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A Study on the Livelihood Challenges Faced by Women Street Vendors During Covid-19

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Abstract -- Status of women street vendors belong to the unorganized or informal sector, out of 1 crore vendors 1/3rd of them belong to women category. Whereas many women involve in this day today activity to run their livelihood. Most of them run their daily livelihood in streets, roads, pavements to help their family. As per the government records of street vendors it is noted that it has been an estimate of 10 million vendors. But other organizations and federations have estimated that street vendors are almost 40 million in India. When we analyze the 1/3rd of women folk in street vending it is almost 10 million who directly or indirectly involve in this business. The Covid 19 pandemic situation has made various disparities and inequality starting from health to economy. This has impacted women very badly in socially and economically by losing their jobs and unable to startup their vending business in the streets. The only source of income was only through street vending has made them traumatized with extra burden in their household activities, sexual harassment, domestic violence by men at home. The majority of women street vendors are poor and the pandemic situation has made a huge impact in sustaining their livelihood. It has made them more vulnerable and marginalized with a long term effect on their socio-economic empowerment.

Keywords-- Women, Vendors, Pandemic, Covid, Livelihood

I. INTRODUCTION

Our Indian society is well known for its inequality based on social, economic and political aspects. The role of social hierarchy which results in caste and class hierarchy among all the levels. These two context plays an important role among the unorganized sector. Whereas the class based economy denotes that the India's population cannot satisfy everyone with employment and guaranteeing them livelihood. On the other hand, the government is providing various schemes to guarantee everyone with employment but the difficult task is that it cannot provide it throughout the year.

In this category some choose an option involving in street vending of running their daily livelihood. But it is not an easy task to run these kinds of business as they need to find streets where they are not allowed by shop keepers.

Though we have street vendors act 2014 they are not fully aware about its provisions. Many start their daily activities of business based upon their needs starting from the morning till midnight, evening till midnight. In this scenario food vendors also play an important role where they provide food at a cheaper cost. Especially in this category women food vendors play an important role in serving food for the people at a cheaper cost which satisfies major unorganized workers. Further the daily labourers and others who go for work mostly prefer food vendors for their homely food.

II. STATUS OF STREET VENDORS IN INDIA

Today, vending is an important source of employment for a large number of urban poor as it requires low skills and small financial inputs. The Total number of Street Vendors in the Country is estimated at around 1 crore. Some studies estimate that street vendors constitute approximately 2 percent of the population of the population of metropolitan cities. Women are mainly engaged workforce as street vendors compared with men. The street vendors markets many goods, such as clothes, household goods and food items which is manufactured by home based workers, who have no other channels of marketing the products at cheaper rates to people.

Street Vendors are often considered as public nuisance they are always blamed by occupying the space of pedestrians causing traffic jams and involving in anti-social activities. They do not have social protection in their workplaces and often face health issues. The Municipal Authorities and housing societies, added by the media, target them at frequent intervals. The average earnings of street vendors range between 40 and 80 rupees per day; a large part of which goes in paying bribes and 'protection money'.

Livelihood status of Street Vendors

Street Vending is a profession where the numbers of street vendors in India has increased in the past few years. The people who take up street vending as a profession are those who are unable to get government jobs due to lack of education and skills.



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The street vendor provides cheap food, clothing is considered their presence as a nuisance for commuters or eye sores and are treated as illegal traders by civic authorities.

Street vendors are generating income for cities through payments of licenses and permits, fees and fines and certain kinds of taxes. This is true as two thirds of street vendors agree with this and offer a viable livelihood. But when it comes for earnings they earn low and risks are high for many vendors. Especially those who sell fresh vegetables and fruits are having livelihood problem of insecure place of work, lack of storage, theft or damage to stocks.

Street Vending sector reduces the unemployment problems were most of the rural and urban people are engaged with vending. Street vendors are having poor economic conditions were they have rising prices and increased competition affecting their livelihood in several cities. The rising of stocks are more expensive where they find the difficulty to sell it to the consumers and often they bargain with vendors for lesser price. They earn less to run their livelihood and underprivileged to be the poorest among the poor.

Based upon various studies conducted by NASVI and SEWA Bharat street vendors revealed out of 10 major cities in India. Street vendor's majority of them belonged to the age group of 31-50 which constituted 51 percent followed by 30 percent belonged to the age group of 21-30 years and 12 percent between 61-80 years. Most of the street vendors are educated at least a primary education to read or sign belong to 60 percent and 40 percent are illiterates. Around 82 percent of the street vendors sell perishable goods and 29 percent of them sell fruits. On a daily basis they clean the vending places atleast two hours for displaying their products and work upto 8-12 hours where they contribute 70.5 percent. Further, 65.5 percent of the vendors store their goods in their home and 33.5 percent store it in their vending place. Lastly, after facing all the odds in livelihood they need to bribe the local authorities where 60-70 percent need to bribe from Rs.2 to Rs.200 per day.

Status of Women Street Vendors in India

Status of women street vendors belong to the unorganized or informal sector, out of 1 crore vendors 1/3rd of them belong to women category. Whereas many women involve in this day today activity to run their livelihood. Most of them run their daily livelihood in streets, roads, pavements to help their family. As per the government records of street vendors it is noted that it has been an estimate of 10 million vendors.

But other organizations and federations have estimated that street vendors are almost 40 million in India. When we analyze the 1/3rd of women folk in street vending it is almost 10 million who directly or indirectly involve in this business.

Women street vendors are majorly insecure from various social factors from the society and they are double times more vulnerable than male vendors. Major forms of insecurity are due to poverty, poor living conditions, illiteracy and unemployment has made them seasonal and permanent vendors to run their day today livelihood. Most of them find lack of credit to run their business and hugely depend on small earning which comes through vending. Moreover, it provides them higher percentage of livelihood to manage their family needs. Though they earn their profession is not recognized as well as considered as a disgrace to the entire city, towns, etc. On the otherside women vendors are more vulnerable as they are very prone to various infectious diseases at their work place. As per the International Labour Organisation, it has noted that more than 85 percent of the women suffer from various diseases like hypertension, depression, migraine and urinary infection are very common among women vendors. Their work place is unhygienic in nature and they have to face various social problems from the local authorities, police personnels, rowdies, etc. They always have the fear of running their livelihood compared with male vendors. They earn lesser income than male vendors on a daily basis, women vendors earn an average of Rs.50 to a maximum of Rs.500 per day. Most of the women street vendors earn an average of Rs. 4,000 p.m. They involve in selling varieties of goods but majorly 82 percent of them sell fruits and vegetables, their working hours starts from 2 hours to a maximum of 8 hours. For cleaning and arranging the stalls alone they spent atleast 2 hours in a day.

Covid 19 Lockdown and Status of Women Street Vendors

Covid 19 and the impact of lockdown has resulted a huge deadlock over the informal sector. This lockdown has especially made the largest sector of men and women who were self-employed without any forms of exploitation which proved the spirit of entrepreneur among street vendors, hawkers, trollers, etc. They had contributed the economy with a turnover of Rs.80 crores per day selling food, fruits, vegetables, clothes, china products, etc. on an average daily business to run their daily bread. The National Federation of Hawkers has estimated that there are 4 crore street vendors who live in metros, cities, towns and rural parts of India selling their goods.

It has also estimated 70-80 lakh vendors used to sell food, clothes, electronics, books, fruits, vegetables, Chinese goods almost 20,000 kms each day in trains, sub urban trains, buses, etc. Due to lockdown this has resulted a huge financial loss for the vendors who were not able to sell or move from one place to another where all the public transport was shut down for many months. Food vendors who served thousands of office workers, students, men, women and children were highly affected due to lockdown. These food vendors served the urban poor from hunger at a cheaper cost which had a positive side of supplying food on a daily basis. Most of the food vendors were from Bihar and Uttar Pradesh contributed 50 percent in this sector have been forced to leave their working place and went back home.

When we look into the conditions of women street vendors and hawkers were more vulnerable where they couldn't financial with stand the lockdown. Many women were taking goods which were manufactured by homemakers, SHG's like pickles, papads, sweets, confectionaries, etc. The lockdown made them lack of credit to buy various products from the SHG's moreover people were panic to buy goods from vendors this mostly affected women vendors. On the otherside people were not ready to allow any vendors due to social and physical distancing which made a huge loss for women vendors.

Further women who use to stitch small clothes had a considerable income made them to produce masks but on a long run they were not able to create income out of it.

Women who involved in street vending sustained from various family interventions, domestic violence, exploitation, etc. The lockdown has increased family interventions, domestic violence against women has rapidly increased during this period. Women who were employed in street vending had to search for some other jobs to run their livelihood many worked in constructions, daily labourers, etc.

III. PM SVANIDHI

On 1 July 2020 the Ministry of Housing and Urban Affairs, launched the Prime Minister Street Vendor's Amta Nirbhar Nidhi Scheme (PM SVANidhi). The main aim is to facilitate combined free capital loans upto Rs 10,000 of 1 year tenure, 50 lakh street vendors within the country. It also provides for incentives interest subsidy @ 7% once a year on regular repayment of loan and cash-back upto Rs. 100 per month on undertaking digital transactions. Further, on timely or early repayment, the vendors are going to be eligible for subsequent cycle of capital loan with an enhanced limit. Till now 2 million applications have been received in which 752191 have been sanctioned, and 218751 loans have already been disbursed.

STATE/UT WISE NUMBER OF STREET VENDORS IDENTIFIED

S.No	State Name	Street Vendors Identified	Total Received Application	Sanctioned amount (Rs. in Crore)	Disbursed amount (Rs. in Crore)
1.	Andhra Pradesh	97,916	73,465	19.379	2.417
2.	A&N Islands	-	129	0.098	0.027
3.	Arunachal Pradesh	5,290	757	0.356	0.194
4.	Assam	21,418	3,055	0.226	0.014
5.	Bihar	65,842	28,102	5.283	0.391
6.	Chandigarh	21,622	547	0.275	0.138
7.	Chhattisgarh	31,853	10,858	2.522	0.857
8.	D&NH	-	838	0.269	0.064
9.	Delhi	-	8,007	1.013	0.077
10.	Goa	1,151	346	0.161	0.015



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11.	Gujarat	2,13,789	1,11,333	41.976	2.179
12.	Haryana	1,03,126	18,282	5.743	0.615
13.	Himachal Pradesh	5,529	1,063	0.578	0.149
14.	J&K	1,202	673	0.075	0.016
15.	Jharkhand	37,173	16,148	7.606	1.420
16.	Karnataka	1,17,936	41,097	10.963	1.209
17.	Kerala	21,658	8,069	4.053	1.304
18.	Ladakh	-	6		
19.	Madhya Pradesh	94,636	2,79,846	163.300	92.613
20.	Maharashtra	1,10,708	1,01,144	16.973	2.687
21.	Manipur	725	2,928	0.700	0.170
22.	Meghalaya	843	25	0.001	0.000
23.	Mizoram	4,605	394	0.184	0.028
24.	Nagaland	722	39	0.004	0.000
25.	Odisha	63,222	22,529	6.392	0.690
26.	Puducherry	7,235	1,069	0.083	0.007
27.	Punjab	82,646	5,980	1.470	0.083
28.	Rajasthan	86,975	31,315	8.045	0.620
29.	Sikkim	-	3	0.000	0.000
30.	Tamil Nadu	1,03,011	38,664	13.284	1.983
31.	Telangana	2,25,701	2,32,022	88.328	6.865
32.	Tripura	8,666	1,534	0.201	0.031
33.	Uttar Pradesh	2,68,756	2,66,452	60.467	3.622
34.	Uttarakhand	21,188	3,089	0.922	0.118
35.	West Bengal	632	1,408	0.181	0.003
	Total	18,25,776	13,11,216	461.110	120.607

Source: Ministry of Housing & Urban Affairs



IV. STATEMENT OF THE PROBLEM

Street vendors belong to the unorganized sector where they use lesser investment and require low skills which makes women to be more accessible to earn their daily livelihood. The pandemic situation has made the government to take emergency measures of introducing lockdown in the month of 24th March 2020 and extend to many months. The lockdown has made siviour impact over women street vendors who were struggling for their livelihood. Approximately around 10 million women vendors who were supporting their family's financial needs came to an end due to lockdown. This situation made many vendors to go in search of various employment in construction, daily labourers, sanitary workers and other contractual activities. According to national Sample Survey Organization (NSSO) has noted that 82 percent of women workforce belong to the unorganized sector. The National Commission for Women says that 94 percent of women workforce are employed in the unorganized sector.

The Covid 19 pandemic situation has made various disparities and inequality starting from health to economy. This has impacted women very badly in socially and economically by losing their jobs and unable to startup their vending vending business in the streets. The only source of income was only through street vending has made them traumatized with extra burden in their household activities, sexual harassment, domestic violence by men at home. The majority of women street vendors are poor and the pandemic situation has made a huge impact in sustaining their livelihood. It has made them more vulnerable and marginalized with a long term effect on their socio-economic empowerment. On the otherside gender based violence on the grounds of domestic violence, intimate partner abuses have notably increased due to Covid 19. Many women were vulnerable where they had no access to information about self-quarantine and isolation. The National Commission for Women also alarmed since lockdown working women who were at home faced huge incidents of domestic violence throughout the country. Though we have street Vendor Act 2014 many of its provisions are not been implemented and there is no awareness among street vendors.

Under this act also many women are not aware about its provisions as well as women beneficiaries are very less.

Pradhan Mandhri Street Vendor's Amta Nirbhar Nidhi Scheme (PM SVANidhi) launched by the Prime Minister of India to benefit 50 lakh street vendors to start their business with a collateral working capital with Rs.10,000 which is repayable within a year.

As we know that there are almost 40 million street vendors where this scheme cannot satisfy all the street vendors and the waiver loan is also very less. Many of the street vendors are not briefed about the scheme which was introduced and they were not aware whom to be approached to avail the loan. Based upon the various problems discussed above, the present study would be focusing on the livelihood challenges faced by women street vendors during Covid-19 with a special reference to Yercaud, Salem District, Tamil Nadu.

V. OBJECTIVES OF THE STUDY

The study has taken the overall objectives in identifying the livelihood challenges faced by women street vendors during lockdown.

VI. OBJECTIVES

1. To study on the socio –economic conditions of women street vendors during lockdown.
2. To investigate the various livelihood challenges faced by women street vendors during lockdown.

VII. METHODS

This study utilized the quantitative method of research. As widely accepted, the quantitative method of research involves adequate and accurate interpretation of findings. Relatively, this method is suitable to the current study since it aims to emphasize the livelihood challenges faced by women street vendors during Covid-19. The technique that was used under the normative survey approach and evaluation, which is usually to explore opinions in step with respondents which represent a population. The survey method was used for this study because to enable the researcher to form generalizations.

VIII. PARTICIPANTS

The present study attempts to find out the livelihood challenges faced by women street vendors during Covid-19 with a special reference to Yercaud, Salem District, Tamil Nadu. The study especially focuses on women street vendors of Yercaud town as it is a tourist place where many women are vendors who depend upon tourists for their livelihood. The study comprises of 150 women street vendors who are selected randomly from various tourist spots of Yercaud town.

IX. SOURCES OF DATA

1. *Primary data* – Collected through questionnaire, discussions and interview schedules.
2. *Secondary data* - Collected from various journals, periodicals, websites and reports.

X. ANALYSIS AND KEY FINDINGS

As per the framework used, the study is to analyze the livelihood challenges faced by women street vendors during Covid-19 which involve various factors like socio economic profile, challenges faced during lockdown and financial threats are discussed and measured in the form of matrix.

Table-1.1
Demographic profile of Women street vendors

Demographic Profile	Grouping	Types of Women Street Vendors				
		Food	Fruits	Vegetables	Flowers	Total
Age	21-30	26.66	20	20	15	22.66
	31-40	20	26.66	40	25	25.33
	41-50	24	33.33	8	40	25.33
	51-60	18.66	10	8	20	15.33
	61 & above	10.66	10	24	-	11.33
Marital Status	Unmarried	24	23.33	24	10	22
	Married	66.66	60	64	75	66
	Widow	6.66	6.66	8	10	7.33
	Separated	2.66	10	4	5	4.66
Religion	Hindu	60	66.66	80	70	66
	Muslim	6.66	6.66	4	10	6.66
	Christian	33.33	26.66	16	20	27.33
Caste	SC	40	50	64	45	46
	ST	16	6.66	12	10	12.66
	OBC	4	10	4	15	13.33
	Minorities	40	33.33	20	30	34
Education	Primary	20	26.66	60	40	30.66
	Secondary	32	40	32	30	33.33
	Hr. Secondary	34.66	20	4	30	25.33
	Degree & above	13.33	13.33	4	5	10.66

Family	Joint Family	73.33	60	32	40	58
	Nuclear Family	26.66	40	68	60	42
Income per day	Rs.100-500	34.66	60	48	70	46.66
	Rs.500-800	37.33	23.33	24	15	29.33
	Rs.800-1000	21.33	10	16	10	16.66
	Rs.1000 & above	6.66	6.66	12	5	7.33
Kind of House	Rented	80	66.66	76	80	76.66
	Own	20	33.33	24	20	23.33
Working hours	1-4	33.3	50	20	50	36.6
	5-8	48	40	36	40	43.3
	9-12	18.6	10	44	10	20
Total		50	20	16.66	13.33	100
		(N=75)	(N=30)	(N=25)	(N=20)	(N=150)

Source: Computed

XI. DEMOGRAPHIC PROFILE

As per the above table, majority of women street vendors belong to the age group of 31-50 years with an average of 25.33 percent respectively. It is further noted that from the age of 51 and above have the ratio of leaving their occupation due to lockdown and other family issues. Majority of women street vendors are married and 66 percent belong to this category and majority of them hail from Hindu community. When looking into the caste based groupings most of the women belong to schedule caste category with an average of 46 percent followed by the ST,OBC and minority category of Muslims and Christians.

While analyzing their education background 33.33 percent of women have completed secondary schooling followed by primary, higher secondary and degree holders. Whereas family of street vendors have been analyzed by two categories most of them dwell in a joint family with an average percent of 58 and other contribute as a nuclear family.

The individual income of vendors earning is around Rs.100-500 per day with 46.66 percent as a majority before lockdown followed by Rs.500 and above respectively. Majority of vendors are living in a rented house with an average percentage of 76.66 followed by others holding own house respectively.

Mostly vendors start their business in the morning till night where majority of them are food vendors who depend upon tourists for their daily livelihood. But due to lockdown and other issues with local authorities it has been noted they were not allowed to operate their business. Even if they were ready to start their business people were not ready buy any food stuffs from them due to threats of covid. Only other vendors who were doing fruits, vegetables, flowers business were able to operate their business partially based upon the guidelines of the local authorities. They had major problems of timings allocation of places by local authorities and other social issues to start their business full-fledgedly during lockdown.

Table-1.2
Challenges faced by Women Street Vendors during lockdown

	Challenges	Types of Street Vendors				
		Food	Fruits	Vegetables	Flowers	Total
Threats faced during Covid-19 lockdown	Local Authority	42.66	33.33	32	25	36.66
	Customers	13.33	16.66	24	10	15.33
	Bribe	20	16.66	8	5	15.33
	Insecurity	10.66	10	16	15	12
	Unsold goods	6.66	13.33	12	40	13.33
	Theft	6.66	10	8	5	7.33
	Total	50 (N=75)	20 (N=30)	16.66 (N=25)	13.33 (N=20)	100 (N=150)

Source: Computed

As per the above table women street vendors faced various problems during lockdown, mostly their daily challenge is to face the local authority where majority of 36.66 of them were affected due to their rules and regulations. Followed by the local authorities the customers were afraid to buy food stuffs from street vendors even though the state government has said to sell parcel food. Especially people were ready to buy food from hotels and restaurants with a thought it was more hygienic than the food vendors. On the other hand, we can find bribery to allocate a place in the market from the local authorities, police and officials.

Mostly the street vendors for their livelihood bribed them to receive a proper place as well as to have time adjustments beyond the lockdown time. Usually all the market which sold vegetables, fruits and flowers used to shut down before 1 pm in the afternoon and food shops till 9 pm in the evening. Mainly food vendors, hotels, restaurants used to bribe the local authority with money or food. Another problem which they faced was the unsold goods especially food products cannot be stored and sold like vegetables, fruits and flowers. The unsold goods like food has to be taken back by vendors or to be sold out at lower cost even if it is a loss, followed by it they face insecurity and problem of theft at their work places.

Table1.3
Financial and Economic threats during lockdown

Economic Threats	Challenges	Types of Street Vendors				
		Food	Fruits	Vegetables	Flowers	Total
Financial	Lack of Credit	56	60	48	10	49.33
	High prices	13.33	6.66	12	25	13.33
	Shortage of work	10.66	10	28	15	14
	Capital	6.67	16.66	8	10	9.33
	Change of Occupation	13.33	6.66	4	40	14
Borrowing	Family	29.33	43.33	40	45	36
	Business	24	6.66	24	15	19.33
	Medical Expenses	6.66	10	4	10	7.33
	Education	13.33	20	12	10	14
	House Rent	26.66	20	20	20	23.33
Reduction of working hours	0-2	61.3	60	28	50	54
	3-5	32	16.6	60	40	34.6
	6-8	6.6	23.3	12	10	11.3
Total		50	20	16.66	13.33	100
		(N=75)	(N=30)	(N=25)	(N=20)	(N=150)

Source: Computed

Majority of women faced financial problem of credit for starting their business during lockdown around 49.33 percent faced the difficulty to get credit facilities. As money was a crucial problem during lockdown many of them had no source of income as well as local money lenders also faced the same difficulty to provide credit. Especially women who were in SHG's couldn't get any forms of credit to run their business and faced the difficulty to repay their debts. When they had lack of credits their working hours also got reduced as they had no forms of investments to run their business to the next level. Many had change their occupation because they had no other source of income many went for work as daily labourers as well as to small shops, vegetable shops for their livelihood.

High prices of basic commodities also made them not to start their business were people would not buy any products at higher cost. On the other hand, women vendors had taken borrowings mainly for their family expenses in which majority of 36 percent were under this category. Due to lockdown they had no other choice of running their business and had to depend upon money lenders to run their family needs. Around 23.33 percent women borrowed money to give it for house rent expenses where many house owners gave exception of rent but somehow they need to pay the rent. Further to run the business they started to take borrowing for higher rate of interest from the money lenders followed by educational and medical expenses.

Table-1.4
Awareness on PM SVANidhi

PM SVANidhi		Types of Street Vendors				
		Food	Fruits	Vegetables	Flowers	Total
Awareness on PM SVANidhi	Yes	26.66	16.67	20	35	24.66
	No	73.33	83.33	80	65	75.33
Total		50 (N=75)	20 (N=30)	16.66 (N=25)	13.33 (N=20)	100 (N=150)

Source: Computed

Majority of respondents based upon the awareness of PM SAVNiddhi which was announced by the central government to financially support street vendors. It had an interim relief fund of Rs.10,000/- for the street vendors in reality many were not aware about the scheme. When we look into women street vendors were not aware about the scheme based upon the field study which had a majority of 73.33 percent and 24.66 percent were about the scheme.

XII. CONCLUSION

Women street vendors are struggling for their daily livelihood during covid 19 lockdown. They are really hard workers and have great struggle for sustaining their livelihood in street vending activity. Most of them are educated upto higher secondary and hail from scheduled caste/tribe category. The pandemic situation has made their living conditions poorer and they had no alternative options to sustain for their family needs. Many women street vendors had to depend upon money lenders for their livelihood some who had debts had no other choice repaying it, instead had to change their occupation. Finding a change of occupation was also difficult during the lockdown as there were so many restrictions. Those women who were bosses of their vending occupation found it difficult to work under any firm and psychologically they were not ready to work under anyone. But few women changed their occupation like working as daily labourers in small restaurants, vegetable shops, making masks, etc. Though we have street vendors act most of the women are not aware about as they were not able to get interim loans announced by the central government during lockdown.

Few had benefited out of the PM SVANidhi but the fund which has been allotted has not reached many of them and the fund is also very much lesser. Some of the recommendations based on the study reveals there should be an interim relief for women street vendors and many of the street vendors are not having identity cards. The PM SVANidhi scheme beneficiaries which are identified by the government officials are very less compared with the entire list of street vendors. Institutional credit should be provided to women street vendors at lower rates of interest to avoid private money lenders in levying higher rate of interest. Support from primetime players like NGOs and SHGs can enhance the livelihood of women street vendors.

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