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**Earnings and Investment
Differentials between
Migrants and Natives:
A Study of Street Vendors
in Bengaluru City**

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EARNINGS AND INVESTMENT DIFFERENTIALS BETWEEN MIGRANTS AND NATIVES: A STUDY OF STREET VENDORS IN BENGALURU CITY

Channamma Kambara¹ and Indrajit Bairagya²

Abstract

This paper explores whether there exists any difference in the earnings of migrant and native street vendors, and if so, in what ways is this difference prominent. In order to accomplish the objective, we have collected data from women street vendors from Bengaluru city. The results depict that although there is no significant difference in the earnings between natives and migrants related to street vending business, a significant difference does exist in the size of investments made by them i.e., to earn the same amount of income, migrants need to invest more than natives. Moreover, the results, based on the Oaxaca-Blinder Decomposition Method, indicate that the pre-labour market endowment factors do not make a significant contribution to the overall difference in the rate of returns. A significant difference does exist mainly because of the coefficient differences, which can be attributed to discrimination.

Key Words: Street vendors, earnings differences, rate of returns, natives and migrants.

JEL Classification: J31, J71, O17, L26

Introduction

Rural-urban migration is a common phenomenon, especially in the context of developing countries. Much of India's urbanisation process is characterised by internal migration along with a natural growth in population. Many economic and non-economic factors like unemployment, low income, low literacy, dependence on agriculture, high level of poverty, environmental degradation, depletion of natural resources etc., restrict not only the livelihood options in rural areas, but also encourage migration (Mahapatro, 2010). Generally, migrants tend to face one or the other form of discrimination in the labour market while looking for employment opportunities for their livelihood. Most of the migrants, due to unemployment and low literacy and lack of skills, invariably find themselves in the informal sector either as wage earners or self-employed. In fact, according to ILO Department of Statistics, India accounts for the highest percentage of non-agricultural informal employment compared to other countries in South and Southeast Asia (Bairagya, 2015). Similarly, 50 percent of the national product is accounted by the informal economy (GoI, 2012; Bairagya, 2015). Among informal sector workers the proportion of self-employed is about 57 percent in the rural areas and about 58 percent in urban areas (NSSO, 2011-12). Further, the share to the national domestic product (NDP) by the subsectors of the unorganised sector, consisting of trade, hotels and restaurants in which street vending is located, has increased from 16.29 percent in 1971 to 23.37 percent in 2005-06 (Bairagya, 2015).

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Street vending is said to be one of the self-employment options for most of the recently arrived migrants from rural areas (Anjaria, 2006). Generally, at the global level, street vendors represent a very high proportion (ranges between 73 to 99 percent across countries) of employment in trade and a significant share (50 to 90 percent across countries where the data is available) of trade sector's gross domestic product (Chen, 2001). In India, it is estimated that among informal sector workers, street vendors represent 11 percent of the urban workforce (ILO, 2013). According to the National Policy for Urban Street Vendors (2006), street vendors constitute approximately 2 percent of the population of a metropolis.

Street vending, categorised as self-employment, is mostly dominated by women. A majority of women work in the informal sector with very low returns either as home-based workers or street vendors (NCEUS, 2009; Chen, 2001). However, there exist differences in daily income between female and male vendors. The NCEUS (2009) points out that a male vendor earns about Rs.70 per day, whereas a female vendor about Rs.40 per day. In this context, this article goes a step further in terms of exploring whether women street vendors face any kind of discrimination on the urban streets due to their nativity status. In other words, it intends to identify whether there exists any difference in the earnings between migrant street vendors and native vendors, and if so, in what ways this discrimination is prominent.

To explore this aspect, the paper is organised in the following manner. After introduction, it begins with the literature review that has identified the form of discrimination existing between the natives and migrants, followed by statement of objectives of the study. The subsequent section outlines the datasets, sources and methodology. A descriptive analysis of the difference in earnings between native and migrant vendors and socio-economic profiles of the street vendors are given in the next sections. Sources of discrimination based on Oaxaca Blinder decomposition method are explained in the following section and this is ensued by conclusion of the study.

Literature review

Urbanization is considered as an index of economic development as well as of social change. In the Indian context, much of urbanisation is characterised by internal migration along with a natural growth in population. It is estimated that, in India, 60 percent growth in urban population is attributed to a natural increase, whereas rural-urban migration has contributed about 20 percent of increase in urban population (UNESCO, 2013). However, these migrants tend to face discrimination in the destination centres vis-à-vis the natives. There are studies that have identified the plight and struggle of migrants and their socio-economic status vis-à-vis non-migrants in the urban areas. It is confirmed that the labour market, however, discriminates between the migrants and the local residents. A study reveals that the economic reforms in China have resulted in a greater competition among migrants and non-migrants rather than narrowing down the differences (Chen and Hoy, 2008). In fact, permanent migrants, who are recognised by the government, are placed in a better position in the labour market than non-migrants. Similarly, permanent migrants are selective and privileged as compared to "temporary migrants" who find themselves outside of the state plan. The opportunities available to migrants are due to differentials existing with respect to human capital and, above all, they are products

of socialist policies such as the household registration system followed in China (Fan, 2002). Hence, unpopular jobs among local residents, such as street vending, construction and factory-based production-line work, are readily available to temporary migrants who do not enjoy such benefits. As a consequence, migrant workers earn less as compared to the local labourers even after controlling for productivity-related factors such as education (Chen and Hoy, 2008). Nonetheless, migrant's length of stay in the host country has a positive effect on investment in human capital and the earning ability of migrants. In some cases, where migrant earning is found initially low, has overtaken those of native workers over 10 to 15 years (Borjas et al, 1992; Dustmann, 1993). This result conforms to Koo and Smith's (1983) argument that migrants are most likely to start their urban occupational pursuits in the informal sector and, with more experience in the city life, move to the formal sector. They further show based on their study carried out in respect of Philippine cities that rural migrants tend to earn about 356 pesos less than non-migrants, after adjusting for other casual variables, while informal-sector workers earn 337 pesos less than the formal sector workers, again after statistical adjustment.

In fact, such differences are discernible even with respect to the living conditions of migrants and non-migrants. It is noted that, in the context of Manila, housing conditions of migrants are poor as compared to the natives (Hendershot, 1978).

Of late, the issue of feminisation of migration is gaining increased importance in the academia. However, an independent female migration, especially for economic reasons, is relatively very less visible in the Indian context (Premi, 1980). In fact, female migration has continued to remain associational in nature in that it is mainly associated with marriage or dependency on the principal bread-winner. Nonetheless, the participation of migrant women in income-generating activities is an important strategy for migrant families for improving their economic status (United Nations, 1993). Such migrant women tend to engage themselves in two types of activities. First, those activities where the supply of female labour force creates its own demand i.e., domestic servants; second, those activities where women, to some extent, create their own job-space through individual entrepreneurship. In fact, the latter is identified as a prominent factor which is responsible for relatively low unemployment rates registered among migrants (United Nations, 1993). Hence, migration is instrumental in bringing about a dramatic change in the employment pattern of women - from agricultural to non-agricultural activities, particularly self employment (Sundari, 2005).

As part of their individual entrepreneurship, women choose activities that are a direct extension of their traditional household duties like sewing, food preparation, petty trade etc, which require low skill and capital investment. Street vending is one such activity that attracts migrants in urban areas and is a very fast-expanding entry level occupation (NCEUS, 2009; Ray, 2014).

In fact, that the informal sector is overcrowded with women (to the extent of 82 percent) is an indicator to migrant women's disadvantaged position in the urban labour market (Sundari, 2005). According to Sijuwade (1993), male migrants are less likely to be engaged in the urban informal sector and more likely to be engaged in the urban formal sector, whereas female migrants are found predominantly engaged in the urban informal sector. This indicates that migrant females are characterised by occupational destinations that are remarkably different from those of their native and also male counterparts. Sundari (2005) states that the earnings of migrant men are significantly greater

than those of migrant women both in the formal and informal sectors as also before and after migration.

A study shows that living in an urban area increases the likelihood of a transition towards self-employment and also the likelihood of individuals becoming nascent entrepreneurs (Mosen et al, 2012). Li Peter (2000) wonders why migrant groups are more inclined towards entrepreneurship and self-employment in the context of Canada. He also tries to find whether migrants, who are engaged in business, are better remunerated than salaried workers. He concludes that migrants generally resort to self-employment as a means to overcome employment obstacles and, that these self-employed migrants earn less income initially and then improve over time as their business improves. According to Constant and Zimmermann (2006), individuals are strongly pulled into self-employment if it offers higher earnings and immigrants are additionally pushed into self-employment when they feel discriminated in the labour market.

However, the case is different for women. According to Rosti and Chelli (2005), men and women follow two different routes to self-employment, and the probability of remaining in self-employment is lower for women than for men because of their lesser entrepreneurial talent and lack of any previous work experience. They also clearly state that women set up enterprises on their own as a reaction to employer's discrimination.

It is observed that women tend to become street vendors when men do not fulfil the role of breadwinners, either due to desertion, unemployment, or low earning capacity. They are pushed into the informal sector when their subsistence is endangered (Nunez, 1993). More importantly, women vendors' contribution to the household is very important and crucial in ensuring their children's education (Kambara, 2016). Hence, many of the persons being in business in the informal sector is a matter of survival and not of profitability (Kundu and Lalitha, 1998; Channamma, 2011). In fact, women's involvement in petty ventures provides men and society in general with an insurance against unemployment and sickness, against inflation and wage cuts (Desai and Krishnaraj, 1990).

Women in informal employment are more likely to be in self-employment than in wage employment (Chen et al., 2004). The report on the Status of Women, Towards Equality (GoI, 1974), also observes that, in the era of modern markets and commercialization of the economy, most traditional occupations open to women, generally on the basis of their castes, could be described as self-employment options.

Considering that vending is the only way to earn their livelihood, the commercial retail outlets do reduce the profit margin of these women vendors. This, in turn, has an impact on them both financially and physically. Especially, the push cart vendors have to traverse the longest path to sell their wares so as to be able to make normal profit. This is problematic to women as they have to single-handedly manage both the household chores and their business, unlike male vendors whose vending responsibilities are shared by their wives (Kambara, 2016).

Studies on street vendors put forth the importance of street vending in women's lives and the challenges they face in managing their vending activity besides identifying the reasons underlying self-employment and assessing the entrepreneurial status of women. The studies also have dealt with earning differences between men and women migrants. However, all these studies on migrants and

natives are primarily based on the secondary and national level data and have tried to identify the differences with respect to migrants and native people in general.

The current paper, therefore, proposes to explore the differences between the native and migrant street vendors in terms of their earnings and investments. The paper also intends to look into the following questions like what are the factors that influence them to take up vending as their livelihood activity; what factors are important for them to identify a suitable place for carrying on their vending activity; what are their levels of investment and earning; and what is major reason for differences between native vendors and migrant vendors.

Data and Methodology

To answer the aforementioned questions, the study has mainly relied on a primary survey. Sample wards were selected based on a simple random technique. Out of 198 wards under Bengaluru Bruhat Mahanagar Palike (BBMP), 20 wards were selected for the present study. Women working on pavements and streets across the selected areas constituted the study respondents.

For primary data collection, an interview schedule was prepared containing structured statements, open-ended and multiple-choice questions besides other various background variables such as education, family size, family type, occupation, income, housing, asset ownership, etc. Before commencing the actual fieldwork, the interview questionnaire was pre-tested and the necessary modifications effected based on a pilot survey. Since the street vendors were found scattered, it was very difficult to select the required sample based on proper sampling methods. Therefore, primary data was collected from 316 randomly selected female street vendors in urban Bengaluru over a period of six months during 2014-15. Further, wherever vendors were found non-cooperative, other vendors were contacted using a snowball method. The households and vendors covered under the study included both migrated and non-migrated households and individuals. The migrated households were those whose native place was other than Bengaluru urban. Based on this criterion, a total of 209 native households and 107 migrant households were covered under the study. The vendors who had migrated due to marriage; those who had accompanied their parents; and those who had migrated along with family for livelihood, were considered as Non-native or Migrant vendors. That is, following Upreti (1981), we define vendors whose place of birth is different from the place of vending activity as migrant vendors. Those vendors who are born and brought up in Bengaluru city are considered as Native or Non-migrant vendors.

Earning Differences between Native and Migrant Vendors

Do the native vendors earn more than migrants from street vending business? Do the natives invest more than migrants in street vending business? To begin our empirical enquiry, we have performed a mean test with an unequal variance to test the hypothesis whether there is any statistically significant difference in the earnings between natives and migrants among women street vendors in Bengaluru city.

Table 1: Mean Difference in the Earnings between Natives and Migrants among Women Street Vendors in Bengaluru City

Variable	No. of observations	Mean (in Rupees)	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Natives	209	352.03	14.20	205.35	324.03	380.04
Migrants	107	363.08	21.49	222.29	320.48	405.69
combined	316	355.78	11.87	210.95	332.43	379.12
difference		-11.05	25.76		-61.85	39.74
t = -0.429 Welch's degrees of freedom = 201.05 Ho: diff = 0 Ha: diff < 0 Ha: diff ≠ 0 Ha: diff > 0 Pr(T < t) = 0.3342 Pr(T > t) = 0.6684 Pr(T > t) = 0.6658						

Source: Authors' estimation.

Table 1 shows that the probability of the alternative hypothesis (diff ≠ 0) is greater than 0.1 and confidence interval crosses zero. Therefore, the result can be interpreted that there is no statistically significant difference in the earnings between natives and migrants among the women street vendors in Bengaluru city.

In order to answer our second enquiry, we have performed another mean test with an unequal variance to test the hypothesis whether there exists any statistically significant difference in terms of investment between natives and migrants among women street vendors in Bengaluru city.

Table 2: Mean Difference in the Size of Investments between Natives and Migrants among Women Street Vendors in Bengaluru City

Variable	No. of observations	Mean (in Rupees)	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Natives	208	3538.92	219.23	3161.84	3106.71	3971.14
Migrants	107	4419.63	380.76	3938.60	3664.74	5174.52
combined	315	3838.08	195.19	3464.36	3454.03	4222.14
difference		-880.70	439.36		-1747.70	-13.71
t = -2.0045 Welch's degrees of freedom = 179.18 Ho: diff = 0 Ha: diff < 0 Ha: diff ≠ 0 Ha: diff > 0 Pr(T < t) = 0.0233 Pr(T > t) = 0.0465 Pr(T > t) = 0.9767						

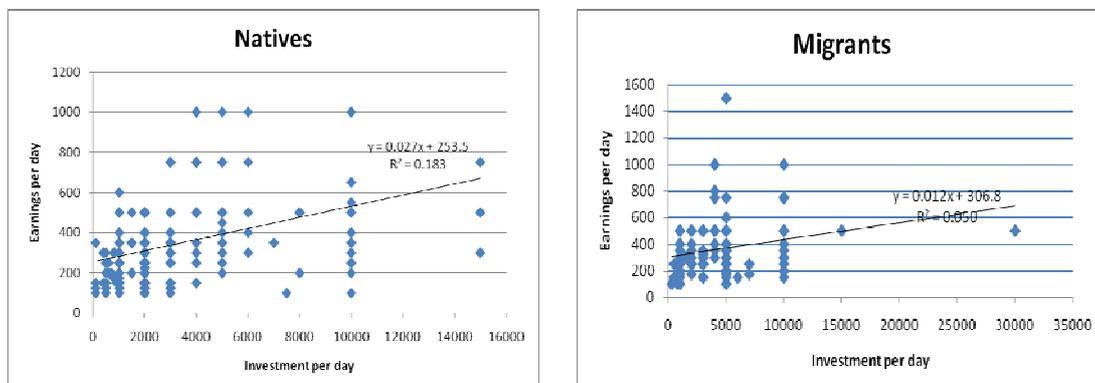
Source: Authors' estimation.

Table 2 shows that the probability of the alternative hypothesis (diff ≠ 0) is 0.04 and the confidence interval did not cross zero. Therefore, the result can be interpreted that even if there is no significant difference in terms of earnings between native and migrants related to street vending business, a significant difference does exist in the size of investments made by natives and migrants.

The existence of a significant difference in the size of investments, not in earnings, indicates that there is a difference in the rate of returns between natives and migrants. The possible reason could be that everyone (both natives and migrants) should have a minimum earning to survive in a class-1 city like Bengaluru. However, what is important to note is that to earn the same amount of income,

migrants need to invest more than natives. The association between earnings and investments for natives and migrants is presented in figure 1.

Figure 1: The Association between Earnings and Investments for Natives and Migrants



Source: Authors' estimation.

Figure 1 shows that the slope coefficient is greater for natives than for migrants. Here, the slope coefficient is nothing but the rate of return on investment (i.e, profit divided by investment). That the slope coefficient for natives is 0.027 and for migrants 0.012, can be interpreted that it is as due to an increase in investment by 100 Indian Rupees in that native vendors earn a profit of 2.70 Indian Rupees and migrant vendors earn a profit of 1.20 Indian Rupees. Hence, the figure also confirms that to earn the same amount of income, migrants need to invest more than natives.

Although a difference exists in terms of rate of return between native and migrant vendors, it is important to test whether the difference is statistically significant or not. Therefore, we have performed again a mean test, considering the rate of return and is presented in table 3.

Table 3: Mean Difference in the Rate of Return for Native and Migrant Vendors

Variable	No. of observations	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Natives	208	0.19	0.02	0.30	0.15	0.23
Migrants	107	0.13	0.01	0.11	0.11	0.16
combined	315	0.17	0.01	0.25	0.14	0.20
difference		0.06	0.02		0.01	0.10
t = 2.5284 Welch's degrees of freedom = 292.986 Ho: diff = 0 Ha: diff < 0 Ha: diff ≠ 0 Ha: diff > 0 Pr(T < t) = 0.994 Pr(T > t) = 0.012 Pr(T > t) = 0.006						

Source: Authors' estimation.

Table 3 depicts that the probability of the alternative hypothesis (diff ≠ 0) is 0.01 with the confidence interval not crossing zero. Therefore, the result can be interpreted that there exists a statistically significant difference in the rate of return with respect to native and migrant vendors.

Here, the pertinent question is why such a difference exists in the rate of return between native and migrant vendors. What are the important factors that help native vendors earn a higher return than migrant vendors? In order to identify the factors that influence the rate of return, we begin with a description of socio-economic profile of the native and migrant vendors.

Socio-economic Profile of the Street Vendors

In the study, the total sample of women street vendors includes about 34 percent of migrants and 66 percent of natives. Of the 34 percent of migrant vendors, a majority have come to the city along with their parents (22 percent), eight percent with their husbands and children for livelihood and about 4 percent on account of their marriage. Demographic characteristics of both the native and migrant vendors are given in table 4.

Table 4: Demographic Characteristics of Vendors (in percentage terms)

Personal characteristics	Native Vendors (N=209)	Migrant Vendors (N=107)	Total (N=316)
Age			
Up to 30	17.7	28	21.2
31-40	27.8	32.7	29.4
41-50	25.4	22.4	24.4
51-60	18.7	13.1	16.8
> 61	10.5	3.7	8.2
Marital Status			
Single	2.4	1.9	2.2
Currently married	58.9	69.2	62.3
Widow	34.4	21.5	30.1
Separated/Deserted	4.3	7.5	5.4
Caste			
Scheduled Caste	16.3	16.8	16.5
Scheduled Tribe	11	5.6	9.2
Backward Caste	67	72	68.7
General	1.4	2.8	1.9
Religious Minorities	4.31	4.31	3.8
Religion			
Hindu	95.7	97.2	96.2
Muslim	3.8	0	2.5
Christian	0.5	2.8	1.3
Education			
Illiterates	67.5	64.5	66.5
Primary school	3.8	1.9	3.2
Middle School	12.4	11.2	12
Secondary school	15.3	21.5	17.4
10+	1	0.9	0.9

Source: Authors' estimation.

Age, marital status and caste have a bearing on the freedom of mobility of women in the Indian context. Age is as an indicator of physical strength and mental maturity. As age advances, women in Indian society enjoy a greater degree of respect and freedom of mobility, both within and outside of household (Vanaja, 2000). Table 4 shows that half of the vendors are in the productive age group of 16 to 40 years. A majority of the migrant vendors are also found in this productive age group. In contrast, the native vendors are found in the age group of 16 to 61 years and are relatively more in number than migrants. It is seen that migrants aged below 20 years are not found in the study area. Similarly, a few unmarried females are found among migrant vendors. Young women in India have restrictions imposed on their mobility by family and society. Further the activity of vending in public spaces can mar their prospects of marriage (Channamma, 2010). However, bearing children at an early age or in an early reproductive phase has little influence on the work of migrant women vendors as migrant women are found more in number within the age of 40 years. As one of the reasons for migrating being to earn livelihood, migrants tend to enter the labour market irrespective of their reproductive responsibilities. On the other hand, native vendors' entry to vending activity is relatively late and they might not face the dire necessity of earning. However, as age progresses, old female migrants seem to retire, but natives are not so privileged. The native vendors tend to hand over the household responsibilities to their young daughters-in-laws, while continuing to work as vendors as long as they can.

Marital status also influences the mobility and labour participation of women. Many problems of women are linked to marriage, dowry, widowhood, divorce and separation. All these are vital for assessing a woman's position in society (Vanaja, 2000; GoI, 1974). The study shows that currently married native vendors are comparatively outnumbered by currently married migrant women. Widows are more in number among the natives, whereas separated and deserted women vendors are found more in number among migrants. This shows that more migrant women are vulnerable in terms of separation and desertion as compared to the native vendors. Table 4 indicates that women from Backward Castes dominate the vending activity. They are in large numbers among both native and migrant vendors. We can recall here that in the Indian context, women from low-income groups are generally married to men from the same class or caste that may not be in a position to take on the extra burden and, therefore, women are found working even after marriage (Vanaja, 2000; GoI, 1974). The Scheduled Tribe vendors among migrants are few as compared to the natives, whereas, vendors from the general caste category are relatively more in number among migrants. This implies that the social and cultural factors associated with caste and region also influence migration (Premi, 1980), as migrant vendors might find it much easier to overcome the caste constraints in big cities than in small villages.

Religion is one of the decisive forces in India that confer rights and duties to women. The rigidity associated with religion is more visible in that there are no migrants from Muslim community. Hindus constitute the major group among migrants. In terms of education, a majority of the vendors are not formally educated. However, migrants are in a better position in this respect as many of them have undergone formal schooling (i.e., up to secondary).

Table 5: Distribution of Vendors According to Natal and Husband-family Occupation (in percentage terms).

Family occupation	Migrants (N=107)	Natives (N=209)	Total (N=316)
Natal family occupation			
Non agricultural labourer	15.89	9.57	11.71
Agricultural labourer	46.72	41.63	43.35
Vendors	16.82	24.40	21.83
Other	19.63	24.40	22.78
Husband family occupation			
Non agricultural labourer	16.82	13.88	14.87
Agricultural labourer	34.58	31.10	32.27
Vendors	31.78	26.79	28.48
Other	13.08	25.84	21.52

Note: Cases of single, unmarried vendors and those not sharing information about family occupation have not been included in the table.

Source: Authors' estimation.

Table 5 shows that majority of the natal family members of both migrant and native groups work as agricultural labourers. However, when compared to migrant vendors, more number of native natal family members work as street vendors. In contrary, 32 percent of migrant's husband-family members work as vendors as compared to 27 percent among native vendors.

It is observed that in respect of the cases where the respondents are engaged in lower occupations, the percentage of fathers engaged in agriculture is higher than in respect of cases where fathers are engaged in higher occupations. This explains why people are engaged in lower occupations (Upreti, 1981). Although our study does not cover any of the agricultural households, it indicates that a majority of the household members (both natal and in-laws) are agricultural labourers.

Establishment of Vending Activity

The selection of vending place, type of items sold and ways of vending are important aspects, as they reflect the economic condition of a vendor.

Table 6: Distribution of Vendors According to their Ways of Vending and Type of Commodities Sold (in percentage terms).

Ways and type of vending	Native Vendors (N=209)	Migrant Vendors (N=107)	Total (N=316)
Ways of vending			
Sitting on Pavements	39.7	37.4	38.9
Push cart	48.3	47.7	48.1
Having a stand on foot path	12	15	13
Items sold			
Vegetable	52.6	45.8	50.3
Fruit	15.8	23.4	18.4
Flower	31.6	30.8	31.3

Source: Authors' estimation.

Table 6 depicts that a majority of both the native and migrant vendors sell their products using push carts. However, vendors with a make-shift stand on footpath are marginally higher among natives than among migrant vendors. Those squatting on the pavement and those with a make-shift stand often face trouble in shifting when there was threat of eviction. A majority of the vendors (around 53 percent in the survey areas) are vegetable vendors, followed by flower vendors. This could be due to a consistent demand for vegetables and flowers on a daily basis. Only 16 percent of the respondents are fruit vendors. This could be attributed to higher fruit prices and also to the fact that fruits do not constitute part of everyday consumption item of every household. However, the study shows that migrant vendors selling fruits on pavements outnumber native vendors, implying thereby that migrant vendors dominate the fruit market segment vis-à-vis native vendors.

Selecting a place for vending their products depends on vendors' preferences as well as external factors. Table 7 shows that familiarity with a place, proximity to their residence so as to be able to attend to their household chores as well as reference from family members are the major reasons underlying their place selection. This exhibits a high order of priority given to their security concerns.

Table 7: Distribution of Vendors based on their Place Selection Preferences (in percentage terms)

Reasons	Native Vendors (N=209)	Migrant Vendors (N=107)	Total (N=316)
Reasons for selecting a place			
Close to home and familiarity	57	59.8	58.9
Known people around	11.2	7.7	8.9
Referred by family people	8.6	6.5	7.9
Reasons for not vending in a shop			
Comfortable with the existing way	36.4	32.7	35.1
Poor economic condition	57.6	57.9	56.7
Other reasons	6.0	9.4	8.2

Source: Authors' estimation.

Given their poor economic conditions and proximity to their houses, women vendors are reluctant to vend their commodities in a shop or in the market. The lesser the distance between house and vending place, the more time they have for reproductive labour work. Apart from these reasons, opposition from the already established market vendors, presence of relatives and family members among vendors, good business, distance from home, lack of interest in vending products in the market place, lack of space in the market also have deterred these vendors from vending their products sitting in a shop or market place. Considering that vendors in the study have taken up this activity mainly to earn their livelihood and to supplement the earnings of their husbands, it becomes evident that financial constraints act as a determining factor in the place selection for vending commodities. The cost of travelling also is taken into consideration while selecting a place for vending their products. There seems to be no major difference between the native and migrant vendors in this aspect.

Table 8: Distribution of Vendors based on Type of Customers (in percentage terms).

Type of regular customers	Native Vendors (N=209)	Migrant Vendors (N=107)	Total (N=316)
<i>Varthane</i>	4.8	3.7	4.4
Regular	2.9	4.7	3.5
Both	0.0	3.7	1.3
None	92.3	87.9	90.8

Source: Authors' estimation.

The vendors selling their products since a long time has helped develop a good rapport with their customers which, in turn, ensures the loyalty of customers. Some customers tend to buy products from the same vendor besides placing a demand for some other commodity to be bought the next day. Usually among flower vendors, there is a method called *Varthane*. Under this method, the vendors sell a pre-determined quantity of flowers at a pre-determined price to their customers everyday and collect the total amount at the end of the month. Irrespective of the price variations in the flower market, under *varthane*, customers enjoy the privilege of buying flowers at the same price throughout the month. This system also ensures a fixed customer base for vendors. Similarly, if the market price of the flower falls, the vendor sells it at the same pre-determined price to the *varthane* customers, pocketing a marginal profit. This method ensures a threshold profit for the flower vendors. Nearly 18 percent of the overall flower vendors in the study have households and some offices as *varthane* and regular customers (Mutharayappa and Channamma, 2015). In the study the native vendors have marginally more *varthane* customers and less regular customers than the migrant vendors. However, those with both *varthane* and regular customers are found more among migrant vendors. A close rapport with customers has helped them enjoy such an advantage.

Factors Behind the Relative Advantage in Vending among Natives and Migrants

Both the migrant and native vendors enjoy certain advantages associated with their vending activity, which contributes substantially to their earnings. Table 9 shows various aspects because of which native vendors find themselves in a more advantageous position vis-à-vis migrant vendors. The children's help in vending, natal support, family members' support in vending, bargaining power, burden of household chores, and vulnerability in private life tend to influence their vending activity in one way or the other.

**Table 9: Vendors with a Relative Advantage Based on Various Criteria
(in percentage terms)**

Relative advantage	Native Vendors (N=209)	Migrant Vendors (N=107)	Total (N=316)
Children's help in vending	30.1	22.4	27.5
Initial financial help from family	47.2	37.8	44.4
Family members' help in going to market	24.4	18.7	22.5
Option of both cash and credit in market	55.0	48.6	52.8
Bargaining power in market	14.4	9.3	12.7
Burden of household chores	63.6	75.7	67.7
Vulnerable within household	8.1	17.8	11.4

Source: Authors' estimation.

The support of family members in terms of going to market or taking care of business when respondents are not well can be of great help to vendors. The family support for native vendors in the initial stages of business in terms of providing financial help is found to have helped the vendors to a large extent. In fact, women vendors prefer to depend on such informal credit sources rather than formal credit (Channamma, 2011). Considering that petty retail vendors command a poor credit-worthiness and that they have a relatively less access to institutional credit, they borrow from the unorganised sources (Prasad, 1977). The financial help from family members being interest-free is of great help to the native vendors.

Usually vendors prefer going to the market for buying their goods mainly during morning hours. In addition, this is the time when the household works like cleaning and cooking take place. Hence, a majority of the native vendors are helped by household members like husbands and sons in buying items to vend from the wholesale market. This has allowed native vendors to balance the household chores with their business (Mutharayappa and Channamma, 2015).

While buying items from the wholesale market, the payment is made either in cash or credit or both. The wholesale vendors accept cash from retail vendors, but they also sell to retail vendors on credit. However, this depends on the acquaintance, credibility of vendors, their business, network etc. (Channamma, 2011). Such social capital is useful to vendors whenever they experience a shortage of money while buying their stock from wholesale vendors (Mutharayappa and Channamma, 2015). The acquaintance also helps make a good bargain in the wholesale market. As seen in Section 5, around 24

percent of the native vendors' natal families are into vending activity. Hence, the native vendors usually buy from the known wholesale dealers through a fair bargaining.

It is proved that older women members or young daughters with small children shoulder responsibilities as part of relieving adult women to work outside (Lingam, 2006). In other words, women rely on other women to facilitate income-generating activities away from home (Lingam, 2006). Such a support system also exists for native vendors in the study, where their household burden is shared by the daughters-in-law or other female members of the household.

Sources of Differences in the Rate of Returns between Natives and Migrants

Oaxaca-Blinder Decomposition Method

The results of a descriptive analysis carried out in the previous section reveal that although there is no significant difference in terms of earnings between natives and migrants related to street vending business, a significant difference does exist in the size of investments between them i.e., to earn the same amount of income, migrants need to invest more than natives. Therefore, it is important to identify why such a rate of returns (RoR) differential arises between natives and migrants. A part of the difference in RoR may be because of differences in endowments either in respect of personal characteristics i.e., education, years of experience, caste, religion, marital status, having small children etc. or problems faced in business such as police problem, safety problem etc. However, apart from this, even after controlling for personal characteristics and problems associated with business, another part of the differences may continue to exist, that can be considered as a reflection of discrimination between natives and migrants.

We have started with a basic linear model of RoR,

$$(RoR)_i^v = X_i^v \beta_i^v + \varepsilon_i^v \quad (1)$$

where, vendors (v) includes two groups: natives (n) and migrants (m). The RoR depends on the vector of covariates X_i , which includes the characteristics of individual i.

Following Blinder-Oaxaca method of decomposition (Jann, 2008), the extent of RoR differences (R) between natives and migrants can be written as

$$R = \overline{Xn} \hat{\beta n} - \overline{Xm} \hat{\beta m} \quad (2)$$

where Xn and Xm are the vector of the covariates for natives and migrants respectively, and βn and βm represent the vector of the coefficients for natives and migrants respectively.

Following Jann (2008), eq (2) can be further decomposed as

$$R = (\overline{Xn} - \overline{Xm}) \hat{\beta m} + \overline{Xm} (\hat{\beta n} - \hat{\beta m}) + (\overline{Xn} - \overline{Xm}) (\hat{\beta n} - \hat{\beta m}) \quad (3)$$

Here, total differences have been divided into three parts.

The first part $[(\bar{X}_n - \bar{X}_m) \hat{\beta}_m]$ accounts for differences in the characteristics between natives and migrants i.e, endowment effect. The second part $[\bar{X}_m (\hat{\beta}_n - \hat{\beta}_m)]$ represents differences in returns between natives and migrants even with the same characteristics i.e., coefficient difference. The second part can be attributed as discrimination. The third part $[(\bar{X}_n - \bar{X}_m) (\hat{\beta}_n - \hat{\beta}_m)]$ is the interaction between endowment difference and coefficient difference between natives and migrants.

Decomposition Results

An OLS estimation of the pooled sample, natives and migrants under different specifications is presented in table 10.

Table 10: An OLS Estimation of the Pooled Sample, Natives and Migrants under Different Specifications

	Specification -I	Specification -II	Specification-III		
	Pooled	pooled	Pooled	Native	Migrant
migrant	-0.058** (0.023)	-0.042** (0.018)	-0.061** (0.027)		
age		-0.005 (0.005)	-0.006 (0.005)	-0.006 (0.007)	-0.011 (0.007)
age-square		0.00009 (0.0007)	0.0001 (0.0001)	0.0001 (0.0001)	0.0001* (0.0001)
year of schooling			0.001 (0.002)	-0.001 (0.004)	0.004 (0.003)
experience			0.004* (0.002)	0.005* (0.003)	0.0001 (0.001)
married			0.048 (0.054)	0.083 (0.074)	-0.007 (0.032)
having small children			-0.007 (0.03)	-0.085 (0.058)	0.022 (0.037)
SC/ST			0.036 (0.048)	-0.066 (0.067)	-0.022 (0.031)
Hindu			0.061 (0.038)	0.021 (0.059)	0.095*** (0.034)
family members help			0.121*** (0.04)	0.151*** (0.06)	0.061** (0.028)
distance			0.002 (0.001)	0.003 (0.003)	-0.0001 (0.0004)
bargain			-0.001 (0.027)	0.006 (0.038)	-0.021 (0.032)
police problem			0.065 (0.059)	0.067 (0.074)	0.009 (0.025)
safety problem			0.009 (0.072)	0.031 (0.113)	-0.066 (0.059)
light problem			-0.021 (0.073)	-0.086 (0.12)	0.033 (0.054)
pay bribe			-0.015 (0.03)	0.016 (0.052)	-0.031 (0.028)

pay tax			0.015 (0.038)	-0.022 (0.053)	0.037 (0.047)
opposition			-0.031 (0.058)	-0.103 (0.083)	-0.005 (0.05)
friend-vendors			-0.015 (0.028)	-0.029 (0.042)	0.018 (0.027)
union member			-0.139** (0.059)	-0.242** (0.114)	-0.028 (0.07)
women group member			0.124** (0.064)	0.225** (0.114)	-0.002 (0.074)
initial help			0.01 (0.032)	0.024 (0.046)	-0.021 (0.029)
main work			0.101*** (0.03)	0.115*** (0.049)	0.046 (0.035)
push cart			-0.008 (0.024)	-0.048 (0.045)	0.035 (0.033)
on ground			0.061*** (0.024)	0.049 (0.042)	0.053* (0.032)
constant	0.192*** (0.02)	0.214*** (0.101)	0.115 (0.141)	0.131 (0.226)	0.246 (0.181)
	N= 315 F(1, 313)= 6.39 Pr>F= 0.012 R ² = 0.012	N= 315 F(3, 311)= 2.57 Pr>F= 0.054 R ² = 0.06	N= 315 F(25, 289)= 2.18 Pr>F= 0.0013 R ² = 0.21	N= 208 F(24, 183)= 3.28 Pr>F= 0.00 R ² = 0.26	N= 107 F(24, 82)= 35.67 Pr>F= 0.00 R ² = 0.28

Note: ***, **, * indicate 1 percent, 5 percent and 10 percent level of statistical significance, respectively.

Source: Authors' estimation.

Table 10 shows that the coefficient for 'migrants' is negative and significant, which can be interpreted as migrants reaping a low rate of return than natives. In fact, the relationship is found robust as the sign and significance level remain the same even after the inclusion of other variables in the regression equation. As there exists a significant difference between natives and migrants, we have presented the regression results separately in respect of migrants and natives.

Most importantly, the experience of the vendors does matter in the rate of return on investment as the coefficient is found positive and significant. More the number of years vendors translate into acquaintances in wholesale market, and regular and loyal customers, in turn, helps them better understand the pulse of customers and also familiarity with wholesale sellers in the market is an added advantage for the natives. In the study 24 percent of the native vendors' natal family was into vending. The basis of selling items on credit in wholesale market is acquaintance, trust, business/trade and reference by co-vendors (Channamma, 2011), and the loan is generally repaid by the vendors either on daily or weekly basis. Those who paid on weekly basis are generally in good terms with the wholesale vendors and are known to each other since their parent's time (Channamma, 2011). Thus, old acquaintance acts as an important catalyst in the wholesale market to have friendship and mutual trust between native vendors and wholesale sellers. On the whole, the social capital/network of native

vendors is helpful in their business. Moreover, family members' help is also positive and significantly related to the rate of returns. In many cases, the family members of the native vendors are also known to the wholesale vendors. In such cases, family members often tend to go to the wholesale market for buying products and thereby help the native vendors continue their activity without any interruption. Even when the native vendors are unable to sell their products due to reasons like sickness, the family members take the responsibility of selling the leftover wares on those particular days, thereby compensating for the vendors' absence.

It is observed that though union membership is negative and significantly related to the rate of returns, membership with women groups is positive and significantly related to rate of returns. The possible reason could be the union membership involving a certain cost in terms of regular union fees. However, women groups at the vending spots have been very helpful for the respondent vendors as these groups also provide loans to women for any purpose which they use, sometimes, for buying vending items. Although membership with women groups is positive and significantly related to the rate of returns for native vendors, it is insignificant in respect of migrants. This shows that migrant women vendors are unable to benefit from women groups despite their association.

Many women are seen to have been engaged in different economic activities at a time. In fact, many work as domestic helps, sweepers etc. In this way, they give a little less time to vending activity. Those with vending as the main activity are able to dedicate more time and attention to it which ultimately fetches them better returns and the coefficient also shows a significant and positive sign.

The results based on the Blinder-Oaxaca method of decomposition of the rate of returns are presented in table 11.

Table 11: Blinder-Oaxaca Decomposition of Rate of Returns

	Coefficient	Std. Err.
group_1	0.192***	0.021
group_2	0.134***	0.012
difference	0.058***	0.024
endowments	0.004	0.011
coefficients	0.057**	0.029
interaction	-0.003	0.021

Source: Authors' estimation.

Table 11 shows that the difference in the rate of returns between natives and migrants due to endowment effects is not statistically significant. i.e, pre-labour market endowment factors are not responsible for the differences in the rate of returns. Further, the interaction between endowment difference and coefficient difference does not have a significant contribution to the overall rate of return differences between natives and migrants. The significant differences existing in the rate of returns is mainly because of the coefficient differences. More specifically, the significant differences in returns between natives and migrants take place even with the same personal characteristics of vendors, which can be attributed to the presence of discrimination.

Conclusion

The growing urban population is still attracted to the services of street vendors due to their convenience. The mushrooming of natural markets by the end of the street and the increasing number of street vendors are evidence to this phenomenon. A perennial demand for services of street vendors attracts many migrants to the city and thereby accelerating the process of urbanisation. Bengaluru city continues to attract migrants from the surrounding villages within the state as well as from the neighbouring states due to the availability of employment opportunities, and social development and growth in IT sector.

This paper, while trying to examine whether there exists any difference in the earnings of migrant and native street vendors, and if so, in what ways is this difference prominent, shows that although there is no significant difference in the earnings between native and migrants with respect to street vending business, a significant difference does exist in the size of investments made by them. In other words to earn the same amount of income, migrants need to invest more than natives.

Blinder-Oaxaca decomposition results show that the difference in the rate of returns for natives and migrants due to endowment effects is not statistically significant. i.e, pre-labour market endowment factors are not responsible for the difference in the rate of returns. Further, the interaction between endowment difference and coefficient difference does not make a significant contribution to the overall rate of return differences for natives and migrants. Nevertheless, significant difference in the rate of returns does exist mainly because of the coefficient differences. More specifically, the significant differences in the rate of returns for natives and migrants take place even with the same personal characteristics of vendors, which can be attributed to discrimination.

Moreover, the experience gained by vendors in the process of business does have an impact on the rate of returns. As vendors translate more number of years into acquaintances, and regular and loyal customers, it helps them to understand the customers better and also to get familiar with the wholesale market. The social capital/network of native vendors in terms of old acquaintance between them and wholesale sellers also acts as an important catalyst in the wholesale market to have friendship and mutual trust. Moreover, family members' help is also positive and significantly related to the rate of returns. Further, although union membership is found negative and significantly related to the rate of returns, membership with women groups is positive and significantly related to the rate of returns. The possible reason could be the union membership involving certain cost in terms of regular union fees which may have negative impact on rate of returns. However, women groups at the vending spots have been very helpful to the respondent vendors as these groups also provide loans to women for any purpose and this, sometimes, is utilized by vendors for buying items to be sold. Although membership with women groups is found positive and significantly related to the rate of returns for native vendors, it is insignificant in respect of migrants. This shows that migrant women vendors are unable to benefit from women groups despite their association.

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