

AN UNCEREMONIOUS ECONOMIC ANALYSIS OF STREET VENDORS IN DINDIGUL DISTRICT IN TAMIL NADU

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Abstract

Shopping and marketing in India have traditionally been informal in nature. Unlike the modernized and standardized experience of supermarkets and shopping malls, Indian markets thrive on the display of goods and lively social interactions. Street vendors play an important role in urban economic development and providing livelihood to the large segment of population. During past couple of decades, rapid urbanization along with liberalization has also played an important part in growth of urban economy as it has opened up the opportunities to the bulk of people to migrate from rural to urban areas and earn their livelihood by working in different sectors. However, all people migrated from rural or less developed areas are not engaged in an organized sector of urban economy. Data was collected using convenience sampling from 180 respondents. Findings reveal that most vendors come from economically disadvantaged and largely illiterate families, working between eight to ten hours each day. Interestingly, the study shows no significant difference in the income levels of male and female vendors. Moreover, a majority expressed satisfaction with their occupation despite the challenges they face.

Keywords: Vending, Market, Informal Sector, Income, Price Structure.

I Introduction

Street vendors have long been a vital part of urban economies across the globe. Historical accounts from various civilizations describe itinerant merchants who sold their goods not only along footpaths but also by visiting households in nearby villages. In academic literature, street vending is generally defined as the practice of offering goods for sale to the public without operating from a permanent built-up structure. "Street Vending is an important informal economic activity where self-employed workers offer their labor for selling goods and services on the street for the public without any permanent built-up structure for their activities, but with a temporary static structure or mobile stalls or through head load hawking" (*National Policy for Urban Street Vendors (NPUSV,2006)*). Vendors may be stationary, occupying pavements or designated public/private spaces, or they may be mobile, moving from place to place with their wares carried on pushcarts, baskets, or even balanced on their heads. Street vendors are an integral component of urban economies around the world since ancient times. In all civilizations, one reads accounts of travelling merchants who not only sold their goods in footpaths but also going from door to door in the nearby villages. The academic literature on street vending commonly treats street vendors broadly as those who offers goods for sale to the public at large without having a permanent built up structure from which to sell. Street vendors may be stationary in the sense that they occupy space on the pavements or other public/private spaces or, they may be mobile in the sense that move from place to place by carrying their wares on push carts or in baskets on their heads.. The present study an attempt has been made to study the socio economic characteristics of these vendors. More specifically, it aims to provide insights into their backgrounds, working conditions, and the role they play in sustaining local trade and livelihoods.

II Statement of the Problem

"Poverty and a lack of formal job opportunities which often require specific skills and knowledge have led to an increase in shadow economy employment, specifically among street vendors. These vendors play a vital role in supporting the lower socio-economic strata of society. However, as part of the informal economy, they face significant challenges, including a lack of physical space and exposure to

exploitation and extortion, often due to displacement by city authorities. The process of urbanization has a very important role in social and economic development; as it opens up the opportunities for a number of people in various segments of the corporate sectors providing valuable services to the society. The process of urbanization has motivated a number of rural people to shift to the cities in search of employment or better existence. In contrast to the global north, where the street vending decision is a matter of survival, street vending in the global south is a rational career choice, often spanning generations (Recchi, 2021). As such, street vending in developing nations is sometimes seen as a respectable source of generating income based on class dynamics. Indeed, street vendors may earn enough to be classified as middle-income classes in countries. Being rationally driven into a career in street vending, the vendors, despite being called informal entrepreneurs, are entrepreneurs nevertheless. These entrepreneurs also make strategic and tactical decisions that best suit their business and generate more revenue. However, scholarly research on the contexts and scenarios regarding these decisions is limited. Further, the informal economy has traditionally been framed in terms of its deviations from formal regulatory norms (Hart, 1973; De Soto, 1989), recent literature has repositioned informality as a dynamic, adaptive system with its own logic, institutional arrangements, and market behaviors (Meagher, 2013; Skinner, 2008). However, all migrants are not in a position to get jobs in urban formal sector because of lack of skills and education required in organized sector (Mukherji 2006). This study investigates the nature and lifestyle of street vendors, their socio-economic development, and the influence of demographic factors on their overall well-being. Based on direct interviews and statistical analysis, this research identifies key obstacles and summarizes the socio-economic factors impacting their lives."

III Review of literature

Debdulal Saha (2011) Study on "Working life of street vendors in Mumbai" pointed out that the main problem faced by street vendors is that they borrow money from local money lenders and wholesalers for access to credit for their business as well as social security purposes and they pay high rate of interest to money lenders. The current working hours of the vendors and the safety and security conditions in their workplace, together with extensive rent seeking by local authorities, contribute to a deteriorating working environment as well as economic deprivation for street vendors. This study reveals poor working condition of vendors in terms of excessively long working hours in a day and unhealthy and unsafe condition in the workplace. *Bhat, Aasif Hussain Nengroo (2013)*, in their study on Urban Informal Sector: A case Study of Street Vendors in Kashmir highlighted the reason for choosing street vending as their employment option. The main reason for choosing street vending was found to be lack of employment opportunities, absence of earning member in the family. He found that the largest concentration of vendors was in the age group 16-35 year. Most of the vendors are from poor educational background. Most of the vendors start their business early in the morning and were working about 7 -10 hours daily. The earning of vendors depends upon the type of product they sell. The highest profit was earning those vendors who were selling footwear followed by cloth and fish. *SK Shibin & PM Nishanth (2017)*, studied the problem of street vendors in Kollam district and observed that most of the common people mainly middle class and the lower-class people depend on street vendors for their purchase satisfaction. The street vendors depend only on their vending profession as livelihood. They do not have any other means of income other than vending. This study depicts that socio-economic status and the challenges faced by street vendors in their business life as Economic instability, social insecurity, weather conditions, barriers towards credit facility, health issues, discrimination, working instability, lack of awareness about legal right etc. *Harpreet Kaur, Sanpreet Kaur (2017)*, "A study on Quality of work life of street vendors of Khanna", founded that street vendor provide a platform for an easily accessible market for an inexpensive shopping experience. The growing rates of urban poor find their source of livelihood in street vending and help in wedging the gap between the customer and the seller considerably. However, the involving scenario and efforts of government have left out this important entrepreneur from the margins of global development. The institutional sources focus on important business and their development but choose to ignore the credit need these. *Shibulal. A.L (2018)*, study on "Needs and Problems of Street Vendors: An Inquiry" observed that most of street vendors in Kerala engage in trading activities more than 8 to 10 hours. They cannot support the family or family members at their time of need. In terms of social security, the street vendors are not getting support from NGOs. Nor they have the security of insurance. *Sugathan V C and Vyas A (2020)*, study on "Socio-economic profile of street vendors in Kerala: A case study of vendors in East fort, Thiruvananthapuram". According to their study male dominate the street vendors in vending process. The security problem faced by the women and the male dominance may be the reason behind the smaller number of females in these sectors. As compared to males, females are less in number. The study showed that the participation of youngsters was less in street vending because youngsters prefer white collar job. Now a day's most of the youngsters are highly qualified and they might not want to do such type of job.

The vendors those were of below 25 were mostly from North Indian state. *Bhanu Baba Saheb (2021)* conducted a study on Women Vendors in the urban informal sector of 360 women street vendors who sell vegetables and fish in Visakhapatnam. The average monthly income of the sample women vendor households' Per capita income is Rs 1007 only. All the vendors are living below poverty. These wide variations in profit in accordance with profits. The average daily profits are Rs. 106 only. These profits are more for literates than illiterates, because the working capital of the former is more.

IV Objective of the study

1. To study the nature and life style of street vendors in Dindigul District.
2. To analyze the variation of street vendors based on socio-economic factors of street vendors in Dindigul District.
3. To investigate how demographic factors relate to socio-economic development of street vendors in Dindigul District.
4. To study the influence of demographic factors on the socio-economic development of street vendors in the Dindigul District.

V Hypothesis of the study

1. There is a significant difference in the demographic and socio-economic development of street vendors.
2. There is a significant relationship between demographic factors and the socioeconomic development of street vendors.
3. There is a significant influence of demographic factors and the socio-economic development of street vendors.

VI Scope of the study

Street vendors form an important segment of the informal sector, and street vending is widespread across the world, particularly in developing countries. In urban areas, it plays a significant role within the informal economy. This study attempts to examine the conditions of street vendors in Dindigul District. Street vendors not only meet the basic needs of consumers but also sustain their own livelihoods through this occupation. They especially benefit lower-income groups, who spend a large share of their income on goods purchased from street vendors because these goods are affordable and inexpensive. Street vending also acts as an actual or potential source of government tax revenue and serves as a social safety net. As a major source of self-employment for the poorer sections of society, street vending significantly influences the economic status of vendors, with income levels playing a crucial role. The success of self-employment depends on various pro-social skills, and personality development greatly helps vendors in dealing effectively with customers. Therefore, hawkers should be provided with adequate financial and marketing support to enable them to compete in the changing market environment alongside organized sellers. This study also serves as a foundation for those who are interested in conducting further research on street vending.

VII Methodology

The research design adopted for this study is analytical and descriptive method. Dindigul district has been selected purposely. The respondents are chosen by applying the convenience sampling technique in Dindigul District, gather from 180 sample respondents. Taking into consideration the objectives of the study, an interview schedule was prepared after perusal of available literature, books, journals, government reports and websites. and thorough consultation with experts in the related fields. SPSS package was used to analyze the data collected. Descriptive Analysis was used for this study.

VIII Analysis and Interpretations

Table No: 1
Demographical and Socio-Economic Profile of the Sample Respondents (Street Vendors) in Dindigul District

(Figures in Number)

<u>S.No</u>	<u>Category</u>	<u>Classification</u>	<u>Frequency (N=180)</u>	<u>Percentage (%)</u>
1	Gender	Male	110	61.11
		Female	70	38.89
		Total	180	100
2	Age	18-21 years	0	0
		22-25 years	2	1.11
		26-29 years	12	6.67
		30-33 years	12	6.67

		34-37 years	10	5.56
		38-41 years	19	10.56
		42-45 years	14	7.78
		46-49 years	22	12.22
		50-53 years	17	9.44
		54-57 years	19	10.56
		58-61 years	29	16.11
		62-65 years	7	3.89
		Total	180	100
3	Marital Status	Married	168	93.33
		Unmarried	12	6.67
		Total	180	100
4	Educational Qualification	No Education	34	18.89
		Below 10th	108	60
		10th	22	12.22
		12th	7	3.89
		Undergraduate	7	3.89
		Postgraduate	2	1.11
		Total	180	100
5	Year of Business	0-10 years	17	9.44
		10-20 years	41	22.78
		20-30 years	53	29.44
		30-40 years	31	17.22
		40-50 years	38	21.11
		Total	180	100
6	Nature of Business	Fruit shop	12	6.67
		Toy shop	7	3.89
		Accessories	19	10.56
		Men Accessories	5	2.78
		Female Accessories	7	3.89
		Slipper shop	2	1.11
		Vegetable shop	5	2.78
		Flower shop	39	21.67
		Men's wear	5	2.78
		Cloths	31	17.22
		Bag shop	14	7.78
		Dress Materials	7	3.89
		Curtain shop	10	5.56
		Pooja shop	5	2.78
		Fast food shop	10	5.56
	Total	180	100	
7	Native	Within Dindigul	62	34.44
		Outside Dindigul	118	65.56
		Total	180	100
8	House	Rented	146	81.11
		Owned	34	18.89
		Total	180	100.00
9	Daily Turnover	500-1000	38	21.11
		1000-2000	60	33.33
		2000-3000	34	18.89
		3000-4000	22	12.22
		4000-5000	10	5.56
		5000-6000	5	2.78
		6000-7000	11	6.11
		Total	180	100.00

10	Number of Members in Family	Only 1	5	2.78
		2 members	2	1.11
		3 members	29	16.11
		4 members	70	38.89
		5 members	58	32.22
		7 members	14	7.78
		10 members	2	1.11
		Total	180	100.00
11	Number of persons working other than owning shop	Yes	74	41.11
		No	106	58.89
		Total	180	100.00
12	Number of street availed Loan	Yes	118	65.56
		No	62	34.44
		Total	180	100.00
13	Number of Street Vendor holding insurance policy	Yes	17	9.44
		No	163	90.56
		Total	180	100.00
14	Holding Corporation Membership Card	Yes	146	81.11
		No	34	18.89
		Total	180	100.00
15	Use of Digital Transaction	Yes	132	73.33
		No	48	26.67
		Total	180	100.00

Source: Compiled from Primary Data

The above table no :1 reveals that the demographic and socio-economic data provided for the 180 respondents, a clear profile of the street vendors emerges. The majority of the vendors are male (61.11%), and the population is predominantly middle-aged to elderly, with the largest age group being 58-61 years (16.11%). The social structure is highly stable, as 93.33% are married, and most families consist of 4 members (38.89%) or 5 members (32.22%). Interestingly, while the vendors operate in Coimbatore, a significant 65.56% are from outside the city, and the vast majority (81.11%) lives in rented housing, indicating a high level of internal migration for livelihood. In terms of education and business operations, the group faces some academic limitations; 60% have an education level below 10th standard, and only a tiny fraction (1.11%) hold postgraduate degrees. However, they possess significant vocational experience, with 29.44% having been in business for 20-30 years. The most common trade is the flower shop (21.67%), followed by general clothing (17.22%). The Daily Turnover: The most common daily earning falls between 1,000-2,000 (33.33%). The Financial Inclusion: While 73.33% use digital transactions, insurance penetration is extremely low, with 90.56% having no insurance policy. The Credit & Support: A majority (65.56%) has availed of loans, and 81.11% hold a Corporation Membership Card, suggesting a degree of formal recognition by local authorities despite their informal business nature.

Table No: 2

Test of difference between Gender and Socioeconomic Development of the street vendors in Dindigul District

Variable	Source	Sum of Squares	df	Mean Square	F	Sig.
Year of Business	Between	6.31	1	6.31	3.65	0.058
	Within	307.75	178	1.729		
	Total	314.06	179			
Nature of Business	Between	52.54	1	52.54	3.5	0.063
	Within	2669.47	178	14.997		
	Total	2722.01	179			
Daily Turnover	Between	48.44	1	48.44	25.11	<0.001
	Within	343.36	178	1.929		
	Total	391.8	179			
Loan	Between	2.15	1	2.15	9.07	0.003
	Within	42.19	178	0.237		
	Total	44.34	179			

Insurance	Between	0.73	1	0.73	10.28	0.002
	Within	12.64	178	0.071		
	Total	13.37	179			
Digital Transactions	Between	1.38	1	1.38	8.85	0.003
	Within	27.77	178	0.156		
	Total	29.15	179			

The results indicate that Daily Turnover, Loan, Insurance, and Digital Transactions all show statistically significant differences between groups, as their p-values (Sig.) are well below the (0.05) threshold. Specifically, Daily Turnover demonstrates the most substantial effect with an F-statistic of (25.11) and a p-value of ($p < 0.001$), suggesting a highly significant variation. Similarly, Insurance ($p = 0.002$), Loan ($p = 0.003$), and Digital Transactions ($p = 0.003$) also exhibit significant differences, implying that the factors being tested have a measurable impact on these variables. In contrast, Year of Business ($p = 0.058$) and Nature of Business ($p = 0.063$) do not meet the traditional cut-off for statistical significance. While they are close to the margin, we fail to reject the null hypothesis for these two categories, suggesting that any observed differences between these groups could likely be due to chance rather than a systemic effect.

Table No: 3

Correlation Analysis for Gender and Socio-Economic Profile of Street Vendors of Dindigul District

Correlations							
	Gender	Year of Business	Nature of Business	Daily turnover	Loan	Insurance	Digital transactions
Gender	1						
Year of Business	0.143	1					
Nature of Business	0.14	0.026	1				
Daily turnover	-.354**	0.042	.340**	1			
Loan	-0.222	0.036	0.065	0.125	1		
Insurance	.234*	0.084	.438**	0.165	0.148	1	
Digital transaction	0.219	0.137	0.052	-.405**	-0.014	0.147	1
** Correlation is significant at the 0.01 level (2-tailed)							
* Correlation is significant at the 0.05 level (2-tailed)							

The correlation analysis shows several statistically significant relationships among the study variables. Daily turnover has a moderate negative and significant relationship with gender ($r = -0.354$, $p < 0.01$), indicating that daily turnover differs across gender categories based on how gender was coded. It also has a moderate positive and significant relationship with nature of business ($r = 0.340$, $p < 0.01$), suggesting that certain types of businesses generate higher daily turnover. Additionally, digital transactions are moderately and negatively related to daily turnover ($r = -0.405$, $p < 0.01$), indicating that increased use of digital transactions is associated with lower daily turnover, or vice versa. Insurance shows a weak but significant positive relationship with gender ($r = 0.234$, $p < 0.05$) and a moderate positive relationship with nature of business ($r = 0.438$, $p < 0.01$), implying that insurance uptake varies by gender and is strongly associated with the type of business. However, year of business and loan do not show any statistically significant relationships with the other variables. Overall, nature of business and daily turnover appear to be the most influential variables in the correlation matrix, although the results indicate association rather than causation.

Regression analysis Demographic Profile on the Socio-Economic factors of street vendors in the Dindigul district

Table No: 4

Model summary for demographic Profile on the year of business of street vendors in Dindigul District

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.61	0.628	0.626	1.06808	1.724
a. Predictors: (Constant), Education Qualification, Gender, Age					
b. Dependent Variable: YOB					

The table no: 4 shows a moderate positive relationship between the independent and dependent variables, with $R = 0.61$. The R Square (0.628) indicates that approximately 62.8% of the variance in the dependent variable is explained by the model. The Adjusted R Square (0.626) is very close to R Square, suggesting the model is well-fitted and not overestimating explanatory power. The Standard Error of the Estimate (1.06808) shows that the average prediction error is about 1.07 units, which reflects the typical deviation of observed values from the regression line. The Durbin-Watson statistic (1.724) is close to 2, indicating no serious autocorrelation problem in the residuals.

The table no: 5 explain that the Anova of the street vendors for the demographic factors of the Coimbatore region by year. The significant value is less than 0.05, so we can reject the null hypothesis and conclude that demographic factors such as gender age group and education affect the number of years in business.

Table No: 5

ANOVA for demographic factors on the year of business of street vendors in the Dindigul District

Anova					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	47.883	3	15.961	13.991	0
Residual	200.816	176	1.141		
Total	248.699	179			
a. Predictors: (Constant), Education Qualification, Gender, Age					
b. Dependent Variable: YOB					

Table No: 6

The Coefficient for Demographic Factors on the year of Business of Street Vendors in the Dindigul District

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.017	0.693	—	1.467	0.147
	Gender	0.242	0.267	0.090	0.906	0.368
	Age	0.253	0.045	0.572	5.596	0.000
	Educational Qualification	-0.061	0.121	-0.054	0.504	0.616
a. Dependent Variable: YOB						

The table no: 6 revealed that coefficient of demographic factors for the year of operation of street vendors in the Dindigul District. The results explain that the age group has a large effect on the year of operation, with a significant value below 0.00 after education and gender. Therefore, the null hypothesis is rejected and it is concluded that demographic factors influence the year of the shops.

IX Finding of the study

IX.I Demographic Profile

- **Gender and Age:** The majority of street vendors are male (61.11%). The population is largely middle-aged to elderly, with the 58-61 age groups being the most prominent (16.11%).
- **Marital and Family Status:** The group is socially stable, with 93.33% being married. Most households consist of 4 members (38.89%) or 5 members (32.22%).
- **Education:** Academic levels are generally low; 60% of vendors have an education level below 10th standard, while only 1.11% has postgraduate degrees.
- **Migration and Housing:** A significant 65.56% of vendors are from outside the city, and vast majorities (81.11%) live in rented housing, suggesting high internal migration for work

IX.II Business and Financial Profile

- **Experience and Type:** The vendors possess high vocational experience, with 29.44% having been in business for 20-30 years. The most common trades are flower shops (21.67%) and clothing (17.22%).
- **Income:** The most frequent daily turnover falls between 1,000 and 2,000 (33.33%).
- **Digital and Financial Inclusion:** While 73.33% use digital transactions, insurance penetration is extremely low, with 90.56% having no policy.
- **Credit and Recognition:** 65.56% have availed of loans, and 81.11% hold a Corporation Membership Card, indicating some level of formal recognition by local authorities.

IX.III Result of Statistical Analysis

- **Significant Factors:** Analysis shows that Daily Turnover, Loans, Insurance, and Digital Transactions vary significantly based on the groups tested.
- **Non-Significant Factors:** The Year of Business and Nature of Business do not show statistically significant differences across groups, suggesting observed variations may be due to chance.
- **Correlations:** Daily turnover is negatively related to gender ($r = -0.354$) and positively related to the nature of the business ($r = 0.340$).
- Increased use of digital transactions is associated with lower daily turnover ($r = -0.405$).
- **Impact of Age:** Regression analysis reveals that age group has a large effect on the number of years a vendor has been in operation.

Based on the socio-economic data and statistical analysis of the 180 street vendors surveyed in the Dindigul district, the following suggestions and concluding remarks are provided to enhance the welfare of this informal sector:

X. Suggestions for Improvement

- **Enhance Financial Security:** Since 90.56% of vendors currently lack any insurance policy, the government should introduce micro-insurance schemes specifically designed for street vendors to cover health and business risks.
- **Formalize Credit Access:** While 65.56% of vendors have availed of loans, authorities should ensure these are low-interest, collateral-free loans through schemes like PM SVANidhi to prevent reliance on informal moneylenders.
- **Targeted Digital Literacy:** Although 73.33% use digital transactions, a negative correlation exists between digital use and daily turnover. Training programs should focus on helping high-turnover vendors manage digital cash flows and security.
- **Support for Migrant Workers:** Given that 65.56% of vendors are from outside Dindigul and 81.11% live in rented housing, the local corporation should explore affordable rental housing or dedicated night shelters for registered vendors.
- **Infrastructure for Specific Trades:** Since Flower shops (21.67%) and Clothing (17.22%) are the dominant businesses, providing vending zones with proper storage facilities for perishable goods would reduce losses and stabilize income.
- **Focus on Elderly Vendors:** With a significant portion of the workforce aged 58-61 years (16.11%), social security benefits and pension schemes for aging street vendors are essential for their long-term dignity

XI Conclusion

Street vendors form a vital part of the informal economy and play a significant role in supporting the economic development of lower-income populations. This research offers a clear picture of their lifestyle and socioeconomic conditions. The findings reveal that demographic factors such as gender, age, and education strongly influence the type of business they operate, their daily income levels, their reliance on informal moneylenders, and their adoption of digital payment technologies in the transition toward a cashless economy. Recent developments further highlight their importance. According to the International Labour Organization, the informal economy continues to employ a large share of the workforce in developing countries, with street vending being a major contributor. In India, the Ministry of Housing and Urban Affairs has implemented the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme to provide collateral-free working capital loans and promote digital transactions among vendors. Similarly, digital platforms supported by the National Payments Corporation of India have enabled many vendors to adopt UPI-based payments, helping them integrate into the formal financial system. Based on survey responses and analytical findings, it is essential that authorities strengthen outreach programs, simplify registration processes, expand access to affordable credit, and provide training in digital and financial literacy. Ensuring legal protection from unnecessary eviction or harassment is equally important for sustaining their livelihoods. If properly supported, street vendors can become one of the strongest sectors contributing not only to social development but also to national GDP growth, while maintaining a balanced and dignified standard of living.

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