

# Socio-Economic Analysis of Street-Side Vendors in Bannur Town

Madegowda M

*Assistant Professor of Economics, Government First Grade College, Pandavapura, Mandya District  
571434, Karnataka*

## INTRODUCTION

Bannur, a town known for its 'Hasi Bhatta' (green rice) and 'Bisi Bella' (hot jaggery), was historically called Mayura Vahinipura due to the large number of peacocks in the area. Agriculture was once the primary occupation, and the town was under the rule of royal families. Bannur is also renowned as the birthplace of the prominent scholar and philosopher Vyasa Tirtha (also known as Vyasaraya). The town is home to the famous Hoysala-era Somnath Temple and annually celebrates the Hemadramba Festival dedicated to the local deity. Adding to its appeal, the Kaveri River flows nearby, enhancing the town's natural beauty. Bannur is situated in T. Narsipura Taluk of Mysore district.

Historically, Bannur was known for its agricultural activities. However, over time, it has transformed into a hub for trade and commerce, catering to around 32 surrounding villages. According to the 2011 Census, the town had a population of 21,896, comprising 10,849 males and 11,047 females, with a sex ratio of 1018, indicating a slight predominance of women. The town also has a literacy rate of 70.75%, reflecting moderate educational development.

Town Population (2011 Census)	
Male	10,849
Female	11,047
Total	21,896

Bannur falls under the jurisdiction of a municipal council, which is divided into 26 wards, with elections held every five years. The town has 5,186 households, with a diverse population that includes Hindus, Muslims, Christians, Jains, Sikhs, and others. Scheduled Castes (SC) account for 15.43% of the population, while Scheduled Tribes (ST) make up 13.29%. A majority of residents, approximately 9,238 people, are involved in trade and business activities, with 82.85% engaged in primary occupations. The

remaining 17.15% are involved in informal sectors, including street-side vending.

SC & ST Population	
SC	15.43%
ST	13.29%

## EVOLUTION OF STREET-SIDE VENDING

Street-side vending, while common today, is not a new phenomenon in Bannur. During the Vijayanagara Empire, valuable items like pearls and gemstones were sold by the roadside. This practice has been passed down through generations and is considered a traditional market system. Even today, rare goods can be found during fairs and festivals, continuing this long-standing tradition. Many people below the poverty line have turned to street vending as their primary means of livelihood.

## FOCUS OF THE STUDY

The study focuses on street vendors in the informal sector, including those who sell flowers, fruits, vegetables, fish, meat, and food items from pushcarts, mobile stalls, or by setting up along the roadside. There are about 150 such vendors in Bannur, out of which 120 are men and 30 are women.

Street Vendors Population	
Men	120
Women	30
Total	150

## OBJECTIVE

1. To understand the economic and social conditions of street vendors.
2. To assess the educational status of their children.
3. To study the facilities provided to them by local authorities.

4. To advocate for the creation of a centralized market where vendors can sell their goods with municipal support.

#### METHODOLOGY

1. Conducted interviews with 30 male and female vendors to gather detailed information.
2. Collected data from the local municipal council.
3. Consulted retired principals and other experts from the area.

#### SOCIAL CONDITIONS

The survey revealed that most street vendors in Bannur are long-term residents with deep roots in the town. Many vendors belong to families that have been in the area for generations, making street vending a traditional occupation. These families have passed down the business from one generation to the next, creating a legacy of trade that plays an integral role in their economic survival. For many, street vending is not just a source of livelihood but a family identity and tradition.

However, not all vendors are continuing family legacies. A significant number have been forced into street vending out of economic necessity due to a lack of other job opportunities or financial security. The collapse of joint family systems has led to the need for financial independence, especially for individuals who were once part of large, extended families. As joint families split into nuclear households, the sense of shared financial support diminishes, and many individuals are compelled to take up small businesses like street vending to sustain themselves.

Interestingly, some vendors travel from surrounding villages to Bannur, recognizing its growing status as a commercial hub. These vendors often sell goods sourced from their home villages, such as fresh produce or handmade items, which they bring to Bannur in the hope of attracting urban customers.

#### GENDER DYNAMICS AMONG VENDORS

The role of women in street vending is a notable aspect of Bannur's social fabric. Through interviews, it became evident that women often contribute to the business either by running their own stalls or by assisting their husbands. Many women balance this

work with household responsibilities, contributing economically during their free time. This reflects the dual burden faced by many women as they juggle domestic duties and financial contributions.

Several women shared that they began vending to support their husbands in times of financial need, especially when the family's income was insufficient to cover daily expenses. Widows, in particular, often turn to street vending out of necessity, relying on it to sustain themselves and their families.

#### ECONOMIC CONDITIONS

The phrase "Farming takes years, but trade takes minutes" aptly captures the reality for many street vendors in Bannur. While agriculture involves long-term planning, unpredictable weather, and seasonal dependency, trade allows vendors to make quick transactions and earn daily income. However, not all street vendors experience the same level of economic stability. Some have managed to create relatively secure businesses that allow them to meet their basic needs and even save for the future. For these vendors, street vending serves as a sustainable source of income, enabling them to improve their living standards over time.

In contrast, many other vendors face persistent economic challenges. These individuals often operate on a day-to-day basis, struggling to make enough money to cover basic expenses such as food, rent, and education for their children. Their financial insecurity is compounded by a lack of social safety nets and limited access to financial resources. Despite these hardships, a few families have managed to prioritize education for their children, with some even pursuing higher education and professional courses like engineering. This achievement is a testament to their resilience and desire for upward mobility, even though the resources to support such aspirations are scarce.

A significant challenge for street vendors is the changing consumer preferences in Bannur. As the town expands and modernizes, its residents are becoming more inclined towards large, organized retail outlets, restaurants, and supermarkets. The influence of modernization, globalization, and increased disposable incomes has led to a shift away from traditional street-side markets. Consequently, street vendors, who rely on regular customers for their livelihood, find it increasingly difficult to attract

buyers. The result is a gradual decline in their customer base and a subsequent decrease in income, making it harder for many vendors to sustain their businesses.

Another critical issue is the lack of access to formal financial services. Although Bannur has private financial institutions like State Bank of India (SBI), Indian Overseas Bank (IOB), Karnataka Bank, and Vijaya Bank, most street vendors cannot avail themselves of the loans offered by these institutions. This is primarily due to their inability to provide collateral, such as land or property, which banks typically require as security for loans. Without the necessary assets, street vendors are considered high-risk borrowers and are often excluded from formal credit systems.

To bridge this gap, local moneylenders and self-help groups (SHGs) have become the primary sources of financial assistance for street vendors. However, borrowing from these sources comes with its own set of challenges. While local moneylenders offer quick loans, they often charge exorbitant interest rates, trapping vendors in a cycle of debt. On the other hand, SHGs provide loans at more reasonable rates, but access is usually limited to those who are part of the group, excluding many vendors from this form of support.

In recent years, the municipal council has made some efforts to support street vendors. They collect a daily fee ranging from Rs. 5 to Rs. 10 from vendors in exchange for allowing them to operate in designated areas. Additionally, as part of a welfare initiative, the municipal council has provided pushcarts free of cost to vendors belonging to Scheduled Castes (SC) and Scheduled Tribes (ST) to promote their economic stability and reduce the burden of investment in equipment. However, these efforts, while commendable, are not enough to address the broader structural issues that limit the economic potential of street vendors.

To ensure sustainable development for street vendors, there is a need for comprehensive financial inclusion initiatives, such as micro-loans with flexible repayment options, capacity-building programs to help vendors improve their business skills, and the establishment of a dedicated market space where they can operate without the fear of eviction or harassment. Such measures would not only help stabilize their

economic conditions but also enable them to thrive in an increasingly competitive marketplace.

## CONCLUSION

To improve the lives of street vendors and integrate them into the economic mainstream, the government should consider establishing a designated market space where all vendors can set up permanent stalls. This would not only ensure that consumers have access to high-quality products but also provide vendors with a stable and secure location for their businesses. Creating a centralized market is a key recommendation from this study, as it would offer a long-term solution to the challenges faced by street vendors in Bannur.

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