

Effect of Public Distribution System Workers in Influencing the Women Street Vendors to Use Banks - Enabling Financial Inclusion

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ABSTRACT

Women street vendors especially face tremendous challenges in terms of their financial security. Using banks for their financial transaction will give them respite from private money lenders, thereby leading to these "women's" financial inclusion in the society. To convince these women street vendors to increase their usage of banks, it is proposed to garner the help of workers from the public distribution system (PDS). It is hypothesized that these PDS workers will act as influencers in convincing the women street vendors (SVs) to use the banks in a better manner. Two sets of questionnaires were developed. Initially, one was administered to get their bank usage pattern and PDS workers were then requested to educate the Women SVs on the benefits of banks. After six months, the second questionnaire was administered to find any significant change in behavior with the same set of women street vendors. The effect of age and education level of the women SVs in accepting the advice of PDS workers to use banks is investigated using a Multivariate generalized linear model (MGLM). The results of the MGLM suggest that education level of the SVs has an evident and contingent influence on their acceptance of PDS worker's advice, while age makes no significant difference. To compare whether the mean of the dependent variable (knowledge about bank) is the same or changed (change in knowledge about bank) before and after the PDS workers have educated the women SVs, paired-samples T test is used. Based on the results, it is concluded that the PDS workers make a difference in educating the Women SVs on the benefits and purpose of using banks. In order to find out exactly where the difference occurs between the groups a post hoc test is carried out. The outcome of the post-hoc test suggests that the impact of PDS workers is higher with the Women SVs whose education levels are lower. However, there is no improvement on the opinion in the women SVs whose education level is higher. It is suggested that policymakers use PDS workers to target women SVs with lower education levels to educate them on the benefits of using banks for financial transactions instead of relying on private money lenders.

HIGHLIGHTS

- Financial inclusion of women street vendors (SVs)
- Educating women SVs on the benefits of using banks through PDS workers
- Change in perception among women SVs after PDS workers educating them
- Education level among women SVs have significant influence in accepting PDS 'workers' suggestions
- Age has no impact in accepting PDS 'workers' suggestions

Keywords: Women street vendors, public distribution system workers, bank usage, financial inclusion, education level

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Street vendors (SVs) eke out a living by selling toys, flowers, food etc., on the streets daily. Rain or shine, they need to be on the job to ensure their livelihood. SVs contribute significantly to the informal economy, and the informal economy contributes to the GDP of any economy. Women SVs across the globe do not enjoy the benefits of the male SVs. They are physically abused, undergo domestic violence, and generally work overtime to make up their living (Kaur 2020) (Abebe, 2017). The primary reason for such ill-treatment is that they are not financially included and have limited legal protection from labor rights (Sekhani *et al.* 2019). Especially in India, the government has taken many steps in bringing the SVs into the mainstream by financially including them. One such attempt in India is Pradhan Mantri Jan Dhan Yojana (PMJDY), whose sole motive is to provide affordable access to financial services like bank loans, bank accounts, insurance, pension, etc the citizens of the country (PMJDY, 2014). Despite such efforts by the government and the Reserve Bank of India, the final benefits of the financial services are still beyond their reach. People in rural areas still do not have access to banking services. Lacks of financial literacy, and too much dependence on moneylenders for immediate loans are considered critical issues (Singh and Gupta, 2020). The status of SVs, particularly women, is in a pathetic situation.

Women are empowered when they have access to financial and economic resources. Financial inclusion (FI) helps women being empowered by having access to loans, credit, and other facilities provided by the government. Financially empowered, they come into the mainstream formal economy. Moreover, FI helps to remove poverty by allowing women to build assets safely and save money (Gupta, 2021). Study in Bangladesh also portrays that street vending business provides a sustainable livelihood by alleviating poverty (Sarker *et al.* 2019). Households led by women have limited access to formal finance compared to lead by men. Improvement in household education makes it likely to access formal sources like banks for borrowings than going for informal sources (Ghosh and Vinod, What Constrains Financial Inclusion for Women? Evidence from Indian Microdata, 2017). The informal

sector contributes significantly to the development of any economy. Street Vending business has a significant impact on the informal 'sector's dominance. It is one of the readily available opportunities of employment open to women who need to make a living. Low-cost investment, lean barriers, lower skill requirements make street vending business in a country like India high lucrative and suitable for women (Cohen *et al.* 2000) (Kaur, 2020). According to the report from the National 'Women's Commission highlights that in India, 94% of women are employed in the unorganized sector (Kaur 2020). Nearly 20 million people are involved in the street vending business in India, and one-third of them are women (Kaur *et al.* 2020).

Contrary to that in Sub-Saharan Africa, Indonesia, Thailand, Vietnam, and China, women enjoy a significant share of informal employment through street vending. There is a proportionately higher number of them compared to men in most cities (Mungai *et al.* 2019) (Sekhani *et al.* 2019) (El-Azzazy, 2019). In Columbia, due to child care reasons, preference for women towards street vending is comparatively lesser (Bernal-Torres *et al.* 2020). Nearly 30% of SVs in New Delhi, 'India's capital, are women. Street vending jobs enhance women's confidence and provide a clear upper hand in family decision-making (Thakur *et al.* 2017). Though street vending is lucrative, it is the economic inability that compels women to go without option. Unlike men, who use pushcarts, baskets, two-wheelers as street vending modes, women mostly depend on baskets on pavements and streets. Moreover, the earnings women make are comparatively lesser than their male counterparts (Chakraborty, 2018). National Association of Street Vendors of India (NASVI) is the body created to uplift the quality of life of SVs in India (Swamy and Singh, 2018)

Limited access to formal, regulated market space, obliged to operate outside the legal framework, limited legal protection from labor rights, unregistered and unrecognized status by the government, and poor working conditions are some characteristics of street vending business making it vulnerable to the vendors. The above characteristics also make them establish as 'invisible 'entrepreneurs' (Sekhani *et al.* 2019). Lack of

sanitation access, physical abuse, theft, domestic and public violence, refusing to pay, working overtime, and damaging goods add agony to women involved in street vending (Kaur2020), (Abebe, 2017). In Ethiopia, SVs who are young girls and aged women are harassed and fined by policemen for not having permits. They are also abused by street gangs by snatching their money and stealing goods (Lemessa *et al.* 2021). To make things worse, life after the covid19 pandemic for women SVs have become pathetic. More than 97% of women SVs in New Delhi, India are adversely affected by the lockdown (Kaur *et al.* 2020). Being in harmony with the male counterpart in the family acts as an ailment for the women’s abuses (Ismail and Umar, 2018). In Hanoi, Vietnam, the government banned street vending business as it affects the image of the city among tourists (Truong 2018). Women Food Vendors in Harare, Zimbabwe, find that lack of adequate financial resources is the main reason which hinders their business progress (Thabani, 2017). A study among women fish vendors in Egypt found that they face harassment and violence, have the burden of performing paid and unpaid work, lack access to credit, and these burdens limit their continuity towards business (El-Azzazy, 2019). Women SVs lose most of their savings to private load sharks as interest for their loan. Loans from formal financial sources are still beyond their reach due to the complicated documentation process (Sen and Gupta, 2017). Study results from Hyderabad reveal that majority of the women street vendors are illiterate, and most of them belong to the scheduled castes (Begari, 2017). Despite all these challenges women SVs are still optimistic and are the major source of bread winner for their family (Sen and Gupta, 2017). Recognizing the opportunity, taking initiatives and change creation are the proactive factors influencing the growth of women street vending, leading to profitability and business stability (Mungai *et al.* 2019).

Though the concept of Public Distribution System (PDS) was established in the 1960s itself in India, only in the year 1997 Targeted Public distribution system (PDS) was launched by the government with a chain of shops with the prime motive of distributing basic food and non-food commodities to the poor people at

a lower price. It comes under the ministry of consumer affairs, food and public distribution (TPDS, 1997) (The Economic Times, 2020). The PDS workers are regularly in contact with the local people of their particular area as they are responsible for distributing food supplies. The PDS in India is a very successful program and has a strong chain even in the deeper roots of the villages. Indian citizens with ration card can avail this facility as per the schedule given by the government.

Methodology

This research aims to find if the PDS workers will act as influencers to persuade women SVs to adopt banks for their financial transactions, thus enabling financial inclusion. In order to find this, a pre and post-test was conducted before and after the intervention of PDS workers with structured questionnaires. Initially, 110 women SVs were chosen from seven *taluks* of Virudhunagar district, and the first questionnaire was administered. The first questionnaire sought information regarding their daily money requirement for doing business, daily earnings, and using banks apart from other relevant items. Then the PDS workers in the respective geographical area were requested to educate and persuade these women SVs regarding the advantages of using the bank as their primary source of money transaction. Six months after this education given by the PDS workers, the second questionnaire was administered to the same set of women SVs to measure the change in their opinion towards using banks. These SVs were segregated into multiple groups based on their age and multiple groups based on their education.

Table 1: Distribution of women SVs among the *taluks* of Virudhunagar district

Taluk	Respondents
Kariyapatti	4
Rajapalayam	30
Sattur	5
Sivakasi	19
Srivilliputtur	37
Thiruchuli	2
Virudhunagar	13
Total	110

First, to understand if there is any impact from age and education of the women SVs in accepting the advice of PDS workers, a Multivariate generalized linear model (MGLM) is used. Multivariate (generalized linear model) GLM is the extended form of GLM, and it deals with more than one dependent variable and one or more independent variables. The GLM Multivariate procedure provides regression analysis and analysis of variance for multiple dependent variables by one or more factor variables or covariates. The factor variables divide the population into groups. Using this general linear model procedure, one can test null hypotheses about the effects of factor variables on the means of various groupings of a joint distribution of dependent variables. Anyone can investigate interactions between factors as well as the effects of individual factors. In addition, the effects of covariates and covariate interactions with factors can be included. For regression analysis, the independent (predictor) variables are specified as covariates. Suppose more than one dependent variable is specified. In that case, the multivariate analysis of variance using Pillai's trace, Wilks' lambda, Hotelling's trace, and Roy's largest root criterion with approximate F statistic are provided and the univariate analysis of variance for each dependent variable. In addition to testing hypotheses, GLM Multivariate produces estimates of parameters.

To find if there is a change in opinion on using banks before and after the PDS 'workers' influence among women SVs, paired sample t-test is used. The Paired Samples t-test compares the means of two measurements taken from the same individual from the measurements taken at two different times. 'Post hoc tests are used to uncover specific differences between three or more group means. To find where the differences lie between the individual groups, Fisher's Least Significant Difference (LSD) post hoc test is carried out using IBM® SPSS Statistics®.

RESULTS AND DISCUSSION

The research wanted to explore the impact of PDS workers in educating the women SVs in using the banks regularly to improving the SVs FI. It was hypothesized that PDS workers would act as influencers in urging the SVs to take up the regular banking services to

improve their FI and thus their lifestyle. In order to test the hypothesis, separate questionnaires were prepared with similar questions and administered to the SVs were; the first questionnaire asked if they considered PDS workers as their influencers and will listen to the advice of PDS workers on financial matters and issues leading to SVs regular usage of banking services. The second questionnaire was administered to the same set of SVs after approximately six months. In the second questionnaire, it was asked if they have started using banks regularly based on the advice from PDS workers.

A preliminary investigation was carried out in finding the effect of age and education level of the women SVs in accepting the advice of PDS workers to use banks leading to FI. For this Multivariate generalized linear model (MGLM) is used. Here the influence of age and education level of women SVs on their opinion change because of the PDS worker influence is tested. Further paired samples, T-test is used to compare whether the mean of the dependent variable (knowledge about bank) is the same or changed (change in knowledge about bank) before and after the PDS workers have spoken with the women SVs.

The results of the MGLM are presented in Table 2. It is quite clear from the results that the education level of the SVs has a clear and contingent influence on their acceptance of PDS worker's advices, while age makes no significant difference. This is evident from the fact that the results of p value at $p \leq .001$, shown in Table 2. Here, for the influence of 'education', the p values are less than .001 for all the indices (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root), considered and thus the null hypothesis that there is no significant effect from the education of women SVs is on their predisposition to listen to PDS workers is rejected, and it is accepted that education has a significant influence on women SVs to listen to PDS workers to use banks regularly to enable FI. Similarly, looking into the p values exhibited for 'age' is quite clear that at $p \leq .05$, the p-value for all the indices is greater than .05, and thus the null hypothesis that 'age' has no significant impact on the women SVs to listen to PDS workers is accepted and concluded thus.

Table 2: Multivariate GLM for age and education of women SVs

Effect		Value	F	Hypothesis df	Sig.
Education	Pillai's Trace	.622	7.133	10.000	.000
	Wilks' Lambda	.435	8.065	10.000	.000
	Hotelling's Trace	1.171	9.016	10.000	.000
	Roy's Largest Root	1.046	16.534	5.000	.000
Age	Pillai's Trace	.071	.482	12.000	.923
	Wilks' Lambda	.931	.476	12.000	.926
	Hotelling's Trace	.073	.471	12.000	.929
	Roy's Largest Root	.047	.620	6.000	.714
Education * Age	Pillai's Trace	.155	.442	30.000	.995
	Wilks' Lambda	.849	.442	30.000	.995
	Hotelling's Trace	.172	.442	30.000	.995
	Roy's Largest Root	.134	.707	15.000	.771

Further, observing the different indices of Multivariate generalized linear model, it can be concluded that the factor 'education' is important in differentiating women SVs in accepting the PDS 'workers' advice in using banks for FI. Looking at the indices individually, the larger the Pillai's trace, the more the given effect contributing to the model. Here, the Pillai's trace is 0.622, which is considered quite significant. Similarly, the larger the Hotelling's trace, the more the given effect contributing to the model. Pillai's trace is always smaller than Hotelling's trace. Here the Hotelling's trace is also quite large. The next index considered is 'Wilks' lambda, whose value ranges from 0 to 1. Lower the Wilks' lambda, the more the given effect contributing to the model. In this case, the Wilks' lambda may be considered to be quite low, thus making the model quite robust. Finally, Roy's largest root (RLR) is computed. The larger the root, the more the effect contributing to the model. Here again, the RLR value is quite big. Further the F values in the model also indicated that the model is robust. Considering all the indices discussed, it may be safely concluded that 'education' level of the women SVs has a significant and contingent effect on the predisposition of women SVs in accepting the advice of PDS workers leading to the SVs FI.

In the next part of the analysis, it is endeavored to determine whether the mean of a dependent variable (knowledge about bank) has changed or remains the

same after the PDS workers enlightened the women SVs on the benefit of using the banks, which will lead to the women SVs FI. As mentioned already, the paired-samples t – test compares the means of two measurements taken from the same individual from the measurements taken at two different times. Observing the mean values in Table 3 for pre and post-change in knowledge about bank and its purpose after the intervention by PDS workers, the values suggest that there is an increase in the opinion (from $\bar{x} = 3.164$ ($f = 0.89$) to $\bar{x} = 4.591$ ($f = 0.49$) among women SVs about their knowledge about bank and its purpose. The change is approximately 1.5 in a scale of 5, with a low f . This may be considered a significant change since five-point scales was used for the measurement of this factor/opinion. Thus it may be tentatively concluded that there is a significant impact from the advice of PDS workers on women SVs to use banks. Hence it may also be concluded that women SVs do take the opinion of PDS workers seriously.

Table 3: Paired Samples T Test Statistics

Factors	Mean (\bar{x})	N	Std. Deviation (f)	Std. Error Mean
PRE knowledge about bank and its purpose	3.164	110	.8937	.0852
POST knowledge about bank and its purpose	4.591	110	.4939	.0471

In order to check if the change in the women SVs disposition on their knowledge about banks and its purpose after the PDS workers have spoken with them (PRE vs POST) is statistically significant, the values shown in paired samples test (Table 4) is investigated. The null hypothesis proposed here is that there is no significant difference in the PRE and POST change in knowledge about the bank and its purpose. As indicated in the preceding discussion, the mean value in Table 4 indicates that there is a change to the magnitude of 1.4273 (\bar{x} of PRE knowledge about bank and its purpose (3.164) - \bar{x} of POST knowledge about bank and its purpose (4.591)). The negative values of mean and *t* is because of the computation of difference with the PRE values first and POST values next. The *p*-value is .000 at $p \leq .001$, defeating the null hypothesis that there is no significant change between the PRE and POST change in knowledge about the bank and its purpose. Thus now it can be safely concluded that the PDS workers make a difference in educating the Women SVs on the benefits and purpose of using banks, thus leading to the FI of Women SVs. Further, it may also be stated that the POST effect is stronger by considering the *t* value. Here, the *t* value is quite high, indicating a strong influence from the PDS workers on women SVs.

In order to find out exactly where the difference occurs between the groups a post hoc test is carried out, and the results of the post hoc tests are presented in Tables 5 and 6. From Table 4, it's clear that there is a significant change in the opinion of the Women SVs on their knowledge about bank and its purpose after the PDS workers counseled them. However, looking for the exact incidence of this change, we examine the *p* values in Table 5. While considering the *p* values of the test of between-subjects effects, it can be seen that under the source Education, the null hypothesis of no effect of education on PRE PDS workers influence on knowledge about bank and its purpose among women SVs is accepted. However, the *p* values under POST the PDS workers influence on knowledge about bank and its purpose among women SVs, indicate that the alternate hypothesis that there is a significant impact from 'education' on the women SVs knowledge about bank and its purpose is accepted and concluded that education influences women SVs acceptance of PDS workers counseling. Further, the *p* values for PRE and POST under 'age' indicates that there is no significant impact either on PRE or POST – PDS workers' influence on women SVs regarding their age. In other words, age has no significant impact on the women SVs acceptance

Table 4: Paired Samples Test

Factors	Paired Differences					T	Sig.
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference			
				Lower	Upper		
PRE knowledge about bank and its purpose – POST knowledge about bank and its purpose	-1.4273	1.0875	.1037	-1.6328	-1.2218	-13.764	.000

Table 5: Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	DF	Mean Square	F	Sig.
Education	PRE knowledge about bank and its purpose	8.700	5	1.740	2.265	.056
	POST knowledge about bank and its purpose	9.508	5	1.902	16.147	.000
Age	PRE knowledge about bank and its purpose	2.528	6	.421	.548	.770
	POST knowledge about bank and its purpose	.298	6	.050	.422	.862
Education * Age	PRE knowledge about bank and its purpose	8.114	15	.541	.704	.773
	POST knowledge about bank and its purpose	.355	15	.024	.201	.999

Table 6: Post hoc Test - Tuckey's HSD

Dependent Variable	(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.
PRE knowledge about bank and its purpose	1 st Std to 5 th Std	11 th and 12 th Std	1.000*	.3099	.022
		6 th Std to 10 th Std	.914*	.2475	.005
		B.A. Degree	1.000	.6573	.652
		Diploma education	1.500	.6573	.214
		No education	1.167*	.3347	.010
	11 th and 12 th Std	1 st Std to 5 th Std	-1.000*	.3099	.022
		6 th Std to 10 th Std	-.086	.2475	.999
		B.A. Degree	.000	.6573	1.000
		Diploma education	.500	.6573	.973
		No education	.167	.3347	.996
	6 th Std to 10 th Std	1 st Std to 5 th Std	-.914*	.2475	.005
		11 th and 12 th Std	.086	.2475	.999
		B.A. Degree	.086	.6303	1.000
		Diploma education	.586	.6303	.938
		No education	.253	.2780	.943
	B A.	1 st Std to 5 th Std	-1.000	.6573	.652
		11 th and 12 th Std	.000	.6573	1.000
		6 th Std to 10 th Std	-.086	.6303	1.000
		Diploma education	.500	.8765	.993
		No education	.167	.6694	1.000
	Diploma education	1 st Std to 5 th Std	-1.500	.6573	.214
		11 th and 12 th Std	-.500	.6573	.973
		6 th Std to 10 th Std	-.586	.6303	.938
		B.A. Degree	-.500	.8765	.993
		No education	-.333	.6694	.996
	No education	1 st Std to 5 th Std	-1.167*	.3347	.010
		11 th and 12 th Std	-.167	.3347	.996
		6 th Std to 10 th Std	-.253	.2780	.943
B.A. Degree		-.167	.6694	1.000	
Diploma education		.333	.6694	.996	
POST knowledge about bank and its purpose	1 st Std to 5 th Std	11 th and 12 th Std	-.813*	.1213	.000
		6 th Std to 10 th Std	-.828*	.0969	.000
		B.A. Degree	-1.000*	.2574	.003
		Diploma education	.000	.2574	1.000
		No education	.000	.1310	1.000
	11 th and 12 th Std	1 st Std to 5 th Std	.813*	.1213	.000
		6 th Std to 10 th Std	-.015	.0969	1.000
		B.A. Degree	-.188	.2574	.978
		Diploma education	.813*	.2574	.026
		No education	.813*	.1310	.000
	6 th Std to 10 th Std	1 st Std to 5 th Std	.828*	.0969	.000
		11 th and 12 th Std	.015	.0969	1.000
		B.A. Degree	-.172	.2468	.982
		Diploma education	.828*	.2468	.015
		No education	.828*	.1088	.000
	B.A. Degree	1 st Std to 5 th Std	1.000*	.2574	.003
		11 th and 12 th Std	.188	.2574	.978

	6 th Std to 10 th Std	.172	.2468	.982
	Diploma education	1.000	.3432	.051
	No education	1.000*	.2621	.004
	1 st Std to 5 th Std	.000	.2574	1.000
	11 th and 12 th Std	-.813*	.2574	.026
Diploma education	6 th Std to 10 th Std	-.828*	.2468	.015
	B.A. Degree	-1.000	.3432	.051
	No education	.000	.2621	1.000
	1 st Std to 5 th Std	.000	.1310	1.000
	12 th Std	-.813*	.1310	.000
No education	6 th Std to 10 th Std	-.828*	.1088	.000
	B.A. Degree	-1.000*	.2621	.004
	Diploma education	.000	.2621	1.000

* The mean difference is significant at the .05 level.

of PDS workers counseling on banks, but women SVs education has a significant impact on how they accept PDS workers counseling on banks.

The various education levels of women SVs are as follows: No education, 1st Std to 5th Std, 6th Std to 10th Std, 11th and 12th Std, Diploma education, and B.A. Degree. In order to find out exactly what education level influences the acceptance of PDS workers counseling among women SVs, a post hoc test is carried out. Since age has no significant impact, only the education status of the women SVs are considered for the post – hoc test, and age is not considered further. The post hoc test carried out is 'Tuckey's honestly significant difference (HSD).

Considering the p values (at $p \leq .05$) in Table 6, it is observed that under PRE knowledge about bank and its purpose comparing the 1st Std to 5th Std with other education levels, the impact of 'education' in PRE is influenced by 1th and 12th Std, 6th Std to 10th Std and women SVs with No education. However, the interrelationship with other education levels is not significant. Thus, it is concluded that those women SVs with higher education levels had better knowledge about the operation of the banks and its purpose than the lower educated Women SVs. Considering the p-value in the POST section, it is found that the impact of PDS workers is higher with the Women SVs whose education levels are lower. However, there is no improvement on the opinion in the women SVs whose education level is higher because they had sufficient knowledge about the banks already.

CONCLUSION

The research was done to find out the impact of PDS workers to advise and educate the women SVs to use banks as their primary source of the financial service provider. The study was conducted in two phases. In Phase I, the PDS workers in the locality of the Women SVs were used to educate them on the importance of using banks to save money and the benefits they get in due course like getting loans an affordable interest rate, etc., After six months, the same Women SVs were met (Phase II) and the level of SVs who started to use banks as their primary financial source was analyzed. It was found that there was a significant improvement in the knowledge the SVs have towards the bank and its purpose in Phase II of the study after the PDS workers counseled them. The Education level has a significant impact due to the counseling of the PDS workers, and Age of the SVs has no impact due to it. The policymakers can use the PDS workers, who are already familiar within the locality and have a greater impact in influencing the Women SVs to use banks as their main financial service. This will make SVs to come inside the formal sector and will contribute better for the growth of the economy as a whole.

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