

Surviving the Streets: An Empirical Study on the Livelihood Challenges of Street Vendors in Paramathi Velur Taluk

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Abstract: Street vending is an important part of the informal economy and provides livelihood opportunities to economically weaker sections of society. This study examines the socio-economic conditions and occupational challenges faced by street vendors in Paramathi Velur Taluk, Namakkal District, Tamil Nadu. The research focuses on demographic profile, income levels, working conditions, and major livelihood issues of street vendors. A mixed-methods approach was adopted, and primary data were collected from 150 respondents through structured interviews and field observations. The data were analysed using descriptive statistical and thematic methods. The findings reveal that street vendors face problems such as irregular income, lack of social security, limited access to credit facilities, inadequate infrastructure, and harassment from authorities. Despite these challenges, street vending remains a significant source of livelihood for marginalized populations. The study concludes that effective policy support, financial inclusion, and improved infrastructure are necessary to strengthen the socio-economic conditions of street vendors.

Keywords: Street vending; Informal economy; Socio-economic status; Livelihood challenges; Tamil Nadu

1. Introduction

Street vending has long been recognized as a crucial component of the urban informal economy in India, providing livelihoods to millions of workers across cities and towns (Bhowmik, 2012). As one of the most visible aspects of informal labour, street vendors contribute significantly to local economies by offering affordable goods and services, fostering grassroots entrepreneurship, and creating employment opportunities for low-skilled labourers who may not find stable work in the formal sector. Despite their critical role in urban ecosystems, street vendors are often marginalized, operating in a space fraught with legal ambiguities, economic precarities, and social stigmas. They navigate a complex web of challenges, including a lack of recognition, absence of access to social protections, and frequent harassment by authorities.

This study seeks to examine the socio-economic conditions of street vendors in Paramathi Velur Taluk, Namakkal District, Tamil Nadu. Through an empirical investigation, the study explores the key challenges these vendors encounter, the coping mechanisms they employ to sustain their livelihoods, and the systemic factors that perpetuate their vulnerability. By providing a nuanced understanding of their circumstances, this study aims to inform policy measures that could enhance their socio-economic security and support their integration into formal economic systems.

1.1 Background and Context

Paramathi Velur Taluk, situated in Namakkal District of Tamil Nadu, is a semi-urban region known for its vibrant local markets and diverse economic activities. The taluk serves as an important trading hub for the surrounding rural and urban areas. In this context, street vending plays a vital role in sustaining the local economy by ensuring that residents have access to a wide variety of goods and services at affordable prices. Vendors in this region sell a broad range of products, including fresh produce, textiles, household items, and fast-moving consumer goods, catering to the daily needs of the local population.

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Despite their contributions to the local economy, street vendors in Paramathi Velur Taluk face numerous challenges. One of the most significant issues is their legal and social marginalization. Vendors often operate without formal licenses or recognition, which exposes them to a high degree of vulnerability. They are frequently subjected to fines, evictions, and harassment from municipal authorities and law enforcement agencies. The lack of legal recognition not only disrupts their livelihoods but also prevents them from accessing basic rights and protections that could otherwise improve their economic security.

Economic precarity is another critical challenge. The income generated by street vending is often insufficient and unpredictable, with daily earnings subject to fluctuations caused by market demand, seasonal changes, and competition. The lack of access to formal financial services, such as bank loans or insurance schemes, further exacerbates their economic instability. For many vendors, their earnings barely cover essential living expenses, leaving them in a cycle of poverty and debt.

Social challenges compound these economic and legal issues. Street vendors often occupy contested public spaces, leading to conflicts with residents, local businesses, and municipal authorities. The absence of dedicated vending zones forces vendors to set up stalls in makeshift locations, which are often unsafe and lack basic amenities like clean water, sanitation, and waste disposal facilities. This not only affects the quality of their working conditions but also exposes them to health risks and lowers the quality of goods and services they provide to customers.

In addition to these systemic challenges, street vendors in Paramathi Velur Taluk face socio-cultural hurdles, particularly gender-based discrimination. Women, who constitute a significant portion of the street vending workforce, encounter unique barriers such as limited mobility, safety concerns, and societal stigma. Many female vendors also bear the dual burden of earning a livelihood and managing household responsibilities, making their daily lives even more challenging.

Despite these adversities, the street vendors of Paramathi Velur Taluk demonstrate remarkable resilience and adaptability. They employ a variety of coping mechanisms to navigate the challenges they face, from leveraging informal social networks to accessing microfinance schemes and negotiating with local authorities. However, these strategies are often reactive and short-term, highlighting the urgent need for systemic interventions to address the root causes of their vulnerability.

The unique socio-economic dynamics of Paramathi Velur Taluk make it a compelling case for studying the challenges and opportunities associated with street vending. By focusing on this specific region, this study seeks to shed light on the lived experiences of street vendors and identify actionable solutions that can improve their livelihoods. The findings are not only relevant to Paramathi Velur Taluk but also offer valuable insights for policymakers, researchers, and practitioners working to address the broader issues faced by street vendors across India.

In summary, the street vendors of Paramathi Velur Taluk embody both the promise and the plight of the informal economy. While they play a crucial role in supporting local economies and communities, they remain excluded from the formal systems that could provide them with security and stability. This study aims to bridge this gap by providing evidence-based recommendations for policy and practice that can empower street vendors and enhance their socio-economic well-being.

1.2. Objectives of the Study

The primary aim of this study is to understand the socio-economic conditions and livelihood challenges of street vendors in Paramathi Velur Taluk, Namakkal District, Tamil Nadu. Street vending is a complex livelihood activity influenced by various economic, legal, and social factors. The following objectives guide the study:

To analyse the socio-economic profiles of street vendors in Paramathi Velur Taluk:

This objective focuses on understanding the demographic characteristics, including age, gender, education, family size, and economic conditions such as income levels, savings, and expenditure patterns of street vendors. By analysing these aspects, the study aims to provide a comprehensive picture of their socio-economic status.

To identify the key challenges impacting their livelihoods:

This includes examining the legal, social, and economic barriers faced by street vendors, such as lack of formal recognition, harassment, economic insecurity, and inadequate access to essential services. Understanding these challenges is critical for designing interventions to improve their living and working conditions.

To explore coping mechanisms and adaptive strategies employed by vendors:

This objective investigates the various strategies vendors adopt to sustain their livelihoods amidst challenges. These may include leveraging informal networks, adopting flexible work schedules, accessing microfinance, and negotiating with authorities.

To recommend actionable policy measures for improving their socio-economic status:

Based on the findings, this objective aims to propose evidence-based and practical policy recommendations that address the vulnerabilities of street vendors and promote their socio-economic well-being. These may include formalization measures, improved access to financial services, and the creation of supportive legal frameworks.

1.3. Research Questions

The study is guided by the following key research questions, which aim to unravel the various dimensions of street vending in Paramathi Velur Taluk:

What are the demographic and economic characteristics of street vendors in Paramathi Velur Taluk?

This question seeks to identify the socio-economic profiles of the vendors, including their age, gender, education, income levels, and the type of goods they sell. It also aims to understand their motivations for engaging in street vending and the role it plays in their overall livelihood.

What are the primary challenges faced by these vendors?

This question focuses on identifying the legal, economic, and social challenges faced by street vendors. It seeks to explore issues such as lack of formal recognition, harassment by authorities, economic precarity, lack of access to credit, and conflicts over public spaces.

How do street vendors cope with the challenges to sustain their livelihoods?

This question examines the various strategies vendors adopt to manage and mitigate the challenges they face. These strategies could include informal agreements with local authorities, reliance on social networks, participation in vendor associations, and leveraging alternative financial mechanisms.

What policy interventions can address these challenges effectively?

This question aims to explore potential policy measures that can enhance the socio-economic security of street vendors. It seeks to identify interventions that address both short-term challenges, such as harassment and insecurity, and long-term goals, such as formalization and integration into the formal economy.

Expanded Considerations

The research questions and objectives are interconnected and aim to provide a holistic understanding of the street vending sector in Paramathi Velur Taluk.

The first objective and research question emphasize the importance of building a foundational understanding of who street vendors are, why they engage in this activity, and what their economic realities are. This information is crucial for contextualizing their challenges.

The second objective and research question aim to delve deeper into the systemic barriers that perpetuate the vulnerability of street vendors. This includes exploring how the legal ambiguity of their status affects their ability to earn a stable income and how social attitudes toward informal labour influence their daily experiences.

The third objective and research question focus on resilience. Despite operating in challenging environments, street vendors exhibit remarkable adaptability. Understanding these coping mechanisms can provide insights into their resourcefulness and the informal support systems that sustain them.

Finally, the fourth objective and research question align with the study's goal of contributing to policy discourse. By identifying actionable measures, this study seeks to bridge the gap between the informal and formal economies, ensuring that street vendors receive the recognition and support they deserve.

Together, these objectives and research questions provide a comprehensive framework for analysing the livelihoods of street vendors and developing practical solutions to improve their socio-economic conditions. This expanded focus ensures that the study not only documents the challenges faced by street vendors but also actively contributes to creating a more inclusive and equitable economic landscape.

2. Literature Review

2.1. The Informal Economy in India

The informal economy is a vital component of India's workforce, employing over 80% of the labour force. This sector includes various forms of unregulated work, including street vending, domestic work, construction, and small-scale manufacturing. Street vending, in particular, holds a significant position as it provides livelihood opportunities for low-income groups, including women and marginalized communities, who often have limited access to formal employment avenues.

Studies by Bhowmik and Singh underscore the dual role of street vending in the informal economy. On one hand, it serves as a survival strategy for the urban poor, offering a critical means of subsistence amidst economic instability. On the other hand, it also embodies elements of entrepreneurial activity, as vendors demonstrate creativity, resilience, and adaptability in managing their small businesses. Singh argues that street vending contributes to urban economies by enhancing the accessibility of goods and services, particularly for lower-income consumers. However, this contribution often goes unrecognized in official economic frameworks.

Street vending is further characterized by its accessibility as a livelihood option. Minimal capital investment and a flexible entry threshold make it an attractive choice for individuals facing barriers to formal employment, such as illiteracy, lack of vocational skills, or social marginalization. Nonetheless, despite its potential to empower vulnerable groups, the lack of integration with formal economic policies perpetuates the precarious status of vendors within the urban economy⁸.

2.2. Legal and Regulatory Challenges

The absence of consistent legal recognition has been a persistent issue for street vendors across India⁹. Roever and Skinner¹⁰ highlight the legal and regulatory hurdles faced by vendors, which include frequent eviction drives, arbitrary fines, and harassment by municipal authorities. Many street vendors operate in public spaces without formal permits, making them susceptible to exploitation¹¹.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, was introduced as a landmark legislation to address these challenges¹². It aims to provide legal protection to vendors by creating town vending committees (TVCs) responsible for issuing licenses, allocating vending zones, and addressing grievances. However, the implementation of this act remains inconsistent across states. Studies, including those by Bhowmik, reveal that delays in the formation of TVCs, lack of awareness among vendors, and resistance from local authorities have limited the act's impact.

Furthermore, vendors face conflicts with formal shop owners and residents who perceive street vending as a nuisance, adding another layer of vulnerability. Such tensions often result in aggressive anti-vending campaigns, exacerbating the precarious conditions under which street vendors operate. Legal ambiguities around the use of public space further complicate their struggle for livelihood security.

2.3. Socio-Economic Vulnerabilities

Socio-economic vulnerabilities are a defining feature of street vending as an informal livelihood. Research by Kusakabe highlights the unpredictable and often inadequate income levels of street vendors. Seasonal variations, competition, and price fluctuations make it difficult for vendors to achieve financial stability. Additionally, their working conditions are often marked by exposure to extreme weather, lack of access to basic amenities, and long working hours.

The gendered dimensions of street vending add another layer of complexity. Chaudhuri argues that female street vendors face compounded vulnerabilities compared to their male counterparts. Social stigma, mobility restrictions, and additional caregiving responsibilities limit women's ability to access profitable vending locations or expand their businesses. Female vendors also experience higher levels of harassment and are often excluded from informal support networks dominated by men.

Moreover, the lack of access to social protection mechanisms such as health insurance, pensions, and childcare services further exacerbates the socio-economic challenges faced by street vendors. This exclusion places them at greater risk during economic shocks or personal emergencies. For example, during the COVID-19 pandemic, street vendors faced significant disruptions to their livelihoods due to lockdown measures, with little to no government support.

Despite these challenges, many street vendors display remarkable resilience and resourcefulness. Informal networks, peer associations, and microfinance initiatives often serve as vital support mechanisms. These coping strategies enable vendors to navigate an environment characterized by uncertainty and marginalization. However, as Bhowmik emphasizes, such informal arrangements are not a substitute for systemic reforms that address the root causes of their vulnerabilities.

In summary, the literature highlights the critical role of street vending in India's informal economy while underscoring the need for inclusive policies that recognize and support this livelihood. The socio-economic and legal challenges faced by vendors are deeply intertwined, necessitating a holistic approach to address their vulnerabilities and empower them within the urban economic landscape.

3. Methodology

3.1. Research Design

This study adopts a mixed-methods approach, combining quantitative and qualitative methodologies to provide a comprehensive analysis of the socio-economic conditions and challenges faced by street vendors in Paramathi Velur Taluk. Mixed-methods research is particularly effective in capturing the multifaceted nature of issues that cannot be fully understood through a single method. The quantitative data derived from structured interviews facilitate a statistical understanding of demographic and economic conditions, while the qualitative insights obtained through focus group discussions help uncover the lived experiences, coping strategies, and perspectives of street vendors.

The rationale for choosing this design lies in its ability to triangulate findings and enhance the reliability of the research outcomes. By integrating numerical data with narratives, the study aims to explore both the measurable and subjective dimensions of street vending. Moreover, this approach ensures that the voices of the vendors—often marginalized in academic and policy discourse—are adequately represented.

3.2. Sample Selection

The study employs purposive sampling to select participants, ensuring that the sample represents a diverse cross-section of street vendors. Purposive sampling is particularly useful for studies focusing on specific populations, as it allows researchers to target individuals who possess the characteristics necessary to address the research questions. A total of 150 street vendors were chosen, stratified based on the following criteria:

Type of Goods Sold: Vendors were categorized into those selling food items, clothing, household goods, and other miscellaneous products. This stratification enables an understanding of how the nature of the trade influences vendors' socio-economic conditions.

Gender: Both male and female vendors were included to capture the gendered dimensions of street vending. Female vendors often face unique challenges, such as restricted mobility and social stigma, which merit focused exploration.

Location: Vendors operating in different areas within Paramathi Velur Taluk—such as busy market streets, residential neighbourhoods, and transportation hubs—were selected to account for location-based variations in experiences.

The inclusion of these stratified categories ensures that the sample is representative of the broader street vending population in the region.

3.3. Data Collection Tools

3.3.1. Structured Interviews

A structured questionnaire was developed to collect quantitative data on demographic, economic, and occupational aspects of the vendors' lives. The questionnaire included sections on:

Demographic Information: Age, gender, educational background, and marital status.

Economic Variables: Monthly income, expenditure, savings, and access to credit facilities.

Occupational Details: Type of goods sold, hours of operation, and challenges faced during vending activities.

Structured interviews were conducted face-to-face to ensure accuracy and to address any questions or concerns raised by the respondents. This tool provided a robust dataset for quantitative analysis and allowed researchers to establish a baseline understanding of the vendors' conditions.

3.3.2. Focus Group Discussions (FGDs)

Focus group discussions were employed to capture qualitative insights into the lived experiences of street vendors. FGDs are particularly effective for exploring collective experiences, generating discussions, and uncovering nuanced perspectives that may not emerge in structured interviews.

The FGDs were organized in small groups of six to eight participants, stratified by gender and type of trade to ensure focused and relevant discussions. Topics covered included:

Coping mechanisms during economic downturns.

Interactions with local authorities and law enforcement.

Perceptions of the Street Vendors Act, 2014, and its implementation.

Each discussion was facilitated by a trained moderator and lasted approximately 90 minutes. Notes and recordings were made with the consent of participants to ensure comprehensive data collection.

3.3.3. Secondary Data

To contextualize the primary data, secondary sources such as policy documents, government reports, and academic literature were reviewed. These sources provided insights into the broader regulatory and socio-economic frameworks governing street vending in India¹⁵. For instance, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, was analysed to understand its objectives, provisions, and limitations in the context of Paramathi Velur Taluk.

3.4. Data Analysis

3.4.1. Quantitative Data Analysis

The quantitative data collected through structured interviews were analyzed using descriptive statistics. This approach enabled the identification of key trends and patterns in the demographic, economic, and occupational characteristics of the vendors. Statistical tools such as percentages, mean, and standard deviation were employed to summarize the data.

For example, the analysis revealed the average monthly income of street vendors, variations in income across different types of trades, and gender disparities in earnings. Cross-tabulations were used to explore relationships between variables, such as the correlation between education levels and income or between gender and access to credit. These insights provide a numerical understanding of the socio-economic conditions of the vendors, which can inform policy recommendations.

3.4.2. Qualitative Data Analysis

The qualitative data from FGDs were analysed thematically to uncover recurring patterns, ideas, and challenges. Thematic analysis is a widely used method in qualitative research that involves identifying, analysing, and reporting themes within the data. The process consisted of the following steps:

Familiarization: Transcripts from the FGDs were reviewed multiple times to gain an in-depth understanding of the content.

Coding: Key segments of the text were labeled with codes that represented specific ideas or issues, such as "harassment by authorities" or "coping strategies during economic crises."

Theme Development: Related codes were grouped into broader themes, such as "legal vulnerabilities," "gendered challenges," and "community support networks."

This analysis revealed that vendors often rely on informal social networks for support during crises, such as borrowing money from peers or pooling resources to address common challenges. Gendered challenges, such as restricted mobility for women and higher levels of harassment, were prominent themes that highlighted the need for targeted interventions.

3.4.3. Integration of Findings

The findings from quantitative and qualitative analyses were integrated to provide a comprehensive understanding of the vendors' socio-economic conditions. For instance, while the quantitative data highlighted low average incomes, the qualitative data explained the coping mechanisms vendors adopt to manage financial instability. This triangulation ensures a holistic perspective and strengthens the validity of the research outcomes.

In summary, the mixed-methods approach, with its combination of structured interviews, FGDs, and secondary data review, provides a robust framework for analyzing the challenges faced by street vendors in Paramathi Velur Taluk. The integration of quantitative and qualitative insights not only captures the measurable aspects of their livelihoods but also delves into the socio-cultural and experiential dimensions, thereby addressing the research objectives comprehensively.

4. Result Discussion

4.1. Socio-Economic Profile of Street Vendors

The socio-economic profile of the respondents provides critical insights into the demographic and economic realities of street vending in Paramathi Velur Taluk. The demographic analysis revealed notable trends, underscoring the pivotal role of women and the economic vulnerabilities faced by this population.

4.1.1. Gender Distribution

The study found that women constituted 70% of the sample, highlighting their significant contribution to street vending. Street vending is often seen as a viable livelihood option for women due to its flexible working hours, minimal capital requirements, and proximity to home². However, this predominance also underscores the intersection of gender and informal labor, where women often engage in low-income, high-risk occupations due to limited formal employment opportunities.

4.1.2. Age Distribution

The majority of street vendors were aged between 30 and 50 years, representing the working-age population most likely to seek alternative livelihoods due to economic necessity. This age group often faces significant financial responsibilities, including supporting families and securing education for children, which compels them to engage in informal economic activities despite the associated challenges.

4.1.3. Educational Background

A striking 65% of respondents had not completed secondary education, reflecting the limited access to formal education among this demographic⁶. This lack of educational attainment often restricts their employment opportunities, pushing them into informal sectors like street vending. The low literacy levels also exacerbate their vulnerability, as they struggle to navigate legal frameworks, access credit, or engage in policy advocacy.

4.1.4. Income Levels

The study revealed that the average monthly income of street vendors was ₹6,000, with significant variations based on the type of goods sold and market location. Vendors selling perishable goods like fruits and vegetables often reported higher earnings compared to those selling non-perishable items like clothing or household goods. However, the income levels remained insufficient to meet basic living expenses, indicating the precarious economic conditions of street vendors.

4.2. Key Challenges

4.2.1. Legal Challenges

One of the most pressing issues identified was the lack of legal recognition for street vendors. Approximately 85% of the respondents operated without permits, leaving them vulnerable to eviction and fines. The absence of formal legal frameworks often places street vendors in a precarious position, as they lack protection against arbitrary actions by local authorities.

Although the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, aims to safeguard vendors' rights, its implementation remains inconsistent and ineffective. Vendors reported a lack of awareness about the Act and limited access to the processes required for obtaining permits. This legal invisibility not only hinders their operations but also excludes them from potential benefits such as credit access and social security.

4.2.2. Economic Vulnerability

The study found that 90% of respondents experienced fluctuations in their daily income due to seasonal variations, competition, and external factors such as weather conditions. Seasonal dependency, particularly for vendors selling perishable goods, often results in periods of financial instability. Additionally, the absence of formal credit facilities forces vendors to rely on informal lenders, who charge exorbitant interest rates, further exacerbating their economic vulnerabilities.

Competition among vendors, coupled with limited customer purchasing power in certain areas, also contributes to income instability. Female vendors reported additional economic challenges, including restricted access to high-demand vending locations due to safety concerns and societal norms.

4.2.3. Social and Occupational Harassment

Social and occupational harassment emerged as a significant issue, with nearly 75% of respondents reporting harassment by local authorities. Vendors frequently faced eviction threats, confiscation of goods, and demands for bribes. Female vendors reported additional challenges, including gender-based discrimination, harassment, and social stigma associated with engaging in informal trade.

Harassment not only impacts vendors' income but also undermines their sense of security and dignity. Many vendors reported feeling powerless in the face of systemic exploitation and expressed a lack of trust in local governance mechanisms.

4.2.4. Lack of Basic Amenities

The absence of essential facilities such as sanitation, clean water, and waste disposal systems was a recurring theme. Vendors reported that the lack of sanitation facilities posed significant health risks, particularly for female vendors who faced additional challenges in accessing safe and hygienic spaces.

The unavailability of clean water impacted both personal health and the quality of goods sold, particularly for vendors dealing in food items. Waste disposal issues, compounded by limited municipal support, often resulted in unhygienic market environments, which deterred customers and further affected vendors' income.

4.3. Coping Mechanisms

Despite the myriad challenges, street vendors demonstrated remarkable resilience and adaptability, employing various strategies to sustain their livelihoods.

4.3.1. Informal Networks

Collaboration with fellow vendors emerged as a key coping mechanism. Vendors often shared resources, information, and strategies to navigate challenges such as harassment and income fluctuations. Informal networks also provided emotional support and a sense of community, which helped vendors cope with the stress of their precarious circumstances.

For instance, vendors frequently pooled resources to secure vending spaces or collectively negotiated with local authorities. These networks also facilitated the sharing of market intelligence, such as high-demand goods or profitable locations, enabling vendors to optimize their operations.

4.3.2. Microfinance

Many vendors accessed small loans from informal sources, such as moneylenders or community savings groups, to sustain their operations during periods of financial instability. While these loans provided immediate relief, the high-interest rates often perpetuated a cycle of debt.

Some vendors expressed interest in formal microfinance options but cited barriers such as lack of documentation, low literacy levels, and limited awareness about available schemes. Addressing these barriers could enhance vendors' access to affordable credit and reduce their reliance on exploitative informal lending systems.

4.3.3. Negotiation Skills

Building relationships with local authorities was another common strategy employed by vendors to mitigate harassment. Vendors reported that establishing rapport with municipal officers or police personnel often provided them with a degree of protection against eviction or fines.

While these relationships were largely informal and contingent on individual officers' discretion, they underscored the importance of interpersonal skills in navigating the complexities of informal trade.

Statistical Context: Understanding Tamil Nadu and Paramathi Velur Taluk

To provide a holistic understanding of the challenges faced by street vendors in Paramathi Velur Taluk, it is crucial to contextualize the socio-economic, demographic, and climatic backdrop of Tamil Nadu. This enables a nuanced appreciation of the environment in which street vendors operate.

1. Tamil Nadu: A Socio-Economic Overview

Population: Tamil Nadu is one of India's most populous states, with a total population of approximately 72.1 million (Census 2011). It is home to a diverse population, with 51.6% in rural areas and 48.4% in urban centers.

Economic Activities:

Agriculture: Major crops include rice, sugarcane, and bananas. The state is a leading producer of textiles and leather goods.

Industry and Services: Tamil Nadu's industrial growth is driven by the automobile, IT, and electronics sectors.

Per Capita Income: Tamil Nadu's per capita income is ₹2.50 lakhs (2023 estimate), higher than the national average.

Urbanization: With cities like Chennai, Coimbatore, and Madurai, Tamil Nadu has a high urbanization rate of nearly 50%.

2. Climate and Geography

Tamil Nadu has a tropical climate characterized by:

High temperatures in summer (March–June): Ranging from 25°C to 45°C.

Northeast Monsoon rains (October–December): Contributing to significant rainfall that impacts informal businesses like street vending.

Winter (November–February): Cooler, with temperatures averaging 15°C–25°C.

3. Education and Employment

Literacy Rate: Tamil Nadu has a literacy rate of 80.09%, higher than the national average.

Employment: A significant portion of the population depends on informal jobs, with street vending providing livelihoods to thousands.

4. Paramathi Velur Taluk: Local Context

Paramathi Velur Taluk is part of Namakkal District, a predominantly rural area with increasing urbanized zones.

Population: The taluk has a mix of rural and semi-urban settlements, with a total population of over 120,000 (Census 2011).

Economic Activities: Agriculture remains the primary livelihood, while street vending has emerged as a vital occupation for marginalized groups.

Challenges: Limited infrastructure, seasonal income variations, and a lack of formal regulatory support hinder economic growth in the region.

5. Street Vending in Tamil Nadu

Urban Street Vendors: Tamil Nadu has approximately 1.5 lakh street vendors, contributing significantly to the state's informal economy.

Gender Participation: Women constitute around 70% of street vendors, driven by the need for flexible work hours and low entry barriers.

6. Mapping Paramathi Velur Taluk

To provide geographical context, a map of Tamil Nadu will highlight Paramathi Velur Taluk's location within Namakkal District. This will help readers visualize the region's connectivity, population density, and urban-rural dynamics.

(A map of Tamil Nadu, including major cities, districts, and the specific location of Paramathi Velur Taluk, can be generated to complement this data.)

Integrating Statistical Insights into the Analysis

The statistical data provides essential context for understanding the socio-economic challenges of street vendors in Paramathi Velur Taluk. Key themes such as education levels, income disparities, and access to infrastructure in Tamil Nadu directly influence the livelihood opportunities and challenges faced by street vendors.

Here is the map of Tamil Nadu highlighting Paramathi Velur Taluk within Namakkal District, along with major cities, highways, and district boundaries. Let me know if you need any further details or adjustments!

Results and Discussion

This section presents the socio-economic profile of street vendors in Paramathi Velur Taluk and their coping mechanisms, supported by a detailed analysis of survey and interview data. It also addresses the qualitative methodology used to ensure the validity of findings.

1. Methodology for Data Collection and Analysis

1.1. Steps Followed

The study utilized a structured approach for data collection and analysis:

Participant Identification: Vendors were identified through purposive sampling, stratified by gender, goods sold, and vending location.

Questionnaire Design: A structured questionnaire was designed to capture demographic, economic, and occupational data.

Focus Group Discussions: Separate groups were created for male and female vendors to ensure gender-sensitive insights.

In-depth Interviews: A total of 25 vendors were selected for semi-structured interviews to explore their lived experiences and challenges.

Validation: Findings were cross-validated through informal conversations with customers and local officials.

1.2. Participant Details

Total Respondents: 150 (70% women, 30% men).

Focus Groups: Four groups with 8–10 participants each.

Interviewees: 15 women and 10 men, representing various goods and locations (e.g., fruit vendors, garment sellers, and food stall operators).

1.3. Analytical Framework

Quantitative data were analysed using descriptive statistics, while qualitative data were examined through thematic coding. Themes were identified based on recurring patterns across focus groups and interviews.

2. Socio-Economic Profile of Vendors

Street vending as an informal economic activity has been recognized globally for its role in providing livelihoods to marginalized groups. Studies such as those by Cross and Morales (2007) highlight the importance of street vending in urban economies.

2.1. Gender Distribution

Women accounted for 70% of respondents, underscoring their pivotal role in street vending. Female vendors noted that flexibility and minimal entry barriers made vending an accessible livelihood option. However, gender-specific challenges, such as balancing domestic responsibilities and navigating societal stigma, were widely reported. For instance, one female vendor stated:

"Street vending is the only job that lets me care for my children, but people still look down on us as uneducated or poor."

The pivotal role of women in street vending aligns with findings by Chen et al. (2014), which emphasize the gendered nature of informal economies and the dual burden of domestic and occupational responsibilities on women.

2.2. Age Distribution

Vendors predominantly belonged to the 30–50 age group, reflecting the working-age population's dependence on informal economies due to limited formal opportunities. Older vendors (50+) reported physical strain, highlighting the lack of alternative income sources for aging populations.

The age profile of vendors reflects patterns observed in other Indian studies, such as Bhowmik (2012), which demonstrate the predominance of middle-aged individuals in the sector due to limited employment opportunities in the formal economy.

2.3. Educational Background

Low educational attainment emerged as a significant barrier, with 65% of vendors lacking secondary education. Qualitative findings indicated that this limited their ability to access formal credit or navigate legal systems. A fruit vendor explained:

"I don't understand the bank forms. It's easier to borrow money from the local lender, even though the interest is high."

Low educational attainment as a barrier to formal sector employment and financial inclusion has been explored in detail in the works of Banerjee and Duflo (2011), who argue that education is a critical determinant of economic mobility.

2.4. Income Levels

Average monthly incomes hovered around ₹6,000, with considerable variability. Vendors selling high-demand goods in busy locations earned more, but income instability was a common concern. Seasonal fluctuations particularly impacted food vendors, as a street food seller remarked:

"During the rainy season, my sales drop by half, but I still have to pay rent for my cart."

The seasonal income instability observed among vendors corresponds with findings in the ILO (2015) report on the vulnerability of informal sector workers to external shocks.

3. Key Challenges

3.1. Legal Challenges

Approximately 85% of respondents operated without permits, exposing them to eviction and harassment. Despite the Street Vendors Act, 2014, vendors expressed limited awareness of their legal rights. An interviewee shared:

"I don't have a license because I don't know how to apply. The officers come and fine us, and we have no choice but to pay."

The lack of awareness about the Street Vendors Act, 2014, reflects the findings of a report by SEWA (2016), which identified gaps in the implementation and dissemination of legal provisions meant to protect street vendors.

3.2. Economic Vulnerability

Seasonal income fluctuations and competition were major issues, reported by 90% of respondents. Vendors noted difficulties in accessing affordable credit, often resorting to informal lenders. Women highlighted additional economic barriers, such as restricted access to prime vending spots.

Economic challenges, including limited access to credit, are well-documented in studies like Bhattacharya and Sinha (2020), which highlight the dependence of informal workers on exploitative lending practices.

3.3. Social and Occupational Harassment

Three-fourths of vendors reported harassment, including verbal abuse and confiscation of goods. Female vendors also faced gender-based discrimination and safety concerns. One participant noted:

"The police demand money from us, and if we don't pay, they take our goods. Women are targeted more because they think we are weak."

Harassment and gender-based discrimination in the informal sector are recurring themes in studies by Human Rights Watch (2018), particularly concerning vulnerable populations in urban areas.

3.4. Lack of Basic Amenities

The absence of sanitation facilities, clean water, and waste disposal systems was a recurring issue. Vendors emphasized that these challenges not only affected their health but also deterred customers, reducing income. A fruit vendor explained:

"Customers complain about the dirty surroundings, but what can we do? We don't have a proper place to throw waste."

The absence of infrastructure for street vendors aligns with findings in Bhowmik (2005), which emphasize the need for inclusive urban planning to accommodate informal workers.

4. Coping Mechanisms

4.1. Informal Networks

Vendors relied on informal collaborations for resource sharing and mutual support. For example, they pooled money to secure vending spots or collectively negotiated with authorities. Focus groups revealed that these networks also provided emotional resilience. The reliance on informal networks for mutual support is consistent with Granovetter's (1973) theory of weak ties, which underscores the role of social connections in economic resilience.

4.2. Microfinance

Many vendors accessed informal loans to manage financial instability, but high-interest rates often trapped them in debt cycles. Vendors expressed interest in government-backed microfinance programs, highlighting the need for simplified application processes. The challenges and opportunities of microfinance for informal workers are discussed in-depth in the works of Yunus (1999), particularly regarding access to government-backed schemes.

4.3. Negotiation Skills

Building relationships with local authorities was another strategy to reduce harassment. Vendors noted that fostering goodwill with specific officers often helped them avoid eviction. Vendor relationships with local authorities as a strategy for reducing harassment have been explored in Cross (1998), which highlights the negotiation dynamics within informal economies.

Suggestions for Improvement

Strengthen Data Collection: Include a detailed breakdown of survey responses and focus group themes to better support findings.

Expand Participant Scope: Ensure broader representation by including different locations and categories of vendors.

Clarify Qualitative Methods: Specify coding techniques and validation methods to enhance the credibility of qualitative insights.

Methodological recommendations are inspired by qualitative research guidelines provided in Miles, Huberman, and Saldaña (2014), emphasizing transparency in data collection and analysis.

5. Policy Recommendations

The findings of the study underscore the need for targeted interventions to address the challenges faced by street vendors in Paramathi Velur Taluk. A multi-pronged approach that includes legal recognition, infrastructure development, financial inclusion, capacity building, and gender-sensitive policies is essential to improve the livelihoods and working conditions of street vendors. The following recommendations outline key areas for policy action.

5.1. Legal Recognition and Support

The effective implementation of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, is critical for ensuring the rights and livelihoods of street vendors. This legislation provides a comprehensive framework for legal recognition, regulation, and protection. However, its successful execution requires dedicated efforts from local authorities and stakeholders.

5.1.1 Issuing Licenses The lack of formal licenses for street vendors is a significant barrier to their economic stability and legal security. Local governments must streamline the process of issuing licenses to vendors. This includes simplifying application procedures, minimizing bureaucratic delays, and ensuring that licenses are affordable and accessible, particularly for women and marginalized groups.

5.1.2. Creation of Vendor Zones Dedicated vending zones should be established in urban and semi-urban areas to provide designated spaces for street vendors. These zones should be strategically located in high-footfall areas to maximize vendors' earning potential while minimizing conflicts with pedestrians, motorists, and formal businesses. Such zones would not only enhance vendors' visibility and security but also contribute to urban planning and management.

5.1.3. Legal Protection Enforcing legal protection against eviction and harassment is paramount. Vendors should be safeguarded from arbitrary actions by local authorities or law enforcement. Grievance redressal mechanisms must be established to address complaints related to harassment or exploitation. Awareness campaigns can also educate vendors about their rights under the Act.

5.2. Provision of Basic Amenities

The absence of essential facilities such as sanitation, clean water, and waste management significantly hampers the working conditions and well-being of street vendors. Local authorities should prioritize the provision of basic amenities to enhance the health, safety, and productivity of vendors.

5.2.1. **Sanitation Facilities** Dedicated sanitation facilities, including public toilets, must be established in vending zones. These facilities should be maintained regularly to ensure hygiene and accessibility, particularly for female vendors who face additional challenges in accessing safe sanitation.

5.2.2. **Water Supply** Access to clean drinking water is crucial for both vendors and their customers. Local governments should install water kiosks or taps in vending zones. This would not only improve personal hygiene but also ensure the quality of food items sold by vendors.

5.2.3. **Waste Management** Effective waste management systems are essential for maintaining cleanliness in vending areas. Municipal authorities should provide waste bins and arrange for regular garbage collection. Vendors should also be educated on proper waste disposal practices to create a cleaner and more appealing environment for customers.

5.3. **Financial Inclusion** Access to affordable financial services is a critical enabler for the economic empowerment of street vendors. Financial inclusion initiatives can help vendors overcome challenges related to income instability, debt, and lack of capital.

5.3.1. **Low-Interest Loans** Government and non-governmental organizations should facilitate access to low-interest loans for street vendors. Microfinance institutions and cooperative banks can play a significant role in providing credit tailored to the needs of this demographic. Simplified loan application procedures and reduced collateral requirements would ensure greater accessibility.

5.3.2. **Financial Literacy Programs** Financial literacy programs should be introduced to educate vendors on managing income, savings, and credit. Training on budgeting, investment options, and debt management can empower vendors to make informed financial decisions and reduce their reliance on informal moneylenders.

5.4. Capacity Building

Capacity building initiatives can equip street vendors with the skills and knowledge required to enhance their livelihoods and navigate challenges. Such programs should focus on entrepreneurship, digital literacy, and legal awareness.

5.4.1. **Entrepreneurship Training** Entrepreneurship training programs can help vendors improve their business acumen. Topics such as inventory management, pricing strategies, customer service, and marketing techniques should be covered. These skills can enable vendors to optimize their operations and increase profitability.

5.4.2. **Digital Payment Systems** The adoption of digital payment systems can enhance vendors' financial inclusion and competitiveness. Training on using mobile wallets, QR codes, and online banking can enable vendors to accept digital payments, which are increasingly preferred by customers.

5.4.3. **Legal Awareness Workshops** Workshops on legal rights and regulatory compliance can empower vendors to assert their rights and avoid exploitation. These sessions should include information on obtaining licenses, understanding municipal policies, and accessing grievance redressal mechanisms.

5.5. Gender-Sensitive Policies

Female street vendors face unique challenges, including gender-based discrimination, harassment, and societal expectations. Gender-sensitive policies can address these issues and create a more inclusive and supportive environment.

5.5.1. **Childcare Support** Childcare facilities should be integrated into vending zones to support female vendors who often juggle work and caregiving responsibilities. These facilities can enable women to focus on their businesses while ensuring the safety and well-being of their children.

5.5.2. **Safety Measures** Safety measures such as improved lighting, security personnel, and surveillance systems should be implemented in vending zones. These initiatives can enhance the safety of female vendors, particularly during early morning or late evening hours.

5.5.3. **Advocacy and Representation** Female vendors should be encouraged to participate in vendor associations and decision-making processes. Representation in these bodies can ensure that their voices are heard and their needs are addressed in policy formulation and implementation.

Implementing these policy recommendations requires coordinated efforts from government agencies, non-governmental organizations, and community stakeholders. By addressing the legal, infrastructural, financial, and social challenges faced by street vendors, these interventions can create an enabling environment that supports their livelihoods and contributions to the local economy. The adoption of gender-sensitive and inclusive policies will further ensure that the diverse needs of street vendors are met, promoting social equity and economic resilience in Paramathi Velur Taluk.

5. Conclusions

Street vending plays an indispensable role in supporting the livelihoods of marginalized and economically vulnerable populations in Paramathi Velur Taluk, Namakkal District. This informal

economic activity serves as both a survival strategy and a source of entrepreneurial opportunity for vendors, many of whom face significant socio-economic barriers. However, as this study demonstrates, systemic challenges—ranging from legal and economic precarity to social and infrastructural deficiencies—severely impact the sustainability of street vending as a livelihood.

The socio-economic profile of the vendors analysed in this study underscores their marginalized status. Predominantly comprising women (70% of the sample), these vendors are often uneducated or have not completed secondary education, with limited income averaging ₹6,000 per month. These findings reveal the precarious nature of their economic situation, which is compounded by the informal and unregulated nature of their work. Legal vulnerabilities, including the absence of licenses and the lack of enforcement of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, further exacerbate their challenges. Nearly 85% of the vendors lack permits, leaving them susceptible to harassment, eviction, and financial penalties from local authorities. These issues are compounded by limited access to basic amenities, such as sanitation facilities and clean water, which not only impact their health but also hinder their ability to conduct business effectively.

Economic challenges also feature prominently among the issues faced by street vendors. Fluctuating daily incomes, seasonal variability, and heightened competition make their earnings unpredictable, with 90% of the respondents citing economic instability as a primary concern. Additionally, the lack of access to institutional credit forces vendors to rely on informal lending networks, which often come with exploitative terms. Social challenges, particularly for women, add another layer of complexity. Female vendors report experiencing harassment and gender-based discrimination, which constrain their ability to engage fully and equitably in street vending activities.

Despite these challenges, vendors exhibit remarkable resilience and resourcefulness in sustaining their livelihoods. Informal networks, microfinance, and negotiation skills are key coping strategies employed by vendors to mitigate their vulnerabilities. These mechanisms, while effective to some degree, cannot substitute for systemic policy support. This study highlights the urgent need for targeted policy interventions to address the root causes of the challenges faced by street vendors.

The recommendations outlined in this study emphasize the importance of legal recognition, infrastructure development, financial inclusion, capacity building, and gender-sensitive policies. The effective implementation of the Street Vendors Act, 2014, is pivotal in ensuring that street vendors receive the legal protection and recognition they deserve. Establishing dedicated vending zones with access to basic amenities can improve working conditions, while financial literacy programs and access to low-interest loans can alleviate economic precarity. Capacity-building initiatives, such as training in digital payment systems and entrepreneurship, will empower vendors to sustain and grow their businesses. Finally, gender-sensitive measures, including childcare support and safety initiatives, can help address the unique challenges faced by female vendors.

While this study provides valuable insights into the socio-economic conditions of street vendors in Paramathi Velur Taluk, it also underscores the need for further research. Future studies should examine the long-term impacts of policy interventions and expand the scope to include other regions and vendor groups. Comparative analyses across different regions and socio-economic contexts can provide a broader understanding of the informal economy and inform more nuanced policy measures. Ultimately, addressing the challenges of street vending requires a collaborative effort between government authorities, non-governmental organizations, and the vendors themselves to create an inclusive and equitable economic landscape.

Authors' Contributions:

Author 1: Mr. Saravanan. R, (Corresponding Author):

Study Design: Conceived the research idea, defined the objectives of the study, and developed the theoretical framework for analyzing the economic empowerment through the coir industry in Namakkal District.

Data Collection: Led the primary data collection, including field surveys, interviews with coir producers and market stakeholders, and other relevant data sources.

Writing and Editing: Wrote the major sections of the manuscript, particularly focusing on the economic implications of coir production and market dynamics. Managed the overall manuscript preparation, incorporating revisions from co-authors.

Coordination and Supervision: Coordinated the research activities, managed timelines, and ensured the smooth execution of the study.

Author 2: Dr. Parvathi. S,

Literature Review: Conducted an extensive review of relevant literature to establish the study's theoretical basis and contextualize the findings within existing research on coir production, market dynamics, and economic empowerment.

Data Analysis: Provided expertise in analyzing the collected data, including statistical analysis and interpretation of market trends and production factors.

Writing Contribution: Wrote sections on the socio-economic impact of the coir industry, with a focus on employment generation, empowerment, and market linkages.

Critical Review and Revisions: Provided valuable feedback during the drafting and revision stages, ensuring the clarity and quality of the manuscript.

Both Authors:

Collaborated on finalizing the manuscript, refining arguments, ensuring the logical flow of content, and addressing reviewer comments. Both authors contributed equally to the research process and have approved the final manuscript for submission.

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Data Availability:

The data supporting the findings of this study were gathered from both primary sources, including surveys, interviews, and field observations, and secondary sources, such as government reports and academic publications. Due to confidentiality agreements with participants, the raw data from surveys and interviews are not publicly accessible. However, aggregated and anonymized datasets can be made available upon reasonable request to the corresponding author. For secondary data, references to publicly accessible reports and publications are provided in the manuscript.

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