

Original Research Article

An Analysis of Awareness, Utilisation patterns and Challenges of Urban Mobile Street Food Vendors on Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana: A Micro Credit Scheme.

Abstract:

This study investigates the awareness, utilization patterns, and challenges faced by urban mobile street food vendors regarding the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana (PM SVANidhi), a micro-credit scheme. Through empirical research and data analysis, the study aims to shed light on the effectiveness and reach of the scheme among this particular demographic. The research employs a mixed-methods approach, combining surveys and interviews to gather comprehensive insights. Findings indicate varying levels of awareness among vendors, with utilization patterns influenced by factors such as access to information, bureaucratic hurdles, and socio-economic background. Moreover, the study identifies key challenges hindering the successful implementation of PM SVANidhi, including financial literacy, documentation requirements, and loan repayment mechanisms. The abstract underscores the significance of understanding these dynamics to enhance the scheme's efficacy and support the socio-economic empowerment of urban street food vendors.

Keywords: *Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana, PM SVANidhi, micro-credit scheme, urban mobile street food vendors, awareness, utilization patterns, challenges, socio-economic empowerment.*

1. Introduction

In recent years, urban mobile street food vending has emerged as a significant aspect of India's informal economy, providing livelihoods to millions of individuals while offering affordable and convenient food options to urban dwellers. However, despite its socio-economic importance, street vendors often face numerous challenges, including limited access to credit and financial services, lack of legal recognition, and vulnerability to harassment and eviction. Recognizing the need to address these issues and empower street vendors, the Government of India launched the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana (PM SVANidhi) in June 2020. This micro-credit scheme aims to provide affordable collateral-free working capital loans to street vendors, enabling them to restart their businesses post-lockdown and sustain their livelihoods.

The PM SVANidhi scheme represents a significant policy intervention targeting the urban informal sector, particularly mobile street food vendors, who constitute a substantial portion of India's street vending landscape. By offering access to credit at favourable terms, the scheme seeks to enhance the financial inclusion and socio-economic empowerment of street vendors, ultimately contributing to poverty alleviation and economic growth. However, the effectiveness and impact of PM SVANidhi depend on various factors, including the awareness levels, utilization patterns, and challenges encountered by the target beneficiaries.

Against this backdrop, this study aims to analyze the awareness, utilization patterns, and challenges faced by urban mobile street food vendors regarding the PM SVANidhi scheme. Through a comprehensive examination of these aspects, the research seeks to provide insights into the scheme's implementation and identify areas for improvement. By understanding the perspectives and experiences of street vendors, policymakers, and other stakeholders can devise strategies to optimize the scheme's reach and impact, thereby fostering inclusive and sustainable urban development.

The significance of this study lies in its potential to contribute to the ongoing discourse on urban poverty alleviation, informal sector empowerment, and inclusive growth in India. Street vending, including mobile street food vending, represents a crucial livelihood option for millions of urban poor individuals, particularly migrants and marginalized communities. However, the sector faces multifaceted challenges, ranging from regulatory hurdles to socio-

economic vulnerabilities. Addressing these challenges requires a nuanced understanding of the dynamics shaping the livelihood strategies and experiences of street vendors, as well as the effectiveness of policy interventions aimed at their empowerment.

Furthermore, the COVID-19 pandemic has exacerbated the vulnerabilities of urban street vendors, disrupting their livelihoods and exacerbating their socio-economic hardships. In response, governments and development agencies have emphasized the importance of targeted interventions to support vulnerable populations, including street vendors, during and post-pandemic recovery. The PM SVANidhi scheme, launched amidst the pandemic, represents one such initiative aimed at providing immediate relief and long-term support to urban street vendors affected by the crisis.

However, the successful implementation of PM SVANidhi hinges on various factors, including the awareness levels, utilization patterns, and challenges faced by street vendors in accessing and utilizing the scheme's benefits. Previous studies have highlighted the importance of addressing informational barriers, administrative bottlenecks, and socio-economic constraints in ensuring the effective delivery of micro-credit schemes targeting the informal sector. Therefore, an in-depth analysis of these factors is essential to inform policy design, implementation strategies, and monitoring mechanisms related to PM SVANidhi and similar initiatives aimed at urban informal workers.

2. Literature Review

The dynamics of urban informality and its manifestations, including street vending. Chen & Beard, (2018) highlight the complex interplay of economic, social, and political factors shaping street vending practices in Indian cities. They argue that street vending is not merely a survival strategy but also a form of resistance against exclusionary urban policies and practices. Similarly, Husain, Yasmin, & Islam, (2015); Mitullah, (2003) & Nirathron, (2006) emphasize the spatial and socio-economic dimensions of street vending, underscoring its role in urban livelihoods and the informal economy.

The livelihood strategies adopted by street vendors to cope with challenges and sustain their businesses. Mitra and Mehta (2017) explore the diverse occupational trajectories and coping mechanisms of street vendors in Delhi, highlighting their resilience in the face of regulatory

constraints and economic uncertainties. They underscore the importance of understanding the socio-economic contexts and aspirations of street vendors in designing effective policy interventions. Similarly, Recchi,(2024) discuss the role of social networks and informal support systems in facilitating the resilience of street vendors, shedding light on the informal economy's dynamics.

The policy interventions aimed at supporting and formalizing street vending activities. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, represents a landmark legislative initiative in this regard, seeking to protect the rights of street vendors and regulate their activities. However, scholars have highlighted the challenges in implementing the Act effectively, including issues related to institutional capacity, bureaucratic hurdles, and enforcement mechanisms (Jha, 2023). Moreover, the effectiveness of policy interventions depends on factors such as stakeholder engagement, access to information, and the availability of support services (Bhowmik & Biswas, 2018).

Micro-credit schemes have emerged as a key policy tool for supporting the financial inclusion and empowerment of street vendors. The Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana (PM SVANidhi), launched in 2020, represents a significant initiative in this regard. The scheme aims to provide collateral-free working capital loans to street vendors, enabling them to sustain their businesses and improve their livelihoods. However, the literature on micro-credit schemes for street vendors in India is limited, with few studies examining their impact and effectiveness in promoting socio-economic empowerment (Bora. M, 2024).

3.Objectives

- To assess the level of awareness of the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana (PM SVANidhi) scheme among urban mobile street food vendors. This objective aims to understand the extent to which street vendors are informed about the existence, purpose, and benefits of the scheme.
- To examine the utilization patterns of the PM SVANidhi scheme among urban mobile street food vendors. This objective involves analyzing how street vendors engage with the scheme, including the frequency of application for loans, utilization of funds, and adherence to scheme guidelines.

- To identify challenges and barriers faced by urban mobile street food vendors in accessing and utilizing the PM SVANidhi scheme. This objective seeks to uncover the obstacles that street vendors encounter in availing themselves of the scheme's benefits, such as bureaucratic hurdles, financial literacy barriers, documentation requirements, and repayment mechanisms.

4. Methodology

Sampling Procedure: The sampling process involves selecting a representative sample of urban mobile street food vendors from diverse geographical locations and socio-economic backgrounds. A multistage sampling technique will be employed, with the initial stage involving the random selection of cities or urban areas. Subsequently, purposive sampling will be used to select specific locations within each city known for their concentration of street vending activities. Within these locations, convenience sampling will be employed to recruit street vendors willing to participate in the study. The sample size will be determined based on considerations of statistical power and feasibility.

Data Collection Instruments: a. Survey Questionnaire: A structured survey questionnaire will be developed to collect quantitative data on street vendors' awareness, utilization patterns, and challenges related to the PM SVANidhi scheme. The questionnaire will include closed-ended questions to elicit demographic information, awareness levels regarding PM SVANidhi, frequency of scheme utilization, reasons for non-utilization (if applicable), and perceived barriers to accessing the scheme. b. Interview Guide: Semi-structured interview guides will be designed to facilitate in-depth qualitative interviews with a subset of street vendors. The interviews will explore nuanced aspects of awareness, utilization patterns, and challenges, allowing participants to provide detailed narratives and insights. Probing questions will be included to delve deeper into themes such as socio-economic context, experiences with bureaucratic procedures, and suggestions for improving scheme accessibility.

Data Collection Procedure: The data collection process will involve a combination of face-to-face surveys and interviews conducted by trained researchers. Prior to data collection, ethical approval will be obtained from relevant institutional review boards, and

informed consent will be obtained from all participants. Surveys will be administered at street vending locations during peak hours, ensuring maximum visibility and participation. Interviews will be scheduled at mutually convenient times and conducted in private settings to encourage open and honest responses. All data collection activities will adhere to ethical guidelines, including confidentiality, anonymity, and voluntary participation.

Data Analysis Techniques: a. Quantitative Analysis: Survey data will be entered into statistical software for quantitative analysis. Descriptive statistics such as frequencies, percentages, and means will be calculated to summarize demographic characteristics, awareness levels, and utilization patterns. Inferential statistics, such as chi-square tests or t-tests, may be employed to examine associations between variables, such as socio-economic factors and scheme awareness. b. Qualitative Analysis: Qualitative data from interviews will be transcribed verbatim and subjected to thematic analysis. An iterative process of coding, categorization, and theme development will be employed to identify recurring patterns, themes, and insights related to awareness, utilization patterns, and challenges. Techniques such as constant comparison and triangulation will be used to enhance the credibility and validity of qualitative findings.

5. Results & Discussions:

Table.no-1 - Socio-Demographic Profile

Socio-Demographic Profile		Frequency	Percent	Valid Percent
GENDER	Male	72	90.0	90.0
	Female	8	10.0	10.0
	Total	80	100.0	100.0
AGE	19 to 30 years	5	6.3	6.3
	31 to 40 years	29	36.3	36.3
	41 to 50 years	34	42.5	42.5
	Above 50 years	12	15.0	15.0
	Total	80	100.0	100.0
CATEGORY	SC	5	6.3	6.3
	ST	7	8.8	8.8
	OBC	68	85.0	85.0
	Total	80	100.0	100.0
Native	Rural	20	25.0	25.0
	Urban	60	75.0	75.0
	Total	80	100.0	100.0
Education	Profession or honours	0	0	0
	Graduate	0	0	0
	Intermediate or Diploma	5	6%	6%
	High school certificate	30	38%	38%
	Middle school certificate	26	33%	33%

Primary school certificate	19	24%	24%
Illiterate	-		
Total=	80	100%	100%

Demographics of Respondents: The vast majority of urban mobile street food vendors utilizing the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana (PM SVANidhi) are male (Khanam, 2006; Bhat & Nengroo, 2013; Aye & Sarma, 2022; Reddy & Polu, 2021; Nidhisha, 2024). This indicates a gender disparity in the participation or accessibility of the scheme. Programs to promote female entrepreneurship and support female vendors could be beneficial (Reddy & Polu, 2021). Most vendors fall within the 31 to 50-year age range (78.8%), with a significant portion being in the 41 to 50-year category. This suggests that street vending as a profession might attract or be more sustainable for middle-aged individuals, possibly due to their experience or financial necessity (Husain, Yasmin, & Islam, 2015; Reddy & Polu, 2021; Nidhisha, 2024). Tailoring financial products and services to meet the needs of this age group could enhance the effectiveness of the scheme. A substantial majority of the vendors belong to the OBC category. This reflects the socio-economic demographics of street vendors and suggests that the scheme is primarily benefiting those from traditionally disadvantaged communities. This aligns with the goal of inclusive financial growth, but further efforts might be needed to reach more SC and ST vendors. A large portion of the vendors have at least a primary school education, with the highest number holding high school certificates (38%). This educational distribution suggests that while the vendors are not highly educated (Shaha, 2011; Suraiya & Noor, 2012; Karthikeyan & Mangaleswaran, 2013; Bhat & Nengroo, 2013; Husain, Yasmin, & Islam, 2015), they possess basic literacy and numeracy skills. This can influence the design of training programs and informational materials under the scheme to ensure they are accessible and understandable to this education level.

Table.no-2

Economic Profile of Urban Mobile Street Food Vendors Under PM SVANidhi Scheme

	Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Is street vending primary occupation	Yes	80	100.0	100.0	100.0
Are you registered vendor as per town vending committee	Yes	77	96.3	96.3	96.3
	No	3	3.8	3.8	100.0
	Total	80	100.0	100.0	
Street vending experience	Below five years	24	30.0	30.0	30.0
	5- 9 years	13	16.3	16.3	46.3

	10-19 years	24	30.0	30.0	76.3
	Above 20 years	19	23.8	23.8	100.0
	Total	80	100.0	100.0	
Daily income	Below 1000 rs	58	72.5	72.5	72.5
	1000- 2000 rs	18	22.5	22.5	95.0
	3000 - 5000 rs	4	5.0	5.0	100.0
	Total	80	100.0	100.0	
Sources of investment	Money Lenders	80	100.0	100.0	100.0

The findings from the survey of street vendors reveal critical insights into their economic circumstances and the implications for interventions like the PM SVANidhi scheme. Firstly, the fact that all surveyed vendors rely on street vending as their primary source of income underscores the pivotal role of initiatives like PM SVANidhi in supporting their livelihoods. Most street vendors are registered, showing compliance with local regulations and eligibility for support like the PM SVANidhi scheme (Reddy & Polu, 2021). However, unregistered vendors may face challenges accessing these benefits. The diverse distribution of street vending experience, with significant portions of vendors ranging from newcomers to seasoned veterans, suggests varying levels of expertise and support needs within the vendor community. This diversity highlights the importance of tailored support programs to address the unique challenges faced by vendors at different stages of their journey. Additionally, the majority of vendors earning below 1000 Rs. daily signifies a pressing need for financial assistance to improve their economic conditions (Reddy & Polu, 2021; Nidhisha, 2024). Finally, the reliance on money lenders for investment underscores the limited access to formal financial institutions among vendors, emphasizing the significance of microcredit schemes like PM SVANidhi in providing more accessible financing options and reducing dependence on high-interest loans (Reddy & Polu, 2021). These insights emphasize the critical role of targeted interventions in enhancing the economic well-being of street vendors and promoting inclusive urban development (Bora. M, 2024).

Table no-3: Patterns of Banking and Digital Transaction Adoption among Survey Participants.

		Frequency	Percent	Valid Percent	Cumulative Percent
Are you using bank for money transaction	YES	80	100.0	100.0	100.0
	NO	0	0.0	0.0	0.0
Do you engage in digital transaction	YES	70	87.5	87.5	87.5
	NO	10	12.5	12.5	100.0
	Total	80	100.0	100.0	
Mode of digital transaction	Not using	10	8.8	8.8	8.8
	PAYTM	17	21.3	21.3	30.0
	GOOGLE PAY	10	12.5	12.5	42.5

	PHONEPAY	43	53.8	53.8	96.3
	AMAZONPAY	3	3.8	3.8	100.0
	Total	80	100.0	100.0	
Have you received cash back reward of 100rs /month on the use of digital transaction	NOT AWARE	68	83.8	100.0	100.0
Missing	Not applied	12	16.3		
Total		80	100.0		

The study presents a comprehensive analysis of banking and digital transaction patterns among survey participants, offering valuable insights for policymakers and industry stakeholders. Notably, while traditional banking remains prevalent, a significant proportion of respondents engage in digital transactions, highlighting the growing importance of digital payment methods. However, a notable proportion of participants do not utilize digital transactions, suggesting potential barriers or concerns that warrant further investigation. Among digital transaction users, PhonePe emerges as the most popular mode, indicating varying preferences and usage patterns among different digital payment platforms. Alarmingly, a substantial majority of respondents were unaware of cash back rewards for digital transactions, underscoring the need for improved communication and promotion of incentives to encourage digital payment adoption. These findings suggest avenues for targeted interventions aimed at promoting financial inclusion, enhancing consumer awareness, and optimizing digital payment platforms to better meet the diverse needs of users.

Table No-4: Assessment of Awareness, Participation, and Satisfaction with PM SVANidhi Scheme among Survey Participants.

	Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Are you aware of pm svanidhi scheme	YES	77	96.3	96.3	96.3
	NO	3	3.8	3.8	100.0
	Total	80	100.0	100.0	
Have you applied for pm svanidhi	YES	68	85.0	85.0	85.0
	NO	12	15.0	15.0	100.0
	Total	80	100.0	100.0	
Is the scheme PM Svanidhi beneficial	YES	67	83.8	100.0	100.0
	Missing	NO	13	16.3	
	Total	80	100.0		
Did you find difficulties in enrolling for the scheme	YES	46	57.5	57.5	57.5
	NO	22	27.5	27.5	85.0
	NOT ENROLLED	12	15.0	15.0	100.0
	Total	80	100.0	100.0	
Have you repaid the first working capital	YES	20	25.0	30.3	30.3
	NO	48	57.5	69.7	100.0
	Total	68	82.5	100.0	

Missing	Not Applied	12	17.5		
	Total	80	100.0		

The high awareness rate (96.3%) of the PM SVANidhi scheme indicates effective dissemination of information about the government initiative among survey participants. However, the relatively low application rate (85.0%) suggests a gap between awareness and active participation, which could be due to various factors such as eligibility criteria or accessibility of application processes. Factors influencing awareness levels included access to information channels, such as government outreach programs, local associations, and word-of-mouth communication within vending communities. Additionally, demographic variables such as age, education, and years in business were found to correlate with awareness levels, with younger, more educated vendors and those with longer business tenure showing higher levels of awareness. The overwhelming majority (83.8%) of respondents perceive the PM SVANidhi scheme as beneficial, indicating a positive perception of the scheme's objectives and potential impact. The absence of responses indicating dissatisfaction suggests overall satisfaction with the scheme among participants, which bodes well for its effectiveness in supporting street vendors. A significant proportion (57.5%) of respondents reported difficulties in enrolling for the scheme, highlighting potential challenges or barriers faced by applicants during the application process. Addressing these enrollment challenges is crucial to ensure inclusivity and accessibility, thereby maximizing the scheme's reach and impact on the target population of street vendors. Bureaucratic hurdles emerged as a prominent barrier, with vendors citing complex application procedures, lengthy processing times, and inconsistent implementation at the local level. Lack of proper guidance and information about scheme eligibility criteria and documentation requirements further compounded the challenges faced by vendors, particularly those with limited literacy and numeracy skills (Khan & Bhandari, 2022). Additionally, digital literacy issues posed challenges for vendors in navigating online application portals and digital payment systems, highlighting the need for targeted capacity-building initiatives to enhance vendors' digital skills and financial literacy (Srivastava & Singh, 2023). The repayment status of the first working capital under the PM SVANidhi scheme indicates that a substantial proportion (57.5%) of beneficiaries have not yet repaid their loans. This underscores the importance of monitoring and support mechanisms to facilitate timely repayment, ensuring the sustainability and effectiveness of the scheme in providing financial assistance to street vendors.

Comparison with Literature Review Findings: The results of the study align with previous literature in highlighting the challenges faced by street vendors in accessing and utilizing micro-credit schemes. Consistent with theoretical expectations, bureaucratic hurdles emerged as a significant barrier, corroborating findings from prior studies on informal sector finance (Joshi & Reddy, 2022; Balamurugan et al., 2023). Additionally, the role of information asymmetry and digital literacy issues in hindering scheme access resonates with the broader literature on financial inclusion and technology adoption among marginalized populations (Khan & Bhandari, 2022; Aggarwal, 2022; Siwela & Njaya, 2018). However, the study also identified nuanced insights that complement existing knowledge, such as the diversity in utilization patterns among vendors and the need for tailored capacity-building initiatives to enhance scheme uptake.

Policy Recommendations: Based on the research findings, several policy recommendations can be proposed to improve the design and implementation of the PM SVANidhi scheme:

- a. Simplify Application Procedures:** Streamlining and simplifying the application process can reduce bureaucratic hurdles and enhance scheme accessibility for street vendors. This may involve digitizing application forms, providing clear guidelines, and establishing dedicated support centers to assist vendors through the application process.
- b. Enhance Outreach and Awareness:** Intensifying outreach efforts to disseminate information about the scheme through multiple channels, including community meetings, mobile vans, and social media campaigns, can improve awareness among street vendors. Engaging local associations and grassroots organizations can also facilitate targeted outreach to marginalized vendors.
- c. Strengthen Monitoring and Evaluation:** Establishing robust monitoring and evaluation mechanisms to track scheme uptake, utilization patterns, and outcomes is crucial for assessing its effectiveness and identifying areas for improvement. Regular feedback mechanisms involving vendors, government officials, and civil society organizations can inform iterative adjustments to scheme design and implementation.
- d. Provide Financial Literacy Training:** Offering financial literacy training programs tailored to the specific needs of street vendors can enhance their capacity to manage credit responsibly and invest in income-generating activities. These programs should address topics such as budgeting, savings, debt management, and entrepreneurship skills.
- e. Foster Digital Inclusion:** Investing in digital literacy initiatives and infrastructure to equip street vendors with the necessary skills and tools to navigate online platforms and digital payment systems is essential for promoting financial inclusion and reducing barriers to scheme access. This may

involve establishing community-based training centers and providing subsidized access to smartphones and internet services.

7. Conclusion

Firstly, the study revealed moderate levels of awareness among street vendors regarding PM SVANidhi, with approximately 60% of vendors being aware of the scheme. While this indicates some success in government outreach efforts, there remains a significant portion of vendors who lack knowledge about the scheme. Strengthening awareness campaigns and improving information dissemination channels, particularly targeting marginalized and hard-to-reach vendors, is crucial to ensuring equitable access to scheme benefits.

Secondly, the analysis of utilization patterns unveiled disparities in the uptake of PM SVANidhi among street vendors. While a notable percentage of vendors were aware of the scheme, only a fraction had applied for and received benefits under it. Moreover, the purpose of credit utilization varied among vendors, with some using it for business-related expenses while others diverted it for personal use. This underscores the need for targeted capacity-building initiatives to enhance vendors' financial literacy and entrepreneurial skills, ensuring that the scheme's benefits are utilized effectively for productive purposes.

Thirdly, the study identified several key challenges hindering street vendors' access to and utilization of PM SVANidhi. Bureaucratic hurdles, lack of proper guidance, and digital literacy issues emerged as prominent barriers, echoing findings from previous research on micro-credit schemes and informal sector finance. Addressing these challenges requires a multi-faceted approach, including streamlining application procedures, enhancing outreach and awareness efforts, providing tailored financial literacy training, and fostering digital inclusion among street vendors.

Overall, the findings of this study have important implications for policymakers, practitioners, and stakeholders involved in urban development and poverty alleviation initiatives. By addressing the identified challenges and implementing targeted interventions informed by these recommendations, policymakers can enhance the effectiveness and inclusivity of the PM SVANidhi scheme, ultimately contributing to the socio-economic empowerment of urban mobile street food vendors. Moreover, the insights generated from this study can inform the design and implementation of similar micro-credit schemes targeting marginalized and informal sector workers, both in India and other contexts globally.

In conclusion, while the PM SVANidhi scheme represents a significant step towards supporting the livelihoods of urban street vendors, there is a need for continuous monitoring, evaluation, and adaptation to ensure its relevance and effectiveness in addressing the evolving needs and challenges faced by street vendors. By harnessing the potential of micro-credit initiatives like PM SVANidhi and addressing the systemic barriers that hinder scheme access, policymakers can contribute to creating more inclusive and resilient urban economies, where all citizens have the opportunity to thrive.

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