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Authors' names: A. Aswini, Dr. R. Rajesh Kanna

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Affiliation: Vels Institute of Science, Technology, and Advanced Studies (VISTAS),

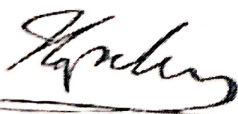
*Corresponding Author: d.rajeshking87@gmail.com, dr.rajeshkanna73@gmail.com

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ANALYSIS OF SOCIO ECONOMIC CONDITIONS OF WOMEN STREET VENDORS IN CHENGALPATTU DISTRICT

A. Aswini

Ph.D. Research Scholar,

Department of Economics,

Vels Institute of Science, Technology, and Advanced Studies (VISTAS).

E-mail ID: dr.ajeshl1m87@gmail.com

Dr. R. Rajesh Kanna,

Assistant Professor, Economics – School of Law

Vels Institute of Science, Technology, and Advanced Studies (VISTAS),

E-mail ID: dr.rajeshkanna73@gmail.com

Abstract

The success of any economy is depends upon equitable economic growth the nation for which, the informal sector plays a pivotal role in urban and semi-urban economies. The informal sector is a major driver of economic development in emerging economies, contributing roughly 45-60 percent of Gross Domestic Product in many developing countries and providing livelihoods for over 90 percent of the workforce, it also act as a safety net by creating employment, fostering entrepreneurship and driving local consumption in some regions notably India. The informal sector women workforce contributes significantly to the economy, with over 94 percent of India's working women employed in this sector, contributing to 20-30 percent of GDP in specific sector like trading. They drive economic growth through domestic work, agriculture, textile production and street vending, acting as essential economic agents despite high vulnerability to poverty and exploitation. However, women in the informal sector face severe disadvantages due to lack of regulation, including extremely low and unequal wages, absence of social security (pensions, insurance) and hazardous working conditions. Therefore, the women street vendors in Chengalpattu District are spread out based on the main type of business they undertake. This study attempted to examine the socio-economic conditions and the various challenges faced by women street vendors in Chengalpattu district was conducted based on a sample of 300 respondents. The research focuses on key aspects such as demographic profile, income levels, educational status, family structure and size, working conditions, access to credit and challenges faced in day to day operation of vending activities. Selling vegetables is the most common job for street vendors (34.3%), with 103 people responding. This means that selling vegetables is the most common and probably the most important street vending activity in the area. Twenty percent of respondents (60) said that selling fruits is the second most popular business. The next largest group, with 19.0% (57 responders), is vendors that run a canteen, which are probably mobile or roadside food stalls. This shows how important street vendors are for supplying prepared meal services. There are 40 flower sellers and 40 "Others," which is the same number of people that sell flowers. The "Others" category probably contains sellers of clothes, non-food items, or other random things. Selling goods on the streets in Chengalpattu District is an important but very risky way to make a living, mostly for people who are poor and don't have much education. In general, there are more men than women, but the trade is kept going by middle-aged as well as older women, notably those between the ages of 45 and 60. Many of these women are married along with single members of nuclear or split households.

Most among these female vendors (56%) come from the Scheduled Castes or Tribes and have only completed primary or secondary school. This shows that the employment is an informal sector profession that doesn't require much talent or capital. These vendors work long hours (10-14 hours a day) and are very important to the urban economic system, but they are very insecure in their jobs. They have low and changing incomes, no formal credit, no social security, and are constantly harassed by city officials, even though there are laws in place to protect them.

Key words: Women Street Vendors, Informal Sector, Socio-Economic Conditions, Chengalpattu District, Urban Livelihoods, Financial Inclusion, Gender Inequality

1. INTRODUCTION

In the last ten years, there has been a lot of discussion around the idea regarding the informal sector in order to come up with a consistent definition. The issue ended at the 15th International Conference of Labour Statisticians (ICLS-1993), which took place in Geneva, where Resolution-II set up a workable definition that the United Nations system later agreed to. This resolution says that the informal sector is primarily composed up of manufacturing units that make things or provide services in order to make money and provide jobs for the people who work there. These groups usually don't have a lot of organization. They depend more on informal work, family ties, and personal relationships than on formal contracts or assurances. Also, the productions units are like household businesses in that the owners raise their own money, are responsible for all debts, as well as their business finances as well as assets (which include capital goods) tend to be the same as their household expenses and possessions. Importantly, the resolution made it clear that those who work in the informal sector don't always mean to avoid paying taxes, contributing to social security, and following the law. Because of this, their activities should be thought of as separate from those of the "hidden" and "underground" economy. This chapter focuses on analysing the fundamental socio-economic conditions of street vendors in Chengalpattu District.

2. REVIEW OF LITERATE

Christella (2024) disclosed that the data was sourced from tiny street vendors, fruit sellers, florists, vegetable merchants, newspaper vendors, and other minor firms. The study, conducted on a non-random sample of 50 and analyzed using percentages and the Chi-square test, revealed that the primary obstacles encountered by rural entrepreneurs, particularly those coming from SC/ST communities, are a considerable lack of knowledge, skills, business acumen, and financial resources, which significantly impedes their ability to launch new ventures.

Sridharan et al. (2025) analyse the difficulties and opportunities encountered by street vendors in Sivakasi, emphasizing their monetary access, insurance coverage, medical care, and employment situations. India has the second largest population in the world. The most important job of the government is to make it easier for people to find work. As a result, people work on their business talents to make money to live on. Moreover, vending on the street is a form of business that doesn't need a lot of money and can be carried out on a small scale, which makes it easy to start. But there are now a lot more street sellers, which has led to additional employment in India's informal sector. The city of Mumbai boasts the greatest number of street vendors of every major metropolis in India.

Rahman, et.al (2020) explains the street vending is an important way for people who are poor in cities to make money because it doesn't require a lot of money to start, is flexible, and relies on abilities that aren't formal. Vending is also empowering, especially for women, however it is vital to note that they have to deal with harassment and horrible working conditions. The professors and students at Sri Venkateswara College did a field investigation in four Delhi marketplaces with the support of a well-known NGO. They talked to and watched about 180 women vendors. The analysis showed that vending merely taught the women how to run a business, but it also made them far more confident and involved in family decision-making. The main goal of the study was to see how well a certain NGO's plan to set up a "woman's market" only for its women participants worked. Regression research indicated that the ladies market yielded favourable results for the women

merchants; however, its economic feasibility has not been sufficiently evaluated, leading to the conclusion that this unique and praiseworthy initiative is presently unprofitable.

Malik, et al (2024) examined the socio-economic status of women entrepreneurs in India's informal economy, focusing on the region's markets of Gurugram as well Faridabad. The researchers ultimately determined that structural factors—experienced by women variably throughout their lives via transitions, life events, and as well pivotal moments—are the principal determinants of their employment access, frequently culminating in their engagement in informal street vending.

Jafree's (2025) significant finding was the enhancement of the standard of living attributed to increased income levels. Because they are financially independent, the ladies can buy whatever they want. The results showed that women could now afford better medical care and amenities than they could before. The women's SES got better when it came to hygiene and sanitation amenities. The research jointly demonstrated that participation in informal sector entrepreneurship resulted in a significant enhancement of the quality of life, expenditure decisions, and access to key services for these women.

Prasad et al. (2024) accomplished targeted in-depth interviews in seventeen female street sellers, who participation in this sector is driven by poverty and the strong need to sustain their family, typically owing to being excluded from formal schooling as well as work. The researchers contend that these concepts have considerable implications for improving the conditions of the broad informal labor sector in Pakistan as well as developing regions. This cross-sectional and descriptive study analyzed the socioeconomic background, health status, job patterns, and habits of 275 different fixed-point street vendors (excluding mobile vendors as well as packaged-food sellers) in Bangalore city.

3. STATEMENT OF PROBLEM

The informal sector plays a crucial role in sustaining urban and semi-urban economies, particularly in developing countries like India, where it contributes significantly to employment generation and economic output. Among the informal workforce, women street vendors form a vital segment, actively participating in economic activities such as vegetable and fruit selling, food vending, and small-scale trading. Despite their substantial contribution to local economies and household livelihoods, these women remain one of the most vulnerable and marginalized groups. Women street vendors in Chengalpattu District face multiple socio-economic challenges that hinder their overall well-being and economic stability. These challenges include low and inconsistent income, lack of access to formal credit facilities, absence of social security benefits such as pensions and insurance, and exposure to poor and hazardous working conditions. Additionally, they often encounter harassment from local authorities, despite the existence of legal provisions intended to protect their rights. A significant proportion of these women belong to socially disadvantaged communities, such as Scheduled Castes and Scheduled Tribes, and possess low levels of education, which further limits their opportunities for upward mobility. Their long working hours, coupled with financial insecurity and limited institutional support, exacerbate their vulnerability to poverty and exploitation. Although women street vendors are indispensable to the urban informal economy, there is a lack of comprehensive understanding of their socio-economic conditions and the specific challenges they face in Chengalpattu District. This gap in knowledge restricts the formulation of effective policies and interventions aimed at improving their livelihoods and ensuring their social and economic inclusion. Therefore, it is essential to examine the socio-economic profile, working conditions, and key challenges faced by women street vendors in Chengalpattu District in order to provide insights for policy measures that can enhance their financial security, working environment, and overall quality of life.

4. OBJECTIVES OF THE STUDY

- To examine the socio, economic aspects of the women street vendors in Chengalpattu District.
- To study the Challenges Faced by Women Street Vendor and wellbeing index in Chengapattu district.

The study seeks to provide insights into how women street vendors face challenges in their daily vending activities in Chengalpattu district and to suggest practical recommendations to wipe out the problems and increase socio-economic conditions.

5. RESEARCH METHODOLOGY

This study seeks to examine the economic and social situation of female street sellers located in the Chengalpattu District of Tamil Nadu. A mixed-methods approach employed in a descriptive investigation to comprehensively understand their current circumstances, work environment, and everyday challenges. This methodology will primarily employ quantitative data (such as surveys) for the statistical analysis of various economic and social variables, supplemented by qualitative components (case studies and interviews) to provide critical contextual insight into their specific issues and perspectives. Data collection will concentrate on regions in Chengalpattu characterized by significant populations of female sellers, including marketplaces, prominent traffic intersections, and transportation hubs.

6. POPULATION AND SAMPLING

All women involved in street vending in the selected urban and semi-urban regions of Chengalpattu District. To detect as well as locate the scattered population, the researchers first employed Non-Probability Sampling methods as Convenience sampling and snowball sampling. The size of the sample will be depending on statistical needs for generalization as well as available resources. The goal is to have a strong 300 responders to make sure that the vendor sample in the district is well-represented.

7. RESULT AND DISCUSSION

7.1. Analysis of socio, economic aspects of the street vendors

The socio-economic conditions of street vendors are characterized by their vital role in the urban informal economy coupled with profound vulnerability and a lack of formal security. They are small business owners who sell goods and services at inexpensive prices. They are an important link between manufacturers and low- to middle-income customers, but their jobs are frequently not very stable. Street sellers are usually the most marginalized and vulnerable parts of the metropolitan population. They commonly include women, internal migrants, and people from economically challenged castes or communities.

People typically become street vendors since they can't find a formal job because they don't have much education (most just have primary or secondary school). Most of them are close to their peak age for employment (30 to 50 years of age) which implies they are their primary breadwinners. Women who sell things are very important to the business, but they face greater risks, such problems with security, and they earn less money than men. For hundreds of years, numerous families have worked as street vendors. It can help whole families with very little money or skill.

Each street seller helps the city's economy, yet they all operate in a circumstance where they don't know how much money they'll make. They don't normally make a lot of money, and the amount they do make can differ a lot depending on the weather, how many others are buying the same thing, and the time of year. This makes people incredibly poor and makes them have to live from one pay check to the next. People can't get bank credit since they don't have official proof of their income as well as stable proof of their revenue. Most people acquire money from personal sources or expensive informal moneylenders, which maintains them in debt. A minimal initial investment shows how easy it is to get in. But this is compensated out by lengthy hours of work (typically between 10 and 14 hours every day) in harsh, open areas. They are incredibly essential because they help people with low incomes and people who live in cities save money on things like groceries and

other necessities. The most essential component of the street vendor's economic and social life is the constant worry that results from being without a real job.

Even though there are laws in place to protect sellers, such the Street sellers (Protection of Livelihood and Regulation of Street Vending) Act, 2014 (in India), they often have to deal with harassment, threats of eviction, and the police taking their items. People think of them as an occupying of public space rather than as respectable businesspeople. They are highly vulnerable to health problems and economic shocks because they don't have access to government social safety nets such as health insurance, pensions, as well as provident funds.

Vending areas usually do not have important items such as clean drinking water, restrooms, shelters, and secure places to store stuff. This can be detrimental for their health as well as the safety of their goods. Street vendors are challenging small business owners which maintain an important part of the city's economy running. But their help isn't worth the poor returns, continual changes in their finances, and the fact that they are very alone legally and socially.

Table - 1 Age Classification of Women Street Vendors

Age Group	Number of Respondents	Percentage
Below 30 Years	0	0.00
30-35 Years	22	7.33
35-40 Years	32	10.67
40-45 Years	52	17.33
45-50 Years	86	28.67
50-55 Years	43	14.33
55-60 Years	65	21.00
Total	300	100.00

Source: Primary data Computed

Table 1 displays the different age groupings of 300 women which sell things on the street. This tells us what the average age of people who work in this field is the largest proportion of respondents (28.67%) falls within the 45–50 years age group, making it the dominant category. This is followed by 21.00% in the 55–60 years group and 17.33% in the 40–45 years group. Together, these figures indicate that a significant majority of women street vendors are aged above 40 years. In contrast, relatively fewer women are found in the younger age brackets, with only 10.67% in the 35–40 years group and 7.33% in the 30–35 years group. This suggests that participation in street vending increases with age, possibly due to limited alternative employment opportunities for older women.

Table – 2 Religious Classifications of Street Vendors

Religion	No. of Respondents	Percentage
Hindu	195	65.00
Muslims	30	10.00
Christians	75	25.00
Total	300	100.00

Source: Primary data Computed

Table 2 shows how the 300 sample respondents (who are probably street sellers based on what was said before) are spread out by their religion. The data clearly demonstrates that the Hindu population makes up the vast majority of street vendors in the sample, with 195 responses, or 65.00% of the total. Christians make up the second largest religious group, with 75 responders, or 25% (one fourth) of the sample population. There were just 30 Muslim responses, or 10.00% of the total, among the street sellers questioned. This is the lowest number of any group. Most of the people that sell things on the street are Hindu, followed by Christians and then Muslims. This distribution probably shows how the different religions are spread out among the people in Chengalpattu District, where the sample was taken.

Table – 3 Marital Classifications of Women Street Vendors

Marital Status	Number of Respondents	Percentage
Married	188	62.67
Unmarried	34	11.33
Widows	52	17.33
Divorced	26	8.67
Total	300	100.00

Source: Primary data Computed

The marital status distribution of women street vendors in Chengalpattu District shows that a majority of the respondents are married. Out of the total 300 respondents, 188 women (62.67%) are married, indicating that street vending plays a crucial role in supporting household income and family responsibilities. A significant proportion of respondents are widows, accounting for 17.33% (52 women). This highlights that street vending serves as an important livelihood option for women who may have lost their primary earning member and are compelled to take up income-generating activities to sustain their families. Unmarried women constitute 11.33% (34 respondents), suggesting relatively lower participation of young or single women in street vending, possibly due to social norms or the availability of alternative opportunities. Divorced women make up 8.67% (26 respondents), indicating that women facing marital dissolution also rely on street vending as a means of financial independence and survival.

Table – 4 Education Classifications of Women Street Vendors

Education	Number of Respondents	Percentage
Illiterate	52	17.33
Primary	125	41.67
Secondary	123	41.00
Graduate	0	0.00
Total	300	100.00

Source: Primary data Computed

Table 4 shows how educated the 300 women street vendors in Chengalpattu District are. There are just 52 responders, or 17.33%, who are considered illiterate. This means that most of the women who sell things on the street (82.67%) can read and write to some degree. The Primary education category has the most vendors, with 125 respondents (41.67%), while the Secondary education category has the second most, with 123 respondents (41.00%).

The total percentage of people who have both Primary and Secondary education is 82.67% (41.67% + 41.00%). This means that even though they are educated, their qualifications are usually not good enough to get jobs in the formal sector, therefore street vending is their only option. There are no responses (0%) with a graduate degree or higher, which is worth noting. This proves that street vending is mostly a way for those without significant professional qualifications to make a living.

Table - 5 Family structure of Women Street Vendors

Education	Number of Respondents	Percentage
Joint Family	35	11.70
Nuclear Family	265	88.30
Total	300	100.00

Source: Primary data Computed

Table 5 shows how the 300 sample street vendors are spread out based on the type of family system they have chosen based on the information in all the previous tables. A whopping 88.3% of the overall sample, or 265 respondents, said that they lived with a nuclear family structure, which means that they lived with a couple and their dependent children. Only a small number of the vendors, 35 or 11.7%, live in a Joint family, which is made up of many generations or extended relatives. This conclusion is in line with the data on family size (Table 6.10), which showed that 77.00% of the vendors were from small or medium-sized households (3-5 persons), which is the size of a typical nuclear unit.

Table - 6 Monthly Income Classifications of Women Street Vendors

Monthly Income (Rs.)	Number of Respondents	Percentage
2000-4000	73	24.33
4000-6000	135	45.00
6000-8000	33	11.00
8000-10000	23	7.67
Above 10000	36	12.00
Total	300	100.00

Source: Primary data Computed

Table 6 illustrates what percentage of people in each income group work for a certain business. The intermediate income level (Rs.3001-5000) has the most fruit merchants (60.0%) and vegetable sellers (52.4%). High-salary Potential: Canteen and flower vendor enterprises had the highest percentage of people in the top salary category (Rs.5001 and above), with 33.3% and 32.5%, respectively. Compared to other businesses, the revenue of Canteen owners is more evenly shared throughout all three classes.

Table - 7 Incomes Distribution within Business (Row Analysis)

Nature of Business	Below Rs.3000	Rs.3001-5000	Rs.5001 and above
Fruit seller	23.3%	60.0%	16.7%
Vegetable seller	24.3%	52.4%	23.3%
Canteen	36.8%	29.8%	33.3%
Flower seller	25.0%	42.5%	32.5%
Others	32.5%	40.0%	27.5%

Source: Primary data Computed

Table 7 also illustrates which types of enterprises are most common in a certain income range. Vegetable merchants make up the biggest group in all three income categories (for example, 38.6% of the middle-income group are vegetable dealers). This shows that they are the biggest group in the poll overall. Canteen owners make up 25.3% of the low-income group, which is the second largest group. They only make up 12.1% of the middle-income group, but they make up 24.7% of the highest income group. This shows that this business has a bimodal income tendency.

The data indicates a substantial association between the kind of the firm and the income level. Selling fruits and vegetables is the most frequent sort of company, and most of them make between Rs. 3001 and Rs. 5000. Vegetable dealers make the most money overall, but canteen and flower merchants have the best chance of making it to the top income group (Rs.5001 and above) compared to their lowest-earning competitors. Enterprises that sell fruits and vegetables seem to give a more reliable way to get to the middle-income level. On the other hand, canteen enterprises are more common at both the lowest and highest ends of the income range, which suggests that there is more room for different outcomes.

Table - 8 Incomes Distribution within Business (column Analysis)

Nature of Business	Below Rs.3000	Rs.3001-5000	Rs.5001 and above
Fruit seller	16.9%	25.7%	13.0%
Vegetable seller	30.1%	38.6%	31.2%
Canteen	25.3%	12.1%	24.7%
Flower seller	12.0%	12.1%	16.9%
Others	15.7%	11.4%	14.3%

Source: Primary data Computed

Table 8 shows how the 300 women street vendors were grouped depending on how much money they spent on their households each month in Indian Rupees (Rs.). The highest spending group, Rs. 7000 and over, has the most women vendors. This group has 140 respondents, or 46.67% of the total sample. This means that many vendors have high household costs, probably because they have to maintain larger families (34.3% have 5-7 people) and pay rent (72.3% are renters). When you add the 5000-7000 bracket to the top bracket, 69.67% (23.00% + 46.67%) of the vendors spend Rs. 5000 or more each month. Only a small number of people, 30 or 10.00%, spend less than Rs. 3000 a month.

The total percentage of those who spend less than Rs. 5000 is 30.33% (10.00% + 20.33%). When you look at the income data (where only 12.00% earned more than Rs. 10000 and 69.33% earned Rs. 6000 or less), the high levels of spending (46.67% spend Rs. 7000 or more) show that a large part of the vendors' income is not enough to cover their basic monthly costs. This could mean that they have to rely on debt or other sources of income in the household.

Table - 9 Distributions of Women Street Vendors by Monthly Expenditure

Monthly Expenditure (Rs.)	Number of Respondents	Percentage
Below 3000	30	10.00
3000 - 5000	61	20.33
5000-7000	69	23.00
7000 and above	140	46.67
Total	300	100.00

Source: Primary data Computed

Table 9 shows how the 300 sample women street vendors are spread out according on whether or not they have any unpaid debts. The data shows a shocking level of debt, with 278 respondents, or 92.67% (almost 93%), saying that they are now in debt. Only a small number of people, 22 or 7.33%, said they had no debt. This very high level of debt is a direct result of the financial traits that were seen before: [i] Low income (more than two-thirds make Rs. 6000 or less). [ii] High Spending (almost half spend Rs. 7000 or more). [iii] Low Savings (90% save less than Rs. 1000). Most vendors have to borrow money because their income isn't enough to cover their costs and they require working capital for their firm. The statistics clearly shows that women street vendors are very financially vulnerable and are in a lot of debt. More than 90% of them are currently in debt. This heavy reliance on borrowing shows that street vending, while necessary for survival, can't make enough extra money to pay bills and offer a financial cushion. This keeps most women in a cycle of debt.

Table - 10 Debt Positions of Women Street Vendors

Debt Position	Number of Respondents	Percentage
Yes	278	92.67
No	22	7.33
Total	300	100.00

Source: Primary data Computed

Table 10 looks at the main reasons why the 300 sample women street vendors said they were in debt. A shocking 58.33% (almost three-fifths) of the whole sample, or 175 respondents, said that the main reason they took on new debt was to pay interest on old loans. This means that most of the borrowing isn't for productive investment or even consumption; it's to pay off current debt. This shows that the vendors are stuck in a cycle of debt. "Others," which makes up 15.00% of the total, is the second largest group. This probably includes working capital for the firm, everyday requirements, or housing costs. Ten percent of the debt is for wedding costs. Health care (8.33%) and education (8.34%) are two more important necessities that make up around the same little part of the debt purpose.

The fact that the largest debt category is paying back interest shows that their financial problems are persistent and unproductive. They need debt to stay afloat, not to improve their circumstances. The data clearly reveals that the primary reason that women street vendors are in debt is to pay off past obligations (interest payments), that affects over fifty percent of the people who responded. This is an important finding because it reveals that the vendors are locked in a cycle of debt. They have low incomes and substantial fixed costs (like rent), which means they have to borrow money only to pay interest instead of using it for their business or meeting new family requirements. This pattern shows that the vending community is very financially unstable in a big way.

7.2. The Challenges Faced by Women Street Vendor

Women street vendors hold a critical but unstable role in the worldwide urban informal economy. While their jobs are very important for providing cities with cheap, basic goods and services, and are frequently the only way for poor families to make money, their job puts them in a unique and difficult situation with a lot of challenges that are all connected. Women who sell things on the street have challenges because of three main things: they are not formal, they are poor, and they are women. Most of the time, these problems are grouped into a few important categories:

Economic Insecurity: They have to deal with poor and changing daily profits, a lot of debt, little social security (though some may be enrolled in programs), and a lot of financial stress made worse by growing input costs and inflation. Unstable jobs and harassment: Because they don't follow the law, their enterprises are always going to be unstable. They are always at risk of being kicked out of their homes, having their things taken, and being harassed by police, city authorities, and local politicians on a regular basis. This unfriendly regulatory environment makes people feel stressed and unsafe all the time.

Physical and Occupational Health Risks: They have to do a lot of hard physical work to extended periods of time, including lifting big weights or standing still for long durations of time. The lack of fundamental amenities at selling sites, especially clean water as well as private toilets, leads to a lot of chronic as well as gender-specific health problems, which include infection of the urinary tract (UTIs) as well as musculoskeletal issues.

Socio-Cultural and Gendered Burden: Women vendors need a lot on their dish ware, they have to realize all of their selling work while also taking care of their homes and children. This makes them poor in time and emotionally drained, and it makes it harder for them to argue for better space or hours, which keeps them in a low socio-economic level. The everyday life of a woman street vendor is marked by financial instability, institutional disdain, physical strain, and a fundamental absence of urban safety nets, rendering them one of the most vulnerable labour forces in the urban environment. The women street vendors feel about the severity of several challenges they confront, using a scale from Highly Satisfied (HS) to Highly Dissatisfied (HD). In this case, "Satisfied" or "Highly Satisfied" means that the person answering the question thinks the situation isn't that bad or has been taken care of well enough. "Dissatisfied" or "Highly Dissatisfied" means that the problem is bad and needs to be fixed right away. It looks like there are 85 people who answered each question ($4 + 17 + 64 = 85$).

It looks like the percentages given have been calculated upon a base number, perhaps 85 along with 300 (depending on what was indicated earlier), however the table's proportions are employed for figuring things out. The most important problems are shown by the significant numbers in the Dissatisfied (D) as well as Highly Dissatisfied (HD) columns. The data clearly shows that women street vendors have a lot of serious, related, and well-known problems, as seen by the high rates of Dissatisfaction and Highly Dissatisfied in all categories.

The most important problem areas that need immediate policy action are: Lack of Social Security (95% D+HD) and overwhelming unhappiness show that the government's welfare and insurance programs are not working well. Lack of Basic Amenities (70% D+HD), this shows that public services aren't being provided well enough for this group of people who are already on the outside of society. 68% of people said that instability in their jobs and harassment were key sources of stress and insecurity. This shows that the hostile regulatory environment is a substantial cause of stress and insecurity. In summary, the street vendor community thinks their difficulties are very serious, and the most important one is the lack of a safety net for health and money.



Table - 11. Distribution of opinions from women street vendors regarding the various problems

Problem Category	D + HD Percentage	Interpretation
Lack of Social Security	20% + 75% = 95%	This is the most severe problem. The overwhelming 75% Highly Dissatisfied rate indicates a critical and widespread failure in accessing or utilizing social security benefits, despite high potential enrollment rates.
Livelihood Instability and Harassment	61% + 7% = 68%	This is the second most severe problem. The high dissatisfaction confirms that harassment and the threat to their business from officials are pervasive and cause significant insecurity.
Economic Insecurity	51% + 14% = 65%	A high level of dissatisfaction shows that low and unstable income and financial struggles are a dominant and critical problem for the majority of vendors.
Lack of Basic Amenities	49% + 21% = 70%	This extremely high dissatisfaction rate highlights a severe, structural failure in providing essential urban amenities (water, sanitation, and housing) crucial for health and dignity.
Physical and Occupational Health Risks	46% + 19% = 65%	This demonstrates that the physical demands of the job, coupled with poor working conditions, result in widespread health-related problems and dissatisfaction with their physical well-being.
Socio-Cultural and Gendered Burden	29% + 10% = 39%	This issue is still important, but it gets the least amount of complaints compared to the others. This could mean that the merchants are more willing to deal with these difficulties or that they care more about the urgent survival problems (money, health).

Source: Primary data Computed

8. MAJOR FINDINGS

- Predominantly women aged 40+, mostly married, with family responsibilities
- Religious and participation Hindus (65%) dominate, but religion does not restrict participation
- Regarding educational qualifications of women street vendors, Majority (82.67%) have basic education, 17.33% are illiterate
- Most live in nuclear families, managing households independently
- Most earn Rs. 2,000-6,000/month, middle-income bracket (Rs. 3,001-5,000) dominates. Nearly half (46.67%) have expenditures above Rs. 7,000.
- High prevalence of debt, indicating reliance on credit and financial vulnerability.

Major Findings: Problems Faced by Women Street Vendors

- The most severe problem among vendors, high dissatisfaction (75% highly Dissatisfied) indicates critical gaps in access to or utilization of social security benefits.
- Extremely high dissatisfaction highlights structural failures in essential urban services such as water, sanitation, and housing. This affects health, hygiene, and overall quality of life.
- Second most severe problem, widespread harassment and threats from officials create insecurity and disrupt business operations.
- Low and unstable income is a dominant concern; financial struggles significantly impact daily survival and business sustainability.
- Poor working conditions and physically demanding work cause widespread health problems. High dissatisfaction reflects concern for personal safety and well-being.
- Least reported problem compared to others but still noteworthy.
- Suggests vendors prioritize survival, income, and health issues over socio-cultural challenges.

9. SUGGESTIONS AND RECOMMENDATIONS

- Financial supports have to be provided low-interest loans, microcredit, and savings schemes to reduce debt dependency and offer training in business management, financial literacy, and literacy programs for illiterate women.
- Ensure access to welfare schemes, health insurance, and pensions and create safe vending zones, basic amenities, and childcare facilities.
- Encourage cooperatives, diversification, and collective business initiatives and promote regular health check-ups and occupational safety measures.
- Strengthen outreach and simplify enrollment for health insurance, pensions, and welfare schemes and improve access to water, sanitation, and safe vending spaces to enhance health and hygiene.
- Implement policies to prevent harassment and provide secure working environments and offer skill development, microcredit, and cooperative initiatives to stabilize earnings.

10. CONCLUSION

The study, which is titled "An Analysis of the Socio-Economic Conditions of Women Street Vendors, with Particular Reference to Chengalpattu District," will elucidate the challenges faced by women street sellers and identify areas for potential enhancement in their livelihoods. The comprehensive examination of the socio-economic profiles, motivations for engaging in street vending, and the policies and rights of female street vendors in the chosen towns in Chengalpattu District has resulted in a definitive conclusion that an actionable plan is essential for enhancing their living conditions. The socio-economic research on female street vendors within Chengalpattu District shows that their livelihoods are often unstable because they need money. Even though these women constitute a highly important element of the informal economy as well as help families climb out of, they are also an extremely vulnerable and stigmatized group. They are faced with a lot of issues to deal with. Their low income is barely sufficient for getting through day to day, so they are dependent in private lenders for loans. They do not possess much human capital since they didn't go to school, as well as their jobs are extremely dangerous as they do not possess basic workplace facilities like sanitation and shelter. Their income provides them some power in their family (such as the fact that they can decide how to educate their kids), however this doesn't usually mean they get more social security or official recognition. Their current situation clearly shows how badly the Street Vendors legislation of 2014, and this was intended to protect their jobs, is being put into action. To accomplish long-term growth, we need to work together to provide vending enterprises legal status (Certificates on Vending), to make sure they can acquire proper financing (like PM SVANidhi), and set up safe, well-equipped vending places that safeguard their health, safety, and economic stability. They are incredibly strong, however, they are also fairly weak, consequently policies require to be developed and put in place straight soon and deserve a lot of attention. Selling goods on the streets in Chengalpattu District is an important but very risky way to make a living, mostly for people who are poor and don't have much education. In general, there are more men than women, but the trade is kept going by middle-aged as well as older women, notably those between the ages of 45 and 60. Many of these women are married along with single members of nuclear or split households. Most among these female vendors (56%) come from the Scheduled Caste or Tribes and have only completed primary or secondary school. This shows that the employment is an informal sector profession that doesn't require much talent or capital. These vendors work long hours (10-14 hours a day) and are very important to the urban economic system, but they are very insecure in their jobs. They have low and changing incomes, no formal credit, no social security, and are constantly harassed by city officials, even though there are laws in place to protect them.

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