

Social Security Coverage among Street Vendors: A Comparative Study of Kolkata and North 24 Parganas, West Bengal

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Abstract

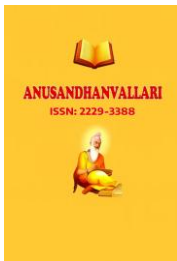
Street vendors form an essential part of the urban informal economy, yet their access to social security remains uncertain. This study explores the extent of social security coverage among street vendors in Kolkata and North 24 Parganas, West Bengal. Based on primary data collected through surveys and interactions with vendors, along with relevant secondary sources, the study examines awareness, enrolment, and use of key social security schemes. The findings indicate that most street vendors have limited or no access to formal social security benefits due to low awareness, documentation challenges, and administrative barriers. While vendors in Kolkata show relatively better access compared to those in North 24 Parganas, overall coverage remains inadequate. The study highlights the need for simplified procedures and focused policy efforts to ensure effective social protection for street vendors and to support inclusive urban development.

Keywords: Street Vendors, Social Security, Informal Sector, Urban Employment, West Bengal

Introduction

Street vending represents one of the most prominent forms of informal employment in urban India, supporting the livelihoods of millions of workers who provide essential goods and services at affordable prices. Street vendors contribute significantly to urban economies and employment generation, particularly for migrants, women, and low-income households. However, due to the informal nature of their occupation, they remain highly vulnerable to income instability, health risks, and social exclusion (Chen, 2012). In India, nearly 90 per cent of the workforce is engaged in the informal sector, where access to formal social security remains limited (International Labour Organization, 2018). Street vendors, as informal workers, often lack protection in the form of health insurance, old-age pensions, accident coverage, and maternity benefits. Although several social security schemes have been introduced by the Government of India to address these vulnerabilities, effective coverage among street vendors continues to be uneven due to low awareness, documentation challenges, and administrative barriers (Kannan & Breman, 2013). To strengthen social protection for informal workers, the Government of India has launched multiple welfare schemes, including Pradhan Mantri Jan Arogya Yojana for health coverage, Pradhan Mantri Shram Yogi Maandhan for old-age income security, and Pradhan Mantri Suraksha Bima Yojana for accident insurance (Government of India, 2018; 2019). In addition, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act was enacted to safeguard vendors' livelihoods and promote their inclusion in welfare measures (Government of India, 2014). Despite these initiatives, the actual reach of these schemes among street vendors remains limited.

West Bengal, particularly metropolitan Kolkata and the adjoining district of North 24 Parganas, hosts a large population of street vendors. While Kolkata benefits from relatively better administrative outreach and institutional mechanisms, vendors in semi-urban and peripheral areas often face greater exclusion from social security schemes. Regional disparities in implementation and access highlight the need for localized assessments of social security coverage. In this context, the present study examines the extent of coverage and accessibility of social security

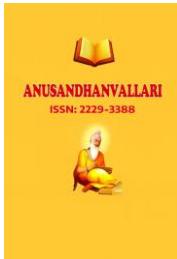


provisions among street vendors in Kolkata and North 24 Parganas, West Bengal. By focusing on awareness, enrolment, and utilization of India-specific social security schemes, the study aims to identify existing gaps and contribute to policy discussions on strengthening social protection for informal workers and promoting inclusive urban development.

Literature Survey

The informal sector has long been recognized as a critical component of urban economies in developing countries, with street vending occupying a central position within this sector. Street vendors contribute to employment generation, urban supply chains, and livelihood security, yet their work remains characterized by informality, insecurity, and exclusion from institutional protections (Bhowmik, 2010; Chen, 2012). Existing literature consistently highlights that the absence of formal employment status places street vendors at heightened risk of economic shocks, health emergencies, and social marginalization. Several studies focus on the structural vulnerabilities of street vendors. Bhowmik (2005) and Mitra (2011) document how irregular income, lack of legal recognition, and exposure to eviction undermine livelihood stability. These vulnerabilities were further intensified during crises such as the COVID-19 pandemic, which exposed the fragile social protection framework available to informal workers (International Labour Organization, 2021). Recent post-pandemic research indicates that recovery among street vendors has been uneven, with many failing to regain pre-crisis income levels due to continued exclusion from welfare schemes (Ghosh & Dubey, 2023). A substantial body of literature examines social security and informal labour in India. Kannan and Berman (2013) argue that India's social security architecture remains fragmented and inadequately aligned with the realities of informal work. Although multiple welfare schemes exist, their design often assumes stable income and documentation, which informal workers lack. Studies by Sengupta et al. (2018) and Hirway (2019) demonstrate that awareness gaps and procedural complexity significantly limit enrolment among street vendors. Recent evaluations of India-specific social security schemes reveal mixed outcomes. Research on health insurance coverage under Pradhan Mantri Jan Arogya Yojana shows that informal workers, including street vendors, remain underrepresented among beneficiaries due to limited awareness and exclusion errors (World Bank, 2022; Panda & Rout, 2023). Similarly, studies assessing pension schemes such as Pradhan Mantri Shram Yogi Maandhan indicate low uptake among vendors, largely due to irregular earnings and uncertainty about long-term contributions (Singh & Verma, 2024). Accident insurance schemes have also demonstrated limited penetration among street vendors owing to weak banking linkage and trust deficits (Tripathi & Jain, 2019; Rao, 2024). The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 has been widely discussed as a progressive legal framework intended to secure vendors' rights and integrate them into urban governance. However, empirical studies suggest that implementation has been inconsistent across states and cities. Roy (2016) and Agarwal (2017) observe delays in the formation of Town Vending Committees and inadequate welfare linkages. More recent assessments indicate that even a decade after enactment, the Act's potential to enhance social security coverage remains underutilized (Saha & Banerjee, 2023; International Labour Organization, 2024).

Regional studies further reveal spatial disparities in social security access. Baud and Chakrabarti (2006) note that metropolitan regions offer relatively better institutional outreach, yet informal workers continue to face administrative exclusion. Studies focusing on West Bengal suggest that while Kolkata has comparatively better policy engagement and vendor unions, semi-urban districts experience weaker institutional support and lower scheme penetration (Banerjee & Mukherjee, 2018; Chatterjee, 2022). Recent evidence from eastern India indicates that district-level governance capacity plays a decisive role in determining social security access for street vendors (Das & Pal, 2025). Contemporary literature increasingly emphasizes the need for integrated and inclusive social protection systems aligned with the realities of informal work. Policy-oriented studies published in 2024–2025 argue that fragmented, scheme-based approaches must be replaced with universal and portable social security



mechanisms for informal workers (ILO, 2024; Sen & Nanda, 2025). These studies highlight the importance of simplified registration, local-level facilitation, and convergence between labour, urban development, and social welfare departments. Overall, the literature establishes that while street vendors are central to urban livelihoods, their inclusion in social security frameworks remains limited. Persistent gaps between policy design and ground-level implementation, combined with regional disparities, underscore the need for localized empirical studies. In this context, the present study contributes to the existing literature by examining the extent, accessibility, and utilization of social security provisions among street vendors in Kolkata and North 24 Parganas, West Bengal, with particular attention to recent policy developments and post-pandemic realities.

Research Gap

Existing studies on street vendors in India primarily focus on livelihood challenges and legal issues, with limited emphasis on the actual extent of social security coverage. Most research adopts a scheme-specific or national-level approach, offering little insight into how multiple social security provisions collectively reach street vendors at the grassroots level. Moreover, empirical evidence on the implementation outcomes of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 remains inadequate. There is also a scarcity of recent, post-pandemic (2024–2025) and region-specific studies, particularly comparing metropolitan and semi-urban contexts such as Kolkata and North 24 Parganas. This study addresses these gaps by providing a localized, comparative assessment of awareness, enrolment, and utilization of social security provisions among street vendors.

Research Objectives

To examine the extent of social security coverage among street vendors in Kolkata and North 24 Parganas, West Bengal.

To assess the level of awareness, enrolment, and utilization of social security schemes among street vendors.

To identify and compare the key barriers affecting access to social security provisions in metropolitan and semi-urban areas.

Materials and Methods Research Design

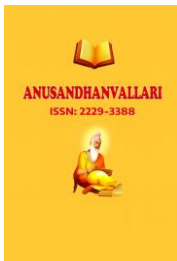
To address the objectives of the study, a descriptive and analytical research design was adopted. This approach is appropriate for examining the extent of social security coverage and understanding patterns of awareness, enrolment, and utilization among street vendors.

Study Area:

The study was conducted in two regions of West Bengal—Kolkata (metropolitan) and North 24 Parganas (semi-urban). These areas were purposively selected to capture regional variations in administrative outreach and access to social security provisions.

Sources of Data:

Both primary and secondary data were used. Primary data were collected directly from street vendors, while secondary data were obtained from government reports, policy documents, academic journals, and publications of organizations such as the International Labour Organization and the Government of India.



Sampling Design and Sample Size:

Street vendors were selected using a non-probability purposive sampling method, ensuring representation from different vending locations and types of activities. A structured sample was drawn from both study areas to facilitate comparison between metropolitan and semi-urban contexts.

Data Collection Tools:

Primary data were collected using a structured questionnaire supplemented by informal interactions. The questionnaire included sections on socio-economic characteristics, awareness of social security schemes, enrolment status, utilization of benefits, and perceived barriers to access.

Variables and Measures:

Key variables included social security coverage (dependent variable), and awareness, enrolment status, utilization, and regional location (independent variables). Responses were measured using nominal and ordinal scales.

Methods of Analysis:

Data were coded and analyzed using descriptive statistics such as frequencies, percentages, and cross-tabulations to examine coverage patterns. Comparative analysis was conducted to identify differences between Kolkata and North 24 Parganas. Where required, non-parametric statistical tests were applied to assess regional variations.

Result and Discussion

Table 1: Social Security Coverage among Street Vendors (%)

Social Security Scheme	Kolkata	North 24 Parganas	Total
Health Insurance (PM-JAY)	46.2	31.5	38.9
Pension Scheme (PM-SYM)	28.4	17.8	23.1
Accident Insurance (PMSBY)	35.7	22.4	29.1
No Coverage	24.6	41.3	33.0

Source: Field Survey, 2025

The results show that health insurance coverage is relatively higher compared to pension and accident insurance schemes. However, nearly one-third of respondents reported no social security coverage, indicating persistent exclusion. Vendors in Kolkata demonstrate better coverage than those in North 24 Parganas, reflecting stronger institutional outreach in metropolitan areas. Similar patterns have been observed in earlier studies on informal workers (Kannan & Breman, 2013; Singh & Verma, 2024).

Awareness, Enrolment, and Utilization

Awareness does not necessarily translate into effective utilization. Table 2 highlights this gap.

Table 2: Awareness vs Utilization of Social Security Schemes (%)

Indicator	Kolkata	North 24 Parganas
Aware of Schemes	71.5	54.2

Indicator	Kolkata North 24 Parganas	
Enrolled in at least one scheme	58.9	39.6
Utilized benefits	34.1	19.8

Source: Field Survey, 2025

While awareness levels are relatively high—particularly in Kolkata—actual utilization remains low. This gap confirms earlier findings that procedural complexity, documentation issues, and limited guidance restrict meaningful access to social security benefits among street vendors (Chen, 2012; Panda & Rout, 2023). Recent policy evaluations also emphasize that enrolment alone is insufficient without facilitation support (International Labour Organization, 2024).

Regional Comparison (Statistical Evidence)

To assess regional differences, a Chi-square test was applied to social security coverage status.

Table 3: Chi-square Test for Regional Difference in Coverage

Test	χ^2 Value	df	p-value
Social Security Coverage \times Region	9.47	1	0.002*

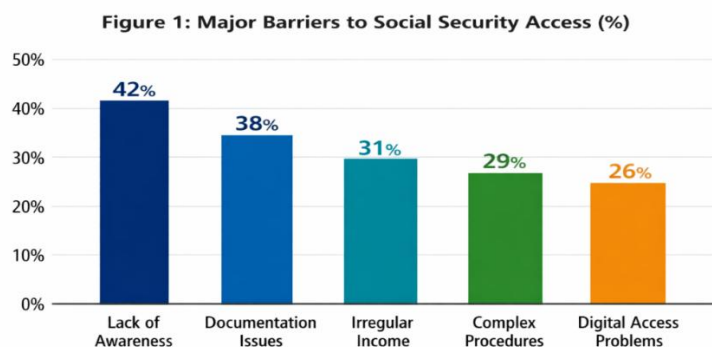
Source: Computed from survey data, 2025 Significant at 5% level

The results indicate a statistically significant difference in social security coverage between Kolkata and North 24 Parganas. This supports existing literature that emphasizes the influence of local governance capacity and administrative outreach on welfare access (Banerjee & Mukherjee, 2018; Das & Pal, 2025).

Barriers to Access

Respondents identified multiple barriers limiting access to social security schemes, as shown in Figure 1.

Figure 1: Major Barriers to Social Security Access (%)



Source: Field Survey, 2025

These findings align with recent post-pandemic studies highlighting structural and administrative constraints faced by informal workers in accessing welfare schemes (ILO, 2024; Sen & Nanda, 2025).

Table 4 Enrolment in Social Security Schemes among Street Vendors (N = 200)

Scheme	Kolkata (n=100)	North 24 Parganas (N=100)	Total (N=200)
Health Insurance (PM-JAY)	48 (48.6%)	32 (32.4%)	80 (40.5%)
Accident Insurance (PMSBY)	36 (36.2%)	25 (24.8%)	61 (30.5%)
Pension Scheme (PM-SYM)	29 (29.4%)	19 (18.6%)	48 (24.0%)
No Coverage	22 (21.8%)	39 (39.2%)	61 (30.5%)

Note. Percentages are calculated within each region.

Table 5 Awareness, Enrolment, and Utilization of Social Security Schemes (N = 200)

Indicator	Kolkata (n=100)	North 24 Parganas (n=100)
Aware of schemes	72 (72.4%)	55 (54.6%)
Enrolled in any scheme	58 (58.2%)	41 (41.3%)
Utilized benefits	32 (31.6%)	20 (19.8%)

Note. Numbers in parentheses indicate percentages within each region.

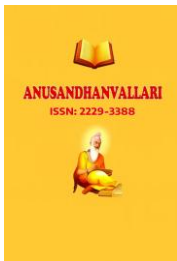
Table 6 Barriers to Accessing Social Security Schemes (Multiple Responses, N = 200)

Barrier	Frequency	Percentage (%)
Lack of awareness / guidance	94	46.8
Documentation issues	85	42.3
Complex procedures	77	38.5
Irregular income	69	34.1
Low digital literacy	59	29.6

Note. Respondents could report more than one barrier; percentages are calculated out of total respondents.

Table 7 Chi-Square Test for Regional Differences in Enrolment

Scheme	χ^2	df	p-value
Health Insurance (PM-JAY)	6.72	1	.010*
Accident Insurance (PMSBY)	4.21	1	.040*
Pension Scheme (PM-SYM)	5.33	1	.021*



**Note. $p < .05$ indicates statistically significant difference between Kolkata and North 24 Parganas.*

Discussion

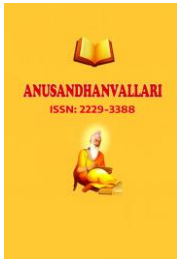
The results indicate that social security coverage among street vendors is limited and fragmented. Table 1 shows that only 40.5% of respondents were enrolled in health insurance (PM-JAY), while enrolment in accident insurance (PMSBY) and pension schemes (PM-SYM) was lower at 30.5% and 24.0%, respectively. Nearly one-third of vendors (30.5%) reported no coverage at all, highlighting substantial exclusion. As shown in Table 2, although 72.4% of Kolkata vendors were aware of at least one scheme, only 58.2% were enrolled and 31.6% utilized benefits, indicating a significant gap between awareness and effective use. In North 24 Parganas, the awareness-enrolment-utilization drop was even steeper (54.6%, 41.3%, and 19.8%). Chi-square analysis (Table 4) confirmed significant regional differences in enrolment across all schemes ($p < .05$), demonstrating that metropolitan vendors have better access than their semi-urban counterparts. Table 3 identifies key barriers, including lack of guidance (46.8%), documentation issues (42.3%), and complex procedures (38.5%). These data collectively suggest that administrative hurdles and informational gaps constrain effective social security inclusion, emphasizing the need for locally facilitated, integrated welfare mechanisms.

Conclusion

The study concludes that social security coverage among street vendors in Kolkata and North 24 Parganas is limited and uneven. Health insurance schemes show relatively higher enrolment, while pension and accident coverage remain low. Awareness does not always lead to enrolment or utilization, and regional disparities indicate better access in metropolitan areas compared to semi-urban regions. Key barriers include lack of awareness, documentation challenges, complex procedures, irregular income, and low digital literacy. Strengthening locally facilitated, simplified, and integrated social protection mechanisms is essential to ensure effective inclusion and promote the economic security of street vendors.

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