



# From coin to QR codes: The Socio-economic transformation of street vendors in Ramanujnagar, Chhattisgarh

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## Abstract

In this study, street sellers in Ramanujnagar, Chhattisgarh, are examined for their demographics, socioeconomic transformation, and degree of digital payment system usage. A crucial component of the unofficial economy, street selling offers reasonably priced commodities and provides impoverished communities with their main source of income. The study uses a descriptive and analytical methodology, gathering primary data from 100 respondents chosen by convenience sampling through structured questionnaires and interviews. In order to evaluate hypotheses about family size, savings, and education, data was examined quantitatively using Chi-Square testing. The findings reveal that the majority of vendors are male (89%), belong to the OBC category (85%), and chose this profession primarily due to economic compulsion and poverty (48%). While 100% of the respondents are aware of digital payment systems, 81% have actively adopted them, driven largely by customer demand (47%) and the convenience of not holding cash (31%). Vendors utilizing digital payments reported an increase in daily sales. However, barriers such as a lack of digital literacy (26%) and a fear of fraud (5%) remain among certain groups, particularly those with lower educational attainment. Hypothesis testing confirmed significant relationships between family size and monthly savings, as well as between a vendor's level of education and their adoption of digital payments. The paper highlights that while digital financial inclusion is growing among the informal sector, there is a pressing need for targeted digital literacy programs and the establishment of formal vending zones with proper infrastructure to improve the socio-economic conditions of street vendors.

## Keywords:

Street Vendors, Socio-economic Transformation, Digital Payment, Education, Level of Income

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## I. INTRODUCTION

Street sellers, Hawkers, and Peddlers are synonyms of the English word “Street Vendors” which are widely used. Many people working in public/private places but not all peoples are street vendor, only that people are associated with street vendor who connected with street or lane and they are different from street vendor who connected with stations, buses, public Park and train(yadav, 2023).

Street vendors have been a part of our communities for as long as cities have existed. Back in ancient and medieval times, traveling merchants who sold things door-to-door were actually welcomed. Society gave them the space to make a living, and they thrived. Fast forward to today, and the reality for street vendors is completely different. Instead of being valued, they are often treated like a nuisance or even criminals in urban areas. Making a living on the sidewalk is incredibly stressful. Every single day is unpredictable—

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vendors aren't just worrying about whether they'll make enough money to survive; they also have to constantly look out for the police or city officials trying to kick them out. When the city does a raid, it turns into a desperate game of cat-and-mouse. You see vendors scrambling to pack up and hide just to protect their livelihoods. If they aren't fast enough, their carts and goods are confiscated, and they are hit with massive fines just to get their own belongings back. Street merchants typically need to take out high-interest loans from private sources in order to redeem their leftover inventory or reopen for business (NASVI, 2012).

After the demonetization transaction without cash increased. There are various methods for digital payment system like- Debit card/Credit card, E-wallets, net banking such as phone pay, Google pay, Paytm and others. On the way digital payment has made both opportunities and challenges for the street vendors, Depends on the level of education.

According to the 'National policy on urban street vendors, 2004', "A street vendor is a person who offers goods and services for sale to the public without having a permanently built structure but with a temporary static structure or mobile stall (NASVI, 2012).

"According to NPSVI, 2009" these are three basic categories of street vendors. these are following -

- 1) Stationary vendors: Those vendors who operate their business on regularly basis in a specific location.
- 2) Peripatetic vendors: Those vendors who operate their business in moving form and selling goods and services on foot.
- 3) Mobile vendors: Those vendors who operate their business by moving from one place to another for selling their product by bicycle, motorcycle etc.

The country's unofficial economy depends on street sellers since they offer customers cheaply priced commodities. The number of street vendors in India has grown dramatically in the last year. In India, there are almost ten million street vendors. The Ministry of Housing and Urban Poverty Alleviation (MHUPA) claims that they are concentrated in large cities like Ahmedabad (10,000), Delhi (45,000), and Mumbai (25,000). In India, street sellers account for over 63% of the country's GDP and more than half of its savings. They are a significant part of the urban economy and comprise about 4.2% of the urban workforce. By providing daily essential items such as vegetable, food, clothing etc. at affordable prices. Furthermore, street vending serves as an important alternative where formal arrangement is not available.

Street vendors are face several problems and challenges in their daily life. Some of the problems and challenges faced by street vendors are as follows:

1. Financial instability: Demand and weather conditions cause street vendors' earnings to vary. They also have to deal with the difficulty of getting credit.
2. Lack of space: One of the biggest problems street vendors confront is a lack of suitable vending space. Since there isn't a designated vending area, they run their businesses on the side of the road. Due to a lack of space, they set up makeshift stalls everywhere.
3. Inadequate infrastructure: The infrastructure of the vending location is another issue that street vendors deal with. They have to deal with a lack of shelter, sanitary facilities, and storage, all of which are negatively impacted by climate change.
4. Health and safety: Street sellers are dealing with health issues as a result of their extended work hours, exposure to pollutants, and weather.
5. Bribery: They have to pay bribes/ rent for their vending place to the local authorities or police, is another problem they face.

Policy and regulation for street vendors:

- 1) National policy on urban street vendors, 2004: This policy aimed to provide social security and livelihood rights for street vendors. Main objective of this policy was:
  1. To provide vending zone.
  2. Provide guidelines by the local authorities.
  3. To protect vendors from harassment. This policy was not effective in economy; hence it was revised in 2009 and introduced in national policy on urban street vendors, 2009.

- 2) National policy on urban street vendors in India (NPUSVI) 2009: The NASVI provide suggestion for the NPUSVI, 2009. This policy was approved by the MHUPA in 2009.

Some key points from National policy on urban street vendors in India, 2009 are follows:

- Cities should demarcate in different type of areas like free vending zone, restricted vending zone and no vending zone.
- To regulate street vendors entry on the basis of time sharing by municipal authorities.
- To allocate place for vending to temporary vendors (Bazaar etc.) by the authorities. Authorities give permission mobile vendors in outside. Vending places if there are the part of no vending zone.
- Authorities should provide basic infrastructure facilities at vending place such as drinking water, solid waste disposal, public toilet and storage facilities etc.

- 3) Street Vendors Act, 2014: Street vendors (Protection of livelihood and regulation of street vending) Act 2014, aimed to ensure safety of the livelihood of vendors and govern their activities. The street vendors act, 2014 is an updated form of the NPUSV, 2004 and it also formulated by the NPUSV, 2009. Town vending committee (the body constituted by government) will responsible for jurisdiction and subsequent survey must be conducted at least once at five years interval, none of street vendors will be evicted or relocate till conducted survey and issue the certificate for all street vendors for continue their vending. Rights and obligations of street vendors: Every vendor has right to conduct their business, provided they have a valid vending certificate of vending. Street vendors occupy designated space on a time-based sharing basis, maintain cleanliness and public health in the vending zone, and pay a prescribed fee for the maintenance and demarcation of this area. All these activities are regulated by local authorities.
- 4) PMSVANidhi: Pradhan Mantri street vendors Atmanirbharanidhi introduced in June 2020. This scheme formulated to street vendors to overcome the negative impact to their income, to restart their businesses during the COVID- 19(Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), 2025). The main objective of this scheme:
1. To enhance loan amount.
  2. To promote restart their businesses.
  3. Provision of financial inclusion and digital payment.
- Loan structure:
1. First tranche- 15,000 (from 10,000)
  2. Second tranche- up to 25,000 (from 20,000)
  3. Third tranche- up to 50,000.
- MoHUA and Development of Financial Services (DFS) are responsible for implementation of PM SVANidhi scheme. Only they vendors avail these benefits who engaged before 24 March 2020 in vending(Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), 2025).

### Statement of the problem

Street vendors are crucial in the informal economy. They are important for the supply of goods and services in less price to public. They face various types of problems and challenges like lack of space at vending place, poor sanitation, lack of storage facility and low level of income, unstable working conditions etc. They are characterized by the low level of skill, easy to entry, less initial investment, self-employed and low level of education and other factors. In Ramanujnagar there are limited study on the socio-economic transformation, and adoption of the digital payment system. This study analyzes their livelihood condition problems which they face and impact of digital payment system on their daily income.

## II. LITERATURE REVIEW

The existing body of literature demonstrates that street vending constitutes one of the most significant components of the urban informal economy, particularly within developing societies where rapid urbanization, unemployment, and economic inequality continue to shape patterns of livelihood and labor informality. Previous studies have primarily examined the socio-economic conditions of street vendors, their occupational vulnerabilities, migration patterns, livelihood strategies, food safety practices, and, more recently, the implications of digital payment systems for informal economic activities.

Kapoor et al. (2022) investigated the demographic and socio-economic conditions of street vendors in Ludhiana and assessed their awareness regarding the Street Vendors Act. Their findings revealed that a substantial proportion of vendors operated through rented carts and possessed limited awareness of their legal rights due to weak institutional implementation mechanisms. Nevertheless, the study also demonstrated that vendors expressed a strong preference for hygienic working environments and were willing to comply with regulatory standards when appropriate institutional support was available. Similarly, McKay et al. (2016) examined the socio-economic profile and livelihood conditions of street vendors in Patna, India, emphasizing the extended working hours associated with low-income survival strategies. The study further highlighted persistent harassment by municipal authorities, limited access to formal savings mechanisms, and inadequate social protection, despite relatively strong awareness of basic hygiene practices among many vendors.

Migration and urban informalization have also emerged as central themes within the literature on street vending. Nagesha and Halaswamy (2023) observed that many street vendors are seasonal or permanent migrants originating from economically marginalized rural households. Their study demonstrated that structural push factors—including poverty, land scarcity, unemployment, and rural underdevelopment—continue to drive migration toward urban informal occupations. In many cases, migrant vendors were found to rely upon third-party licensing arrangements, reflecting broader institutional weaknesses within urban governance systems. These findings reinforce the argument that street vending functions not merely as a survival mechanism, but also as a structural consequence of uneven regional development and limited formal-sector employment opportunities.

Several studies have focused specifically on the socio-demographic characteristics and occupational vulnerabilities associated with street vending activities. Doibale et al. (2019) identified the inability of the formal labor market to absorb economically disadvantaged populations as one of the principal causes of street vending expansion in urban India. Their research further documented high rates of tobacco consumption, musculoskeletal disorders, hypertension, and other health-related problems among vendors. Likewise,

Tigari and Shalini (2020) emphasized that food vending enterprises provide critical employment opportunities for low-income populations due to their minimal capital requirements and accessibility. However, the study also found that inadequate educational attainment and insufficient training in hygiene practices frequently expose both vendors and consumers to health-related risks. Kumar (2015) similarly argued that street vending remains a vital source of livelihood for economically weaker sections of society, while simultaneously exposing vendors to chronic insecurity, limited institutional credit access, poor working conditions, and the absence of social protection frameworks.

Gender-based dimensions of informal economic participation have also received scholarly attention. Murugesan (2016), in a study focusing on women micro-entrepreneurs engaged in street vending, found that most female vendors originated from economically and socially marginalized communities characterized by low educational attainment and limited employment opportunities. The study highlighted numerous challenges confronting women vendors, including inadequate storage facilities, harassment, unstable income structures, and growing competition from online retail systems. Banerjee (2014) similarly demonstrated that poverty and economic insecurity constitute the primary drivers compelling women to enter vegetable vending activities. The study additionally identified unstable selling locations, constant eviction threats, and lack of access to formal capital as persistent structural obstacles affecting women street vendors.

Food safety and public health concerns constitute another major dimension within the street vending literature. Choudhury et al. (2011) examined the socio-economic profile and food safety knowledge of vendors in Guwahati and found that most vendors belonged to lower-income and low-education groups lacking formal training in food handling practices. The authors emphasized the necessity of institutional training programs, infrastructure development, and regulatory support mechanisms aimed at improving hygiene standards and public health outcomes within the informal food economy.

More recent scholarship has increasingly concentrated on the digital transformation of informal economic activities. Seema (2023) investigated the impact of digital payment systems on street vendors and found that the adoption of digital transaction mechanisms contributed significantly to increased sales and higher income levels. The COVID-19 pandemic further accelerated digital payment adoption among informal vendors, thereby reshaping traditional modes of exchange and consumer interaction. However, the study also identified persistent barriers, including limited digital literacy, technical difficulties, network instability, and infrastructural inequalities. These findings suggest that digitalization simultaneously creates new opportunities for financial inclusion while also reproducing forms of technological exclusion within marginalized urban communities.

Overall, the literature indicates that street vending represents a complex socio-economic phenomenon situated at the intersection of informality, migration, urbanization, poverty, labor precarity, and technological transformation. Although existing studies have extensively examined livelihood conditions, gender disparities, health risks, and regulatory challenges, relatively limited research has explored the broader socio-economic transformation of street vendors in the context of rapid digital financial integration and evolving urban market structures. Therefore, the present study seeks to contribute to the existing scholarship by examining the transition “from coin to QR codes” and analyzing how digitalization, financial inclusion, and changing transactional practices are reshaping the socio-economic realities of street vendors in Ramanujnagar, Chhattisgarh.

#### **Research Question:**

What is the socio-economic profile of street vendors?

Objective of the study:

- 1) To study demographic and socio-economic transformation of street vendors in Ramanujnagar.
- 2) To analyze the level of adoption of digital payment among street vendors in Ramanujnagar.

Hypothesis:

- 1) There is no significant relationship between family size and their monthly savings of street vendors.
- 2) There is no significant relationship between level of education and adoption of digital payment system.

### **III. RESEARCH METHODOLOGY**

The present study is descriptive and analytical in nature. This study mainly focuses on the socio-economic transformation of street vendors in Ramanujnagar, Chhattisgarh. The total data was collected from 100 respondents who engaged in vending profession. For the selection of respondents are using convenience sampling method. The data was collected through the questionnaire. This study based on primary and secondary both data. Primary data was collected through interview, I personally met respondents and collect information and secondary data was collected from published articles, online journals etc. For the data analysis use both quantitative and qualitative method. In Microsoft excel, IBM SPSS (statistical package for social science). We use Chi-Square test for the hypothesis testing. In this study, the data have been represented by the using pie-chart, table, bar diagram etc. This study was conducted from December 2025 to April 2026.

### **IV. RESULT AND DISCUSSION**

In this section, intended for analyses the primary data regarding the Socio-economic transformation of street vendors in Ramanujnagar. A total of 100 Respondents were selected using convenience sample method.

#### **1) Socio-economic transformation of street vendors:**

A Socio-economic transformation of street vendors reveals (Table: 1) that the majority of the vendors were male (89%), most vendors were the age group of above 45 years (33%), and belonging to OBC category (85%). Most of the vendors have studied up to the

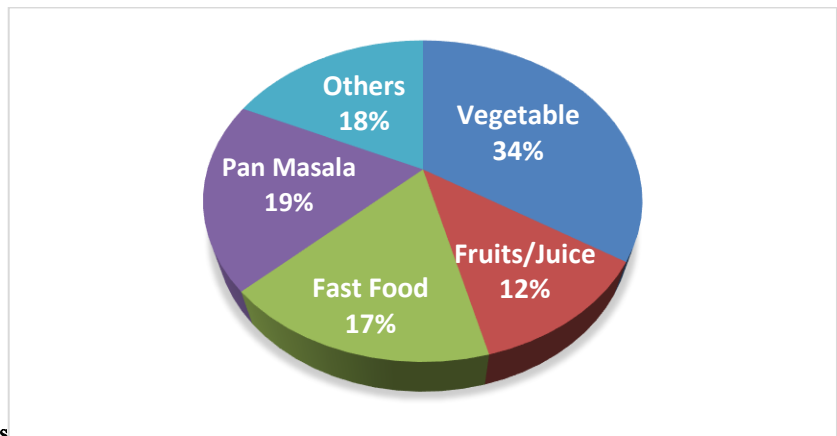
12th grade (41%). Less percentage of respondents choose vending after studied undergraduate or post graduate only they choose who are not get better opportunity. Majority of the respondents (66%) were living in nuclear family and the rest respondents were living in joint family, which is a high rate in these days. This is because of many respondents are illiterate and want to be with their children, so they don't separate from their families. Most of the vendors (48%) have 2 working members in family. It's depending on the number of members in a family causing higher financial burden and limited earning capacity etc. therefore people engaged in vending. Majority of the respondents have 4 family members and also 5 members (each 33%).

**Table-1: Demographic and Socio-economic transformation of respondents**

Variables	Characteristics				
	Male	Female			
Gender	89%	11%			
Age (in years)	<b>15-25</b>	<b>26-35</b>	<b>36-45</b>	<b>Above 45</b>	
	13%	29%	25%	33%	
Social Category	<b>ST</b>	<b>SC</b>	<b>OBC</b>	<b>EWS</b>	<b>General</b>
	4%	2%	85%	2%	7%
Education Level	<b>Illiterate</b>	<b>Up to 8<sup>th</sup></b>	<b>Up to 12<sup>th</sup></b>	<b>UG and PG</b>	
	13%	31%	41%	15%	
Marital Status	<b>Married</b>	<b>Unmarried</b>	<b>Widow</b>		
	72%	27%	1%		
Size of the family	<b>Below 4</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>More than 6</b>
	7%	33%	33%	14%	13%
Type of Family	<b>Nuclear</b>	<b>Joint</b>			
	66%	34%			
Type of house	<b>Kutchha</b>	<b>Pucca</b>	<b>Semi-Pucca</b>		
	23%	21%	56%		
Working member in a family	<b>1</b>	<b>2</b>	<b>3</b>		
	45%	48%	7%		

Source: Primary Data, 2026

2) Types of occupation:



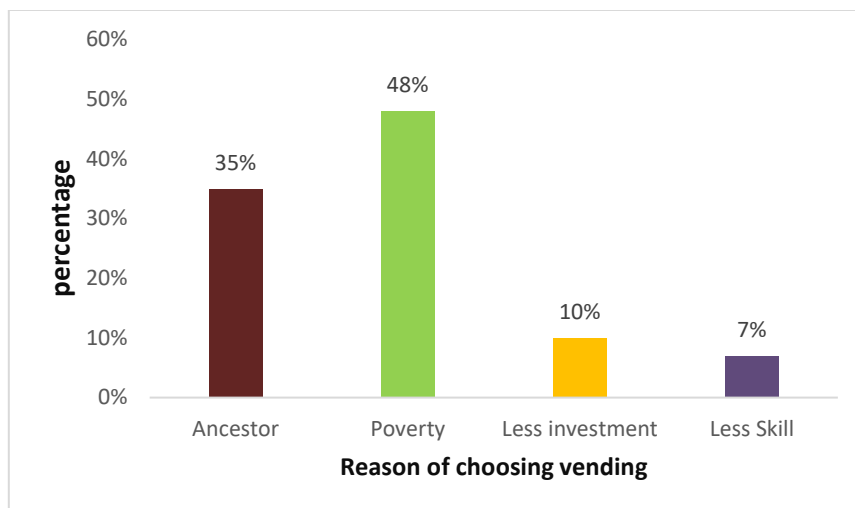
**Figure: 1 Type of occupation of respondents**

Source: Primary Data, 2026

According to Figure: 1, majority of the respondents were engaged in selling vegetables. This indicates most of respondents sell vegetable because most street vendors grow vegetable in their backyard and sell them, which is profitable for them.

3) Reason for choosing vending

**Figure-2: Reason for choosing vending**



Source: Primary Data, 2026

According to Figure: 2, 48% of respondents choose vending cause poverty, 35% ancestral occupation this is also because of poverty, 10% of respondents choosing for less investment because of lack of money only 7% of respondents choose cause of low skill. All this indicate that the main reason of choosing vending is economic compulsion.

4) **Daily income and Monthly Savings of household**

Table-2: Daily income and Monthly Savings of household (in Rs.)

Daily Income of Household (in Rs.)	200-500	501-800	801-1000
	37%	58%	5%
Average Monthly Saving of Household (in Rs.)	below 1000	1001-3000	3001-5000
	38%	53%	9%

Source: Primary Data, 2026

According to table: 2, the majority of the respondents' (58%) households earned between 501-800 rupees per day. Daily household income of respondent depends upon the working member of the respondents' family. And the majority of the respondents' (53%) households saved between 1001-3000 rupees in a Month, Savings depend on their family size also working member in a family and expenditure etc.

5) **Working hours and time of doing vending of respondents**

Table-3: Distribution of respondents on the basis of working hours and Time of doing vending

Working Hours (daily)	up to 6 hours	up to 10 hours	more than 10 hours	
	17%	60%	23%	
Time of doing vending (years)	below 5	6-10	11-20	Above 20
	34%	32%	24%	10%

Source: Primary Data, 2026

The above table: 3, this indicates the most of the vendors work 10 hours (60%) or more than 10 hours (23%), because they feel that they get more profit, vendors who work up to 6 hours mainly come to the market for vending. And 34% respondents had been engaged in vending for below 5 years but also 10% of the respondents engaged up to above 20 years, because they make profit from street vending therefore, they continue vending for more than 20 years.

6) **Awareness and Adoption of street vendors**

Table-4: Distribution of respondents according to awareness and adoption of digital payment system

Aware of Digital Payment System	Yes	No
	100%	0
Adoption of digital payment system	Yes	No
	81%	19%

Source: Primary Data, 2026

According to table: 4, everyone (100%) knows about the digital payment system. Whether they used it or not. And majority of respondents (81%) use digital payment system. This indicates the majority of the street vendors adopt digital payment, who educated at least up to 8th class, they take QR in front of their shop. Only those vendors are not used who illiterate.

7) **Using Digital Payment (in Years) of respondents**

**Table-5: Time of Using Digital Payment (in Years)**

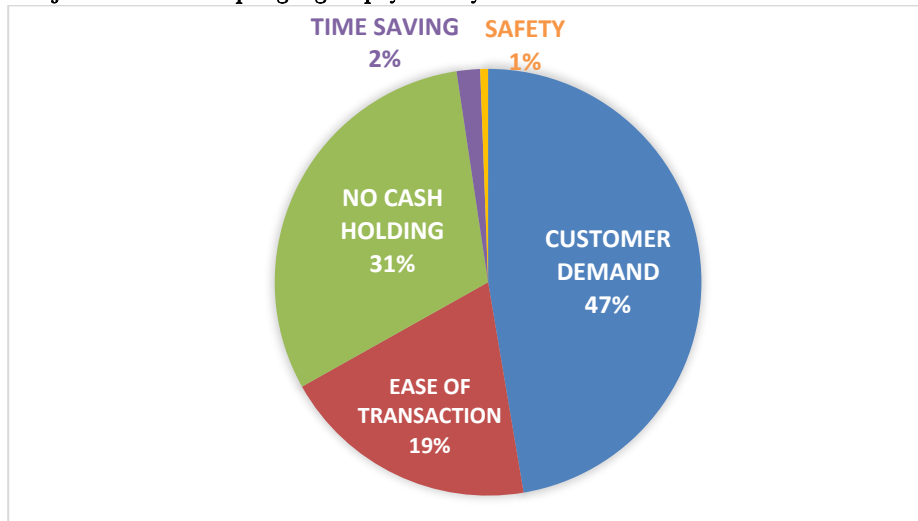
Time of Using Digital Payment (in Years)	Frequency	Percentage
Not use	19	19.0
1-3 years	3	3.0
More than 3 years	78	78.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary Data, 2026

According to table: 5, Out of the 100 respondents, majority of the respondents (78%) were used more than 3 years, while very few respondents only 3% respondents were used around 1-3 years and 19% of respondents didn't use any method of digital payment system.

8) **Causes to accepting digital payment system**

**Figure-3: Major causes to accepting digital payment system**



Source: Primary Data 2026

The above Figure: 3, Majority of the respondents (47%) were adopted digital payment because of customer demand, second most common causes to adoption of digital payment was no cash holding that is 31%. Followed by 19% of respondents adopt because of ease of transaction, 2% respondents because of time saving and 1% respondent adopt because of safety.

9) **Problem faced in using digital payment system**

**Figure-4: Problem faced in using digital payment system**

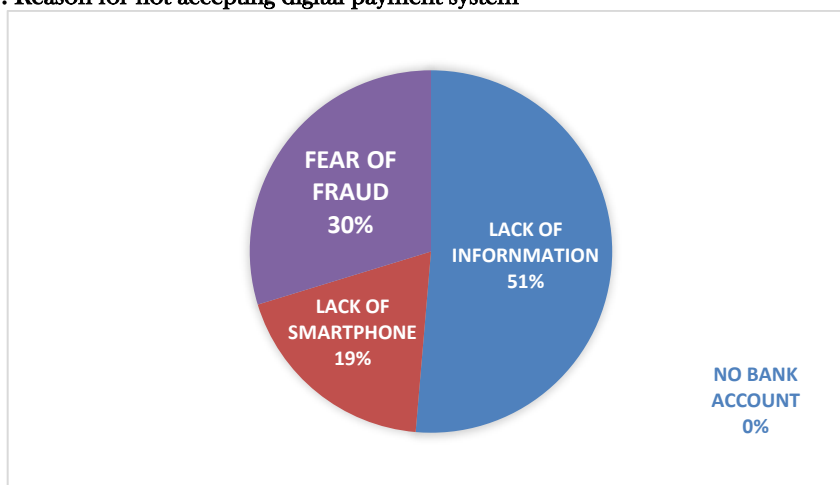


Source: Primary Data, 2026

According to Figure: 4, 69% of the respondent reported no major problem they face, those street vendors who studied up to 12<sup>th</sup> and under graduate or post graduate they mainly face no problem in using digital payment system. 26% of respondents face the problem of lack of digital literacy, mainly those vendors face who studied up to 8<sup>th</sup>, and 5% of respondents face fear of fraud.

10) Reason for not accepting digital payment

**Figure- 5: Reason for not accepting digital payment system**



Source: Primary data, 2026

The above figure: 5, shows most of the common reason for not accepting digital payment is lack of information accounted by the 51%, the second common reason is fear of fraud accounted by the 30% and 19% of respondents not adopt because of the they have lack of smartphone.

11) Impact on daily sales after using Digital payments

**Table- 6: Impact on daily sales**

Impact on daily sales	Frequency	Percentage
Increase	81	81.0
Not use	19	19.0
Total	100	100.0

Source: Primary data, 2026

The above table: 6, reveals that the majority of the respondents (81%) who, reported they were adopting digital payment their daily sales increases. Because of these era everyone uses online payment method and if they have no cash even, they buy goods like vegetable etc. from online transaction.

**Table-7: Chi-square test for check relationship between family size and monthly savings of household**

Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.997	8	.030
Likelihood Ratio	18.055	8	.021

<b>Linear-by-Linear Association</b>	12.704	1	.000
<b>N of Valid Cases</b>	100		

Source: Primary data, 2026

This table: 7, shows that the Pearson Chi-Square test, for check the relationship between size of the family and their average monthly saving is statistically significant or not. The P- value of test static is **0.03** and the value of Pearson Chi-Square is 16.997. Since, the significant level of this study **0.05**. Here the P- value is less than the significant level therefore we can't accept the null hypothesis. Hence, we accept the alternative hypothesis. That is enough evidence to conclude that is statistically significant relationship exist between size of the family and average monthly savings of households. Here we reject I null hypothesis of this study.

**Table- 8: Chi-Square Test for check relationship between education level and adoption of digital payment system**

	<b>Value</b>	<b>Df</b>	<b>Asymp. Sig.</b>
<b>Pearson Chi-Square</b>	65.001	3	.000
<b>Likelihood Ratio</b>	57.420	3	.000
<b>Linear-by-Linear Association</b>	38.814	1	.000
<b>N of Valid Cases</b>	100		

Source: Primary data, 2026

Table- 8, displays the results of the Pearson Chi-Square test used to determine whether or not there is a statistically significant correlation between educational attainment and the use of digital payment systems. The Pearson Chi-Square value is 65.001 and the test static P-value is 0.00. This study's significance level is 0.05. Since the P-value in this case is below the significant level, the null hypothesis cannot be accepted. Therefore, we agree with the alternative theory. There is sufficient data to draw the conclusion that there is a statistically significant correlation between educational attainment and the use of digital payment systems. Here, we reject the study's second null hypothesis.

**V. CONCLUSION**

According to the current study, factors such as unemployment and lack of income in the organized sector drive people to become street vendors. It was also noted that family members and working family members have an impact on the financial situation of vendors. Members of households with lower incomes are under more financial strain, which encourages them to turn to vending. Everyone is aware of internet payments, and street merchants are aware of digital payment systems whether they are being adopted or not. Vendors who use digital payment systems see an increase in daily sales and revenue. According to the current report, vendors are adopting digital payments due to customer demand. Street vendors profit from the digital payment system, but they also confront a number of challenges, such as issues with computer literacy for people who have only completed eighth grade. Those vendors, who didn't adopt digital payment system, the main reason is that they were illiterate, they have lack of knowledge, lack of smartphone and fear of fraud etc.

**Recommendations**

There are some recommendations for street vendors in Ramanujnagar:

1. The local authorities should create separate proper vending zones for the street vendors and very low rent should be charged for that place. They should choose the area like: near to transport hub, hospitals, schools etc. where vendors should operate their vending in without pollution or traffic.
2. A town vending committee should be formed by the government in particular areas, so that correct decision can be taken for street vendors such as rules and regulations for their vending, make vending zone etc.
3. To enhance the skill of street vendors, government should provide training programs for to teach illiterate street vendors about digital payment system so that their daily income increases also household's saving increases and socio-economic condition will improve.
4. Vending places for street vendors should be kept clean and the infrastructure should be improved such as: water availability, sanitation, public toilet, drainage system and parking etc.

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