and open-ended questions were filled through scheduling method. SPSS 20.0 has been used to analyze the data. The study explored a positive correlation among the respondents' investments, earnings, and monthly savings. Factor analysis was conducted and four factors, having cumulative factor loading over 50.493% and eigenvalues over 1.0, were retained to group (through rotated component matrix) all the items under study and these are labeled as market and financial difficulties; political, legal, and administrative difficulties; organizing and managerial difficulties; and health, hygiene, and environmental difficulties. The study was concluded with some recommendations so that the street garments vendors can enjoy secured business life along with proper recognition and harassment free business opportunities.

Keywords: Street vendor, Difficulties, Factor analysis, Extortionists, Capital, Online shopping

Introduction

From an economic, cultural and legal position, vendors refer to those people who offer goods or services for sale from public places such as streets and pavements (McGee, 1971) on a temporary basis and it is a very common phenomena in many developing countries as well as some developed countries which hold an important share of urban informal employment.

Street vending has been marked as a global incident that is the most evident aspect of the informal sector. Like other informal sectors, street vending can be characterized by some common features, such as low level of income, ease of entry, creation of self-employment and involvement of large number of people. Street vendors are considered as a very important part of the informal sector in a country. Millions of people, throughout the world, earn their living by selling wide range of goods and service on the street. They are considered as the main distribution channel for a large variety of products like fruits, vegetables, readymade garments, shoes, household gadgets, toys, stationery, newspapers, and magazines and so on for daily consumption. If they are eliminated from the urban markets, it would lead to a severe crisis for fruit and vegetable farmers, as well as small scale industries which cannot afford to retail their products through expensive distribution networks in the formal sector.

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In developing countries, generally we see that a huge number of people migrate from rural to urban areas for earning their livelihood. Dhaka, as a capital city of Bangladesh is also one of them where more than two core people live and everyday a remarkable number is adding with from different parts of the country from different backgrounds. Among them especially the lower educational background people are engaged with garments products vending. According to city authorities, academics, and local NGOs, there are about 90,000 street vendors in Dhaka, Bangladesh and among them about 20,000 are engaged with garments products vending like kids' item, ladies' garments, shirt, t-shirt, polo-shirt, pants and other traditional clothes (Bhowmik, 2010). One of the Dhaka City Corporation (DCC) report shows that more than 60% of urban dwellers depend on urban street vendors. Street vendors are identified as self-employed workers in the informal sector who offer their labor to sell goods and services on the street without having any permanent built-up structure (NPUSV, 2006).

According to Njaya (2014), this sector is informal but it is helping to reduce the unemployment problem as Government is unable to provide jobs to everyone and the average earnings from this is comparable to wages of skilled labors of formal sector. Street vending strengthens the economy by providing products to the markets that are produced in small and large-scale industries. It plays a vital role in economic development contributing in reducing poverty, generating employment and increasing social mobility. So, this study was an attempt to explore those difficulties which hinder the socio-economic development of street garments vendors and the economy at large.

Objectives of the Study

Aiming at the following objectives, the study was conducted:

- To understand the demographic and socio-economic status of street garments vendors in Dhaka City;
- To identify the major difficulties that the street garments vendors are facing while operating their business; and
- To recommend some suggestions to solve or mitigate the problems of street garments vending.

Review of Literature

According to Bhattacharya and De (1987), street vendors are those people having no permanent place of their own and offering goods and services without having proper trade license for sale at public places. Street vendors are often those who are not capable to get regular jobs in the remunerative formal sector due to their low level of education and skills. They strive to solve their livelihood problems through their own meager financial resource (Jaishankar and Sujatha, 2016).

The significance of this sector cannot be undermined, especially considering that the government does not have the capacity to provide jobs to the millions of unemployed and underemployed people (Jaishankar and Sujatha, 2016). Though

street vendors positively contribute to the economy in different ways, they have to go through a number of challenges while operating their businesses. Muzaffar and Huq (2009), in their study declared street food vending as a prevailing and distinctive part of a large informal sector in Dhaka city. With the help of that study, they attempt to gain insight into the business of street food vendors, spot the problem areas and highlight some key factors positively affecting their sales revenue. The problem areas are related to business operation, business knowledge, extortion, and product and production.

According to the study by Andringa and Kies (1989), in Southeast Asia, the average earnings of a vendor may be three to ten times more than the minimum wage and they are often comparable to the wages of skilled laborers employed in the formal sector. The employment situation of street vendors varies. Many work long hours from the same site on daily basis. These vendors and their families typically depend on profits from vending as their primary source of household income. Other vendors rotate among two or more sites, taking advantage of different types of clientele and different patterns of urban movement over the course of the day. While some rely on street vending as a regular primary or secondary occupation, others vend only when an opportunity presents itself to earn extra income.

According to Sonawane (2017), street vendors encounter the following problems in case of running their business: (a) Street vendors have to travel and work for a long time at a stretch so they hardly get enough time for rest and relaxation. This fact creates adverse effects on their health. (b) Because of increased traffic their mobility on the main streets is hampered. (c) Ever-growing population has indirect negative impact on their business. Such as rapid population growth requires rapid growth in the numbers of transports. For increased number of transports roads are needed to be widened and to widen the roads street vendors are forced to leave the space they generally use to run their businesses. (d) Street vendors get harassed by local authorities or policemen during vending. (e) They, generally, suffer from uncertainty and insecurity as their profession is considered illegal and they are not protected by government, NGO's, labor union by any labor laws. (f) They feel insecure because of their low income, irregular employment and their sale fluctuation. (g) They do not get financial assistance from bank on easy terms due to their low income and fluctuation in income. (h) Vendors do not get some market amenities such as safe drinking water, toilet, storage facilities, shades, waste disposal etc.

According to Jaishankar and Sujatha (2017), challenges faced by street vendors include the followings: (a) Street Vendors faces many problems as they are neither protected by government, NGOs, labor union nor by any labor law. (b) Because of fluctuation in market prices, insecure and irregular employment the street vendors always suffer competition with other street vendors. Their sales, generally, fluctuate that ultimately results in their minimal income. Apart from that, street vendors are forced by local police or other local authorities to pay 15 to 20 percent of their daily income as bribes. (c) Street vendors are usually associated with encroachment of public spaces, causes traffic congestion, inadequate hygiene, and poor waste disposal. (d) The contribution of street hawkers towards economic and social well-being of urban population is not recognized by the government. They have to continue to exist without government support. (e) People are getting more attracted to online shopping

due to a lot of reasons. This trend will have an obvious and adverse impact on the retail sector. If people actually start feeling more comfortable with online shopping, the existence of the street vendors will really be at stake in distant future. (f) Street vendors generally feel insecure and uncertain as their profession is considered illegal. If government provide license to street vendors, they can be protected by harassment and eviction by local authorities and local police.

Mullah and Islam (2014) reported that there are over 5 lakhs hawkers (street vendors) in the country and each of them pays Tk. 50 on an average every day to lineman, who are the private agents of extortionists. Around Tk. 850 crore is extorted every year. If they are unable to pay extortion money, they are tortured, and their stalls and goods are damaged.

Diwakar and Anand (2014) with the help of their research work, found no government support, competition with other street vendors, association with encroachment of public spaces, non-recognition of their contribution toward economic and social well-being, emerging trend of online shopping, insecurity, eve teasing, sexual harassment, rape (especially in case of women street vendors), human trafficking as the problems generally confronted by the street vendors. Husain et al (2015) marked the lack of capital, absence of adequate and sufficient sources of fund, inefficient managerial skill, lack of risk assurance and transportation problem, inability to obtain loan from established formal financial institutions, borrowing from the local money lenders at a comparatively higher interest rates, adverse economic situation, unnecessary eviction for sake of the beautification of the city, rough weather, harassments by officials especially by the polices and extortionists, arrests and bribes, poor infrastructural arrangement and lack of the storage as common challenges encountered by the street vendors in general.

Methodology of the Study

Questionnaire Development

The study was partly descriptive and partly exploratory in nature. It was conducted based on primary as well as secondary data. Following the scheduling technique, primary data were collected through a specially designed questionnaire including both open and closed end questions. Primary data consists of two parts where one part includes demographic information of street vendors, and other part includes sixteen variables (different types of difficulties) and some open-ended questions. The items of the questionnaire were measured on a 5-point Likert scale ranging from 1 (strongly agree) to 5 (strongly disagree). Before finalizing the questionnaire, a pilot survey was also conducted, and necessary adjustments were made. To make the primary data valid, the study broadly surveyed available sources of secondary data like articles published in national and international journals, newspaper, and websites.

Sampling Technique and Data Collection

Non-probability convenient sampling procedure has been applied to get the responses suitably from the street vendors. The sampling frame of the study was the Metropolitan area of Dhaka city. The target population was the street garment vendors

of seven important location, selected purposively, like Motijheel, Islampur, Gulistan, Mirpur, Azimpur, Kamlapur and Malibagh. To meet the research objectives 105 street garments vendors from the mentioned areas were selected within the study area where each specific location contained 15 street garments vendors.

Reliability of the Data

The Cronbach's alpha reliability test was applied on 16-item questionnaire. The Cronbach's alpha estimated for all the variables was 0.732. According to Clark and Watson, 1995; Nunnally, 1978' criteria, the value of Cronbach's alpha is acceptable and adequate for the analysis.

Table 1: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.752	.714	16

Data Analyzing Techniques

The data were analyzed through SPSS 20.0 where questionnaire data was transferred for generating required statistical analysis. 'Strongly agree', 'Agree', 'Neutral', 'Disagree', and 'Strongly disagree' were coded as 1, 2, 3, 4, and 5 respectively. Frequency distribution, Mean, Standard Deviation, Cronbach's Alpha, and Factor Analysis are used to analyze the questionnaires' data.

Test of Factorability

The Kaiser-Meyer-Olkin is the measure of sampling adequacy, which varies between 0 and 1. The Bartlett's Test of Sphericity is the test for null hypothesis that the correlation matrix has an identity matrix. Taking this into consideration, these tests provide the minimum standard to proceed for Factor Analysis.

H_0 = there is no statistically significant interrelationship between variables.

H_1 = there is a statistically significant interrelationship between variables.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	362.252
	df	120
	Sig.	.000

Normally, $0 < \text{KMO} < 1$. A KMO score more than 0.90, 0.80, 0.70, 0.60, and 0.50 indicates marvelous, meritorious, middling, mediocre, and miserable respectively (George and Mallery, 2011). The KMO = 0.823 (Table 2) indicates that the sample is adequate to proceed factor analysis. In addition, the Bartlett's test of Sphericity (highly significant, $p < 0.001$) indicates the Factor Analysis is valid. As $p < \alpha$, we therefore reject the null hypothesis, H_0 , and accept the alternate hypothesis, H_1 , that there is statistically significant interrelationship between variable. Hence, Factor Analysis is considered as an appropriate technique for further analysis of the data.

Results and Discussions

Demographic and Socio-economic Characteristics of Respondents

The study represents (Table 3) that a significant number of street garments vendors has fallen in the age group of 15 to 30 which represent 51.4% (n = 54) of the sample. Reversely, only 5.7% (n = 6) respondents below 15 ages. In terms of education level, half of the respondents, 52.4% (n = 55), couldn't succeed in their secondary level. Among them, only 10.5% (n = 11), even couldn't completed their primary education although 23.9% (n = 25) and 10.5% (n = 11) completed their SSC and HSC respectively. Unpredictably, 3 of the respondents completed their graduation. From the study it is also evident that most of the respondents are Muslim, 88.6% (n = 93). The results, in terms of gender and marital status, show that out of 91.5% (n = 94) are male and 10.5% (n = 09) are female vendors 70.5%, 24.8%, and 4.8% are married, unmarried, and widowed respectively. The result of the variable, number of family members, shows that 16.1% (n = 17), 61% (n = 64), and 22.9% (n = 24) have family members below 3, 3 to 5, and above 5 respectively and among them 71.4% (n = 75) respondents have more than one earning member in their family.

Table 3: Demographic and Socio-economic Variables (n = 105)

Variables	Frequency	Percent
1 Respondents Age		
Below 15	6	5.7%
15-30	54	51.4%
30-45	21	20.0%
Above 45	24	22.9%
2 Education		
Primary (or less)	11	10.5%
Below SSC	55	52.4%
SSC	25	23.9%
HSC	11	10.5%
Graduation or equivalent to graduation	3	2.8%
Post-graduation and others	0	0.0%
3 Religion		
Islam	93	88.6%
Hindu	12	11.4%
Others	0	0.0%
4 Gender		
Male	96	91.5%
Female	09	8.5%
5 Marital Status		
Married	74	70.5%
Unmarried	26	24.7%
Widowed	5	4.8%

Variables	Frequency	Percent
6 <i>No. of Family Members</i>		
Below 3	17	16.1%
3-5	64	61.0%
Above 5	24	22.9%
7 <i>Earning Members</i>		
Have more than one earning members	75	71.4%
All are dependents	30	28.6%
8 <i>Investment</i>		
Below 25000	33	31.4%
25000-50000	51	48.6%
Above 50000	21	20.0%
9 <i>Monthly Earnings</i>		
Below 10000	42	40.0%
10000-20000	37	35.2%
Above 20000	26	24.8%
10 <i>Monthly Savings</i>		
Below 5000	51	48.6%
5000-10000	42	40.0%
10000-15000	9	8.6%
Above 15000	3	2.8%
11 <i>Monthly Amount Paid to Extortionists</i>		
Below 2000	24	22.9%
2000-4000	37	35.2%
Above 4000	44	41.9%

The study also found that 48.6% (n = 51) have initial investment of Tk. 25,000 to Tk. 50,000 while 31.4% (n = 33) have investment of below Tk. 25,000 and only 20% (n = 21) have investment above Tk. 50,000. But the monthly profit generated shows varying results with respect to the investments. Among the respondents, the monthly earnings of below Tk. 10,000, Tk. 10,000 to Tk. 20,000 and above Tk. 20,000 is earned by 40.0% (n = 42), 35.2% (n = 37), and 24.8% (n = 26) respondents respectively. Although most of the respondents have more than one earning members the monthly savings shows a reverse trend that is 48.6% (n = 51), 40.0% (n = 42), 8.6% (n = 9), and 2.8% (n = 3) respondents have below Tk. 5,000, Tk. 5,000 to Tk. 10,000, Tk. 10,000 to Tk. 15,000, and above Tk. 15,000 respectively. Finally, the results for monthly amount paid to different type of extortionist like local police, politicians, and illegal somobay (cooperatives) etc. shows that despite having reasonable earnings a good amount of money is lost to survive in this business. In addition, the results of correlations among the variables (Table 4), investment, monthly earnings, and monthly savings, found positive which indicates the monthly return and savings they are making from investments are encouraging them to stay in

this business although a good amount of money is spent to the extortionist and continue the vending. Almost 42% (n = 44) respondents need to pay above Tk. 4000 per month while 22.9%, and 35.2% respondents need to pay below Tk. 2,000, and Tk. 2,000 to Tk. 4,000 respectively.

Table 4: Correlations

		Investment	Monthly earnings	Monthly savings
Investment	Pearson Correlation	1	.684**	.539**
	Sig. (2-tailed)		.000	.000
	N	105	105	105
Monthly earnings	Pearson Correlation	.684**	1	.694**
	Sig. (2-tailed)	.000		.000
	N	105	105	105
Monthly savings	Pearson Correlation	.539**	.694**	1
	Sig. (2-tailed)	.000	.000	
	N	105	105	105
	Sig. (2-tailed)	.000	.000	.000
	N	105	105	105

**Correlation is significant at the 0.01 level (2-tailed).

Descriptive Statistics for Variables

Initially, 16 items have been studied to fulfill the objectives of the study. From the mean and standard deviation (Appendix A) it can be concluded that fluctuating aspects of economy and market, eviction by local authority, inefficient managerial skill, absence of law, rough weather, problematic transportation system, infrastructural arrangements, and lack of capital are creating difficulties mostly. Among the items eviction by local authority has the highest mean, 2.5714, and possibility of threat to women by eve teasing, and sexual harassment has the least mean, 1.6371.

Principal Component Analysis

In this study, the value for communalities using principal component analysis (PCA) ranged from 0.363 to 0.821 (Appendix B). From the result of the commonality, one item, having commonality = 0.363, was ruled out due to low commonality. Kaiser, (1974) suggest that items with factor loading and communalities of less than 0.40 should be removed. All these values show factors analysis has extracted good quantity of variance in the items.

Eigenvalues

Factor analysis was rerun after rejecting that item to get eigenvalues for each component on the data and five factors with eigenvalues (Table 5) over Kaiser's criterion of 1 and in combination explained 57.332% of the total variance. It is pertinent to mention that eigenvalue ≥ 1.0 is sufficient explanations of constructs (Hair et al. 2009). In this study, top four factors having 50.493% (half of the variability) of total variance are retained from extracted five factors and these variables were clubbed into four factors.

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.312	26.948	26.948	4.312	26.948	26.948
2	1.313	8.208	35.156	1.313	8.208	35.156
3	1.261	7.881	43.037	1.261	7.881	43.037
4	1.193	7.456	50.493	1.193	7.456	50.493
5	1.094	6.839	57.332	1.094	6.839	57.332
6	.938	5.865	63.198			
7	.916	5.722	68.919			
8	.804	5.025	73.944			
9	.766	4.785	78.729			
10	.696	4.350	83.079			
11	.645	4.033	87.112			
12	.502	3.139	90.251			
13	.483	3.017	93.268			
14	.393	2.454	95.722			
15	.353	2.204	97.927			

Extraction Method: Principal Component Analysis.

Rotated Component Matrix

The result of the rotated component matrix (Table 6) represents the rotated factor loadings, which are the correlations of the variables with each of the extracted factors. Here, variables having coefficients above 0.50 have been taken. The component column represents the rotated factors that have been extracted out of the total factor. Each of the variables is highly loaded in one factor and less loaded towards the other factors. To identify the variables, included in each factor, the variable with the maximum value in each row is selected to be part of the respective factor.

Table 6: Rotated Component Matrix^a

Items	Component			
	1	2	3	4
Q3	.724			
Q15	.712			
Q1	.554			
Q5		.777		
Q8		.715		
Q6		.555		
Q2			.890	
Q7			.704	
Q10			.677	
Q9			.623	
Q13				.621
Q11				.579
Q12				.511

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Factor Labeling

The variables that have been included into each core factor have been labeled as under (Table 7). Thus, after rotation, factor 1 accounts for 26.95% of the variance; factor 2 accounts for 8.21% of the variance; factor 3 accounts for 7.88% of the variance; and factor 4 accounts for 7.46% of the variance. All the 4 factors together explain for 50.49% of the variance.

Table 7: Factor Labeling

Factor	Factor importance (% variance explained)	Loading	Variables included in the factor
F1	Market and financial difficulties (26.95%)	.554	Lack of capital is main hindrance in setting up the vending business.
		.724	Economic aspects like fluctuation in market price, money supply, interest rate etc. negatively affects street vending businesses.
		.712	Emerging trend of online shopping is threatening the future of the street vendors.
F2	Political, legal, and administrative difficulties (8.21%)	.777	Often become victim of harassments by officials especially the polices and extortionists, arrests and bribes.
		.555	Eviction by local authority hampers the smooth functioning of the business.
		.715	Increased traffic hampers the mobility on the main streets.

Factor	Factor importance (% variance explained)	Loading	Variables included in the factor
F3	Organizing and managerial difficulties (7.88%)	.890	Inability to maintain the level of stock results in losing the customers.
		.677	Severe transportation problem hampers the movement of goods from one place to another.
		.704	Often suffer from inefficient managerial skill.
		.623	Absence of risk assurance against the loss in their businesses.
F4	Health, hygiene, and environmental difficulties (7.46%)	.579	Rough weather renders a great amount of anxiety in the mind.
		.511	Travelling from one place to another and working for a long time create adverse effects on health.
		.621	Market amenities such as safe drinking water, toilet, storage facilities, shades, waste disposal etc. are not always available.

Factor 1: Market and Financial Difficulties

The *Factor 1*, labeled as “Market and financial difficulties”, comprised of three items like lack of capital is main hindrance in setting up the vending business, economic aspects like fluctuation in market price, money supply, interest rate etc. negatively affect street vending businesses and emerging trend of online shopping is threatening the future of the street vendors. Having eigenvalue of 4.312, *Factor 1* explained 26.95% of the total variance. Moreover, all the items in this factor had factor loading over 0.55, indicating a strong correlation among the items of this factor. The studies of Diwakar and Anand (2014); Husain et al. (2015); and Jaishankar and Sujatha (2017) opined the similar results.

Factor 2: Political, Legal, and Administrative Difficulties

The second factor was labeled as “Political, legal, and administrative difficulties” which includes three items such as victim of harassments by officials like police, extortionists, arrests and bribes, eviction by local authority, and increased traffic hampers the mobility on the main streets. This factor explained 8.21% of the total variance with an eigenvalue of 1.313 and all the items in this factor had a factor loading over 0.55 which indicates a strong correlation among the items of this factor. These findings go in line with the findings of Husain et al., (2015); Jaishankar and Sujatha (2017) and Sonawane (2017).

Factor 3: Organizing and Managerial Difficulties

The third factor, labeled as “Organizing and managerial difficulties”, comprised of four items such as inability to maintain the level of stock results in losing the customers, severe transportation problem hampers the movement of goods from one place to another, suffer from inefficient managerial skill, and absence of risk assurance against the loss in their businesses. This factor explained 7.88% of the total variance with an eigenvalue of 1.261. In addition, all the four items in this factor had a factor loading over 0.60, indicating a strong correlation among the items of this factor. Those items were also portrayed in the findings of Husain et al., (2015).

Factor 4: Health, Hygiene, and Environmental Difficulties

The Factor 4 was labeled as “Health, hygiene, and environmental difficulties” includes three items like rough weather renders a great amount of anxiety in the mind, travelling from one place to another and working for a long time create adverse effects on health, and market amenities such as safe drinking water, toilet, storage facilities, shades, waste disposal etc. are not always available. Having eigenvalue of 1.193, *Factor 4* explained 7.46% of the total variance. Moreover, all the items in this factor had factor loading over 0.50, indicating a strong correlation among the items of this factor. The findings of Sonawane (2017) also revealed such items.

Conclusion and Recommendations

Street garments vendors are operating their business on a temporary basis without a sustainable management system for the lack of authority involvement in Dhaka City. As there is no proper licensing system to them as well as no permanent business area and space allocated to them by the Government, there is always a fear, works in the mind of these vendors. To solve these problems authority needs to pay proper attention. Moreover, the Government should pay serious attention towards the vendors market and financial problems (arrangement of funds and market fluctuations), political and legal problems (harassment of law enforcing authorities), organizing and managerial problems (arrange training programs for managerial skills), safety issues (rough weather, toilet, drinking water) to ensure smooth operations of business. A government policy, keeping legal aspects in mind, would have been made to provide some facilities to garments street vendors that would help them and the society and economy as well.

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APPENDICES

Appendix A: Descriptive Statistics for Variables

Variables	N	Mean	Std. Deviation
Q1. Lack of capital is main hindrance in setting up the vending business.	105	1.7333	.73729
Q2. Inability to maintain the level of stock results in losing the customers.	105	1.7143	.70321
Q3. Economic aspects like fluctuation in market price, money supply, interest rate etc. negatively affects street vending businesses.	105	2.5429	.80691
Q4. Feeling of uncertainty and insecurity as street vending not protected by government, NGO's, labor union by any labor laws.	105	1.9619	.73280
Q5. Often become victim of harassments by officials especially the polices and extortionists, arrests and bribes.	105	1.5810	.73092
Q6. Eviction by local authority hampers the smooth functioning of the business.	105	2.5714	.83238
Q7. Severe transportation problem hampers the movement of goods from one place to another.	105	1.7619	.79086
Q8. Increased traffic hampers the mobility on the main streets.	105	1.6476	.73355
Q9. Often suffer from inefficient managerial skill.	105	1.7905	.78072
Q10. Absence risk assurance against the loss in their businesses.	105	1.6857	.76352
Q11. Rough weather renders a great amount of anxiety in the mind.	105	1.6857	.72476
Q12. Travelling from one place to another and working for a long time create adverse effects on health.	105	1.7524	.75678
Q13. Poor infrastructural arrangement severely hinders the general flow of the business.	105	1.7143	.74310
Q14. Market amenities such as safe drinking water, toilet, storage facilities, shades, waste disposal etc. are not always available.	105	1.6667	.72942
Q15. Emerging trend of online shopping is threatening the future of the street vendors.	105	1.6476	.70685
Q16. Women street vendors are threatened by the possibility of eve teasing, and sexual harassment.	105	1.6371	.73155
Valid N (listwise)	105	-	-

Appendix B: Communalities

	Initial	Extraction
Q1. Lack of capital is main hindrance in setting up the vending business.	1.000	.572
Q2. Inability to maintain the level of stock results in losing the customers.	1.000	.821
Q3. Economic aspects like fluctuation in market price, money supply, interest rate etc. negatively affects street vending businesses.	1.000	.545
Q4. Feeling of uncertainty and insecurity as street vending not protected by government, NGO's, labor union by any labor laws.	1.000	.363
Q5. Often become victim of harassments by officials especially the polices and extortionists, arrests and bribes.	1.000	.642
Q6. Eviction by local authority hampers the smooth functioning of the business.	1.000	.437
Q7. Severe transportation problem hampers the movement of goods from one place to another.	1.000	.624
Q8. Increased traffic hampers the mobility on the main streets.	1.000	.574
Q9. Often suffer from inefficient managerial skill.	1.000	.670
Q10. Absence risk assurance against the loss in their businesses.	1.000	.636
Q11. Rough weather renders a great amount of anxiety in the mind.	1.000	.592
Q12. Travelling from one place to another and working for a long time create adverse effects on health.	1.000	.547
Q13. Poor infrastructural arrangement severely hinders the general flow of the business.	1.000	.550
Q14. Market amenities such as safe drinking water, toilet, storage facilities, shades, waste disposal etc. are not always available.	1.000	.729
Q15. Emerging trend of online shopping is threatening the future of the street vendors.	1.000	.560
Q16. Women street vendors are threatened by the possibility of eve teasing, and sexual harassment.	1.000	.538

Extraction Method: Principal Component Analysis.

