

## **A Comparative study on Impact of Pre and Post Covid-19 on Street Vendors in Cuddalore district**

**DR.K.Vijayarani**  
**Mr. S.Stalin Panneer Selvam**

Professor of Commerce and Deputy Director- DDE, Annamalai University,  
Annamalainagar-608002  
PhD, Research Scholar, Department of Commerce, Annamalai University,  
Annamalainagar-608002

### **Abstract**

*Because of their low level of education and skills, street vendors are often those who are unable to obtain regular employment in the remunerative formal sector. They are the weakest members of the self-employed population. The COVID-19 pandemic has wreaked havoc on India, a developing nation with a large population and pre-existing socio-economic problems. The Indian government declared one of the world's strictest lockdowns in March 2020, putting the livelihoods of millions of street vendors in jeopardy. COVID-19 has had a particularly harsh effect on informal jobs, who have spent all of their savings and earnings trying to feed themselves during the prolonged lockout. The aim of this paper is to depict the effect of Covid-19 on street vending in the Cuddalore District. The working lives of vendors in and around Cuddalore district during two distinct times, 'Pre Covid' and 'Post Covid,' will be compared in terms of their financial and marketing conditions when selling goods and services.*

Keywords: Street Vendors, Covid-19, Working life, Financial and Marketing Conditions

### **1. INTRODUCTION**

Globalization began in the mid-1980s, implying the opening of markets and the emergence of new job opportunities. In most developed countries, this meant privatizing services that had previously been provided by the government. Economic deprivation faced by many young people in India during the globalization period led to the creation of many strategies in pursuit of better livelihoods. As a result, the retail sector in India has become the fastest growing sector, second only to agriculture, in terms of job creation. At the same time, if you lack the skills needed for a successful job, you will face a lot of difficulties. As a result, urban centers are unable to offer structured employment to all workforces seeking opportunities to earn a living, forcing them to seek alternative employment in the informal sectors of urban settlement.<sup>1</sup> Thus, in the face of urbanization, street vending becomes one of the livelihood opportunities to earn a living that contributes significantly to an economy's GDP by earning a living with one's own limited financial capital and sweat equity.<sup>2</sup>

### **2. STREET VENDING –THE INFORMAL ECONOMY**

Many developing countries' informal economy sectors have developed significantly in recent decades, especially during periods of economic crisis and transition. There are a variety of unregistered and unregulated economic practices that are not protected by informal agreements. Street vending is one of them.

An example of an economic activity classified as part of the informal sector is street. The word "informal sector" was coined by the International Labour Organization (ILO) to describe the activities of the poor who worked very hard but were not known, registered, covered, or supervised by the government.<sup>3</sup> Informal employment is described by the

---

<sup>1</sup> Ramanath THA, *Strengthening Urban India's informal economy: The Case of Street vending*, (Mumbai, 2018: issues brief and special reports), Issue No. 249, Pg.2

<sup>2</sup> Ibid.

<sup>3</sup> Shweta Sharma, *Hawking space and national Policy on urban Street Hawkers; A Study of NDMC*, (Delhi, 2016: Procedia Technology), Vol.24, Pg. 1734-41

seventeenth International Conference of Labour Statisticians as jobs performed in enterprises that may be in the formal, informal, or household sectors in a broad sense. Historically, the informal sector was thought to be the conventional economy, which would wither and die as industrialization progressed. However, the informal economy, particularly street vending has not only survived but also grown during this time.

### **3. CONCEPTUAL FRAME WORK OF STREET VENDOR**

#### **a) Meaning**

As opposed to vendors who operate in officially licensed off-street markets, which may be public or private, the word "street vendor" is often used interchangeably with "street trader," "vendor," and "peddler." Street vendors are a branch of the group "informal traders" in certain countries, which includes people who sell from their homes. Street vendors may operate from crates, collapsible stands, or wheeled pushcarts that are moved and stored overnight, or from fixed stalls such as kiosks and folding tables.

#### **b) Definitions of street vendor**

In its National Policy on Urban Street Vendors: May 2006, India's National Commission for Enterprises in the Unorganized Sector (NCEUS) described a street vendor as an individual who sells products or services to the public without a permanent build-up structure on a street or footpath.<sup>4</sup>

"A individual who offers products or services purchasable to the general public without having a permanent built-up structure but with a short lived static structure or mobile stall (or head-load)," according to the National Policy on Urban Street Vendors.<sup>5</sup>

### **4. IMPACT OF COVID-19 ON STREET VENDING**

Despite the fact that street vending provides jobs and a source of income for a large number of citizens in India's informal sector, it is seen as an undesirable practice by city officials. The general public views street vendors as encroachers who take up public space that could be better used. However, throughout the Covid-19 pandemic, street vendors such as vegetable and fruit vendors have become indispensable.<sup>6</sup> They've proven to be more dependable than online grocery stores, and they're in a better position than department stores to ensure social distance. They also ensured the longevity of the supply chain for both manufacturers and customers by continuing to get products from Mandis. After a few weeks, the government eased restrictions and essential vendors were being permitted to vend.

However, the cost of doing business has increased significantly, as vendors no longer have access to wholesale markets and suppliers, and they must spend more on travel costs due to city-imposed travel restrictions. Furthermore, with the partial lockdown still in place, the number of buyers has decreased, as have earnings. Since perishable fruits and vegetables have a shorter shelf life in the summer sun, vendors are unable to capitalize on whatever produce they do have.

---

<sup>4</sup> Report on Social Security for Unorganized Workers, (2006, National Commission for Enterprises in the Unorganized Sector, Government of India), Pg.2

<sup>5</sup> Ibid.

<sup>6</sup> Martha Chen. (2020). Covid-19, Cities and Urban informal Workers: India in Comparative Perspectives. The Indian Journal of Labor economies. Pg.41-46

## 5. KEY IMPACTS OF COVID-19 ON STREET VENDING<sup>7</sup>

- The lockdown had a negative impact on 97.14 percent of respondents. Fear of contracting the disease has resulted in a loss of income of 88 percent, as well as mobility restraints and police patrolling (6 percent).
- Vendors with carts have more access to buyers, though municipal officials have been known to threaten them.
- Because street vendors are mainly a mobile community who rely on loans to get by, 54 percent took out a loan during the lockdown era, with 37.1 percent finding it difficult to repay the loans.
- 65 percent depend on personal or household savings, with Rs.500 in a Jan Dhan account not being adequate.
- A debt trap has resulted from a decrease in revenue and a rise in expenditures.

## 6. RELIEF MEASURES BY THE GOVERNMENT

The sudden shutdown of economic activity and restrictions on the movement of people and goods had a huge impact on micro businesses. The government announced a relief package worth Rs 20,000 lakh crore in five installments.<sup>8</sup> Many interventions were declared for Micro, Small and Medium Enterprises in the relief packages announced by the Indian government (MSME). A few of them are mentioned below:

- Collateral-free credit under the Credit Guarantee Scheme: An additional Rs 3 lakh crore will be made available to MSME and Micro Units Development and Refinance Agency (MUDRA) borrowers without the need for new collateral, benefiting 45 lakh units.
- Banks and financial institutions are subject to a 9.25 percent interest rate limit, while non-banking financial firms are subject to a 14 percent rate cap (NBFCs).
- Micro-food and fisheries: 2 lakh micro-enterprises would receive a credit-linked subsidy (interest concession). Micro-food enterprises will receive Rs 10,000 crore, while fisheries will receive Rs 20,000 crore. Avail new equity from Rs 50,000 crore fund.
- The definition of a small business is being broadened to include higher investment thresholds and turnover-based requirements.
- For wage earners earning less than Rs 15,000 a month in firms with less than 100 employees, 24 percent of monthly earnings will be credited into provident fund accounts for the next three months.

## 7. REVIEW OF LITERATURE

Via their research titled "Access to Finance - Street Vendors' Dilemma in two towns of South India," **A.R. Sindhu et al (2015)** initiated to analyze the access to sources of finance in the informal sector of street vending in the places of South India, Tirunelveli and Nagercoil. The majority of street vendors used their daily earnings, according to the results. None of them had heard of microfinance or the resources it might provide. The study is interesting because it reveals the financial needs of the informal sector in South India's tier three cities. The study suggests that informal entrepreneurs be targeted for awareness campaigns or drives in order to keep their micro businesses going.

Through the storey of Gomiben, who lives in an urban resettlement colony in west Delhi, **Aparajita Sharma (2014)** explored the various types of struggle for space in a city that a woman vendor encounters in her daily life. According to studies, vendors pay 100 to 125 percent interest per year on their loans on average. They are sometimes required to pay

---

7 Shah and Khadiya. (2020). Covid-19: A shockwave for street vendors in India. Social Policy Association. Pg.1

8 Sonu Meher, MHA. (2020) Impact of Lockdown due to Covid-19 on the Livelihood of street vendors in Maharashtra. Research Square. Pg.1-12

a daily interest rate of 10%. Their incomes are being drained by this exorbitantly high wage. They must also pay a fee to be able to sell their wares. Some of these charges are 'legal,' such as municipal regular fees or 'tehbazari,' fines for traffic violations, or payments to the municipality for the release of confiscated products. The majorities of these charges, however, are illegal and take the form of bribes paid to police officers, city officials, or local strongmen.

**A. Samaritan (2019)** conducted research on fruit and vegetable street vendors in Hyderabad, Telangana's capital. According to the findings, the majority of street vendors were middle-aged men with small families who were well-educated and had less than ten years of street vending experience. The amount of time spent selling on the street varied from 6 to 15 hours a day. The majority of the respondents obtained their initial investment capital from personal savings, received Rs. 100-300 per day, and indicated that their company was performing satisfactorily.

In a paper on the incidence of corruption in the formal and informal sectors, Vivekananda **Mukherjee and Aparajita Roy (2019)** discovered that the effects of changes in corruption-frequency on the size distribution and entry cost of formal and informal sector firms are not symmetric. Although the findings are often unpredictable and dependent on a set of conditions extracted in the paper, there are some definite predictions. In both the formal and informal sectors of production in a traditional developed economy, the paper introduces a theoretical model to understand the impact of corruption on firm size distribution, proliferation of firms, and entry cost. The model takes advantage of the fundamental differences between the two types of production: informal sector production is focused on necessity-based entrepreneurship selling non-differentiated goods while ignoring official channels of activity, while formal sector production is based on opportunity-based entrepreneurship selling differentiated products. It describes the large difference in firm size between the formal and informal output sectors.

## **8. RESEARCH METHODOLOGY**

This study aims to collect data on the marketing and financial conditions of street vending businesses in the Cuddalore district during Covid-19. The study is nearly finished, and any potential plan or prospects will be focused on its results.

### **a) Statement of the problem**

Workers in the city's vast informal economy, such as the majority of street vendors, lost their source of income immediately and faced hunger and deprivation. After a few days, several vendors (fruit and vegetable sellers) started venturing out without express permission, and were immediately harassed by police. The government outlawed vending entirely, worsening the situation. With cities abandoned or shut down, street vendors claim that if they can't work, their families will starve to death. The economic crisis brought on by the pandemic has exposed the extreme vulnerabilities of urban migrants. Lockdown measures were implemented in India without taking into account the country's vast informal economy, which employs 90% of the workforce, many of whom are migrant workers who were left without work or shelter in a matter of hours. Even where street vendors are licensed to sell, the situation is extremely difficult. In India, the first day of the shutdown saw blind police violence against street vendors, as well as punitive actions such as relocations, evictions, vending bans, and police fines against street vendors during the lockdowns.

After six months, the government relaxed the limits, allowing critical vendors to sell their wares (due in large part to the advocacy of vendor organizations and activist networks). However, the cost of doing business has increased dramatically, as vendors no longer have access to wholesale markets and suppliers, and they must spend more on travel costs due to city-imposed travel limits. Furthermore, with the partial lockdown still in place, the number of customers has decreased, as have earnings. Since perishable fruits

and vegetables have a shorter shelf life in the summer sun, vendors are unable to capitalize on whatever produce they do have.

### **b) Objectives of the Research**

- To investigate the working lives of vendors in Cuddalore district in terms of their financial and marketing conditions.
- To assess the prospects of street vending in the context of Covid-19 in Cuddalore district.

### **c) Method of Collection of data**

The data for this work will be collected from both primary and secondary sources. The secondary data will be utilized mainly to study the profile of the study area, which enables the researcher to adopt the suitable sampling design. Secondary data will be collected from the main sources of Cuddalore district like Municipalities, Urban Panchayat, Urban Development Authority, District Statistical Office, other Government offices, several periodicals, research papers, journal, census reports and news papers etc.

#### **i) Sampling Technique/ Design**

As the data collection is not possible from the entire population of Cuddalore district owing to the limited resources and time, Nagar Panchayats are selected since a large number of the street vendors are performing their business activity at this place. Enough care was taken to obtain information representing the characteristics of the population following Multi stage stratified random sampling method.

#### **ii) Determination of Universe**

##### **Stage: 1**

According to Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, it is said that “A person engaged in street vending activities or providing service to the general public are solely governed by local authority on the commendation of the TVC”. Here the word “local authority” means a Municipal cooperation, or Municipal Council or Nagar Panchayat. Since above said three Local authorities namely Municipal cooperation, or Municipal Council or Nagar Panchayat are directly responsible for street vendors for anything related to street business and have to preserve necessary updated information about them, the researcher has selected **Nagar Panchayat** randomly to collect primary data.

**Stage 2:** Out of 16 Town or Nagar panchayats in cuddalore district, 6 Nagar panchayats has the highest populations that are selected for the study.

**Stage 3:** the researcher adopted convenience sampling method to collect data from the respondents. Data are collected from 50 willing respondents in each selected Nagar panchayats so that error will be minimized. The 50 willing respondents include 25 of selling goods and 25 of selling services.

#### **iii) Sample Size**

As per the records of Municipalities in Cuddalore district, street vendors are found in different parts of the city. The geographical spread is very wide and their vending activities are very diverse. It was found difficult to find definite population for the study. Hence the researcher adopted convenience sampling method to get the size of 20 in each selected Town or Nagar Panchayat based on its population which comes to 120. A sample size of 300 street vendors spread over 6 Town Panchayats in the district.

**d) Study period**

This research is conducted in the Cuddalore district during two separate periods: 'Pre Covid' and 'Post Covid.' The pre-Covid period is November 2019 to February 2020, while the post-Covid period is November 2020 to February 2021.

**9. ANALYSIS AND INTERPRETATION****9.1 General Particulars of Street Vendors****9.1.1 Gender composition of street vendors****Table 9.1 Gender Composition of Street Vendors**

<b>Gender</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Male	75	62.5
Female	45	37.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Primary data

The sex-based classification of sample street vendors is shown in Table 9.1. Just 37.5 percent of the street vendors are female and 62.5 percent of the customers are male among the 120 (100%) survey respondents. It is assumed that the vast majority of street vendors are men, with only a limited number of women. Female street vendors, unlike male street vendors, engage less in vending activity due to factors such as social and cultural context, nature of vending, and family history.

**9.1.2 Age structure of Street vendors****Table 9.2 Age Structure of Street Vendors**

<b>Age</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Up to 20 Years	6	5.0
21 to 40 Years	38	31.7
41 to 60 Years	68	56.7
Above 60 Years	8	6.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Primary data

The age distribution of the respondents is clearly shown in table 9.2. The age group 41 to 60 years old has 68 respondents out of 120, followed by the age group 21 to 40 years old with 38. Then there are 8 numbers of respondents aged 60 and up. Just 6 of the 120 respondents are between the ages of 18 and 20. The number of vendors who are under the age of 20 is extremely low (5 percent). On the other hand, the majority of respondents (56.7 percent) are between the ages of 41 and 60, followed by those between the ages of 21 and 40. The remaining 6.7 percent of the respondents are under the age of 60.

### 9.1.3 Level of Education

**Table 9.3 Level of Education of Street Vendors**

Education	Frequency	Percentage (%)
Illiterate	29	24.2
1st to 8th	42	35.0
9th to 10th	28	23.3
11th to 12th	13	10.8
Degree/Graduate	8	6.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Primary data

According to the table above, nearly 42 respondents have completed their schooling up to the eighth grade. The number of respondents in the high school level is lower, with just 28 in the lines. The remaining 13 respondents are in higher secondary school, with 8 having a graduate degree or other diploma.

### 9.2 Comparative Financial Conditions of Street Vendors

Family and friends are usually a minimal source of financial assistance, since they are both short-term and small in terms of actual rupees. Although there have been numerous schemes and projects, the microfinance and NGO funding sectors have been largely disappointing to date. Banks often have little assistance because they are concerned with protection and procedure, which is a problem with general street vendors. The majority of street vendors confirm that they used their property to secure bank loans for business purposes. These circumstances make it idealistic for unregistered lenders and money brokers to take the lion's share of the money from helpless street vendors who must return to them despite bad experiences.

**Table 9.4 Financial Condition of Street Vendors**

Variables	Pre Covid-19		Post Covid-19	
	Frequency	(%)	Frequency	(%)
<b>Investment money</b>				
Own fund	12	10.0	05	4.2
Borrowed	94	78.3	111	92.5
Both	14	11.7	04	3.3
<b>Total</b>	<b>120</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>
<b>Source of Borrowing</b>				
Organized ( Bank, MF, NGO and SHGs)	26	21.7	18	15.0
Unorganized (Money lenders, Pawn brokers, Friends and relatives)	60	50.0	91	75.8
Both	22	18.3	11	9.2
<b>Total</b>	<b>108</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>
<b>Average amount of Borrowing</b>				
Up to Rs. 5,000	16	13.3	86	71.7

Rs.5001 to 10,000	56	46.7	20	16.7
Rs.10,001 to 20,000	31	25.8	12	10.0
Above Rs.20,000	5	4.2	02	1.7
<b>Total</b>	<b>108</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>
<b>Rate of Interest on Borrowing</b>				
Up to 3%	77	64.2	42	35.0
4% to 5%	16	13.3	73	60.8
Above 5%	15	12.5	05	4.7
<b>Total</b>	<b>108</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>
<b>Frequency of Investment</b>				
Daily	32	26.7	13	10.8
Weekly	45	37.5	45	37.5
Monthly	43	35.8	62	51.7
<b>Total</b>	<b>120</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>
<b>Average Investment</b>				
Up to Rs.5,000/	64	53.3	89	74.2
Rs. 6,000- 10,000	50	41.7	30	25.0
Rs. 11,000-20,000	2	1.7	1	0.8
Above Rs.20,000	4	3.3	0	
<b>Total</b>	<b>120</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>

Source: Primary data

Table 9.4 shows a percentage study of street vendors' financial situation. The distinction is made between Covid-19 before and after. The measurement of percentages related to variables of street vendor financial conditions has undergone significant changes. The percentage of vendors who launch their businesses using 'borrowings' has risen to 92.5 percent. Borrowings from unorganized markets, such as money lenders, pawn dealers, and friends, have risen from 50.0 percent to 75.8%. The average amount borrowed is up to Rs.5, 000, according to the majority of respondents, compared to the pre-Covid period, when the maximum amount borrowed was between Rs.5, 000 and 10,000. In addition, the interest rate was increased from 4% to 5%. Prior to Covid, investments were made on a weekly, monthly, and half-yearly basis. Following Covid, weekly-based investment has become the norm, with an average investment amount of less than Rs.5, 000, as opposed to the pre-Covid period.



## 9.3 Comparative Marketing strategy of Street vendors

Table 9.5 Marketing strategy of Street Vendors

Variables	Pre Covid-19		Post Covid-19	
	Frequency	(%)	Frequency	(%)
<b>Source of buying goods for sales</b>				
Directly from Producer	13	15.0	04	3.3
From Wholesaler	72	60.0	33	27.5
Retailer	30	25.0	83	69.2
Total	120	100.0	120	100.0
<b>Frequency of Purchase</b>				
Daily	66	55.0	20	20.0
Weekly	40	33.3	67	55.8
Half Yearly	14	11.7	33	27.5
Total	120	100.0	120	100.0
<b>Determining factor in Purchase of goods/Materials</b>				
Quality	68	52.5	15	12.5
Concession	6	5.0	28	23.3
Credits	17	14.2	36	30.0
Availability	19	15.8	41	34.2
Total	120	100.0	120	100.0
<b>Duration of Work per Week</b>				
1 Day	35	29.2	24	20.0
2-3days	41	34.2	32	26.7
4to5days	12	10.0	37	30.8
everyday	32	26.7	27	30.8
Total	120	100.0	120	100.0
<b>Frequency of your selling of goods or services</b>				
Only Morning	29	24.2	33	27.5
Only Evening	5	4.2	18	15.0
Part Time	8	6.7	41	34.2
Full day	78	65.0	28	23.3
Total	120	100.0	120	100.0
<b>Types of buyer or customers buy more goods/Services</b>				
Regular buyer	56	47.0	49	40.8
Incidental buyer ( passing by)	44	37.0	56	46.7
Tourist	20	16	15	12.5
Total	120	100.0	120	100.0
<b>Average daily Profit(in Rupees)</b>				
Less than 500	44	36.7	74	61.7
501 to 1000	71	59.2	38	31.7
1001 to 2000	1	.8	18	15.0
More than 2000	4	3.3	0	0
Total	120	100.0	120	100.0

Source: Primary data

The following points are drawn from the table above. Rather than the 'wholesaler' in the pre-Covid era, 'retailers' (69.2%) are the main source of purchasing products or materials in the post-Covid period. In the pre-Covid period, the highest frequency of purchasing was on 'daily necessities.' However, it is updated on a weekly basis during the post-Covid period with 55.8%. Pre-Covid, determining factors in purchasing products or

materials were based on 'quality,' which was replaced by factors of 'credit,' and 'availability,' with 30.0 and 34.2 percent respectively, during post-Covid. Prior to the pandemic, the majority of vendors worked two to three days per week, but after the pandemic, the maximum number of working days per week is two to three, with 30.8 percent of vendors working every day. Rather than working full-time, the majority of respondents are now working part-time. Vendors are receiving less frequent buyers after Covid 19, which received 40.8 percent of the vote. Vendors' maximum profit is less than Rs.500, compared to Rs.1000 in the pre-Covid 19 periods.

#### 9.4 Prospects of street Vendors

#### 9.6 Descriptive Statistics for the prospects of Street Vending

Variables	Period	N	Mean		SD	Variance
			Statistics	Std.Error	Statistics	Statistics
Basic needs are met and small savings are possible	Pre Covid	120	3.62	.069	.758	.575
	Post Covid		2.68	.107	1.174	1.378
Livelihood conditions have become rich	Pre Covid	120	3.29	.078	.854	.729
	Post Covid		3.01	.103	1.126	1.269
Institutionalized credit facility with low interest in future	Pre Covid	120	3.20	.084	.922	.850
	Post Covid		2.85	.086	.941	.885
Financial independent	Pre Covid	120	3.18	.083	.904	.818
	Post Covid		3.54	.075	.819	.671
Implantations of welfare measures by the Government	Pre Covid	120	3.26	.102	1.119	1.252
	Post Covid		2.94	.107	1.169	1.366
More marketing access and opportunities	Pre Covid	120	3.74	.082	.903	.815
	Post Covid		2.73	.106	1.158	1.340
Able to get reasonable amount as profit	Pre Covid	120	3.32	.085	.926	.857
	Post Covid		2.84	.095	1.045	1.092
Business trend is going on increasing	Pre Covid	120	3.38	.074	.812	.659
	Post Covid		2.73	.091	.995	.991

Source: Primary data

The table above shows descriptive statistics for eight factors related to street vendor prospects in two separate situations, "Pre Covid" and "Post Covid," in the Cuddalore district. Almost all of the variables differ between the two eras. The element with the largest mean difference (1.01) between these periods is 'More marketing access and opportunities,' with a mean value of 3.74 for pre-Covid and 2.73 for post-Covid. The following aspect makes a significant difference: 'Basic needs are met, and small savings are possible.' Prior to Covid, it was relatively easy to meet our family's needs while also saving a small amount of money from street vendors. However, this is no longer possible. The mean difference is 0.94, with pre-Covid values of 3.62 and post-Covid values of 2.68. The element that does not make a

significant difference is that 'livelihood conditions have improved significantly.' Both periods are nearly identical. 3.29 and 3.01 are the averages, respectively.

### 9.5 Paired t Test for the prospects of Street Vendor

**Table 9.7 Paired Samples Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Pre Covid total	33.17	120	2.658	.243
	Post Covid total	27.98	120	3.873	.354

**Table 9.8 Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	Pre Covid total & Post Covid total	120	.299	.001

**Table 9.9 Paired Samples Test**

		Paired Differences					t	d.f	Sig. (2-tailed)
		Mean	SD	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Precovidtotal - Postcovidtotal	5.192	3.988	.364	4.471	5.913	14.261	119	.000

Source: Computed from Primary data

A paired t-test was run on a sample of 120 street vendors to determine whether there was a statistically significant mean difference between Pre and Post Covid impact on street business. It is conducted to compare 'Prospects of street vendors for Pre Covid and Post Covid. There is a significant differences in the scores for IV level 1 (Mean= 33.17, SD= 2.65) and IV level 2 (Mean= 27.98, SD= 3.87), conditions;  $t=14.26$ ,  $P=0.000$  ( $<0.001$ ).

### 10. FINDINGS AND CONCLUSION

- It is assumed that the majority of street vendors are men, with only a small number of women.
- The age range of 41 to 60 years old has the most respondents.
- The majority of street vendors are married. • Nearly 104 respondents have completed their education up to the middle school.
- Between these two periods, the number of vendors who started their businesses with the aid of 'borrowings' increased from 78.3 to 92.5 percent.
- The percentage of money borrowed from unorganized sources such as money lenders, pawn dealers, and friends has risen from 50.0 to 75.8%.
- Average amount of borrowing is up to Rs.5, 000 with majority of respondents that differ from pre Covid period where the maximum amount of borrowing is between Rs.5, 000 to 10,000.
- Weekly investments are the most common, and the average amount invested is less than Rs.5, 000, as opposed to the pre-Covid time.
- Main source of buying of goods or material in post Covid is from 'retailers' (69.2 percent) rather than the 'wholesaler' in pre Covid period.
- Prior to Covid, the highest frequency of purchase was on 'daily necessities.'

- During the pre-Covid period, the determining factors in purchasing products or materials were based on "quality," which was replaced by "credit" and "availability" during the post-Covid period.
- Before the pandemic, majority of vendors used to work every day in a week but after this pandemic maximum number of working days in a week is 2 to 3 and everyday with 30.8 percent each.
- The factor with the largest mean difference (1.01) between the two periods is 'More marketing access and opportunities,' with a mean value of 3.74 for the pre-Covid era and 2.73 for the post-Covid period.
- The thing that hasn't made much of a difference is that "livelihood conditions have improved." Both cycles are almost identical. 3.29 and 3.01 are the averages, respectively.

## **CONCLUSION**

All of these are, without a doubt, difficult work. To make a living, a street vendor must put in a lot of effort. His earnings are pitiful. He is a bad guy in general. A street vendor's cart typically has three or four wheels. Poor street vendors must lug their wares around on their backs. The majority of the items sold by street vendors are low-cost. They raise a very small amount of money by selling their entire stock. Since he wanders all day to collect his meagre livelihood, a street vendor's situation is pitiful. But, at the very least, he makes an honest living rather than begging or stealing. We should honor the integrity of the work that a street vendor does.

While the government's relief plan recognizes the financial effect of the lockdown, it ignores the fact that the majority of vendors lack identification cards due to a lack of awareness, an insufficient number of Town Vending Committee (TVCs), and active bank accounts. Since the lockdown has been in place for so long, there has been a substantial depletion of savings, as a result of which vendors have lost faith in their ability to borrow. The government's credit loans do not change their situation; rather, they contribute to a new debt spiral. As a result, the scheme cannot be called a genuine relief.

## **BIBLIOGRAPHY**

- Avi Singh Majithi. (2020).** Impact of COVID-19 on Street Vendors in India: Status and Steps for Advocacy. Women in Informal Employment: Globalizing and Organizing. Pg 1
- Barte, R.( 2012)/.** Financial Literacy in Micro-Enterprise: The Case of Cebu Fish Vendors” Retrieved from <http://www.journals.upd.edu.ph/index.php/pmr/article/viewFile/2796/2609> on September 16, 2013
- Boulder. (1999).** Women crossing boundaries: A psychology of immigration and the transformations of sexuality, Rutledge. Pg.23
- Claire B nit-Gbaffou. (2015).** In quest of sustainable models of street trading management. CUBES, University of the Witwatersrand) Pg.30
- Enosmaphosa. (2015).** Disability and Social justice: A Case of Disabled Vendors In Urban Bulawayo. Lupane State University. Pg.47
- Ibrahim Ofosu-Boateng. (2019).** Assessing the Effects of Pricing Strategies on Sales Performance of Street Vendors in Ghana. Texila International Journal of Management. Volume 5, Issue 2, Pg.11
- Laforteza. (2014).** Determinants of Accounting Practices among Street Food Vendors. International Journal of Accounting and Financial Management Research (IJAFMR), Vol. 4, Issue 3, Jun, Pg. 37-50
- Livengood S. & Venditti K. (2013).** Financial Literacy: A Primer for Librarians, Educators and Researchers. Retrieved from <http://www.crln.acrl.org/content/73/2/88.full.pdf+html> on October 17, 2013

- Lorena Munoz.(2015).** Entangled Sidewalks: Queer Street Vendors in Los Angeles. The Professional Geographer), <https://doi.org/10.1080/00330124.2015.1069126>
- Martha Chen. (2020).** Covid-19, Cities and Urban informal Workers: India in Comparative Perspectives. The Indian Journal of Labor economies. Pg.41-46
- Munoz, L.( 2010).** Brown, queer and gendered: Queering the ~ Latina/o “street-scapes” in Los Angeles. In Queer methods and methodologies, ed. K. Browne and C. J. Nash, 55–68.
- Noah Allison. (2020).** Mobilizing the Street: the role of food vendors in urban life. An International Journal of Multi Disciplinary research. Pg. 2-15
- Shah and Khadiya. (2020).** Covid-19: A shockwave for street vendors in India. Social Policy Association. Pg.1
- Smuts Memorial Fund. (2018).** De-Democratization and the Rights of Street Vendors in Kampala, Uganda. The University of Cambridge in memory of Jan Smuts; and by the UAC of Nigeria Travel Fund.
- Sonu Meher, MHA. (2020)** Impact of Lockdown due to Covid-19 on the Livelihood of street vendors in Maharashtra. Research Square. Pg.1-12
- Stefano R. Maras. (2014).** Comparative analysis of legislative approaches to street food in South American metropolises. Street Food Book. Pg.40
- Ramanath THA. (2018).** Strengthening Urban India’s informal economy: The Case of Street vending. Issues brief and special reports. Issue No. 249, Pg.2
- Shweta Sharma. (2016).** Hawking space and national Policy on urban Street Hawkers. A Study of NDMC. Procedia Technology), Vol.24, Pg. 1734-41