Bangladesh Journal of Political Economy

Vol. 31, No. 4, June 2016, pp. 209-226
Bangladesh Economic Association
(ISSN 2227-3182)

Livelihood And Employment Risks Among Street Vendors Of Sylhet City In Bangladesh

S. M. Saief Uddin Ahmed*

Abstract: *Street vending is an informal earning sources for poor. The study explores that 98 per cent street vendors are male, 44.4 percent of them have age range 21 to 30. them 24.6 percent of them got married at this age, 23.4 percent maintains a family of 5 to 8 persons. Almost 8o per cent of street vendors stay in rented house; 92 per cent are Muslim and almost 8o per cent have academic qualification of below Secondary School certificate. Almost 24.2 per cent sells textile products, 81.9 percent street vendor is doing business on tail whole time basis whereas 87.9 percent street vendors are independently self-employed. In this study non parametric statistical tools have been used. Factor analysis retained three components which have 47.60 per cent of the total variance. ANOVA test proves different risk factor variables varied significantly on street vendors' employment.*

Key words: Street vendor, Employment risks, Factor analysis, One-way ANOVA

1. Introduction

Vending as profession has been an integral part of both urban and rural culture. A street vendor is broadly defined as a person who offers goods and services for sale to public without having a permanent built up structure but with a temporary structure or mobile stall. Street vendors self different products and services by occupying space on the pavements or other public or private areas.

Sylhet city is known as one of the richest cities in Bangladesh with a population of more than five hundred thousand. Most of the developing cities in Bangladesh have a large number of street vendors as an informal trade in the main urban transaction points. Most of the street vendors are rural-urban migrant due to lack of work facilities and public services in rural area. Although the local authorities of Sylhet city see that, the street vendors a Problem for their urban areas as they

* Assistant Professor, Department of Business Administration, Sylhet International University

constraint the regular movement of the city dwellers in the footpath and so on. Without street vending in the urban areas a large number of urban dwellers fall into a critical situation in their lives. Not only the low-income group but also the middle-income group of urban dweller depends on street vendor for shopping in their life. In addition, poor urban dwellers cannot fulfil their basic need without those informal activities in urban areas.

For most street vendors, trading from pavements is full of uncertainties. They are constantly facing many problems by local authorities (such as conduct eviction to clear the footpaths, confiscation of merchandise etc.) that make their livelihood at stake.

In most cities hawking is regarded as an illegal activity. Local bodies impose restrictions on the use of urban space for street vending. Hence there is a need to study the nature of the livelihood and different employment risks associated with street vending.

2. Literature review

According to Jung-Hyung Lee, street vendors illegally occupy space on the public sidewalk, which are not originally designed in a city street planning, caused various problem such as unpleasant urbanscape and obstruction for pedestrian [1].

Street vending has gone through many transformations over the years. New breed of floating vendors have taken over the streets of Dhaka with innovative marketing strategies. They come in every size and age group with an array of products [2].

Things have taken a new turn in last few years. Today street vendors sell almost everything they could carry, starting from candies, popcorn, towel, lemon, hand fan. Cooled bottled water, seasonal flowers, stuffed toys, candy floss, cigarettes, toothbrush, pen, children's book, even pirated copies of latest popular books, and many more [2].

Like other developing countries in Bangladesh the street vending is an activity that provides employment to many, while providing nutritious, inexpensive and ready-to-eat food to millions of workers and low income groups. The customers range from upper class business men to homeless beggars. Urbanization and longer distances from homes to work places make it impossible for many workers to eat at home. Therefore the numbers of workers buy street foods as their daily meals. Bangladesh is populated with many vendors of street food of many different kinds. Street food shops are very small, so vendors or hawkers can easily set their shop anywhere. In front of every school, university, office, footpaths these shops are available, and they are very popular [3].

Monir Z (2013) reported that there are more than 5,000 regular street vendors in Sylhet city. City mayor circulated a public notice to free the city footpaths and evicted the hawkers within a week from city streets. Such eviction may lead an

inhuman life along with the families after losing their earning sources owning to the drive conducted against the street vendors. '*Step to refurbish the hawkers market will be taken soon after discussing the matter in the city corporation meeting in order to rehabilitate the evicted street vendors*,' Mayor said [4].

Monir Z (2013) reported that the corporation authorities, in association with the Sylhet Metropolitan Police, have already removed some makeshift shops from the main roads including Bandarbazar, Zindabazar, Chowhatta, Laldighirpar and Surma Point in the city as keeping the city streets congestion-free and reclaiming its footpaths from illegal occupation of street vendors was one of the main election pledges to the citizens [5].

Mullah S and Islam Z (2014) reported that there are over 5 lakh hawkers in the country and each of them on an average pays Tk. 50 every day to linemen, who are private agents of extortionists. The rates vary depending on the location of the stalls, hawkers trading busy streets buzzing with commuters have to pay more. Around Tk. 850 crore is extorted from hawkers every year claimed hawker leaders in a press conference. If the hawkers are unable to pay the extortion money, they are tortured, and their makeshift stalls and goods are damaged [6].

The developing cities have no guidelines for street vending. However; a large number of urban dwellers depend on urban street vending. However, the local governments of developed cities have special guidelines for controlling their street businesses. The venders of developing city have no alternative opportunity to maintain their lives without street vending due to the lack of formal job opportunities for them. On the other hand, urban authorities of developing cities have no proper guideline for their large number of street vendors [7].

3. Objectives and Research Design

- To identify the demographic profile of the street vendors in Sylhet city
- To explore the various types of products and services offered by the street vendors
- To study the types of street vendors along with their employment context and status
- To identify the major types of risks associated with their employment

Research type	Descriptive
Types of data	Primary
Sampling design process	Questionnaire with two parts: Part A, consists of demographic information of street vendors such as name, age, gender, religion, products name and types, income, study

	level, startup capital, savings per month, profit per day, street vending type, employment context and status and location Part B (Different types of employment risks), consists of nineteen variables, were designed in a Likert scale format which is given five point rating scale ranges from strongly disagree to strongly agree.
Target population	Street vendors in Sylhet city, Bangladesh.
Sampling technique	Convenient Sampling
Sample Size	248
Sampling frame	Six important location of street vendors, Sylhet city, Bangladesh
Method of administering questionnaire	Personal interview of the Street vendors'; aver age interviewing time was 15-20 minutes
Execution	The survey was conducted over a period of 25 days in the month of June – July 2014.
Statistical tools employed	Kolmogorov-Smirnov Test , Frequency table, Crosstab, Correlation, Kruskal-Wallis One-Way ANOVA, Factor analysis
Data analysis and interpretation	Statistical Packages for Social Sciences (SPSS)

4. Analysis and Discussion

Table I shows the One-Sample Kolmogorov-Smirnov Test as to find out whether the data form a normal distribution, as the Sig. column have 0.000 value in all row it suggests to use non parametric analysis and the data are not form normal distribution.

Table 1 depicts the street vendors' location and number of samples taken. There are six hotspot of street vending has been taken such as Kinnbridge and surma market (50 samples), Bondor Bazar (49 samples), Court point (50 samples), Zindabazar (49 samples) and Amborkhana (50).

Table 2 shows that 98 per cent (243 person out 248) is male and only 2 per cent (2 person out of 248 person) is female street vendor. Male street vendors are dominated in Sylhet city.

Table 3, crosstab shows street vendors' age between 11 to 20 and 21 to 30 are respectively 25.4 per cent and 44.4 per cent in total 69.8 per cent; whereas 24.6 percent vendors are married at the age 21 to 30.

In table 4, Spearman's rho correlation suggest strong positive correlation between respondent's age and marital status as p value is 0.000.

Table 5 shows majority (91.5 per cent) of the street vendors are Muslim whereas only 8.5 per cent are Hindu.

Table 6 suggests that almost 80 per cent (197 person) street vendors' academic qualification is below Secondary school certificate and many of them did not complete primary schooling; only 8.9 per cent of them completed SSC level. No literacy and madrasa education belongs to 8.9 per cent.

Table 7 shows 54 per cent street vendors maintaining a family size between 5 to 8 members, while 36. 3 per cent of them having a family size between 1 to 4 members.

Chart 1 shows different products and services offered by the street vendors where 24.2 per cent sells textile products (such as cloths, towel, bed sheet, curtain etc.), 19.8 per cent sells fruits, 13.3 per cent sells vegetables and 9.7 per cent sells other category products.

Table 8, describes 51.2 per cent and 41.5 per cent are consecutively perishable and non-perishable goods, whereas 7.3 per cent are offering different services.

Table 9 shows that street vendors of 77.8 per cent lived in rented house and 21.4 per cent lived in their own house.

Chart 2, shows in terms of street vendors' type semi-permanent is dominating as 39.5 per cent and semi-mobile type is 25.8 per cent. Vendors' have business 6 years or above occupy 48 per cent of all types with 19.4 per cent of semi-permanent type, 11.3 per cent of semi-mobile and 8.9 percent of permanent type.

Table 10, crosstab shows 81.9 percent street vendor is doing business as whole time basis whereas 87.9 per cent street vendors are independent self-employed.

Table 11 shows the initial investment made by the individual street vendors while starting their business reveals that, 69.8 per cent of them started their business with an amount of lowest through Tk. 10000, 10.5 per cent with Tk. 10001 – Tk. 20000, and 9.6 per cent of them had started with Tk. 20001 and above. 10.1 percent of them didn't response about investment.

Table 12 suggests that as almost 70 per cent (table 11) of the street vendors had started with an initial investment of Tk. 1 to Tk. 10000, 59.3 per cent of them could earn profit per day lowest through Tk. 300, and 23.8 per cent of them could earn profit per day of Tk. 301 through Tk. 600.

Table 13 shows that 54 per cent of street vendors didn't response about their savings. 16. 1 per cent of them could save Tk. 1501 through Tk. 3000 and 14. 9 per cent of them could save lowest through Tk. 1500 per month.

Table 14 depicts street vendors are paying good amount of money to extortionist, 82.5 per cent told that they don't pay a single money to any extortionist whereas 17.7 per cent told they have to pay money to extortionists, among them 14. 1 per cent is linemen at Amborkhana location.

Employment risks analysis and discussion

By conducting factor analysis, we have tried to identify the factors behind street vendors' employment risks, the first step in this analysis has been to measure the appropriateness of factor analysis and the following results here have been produced to make the decision.

Hypothesis testing

H_0:R^2_{pop}=0 the variables are uncorrelated in the population

H_1:R^2_{pop}≠0 the variables are correlated in the population

Hypothesis can be tested through Bartlett's Test of Sphericity. Table 15 suggests significant value (0.000) of Bartlett's Test of Sphericity rejects the null hypothesis. A high value of chi square leads a .000 significant value which ultimately rejects null hypothesis. As a result it can be said that factor analysis is an appropriate technique where all the variables are correlated in the population. Kaiser-Meyer-Olkin Measure of Sampling Adequacy is another important method to determine the appropriateness of factor analysis. A value greater than 0.5 indicates that correlation between pairs of variables can be explained. Here the result is .806 which is positive and is a sign of the appropriateness of factor analysis.

Descriptive statistics

From the table 16, looking at the mean, we can conclude that Political instability (Hartal, Strike, Show down etc.) can play negative impact on income, is the most important variable that create street vendors' employment risk. It has the highest mean of 3.84.

From the output of table 17 shows extraction sums of squared loadings show variables that are retained. Here 3 components are retained which have total 47.60 per cent of the total variance. We noticed that the first factor accounts for 25.29 per cent of the variance, the second 13.05 per cent and the third 9.25 per cent.

Determination of the number of the factors

Here in this study, we are extracting 3 factors and our decision is based on the following grounds:

- √ We are extracting those factors whose eigenvalue is more than 1 and 4 factors have that score but we take top 3 factors.
- √ The cumulative variance of 3 factors is 47.60% which is satisfactory.

- √ Scree plot (appendix: chart 3) gives an idea about the number of factors to be extracted.

Rotated Component (Factor) Matrix

Looking at the table 18, we can see the factor loadings for each variable. We went across each row, and highlighted the factor that each variable loaded most strongly on (by suppress small coefficient below 0.60).

Based on table 19, factors loadings and the factors represent:

- √ Variables such as Illness or sickness due to movement in open air (.753), illness due to lift and pull heavy loads of merchandise (.781), Operates near open drainages create different viral diseases (.771), Different illness due to operate near busy road (such as asthma, cough, fever etc.) (.735), Sanction risk (0.632) and risk of local government eviction (0.632) loaded very strongly on factor 1 as such Health and Political risk factor.
- √ Variables such as Legal sanction (.631) and Subscription to Hawker Samity regularly can influence income (.630) loaded strongly on factor 2 like as income and sanction risk factor.
- √ Competitive pressure by competitors can play significant impact on income (.604) and Political violence can destroy merchandise (.802) are loaded strongly on factor 3 as such market and asset risk factor.

Kruskal – Wallis one way ANOVA (table 20) suggests that below selected risk factor variables varied significantly on street vendors such as Legal sanction (0.047), social sanction (0.013), Illness or sickness due to movement in open air (0.000), illness due to lift and pull heavy loads of merchandise (0.000), Operates near open drainages create different viral diseases (0.000), Different illness due to operate near busy road (such as asthma, cough, fever etc.) (0.000) and there is no health hazards (0.000).

Whereas below selected factor variables do not vary significantly on street vendors such as Subscription to Hawker Samity regularly can influence income (.260), Competitive pressure by competitors can play significant impact on income (.217) and Political violence can destroy merchandise (.281) and there is a risk of local government eviction (0.397).

Conclusion and policy recommendation

Nonetheless, we cannot ignore the importance of livelihood of poor people, selling different items on the street sideway. In south Asia, each developing cities have many street vendors, but there is not proper guidelines for street vending. Developed city like New York in United States have definite guideline for vendors. As a large number of urban dwellers depend on urban street vending and street

vendors have lack of formal job opportunities, so we need to think about their livelihood because eviction or temporary solution can make their livelihood much more vulnerable. Here are some policy recommendations for street vendors:

- City Corporation must have special guidelines for controlling street businesses.
- Local government can build infrastructure or fixed market place to operate street vending at reasonable cost.
- Legal document need to provide to avoid legal, asset and income risk.
- Micro credit scheme can be offered by government or NGO or different commercial banks at low interest rate.
- City Corporation can arrange different vocational training program for better livelihood of street vendors.
- Street vendors' age should be restricted so that children cannot be used as street vendor.

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Appendix

Table I: One-Sample Kolmogorov-Smirnov Test

	N	Normal Parameters		Most Extreme Differences			Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
		Mean	Std. Deviation	Absolute	Positive	Negative		
Street vendors' age	248	28.79	11.483	.160	.160	-.092	2.517	.000
Street vendors' gender	248	1.02	.141	.537	.537	-.443	8.453	.000
Marital Status	248	1.47	.524	.354	.354	-.305	5.582	.000
Religion	248	1.08	.279	.535	.535	-.381	8.419	.000
Types of Products	248	9.02	9.722	.305	.305	-.205	4.798	.000
Product categories	248	1.56	.627	.326	.326	-.246	5.141	.000
Education	248	1.68	1.721	.448	.448	-.346	7.059	.000
Duration of business	248	2.98	1.129	.297	.183	-.297	4.673	.000
Investment	223	14777.99	42094.275	.363	.354	-.363	5.417	.000
Profit per day	236	367.63	235.346	.236	.236	-.127	3.625	.000
Savings per month	114	3157.02	2581.408	.200	.200	-.117	2.132	.000
Types of street vendors	248	2.43	.971	.240	.240	-.155	3.782	.000
Family member/s	248	5.38	2.561	.121	.121	-.079	1.911	.001
Residence	248	1.79	.425	.472	.306	-.472	7.437	.000
Employment Context	248	1.46	1.037	.488	.488	-.330	7.691	.000
Location of work place	248	4.00	2.010	.134	.134	-.134	2.107	.000
Employment Status	248	1.17	.477	.515	.515	-.364	8.103	.000
Good amount of money to which extortionist mostly	248	4.35	1.438	.497	.326	-.497	7.824	.000
Monthly amount of money to extortionist	248	107.36	257.752	.440	.440	-.339	6.925	.000

Table 1: Location of Street Vendors in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kinnbridge and Surma Market	50	20.2	20.2	20.2
	Bondor Bazar	49	19.8	19.8	39.9
	Courtpoint	50	20.2	20.2	60.1
	Zindabazar	49	19.8	19.8	79.8
	Amborkhana	50	20.2	20.2	100.0
	Total	248	100.0	100.0	

Table 2: Street vendors'' gender in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	243	98.0	98.0	98.0
	Female	5	2.0	2.0	100.0
	Total	248	100.0	100.0	

Table 3: Crosstab between street vendors' age and marital status

		Marital Status			Total
		Married	Unmarried	Divorce	
Street vendors'' Age	Lowest thru 10		0.4%		0.4%
	11 - 20	1.2%	24.2%		25.4%
	21 - 30	24.6%	19.4%	0.4%	44.4%
	31 - 40	14.5%	0.8%		15.3%
	41 - 50	8.1%	0.4%		8.5%
	51 - 60	4.0%	0.4%		4.4%
	61 thru Highest	1.6%			1.6%
Total		54.0%	45.6%	0.4%	100.0%

Table 4: Correlations

			Street vendors' age	Marital Status
Spearman's rho	Street vendors' age	Correlation Coefficient	1.000	-.732**
		Sig. (2-tailed)	.	.000
		N	248	248
	Marital Status	Correlation Coefficient	-.732**	1.000
		Sig. (2-tailed)	.000	.
		N	248	248

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

Table 5: Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	227	91.5	91.5	91.5
	Hindu	21	8.5	8.5	100.0
	Total	248	100.0	100.0	

Table 6: Academic qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below SSC	197	79.4	79.4	79.4
	SSC	22	8.9	8.9	88.3
	HSC	6	2.4	2.4	90.7
	Diploma	1	.4	.4	91.1
	Others	22	8.9	8.9	100.0
	Total	248	100.0	100.0	

Table 7: Family Members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 4	90	36.3	36.3	36.3
	5 - 8	134	54.0	54.0	90.3
	9 - 12	22	8.9	8.9	99.2
	13 - 16	1	.4	.4	99.6
	17 - 20	1	.4	.4	100.0
	Total	248	100.0	100.0	

Table 8: Product categories of street vendors in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perishable goods	127	51.2	51.2	51.2
	Non-Perishable goods	103	41.5	41.5	92.7
	Services	18	7.3	7.3	100.0
	Total	248	100.0	100.0	

Table 9: Residence of street vendors in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Own house	53	21.4	21.4	21.4
	Rented house	193	77.8	77.8	99.2
	Others	2	.8	.8	100.0
	Total	248	100.0	100.0	

Table 10: Crosstab of Employment Context and Employment Status of street vendors in Sylhet city

		Employment Status			Total
		Independent self employed	Semi-dependent workers	Dependent employees	
Employment Context	Whole time basis	71.8%	6.0%	4.0%	81.9%
	Part time basis	3.6%	0.8%		4.4%
	Seasonal	12.5%	0.8%	0.4%	13.7%
Total		87.9%	7.7%	4.4%	100.0%

Table 11: Startup capital of street vendors in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lowest thru Tk. 10000	173	69.8	77.6	77.6
	Tk. 10001 thru Tk. 20000	26	10.5	11.7	89.2
	Tk. 20001 thru Tk. 30000	8	3.2	3.6	92.8
	Tk. 30001 thru Tk. 40000	4	1.6	1.8	94.6
	Tk. 40001 thru Tk. 50000	3	1.2	1.3	96.0
	Tk. 50001 thru Highest	9	3.6	4.0	100.0
	Total	223	89.9	100.0	
No response		25	10.1		
Total		248	100.0		

Table 12: Street vendors' Profit per day in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lowest thru Tk. 300	147	59.3	62.3	62.3
	Tk. 301 thru Tk. 600	59	23.8	25.0	87.3
	Tk. 601 thru Tk. 900	18	7.3	7.6	94.9
	Tk. 901 thru Tk. 1200	11	4.4	4.7	99.6
	Tk. 1201 thru Highest	1	.4	.4	100.0
	Total	236	95.2	100.0	
No response		12	4.8		
Total		248	100.0		

Table 13: Street vendors' Savings per month in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lowest thru Tk. 1500	37	14.9	32.5	32.5
	Tk. 1501 thru 3000	40	16.1	35.1	67.5
	Tk. 3001 thru Tk. 4500	7	2.8	6.1	73.7
	Tk. 4501 thru Tk. 6000	18	7.3	15.8	89.5
	Tk. 6001 thru Highest	12	4.8	10.5	100.0
	Total	114	46.0	100.0	
No response		134	54.0		
Total		248	100.0		

Table 14: Good amount of money is paid to different extortionist mostly in Sylhet city

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Linemen	35	14.1	14.1	14.1
	City Corporation Officials	5	2.0	2.0	16.1
	Political Party Cadres	2	.8	.8	16.9
	Criminals	2	.8	.8	17.7
	Nobody	204	82.3	82.3	100.0
	Total	248	100.0	100.0	

Table 15: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.806
Bartlett's Test of Sphericity	Approx. Chi-Square	1459.595
	df	171
	Sig.	.000

Table 16: Descriptive Statistics

Variables	Mean	Std. Deviation	Analysis N
There is a risk of local government eviction	3.48	1.385	248
Seasonal variation can influence on income	3.21	1.222	248
Competitive pressure by competitors can play significant impact on income	3.34	1.052	248
Money through extortionists (Linemen, Cops, political party cadres, criminals etc.) can reduce income	2.11	1.163	248
Subscription to Hawker Samity regularly can influence income	1.93	1.068	248
Political instability (Hartal, Strike, Show down etc.) can play negative impact on income	3.84	1.235	248
There is a risk of confiscating merchandise by the local government	2.90	1.265	248
There is a risk of confiscating merchandise by the political party cadres or criminals or linemen	2.42	1.212	248
Political violence can destroy merchandise	3.06	1.316	248
Whether there is a risk of destructing merchandise by nature (wind, rain, storm etc.)	3.11	1.295	248
There is no confiscation	2.36	1.402	248
Legal sanction	2.01	1.237	248
Social sanction	3.35	1.181	248
Operates near open drainages create different viral diseases	3.59	1.250	248
Illness or sickness due to movement in open air	3.60	1.200	248
Illness due to lift and pull heavy loads of merchandise	3.24	1.220	248
Different illness due to operate near busy road (such as asthma, cough, fever etc.)	3.50	1.224	248
Political violence can create major injury to life (such as physically disable, sudden death etc.)	3.44	1.168	248
There is no health hazards	2.44	1.526	248

Table 17: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.806	25.293	25.293	4.806	25.293	25.293	4.217	22.197	22.197
2	2.480	13.051	38.344	2.480	13.051	38.344	2.590	13.629	35.826
3	1.758	9.255	47.599	1.758	9.255	47.599	2.237	11.773	47.599
4	1.362	7.167	54.766						
5	.971	5.111	59.877						
6	.899	4.730	64.607						
7	.827	4.351	68.958						
8	.740	3.896	72.854						
9	.684	3.601	76.455						
10	.681	3.584	80.039						
11	.593	3.123	83.161						
12	.537	2.825	85.986						
13	.501	2.639	88.625						
14	.448	2.357	90.982						
15	.411	2.163	93.145						
16	.375	1.976	95.121						
17	.349	1.835	96.956						
18	.307	1.615	98.572						
19	.271	1.428	100.000						

Extraction Method: Principal Component Analysis.

Table 18: Rotated Component Matrix[a]

Variables	Component		
	1	2	3
There is a risk of local government eviction	.632		
Seasonal variation can influence on income			
Competitive pressure by competitors can play significant impact on income			.604
Money through extortionists (Linemen, Cops, political party cadres, criminals etc.) can reduce income			
Subscription to Hawker Samity regularly can influence income		.630	
Political instability (Hartal, Strike, Show down etc.) can play negative impact on income			
There is a risk of confiscating merchandise by the local government			
There is a risk of confiscating merchandise by the political party cadres or criminals or linemen			
Political violence can destroy merchandise			.802

Table 19: Factor labeling

Factor	Factor importance (% variance explained)	Loading	Variables included in the factor
F1	Health and political risk factor (25.30%)	.753	Illness or sickness due to movement in open air
		.781	Illness due to lift and pull heavy loads of merchandise
		.771	Operates near open drainages create different viral diseases
		.735	Different illness due to operate near busy road (such as asthma, cough, fever etc.)
		.632	There is a risk of local government eviction
		.632	Social sanction
F2	Income and sanction risk factor (13.50%)	.630	Subscription to Hawker Samity regularly can influence income
		.631	Legal sanction
		.641	There is no health hazards
F3	Market and asset risk factor (9.25%)	.604	Competitive pressure by competitors can play significant impact on income
		.804	Political violence can destroy merchandise

Table 20: Kruskal – Wallis Test Statistics[a,b]

Variables	Chi-Square	df	Asymp. Sig.
There is a risk of local government eviction	2.965	3	.397
Competitive pressure by competitors can play significant impact on income	4.444	3	.217
Subscription to Hawker Samity regularly can influence income	4.013	3	.260
Political violence can destroy merchandise	3.827	3	.281
Legal sanction	7.951	3	.047
Social sanction	10.769	3	.013
Illness or sickness due to movement in open air	33.298	3	.000
Illness due to lift and pull heavy loads of merchandise	19.849	3	.000
Different illness due to operate near busy road (such as asthma, cough, fever etc.)	31.353	3	.000
Operates near open drainages create different viral diseases	26.771	3	.000
There is no health hazards	24.732	3	.000

a. Kruskal Wallis Test

b. Grouping Variable: Types of street vendors

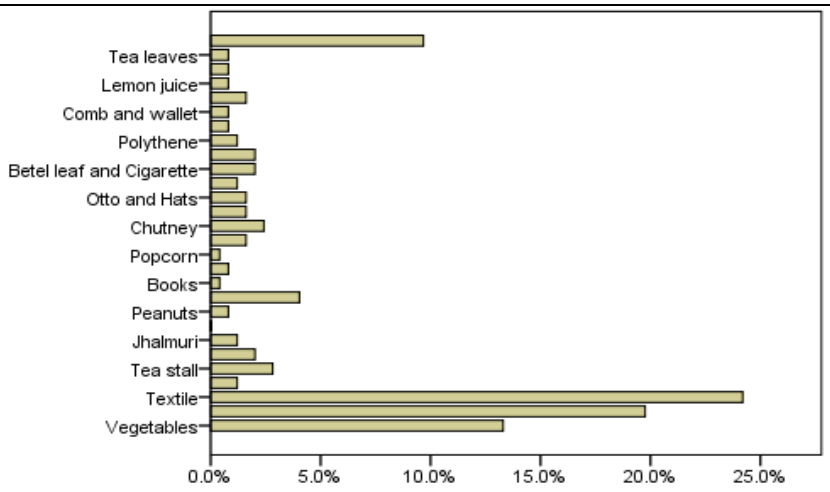

Chart 1: Different types of products/services offered by street vendors

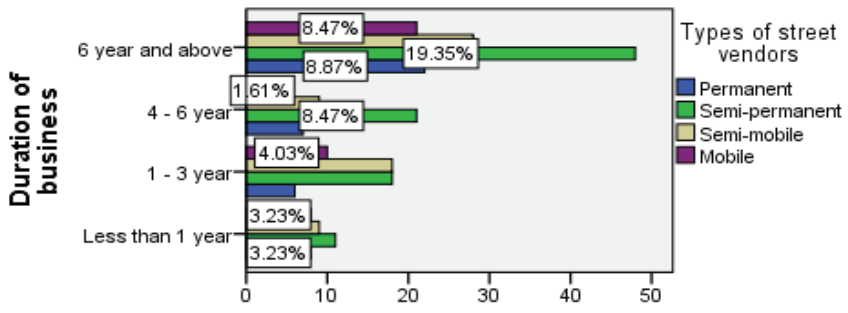

Chart 2: Types of street vendors and duration of their business

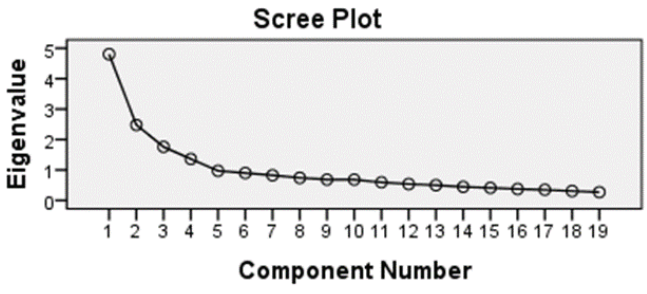

Chart 3: Scree plot