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An empirical study of business practices and challenges among street vendors in Sri Vijaya Puram, Andaman & Nicobar Islands

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Abstract
Street vending constitutes an important component of the informal economy and provides livelihood and self-employment opportunities to a significant section of the urban population. The present study examines the socio-economic characteristics, business patterns and livelihood conditions of street vendors in Sri Vijaya Puram, Andaman & Nicobar Islands. The study focuses on vendor profiles, types of goods sold, investment, sources of finance, daily sales, digital payment practices and major business challenges. Primary data were collected from 120 street vendors through a structured questionnaire and personal interviews. Descriptive statistical tools such as frequency, percentage, mean, ranking and standard deviation were used to analyse the collected data. The findings indicate that street vending provides an accessible source of income for people with varying educational and socio-economic backgrounds. Food and snack vending represent a major category, while moderate levels of initial investment and daily sales characterize a substantial proportion of vendors. The study also indicates increasing adoption of digital payments, although vendors continue to face challenges related to rising input costs, vending space, competition, transportation and storage facilities. Awareness of government schemes and institutional financial support remains moderate, indicating the need for improved information dissemination and easier access to formal credit. The study concludes that appropriate vending infrastructure, financial inclusion, digital support, skill development, tourism-linked opportunities and effective municipal interventions can contribute to improving the livelihood security and sustainable development of street vendors in Sri Vijaya Puram.

Keywords: Street vendors, informal economy, livelihood securit, socio-economic conditions, business challenges, digital payments, financial inclusion, PM-SVANidhi, skill development programmes, tourism-linked opportunities, Sri Vijaya Puram, Andaman & Nicobar Islands

Introduction

Street vending is one of the most visible forms of informal economic activity in Indian towns and cities. It provides goods and services directly to consumers, often at locations that are convenient and accessible. Unlike formal retail establishments, street vendors generally operate with small amounts of capital, limited infrastructure and relatively simple business arrangements. Their businesses may be temporary, mobile, semi-permanent or stationary.

The importance of street vending becomes particularly visible in tourism-oriented and commercially active urban centres. Vendors provide inexpensive food, refreshments, local products and everyday necessities to residents as well as visitors. In a tourism destination, vending can also become connected with tourist consumption and the local visitor economy.

Sri Vijaya Puram, is the capital of Andaman & Nicobar Islands is the major urban and commercial centre of the Andaman and Nicobar Islands. Its economic activities are influenced by administration, tourism, transportation, retail trade, fisheries, services and small-scale entrepreneurship. The concentration of markets, offices, educational institutions, transport points and tourist activity create demand for small-scale vending activities.

Street vending in Sri Vijaya Puram therefore has an important livelihood dimension. At the same time, vendors operate in a physical environment where public space is limited and where pedestrian movement, traffic, sanitation, waste disposal and urban planning have to be considered. This creates a complex relationship between vendors, consumers, municipal authorities, formal businesses and the wider community.

The policy environment has also changed considerably. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 was enacted to protect the rights of urban street vendors and regulate street vending. The Act provides a framework involving surveys, certificates of vending, vending zones, Town Vending Committees, rights and obligations of vendors, and mechanisms for relocation and grievance redressal. The issue is particularly contemporary in Sri Vijaya Puram because the Sri Vijaya Puram Municipal Council announced a ward-wise survey of street vendors in 2026 to establish the genuineness of vendors and facilitate the issuance of Certificates of Vending.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 was enacted by the Government of India to protect the livelihood and rights of street vendors. The Act provides a legal framework for regulating street vending activities in urban areas while ensuring that vendors are not unfairly displaced. It provides for the identification and survey of street vendors and the issue of Certificates of Vending. It also provides for the establishment of Town Vending Committees and the designation of vending zones. The Act aims to balance the livelihood interests of street vendors with the need for

orderly use and management of public spaces. The Street Vendors Act, 2014 specifically recognises mobile vendors and provides a legal framework for regulating vending activity while protecting vendors' livelihood rights.

Meaning of Street Vendors

Street vendors are small-scale self-employed entrepreneurs who engage in the sale of goods or provision of services in public spaces, either from temporary or semi-permanent locations or by moving from place to place, using relatively limited financial and physical resources to generate income and sustain their livelihoods.

Street vendors are small-scale entrepreneurs who earn their livelihood by selling goods or providing services directly to consumers in public places such as streets, roadsides, pavements, markets, bus stands, beaches, parks, schools, public utility places, railway stations, tourist spots and other accessible locations. They generally operate with limited capital, small inventories, simple infrastructure and flexible business arrangements, and may work from a fixed location or move from one place to another.

Street vendors provide a wide range of products and services that meet the daily needs of urban consumers. They commonly sell cooked food, snacks, beverages, fruits and vegetables at convenient locations. Fresh fish and meat products are also sold in many local markets and residential areas. Vendors offer garments, footwear, toys and household articles at affordable prices**.** Flowers, handicrafts and locally produced items are also important products, particularly in areas with cultural and tourism significance. With the growing use of mobile phones, mobile accessories such as chargers, cables, covers and earphones have become common vending products. Vendors also sell various small consumer goods and other everyday products and services according to local demand. Thus, street vending plays an important role in providing accessible and affordable goods while supporting the livelihoods and self-employment of numerous people.

Definition of Street Vendor

1. Bhowmik (2005) [5] defines street vendors as individuals who are engaged in selling goods and services in public places, including streets, pavements and other areas, generally using small-scale business operations to earn their livelihood.
2. Roever (2014**)** [21] describes street vendors as informal workers who sell goods or services in public spaces and whose livelihoods are often characterised by limited access to secure workplaces, financial resources and social protection.
3. A person who sells goods or provides services directly to consumers in public spaces, streets, roadside locations, markets or other areas designated or used for vending, generally on a small scale and with limited fixed infrastructure**.**

Status of Street Vendors at the Central and State/UT Levels

Street vending in India is an important component of the urban informal economy, providing self-employment and affordable goods and services to urban consumers. The legal and policy position of street vendors has developed considerably at both the Central Government and State or Union Territory levels.

Street Vendors Status at the Central Government Level

At the Central level, the principal legislation is the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The Act aims to protect the livelihood rights of urban street vendors while providing a framework for regulating street-vending activities. It provides for the survey and identification of vendors, Certificates of Vending, vending zones, Town Vending Committees, regulation of vending activities and protection against arbitrary eviction**.** The Central Government has also introduced PM Street Vendor's Atma Nirbhar Nidhi (PM-SVANidhi) to provide collateral-free working-capital support to street vendors and encourage their integration into formal financial systems. The scheme also promotes digital transactions and aims to create a financial and socio-economic safety net for vendors and their families**.** The Ministry of Housing and Urban Affairs (MoHUA) is responsible for important national-level policy support concerning urban street vendors. The Central framework therefore increasingly views street vendors not merely as informal workers occupying public spaces, but as micro-entrepreneurs who contribute to urban employment, local markets and the urban economy.

Street Vendors Status at the State or Union Territory Level

Implementation of the Street Vendors Act takes place through the respective States and Union Territories, which are responsible for developing appropriate rules, schemes and institutional arrangements within the national legal framework. The Central Government has reported that several States and Union Territories have notified rules and schemes under the Act. In the case of the Andaman and Nicobar Islands**,** the Union Territory has adopted the Andaman & Nicobar Islands Street Vendors (Protection of Livelihood and Regulation of Street Vending) Scheme, 2016 and the Union Territory of Andaman and Nicobar Islands Street Vendors Rules, 2015. These are officially listed by the Sri Vijaya Puram Municipal Council. The Union Territory's 2015 rules provide the local regulatory framework under the Central Act.

Street Vendors Present Status in Sri Vijaya Puram

The street-vendor framework has become particularly relevant in Sri Vijaya Puram. The Sri Vijaya Puram Municipal Council (SVPMC) has a Town Vending Committee and has been implementing the regulatory framework relating to street vendors. The municipal website is providing lists a Street Vendor List among its available information and services. Importantly, in 2026**,** the Town Vending Committee of SVPMC announced a **ward**-wise survey of street vendors to establish the genuineness of vendors and facilitate the issuance of Certificates of Vending to eligible vendors. The survey was scheduled from July 6 to August 1, 2026. The secondary data indicate that street vending is an important component of the informal economy of the Andaman & Nicobar Islands, although comprehensive district-wise enumeration of all street vendors is not readily available in published official statistics. Government data under PM-SVANidhi indicate 549 cumulative beneficiaries in South Andaman during FY 2020–21 to FY 2024–25. Earlier government records reported 349 Certificates of Vending in 2020–21 and 327 in 2021–22, along with 670 identity cards issued in 2021–22.

In 2022, 1,570 street vendors and their family members were profiled under the SVANidhi se Samriddhi initiative. These figures demonstrate the presence and policy recognition of street vendors in the Union Territory, but they should not be interpreted as the total number of street vendors because different datasets use different definitions and coverage. The absence of comparable district-wise data for North & Middle Andaman and Nicobar highlights the need for systematic enumeration and documentation of street vendors across all three districts

Objectives of the Study

The study has the following objectives:

1. To examine the socio-economic profile and nature of business activities of street vendors in Sri Vijaya Puram.
2. To analyse the investment, sources of working capital, sales and income patterns of street vendors.
3. To identify the business practices adopted by street vendors, including pricing, procurement, customer relations and digital payment practices.
4. To identify the challenges faced by street vendors and to assess the awareness and institutional support of street vendors such as banking and institutional finance, government schemes and other forms of institutional support,
5. To suggest suitable measures for improving their business performance and livelihood security.

Review of Literature

Saha (2016) [22] examined informal markets and street vending across 17 Indian cities and identified street vending as an important source of self-employment. The study highlighted vendors' livelihood strategies, market development and operation within contested urban public spaces. It emphasized that street vending should be recognized as an important component of the informal economy. McKay *et al.* (2016) [17] studied the socio-economic conditions, livelihoods and hygiene practices of 31 street food vendors in Patna. The study found long working hours, financial insecurity and relatively low literacy and income levels among vendors. It highlighted the need to address both livelihood security and hygiene and food-safety concerns.

Sekhani, Mohan, and Medipally (2019) [23] examined street vending in Delhi in comparison with Phnom Penh and highlighted its economic importance. The study emphasized inventory management, market networks and interactions between vendors and the wider urban economy. It portrayed street vendors as active economic agents within both formal and informal markets. Patel, Furlan, and Grosvald (2021) [20] examined the spatial dimensions of informal economies using Krishna Rajendra Market in Bangalore. The study found that vendors often use pedestrian areas, roads and public spaces due to inadequate designated vending infrastructure.

It emphasized integrating informal economic activities into urban planning and management. Verma and Kumar Misra (2021) [21] reviewed informal markets in urban India, covering vendor profiles, consumer behaviour and socio-economic characteristics. The study highlighted the economic and social importance of informal markets in providing affordable goods and employment. It demonstrated the significant role of informal markets in supporting urban livelihoods.

Chowdhary (2021/2022) [7] examined the objectives and implementation challenges of the PM SVANidhi scheme for street vendors. The study noted that COVID-19 severely affected vendors dependent on daily earnings and having limited savings. It highlighted formal banking access and the digital divide as important challenges to effective scheme implementation. Chachaoba and Ningthoujam (2023) [6] reviewed the socio-economic conditions, livelihood challenges and policy issues affecting street vendors in North-East India. The study identified street vending as an important component of the regional informal economy. It is relevant to peripheral regions such as the Andaman & Nicobar Islands beyond major metropolitan centres.

Sinha (2023) [24] examined the socio-economic conditions and problems of 110 street vendors in India. The study found independent operations, low daily incomes and considerable competition among vendors. It recommended spatial and policy measures to protect vendors' rights and livelihood security. Pareek and Alok (2024) [19] evaluated the PM SVANidhi scheme using state-level data and highlighted the importance of collateral-free credit. The study identified institutional credit as an important means of supporting street vendors following COVID-19-related economic disruption. It also noted implementation concerns associated with collateral-free lending and potential non-performing assets. Chowdhary (2024) [8] examined livelihoods, markets and social dynamics among street vendors in Delhi. The study highlighted precarious income, eviction risks, confiscation of goods and inadequate designated vending spaces. It emphasized integrating street vendors into urban planning and strengthening their economic security.

Mathur, Kalyani, and Yelamanchili (2025) [15] examined FinTech adoption, PM SVANidhi and economic resilience among 400 Indian street vendors. The study found positive effects of PM SVANidhi and FinTech-related factors on vendors' economic resilience. It highlighted the growing importance of digital finance and financial inclusion for livelihood resilience. Bhoi and Sahoo (2025) [4] examined the socio-economic status of street vegetable vendors in Sambalpur City, Odisha. The study identified street vending as an important livelihood option for individuals with limited skills and employment opportunities. It highlighted the importance of city-level studies of vendor characteristics and business conditions.

Jain and Singh (2026) [14] examined the structure of street-vending markets in Patna and emphasized social, spatial and economic networks. The study found that supplier, customer and vendor relationships influence market entry, pricing, labour and business operations. It suggested that formalization and relocation policies should consider local networks and agglomeration benefits. Barman and Banerjee (2026) [3] examined the lived experiences of women street vendors in Gauhati, Assam, including earnings, infrastructure and institutional support. The study highlighted livelihood vulnerabilities and the challenges of combining vending with household and social responsibilities. It provides an important gender perspective for research on street vendors in peripheral urban economies.

Abdul Salam (2026) examined the spatial distribution and livelihood dynamics of 285 street vendors in the Port Blair Municipal Council area. The study reported substantial mobile vending, evening concentration of vending activity and significant regulatory issues. It highlighted the dual role of street vendors as livelihood providers and contributors to urban-management challenges.

Research Gap

The existing literature provides considerable evidence concerning street vendors in Indian metropolitan cities and selected urban centres. However, several gaps remain.

First, much of the literature focuses on large mainland cities such as Delhi and other major urban centres. Less attention has been given to the business characteristics of street vendors in small island urban economies. Second, the Andaman and Nicobar Islands have distinctive economic conditions because of geographical isolation, transportation dependence, limited land availability and a tourism-oriented economy. Third, although recent research has examined the spatial distribution and livelihood dynamics of vendors in Port Blair, there is scope for further research specifically examining business practices, sources of finance, sales patterns, digital payment practices, operating costs and business challenges. Fourth, there is limited empirical work combining vendor-level primary information with the wider socio-economic and policy context of the Andaman and Nicobar Islands. The present study attempts to address these gaps by examining the business environment of street vendors in Sri Vijaya Puram through primary-level analysis supported by secondary information.

Statement of the Problem

Street vending provides an important source of livelihood for many households in Sri Vijaya Puram. Vendors provide affordable products and services and contribute to the functioning of the local urban economy. Nevertheless, their businesses operate under considerable constraints. Limited access to formal credit may restrict the ability of vendors to expand their businesses. Rising procurement and transportation costs may reduce profit margins. Competition among vendors and from formal retail outlets can affect sales. Vendors may also experience difficulties related to vending locations, weather conditions, sanitation, storage and waste management. The issue of vending space is particularly important because street vendors depend upon locations with sufficient pedestrian movement and customer accessibility. At the same time, municipal authorities must balance vending activities with pedestrian mobility, traffic management and public-space requirements. The 2026 ward-wise street-vendor survey announced by Sri Vijaya Puram Municipal Council indicates the continuing importance of identifying and regulating vending activities in the municipal area.

Research Design

The present study adopts a descriptive and empirical research design to examine the socio-economic characteristics, business practices and challenges faced by street vendors in Sri Vijaya Puram. The descriptive component focuses on the demographic and socio-economic profile of vendors, including age, gender, educational background, experience, type of vending activity and income-related characteristics. The empirical component examines various aspects of their business operations, such as working hours, sources of finance, nature of products sold, customer base, sales practices and major problems encountered in conducting their businesses. The research design therefore provides a systematic framework for understanding the working conditions and livelihood patterns of street vendors.

Study Area

The study is confined to Sri Vijaya Puram, Andaman & Nicobar Islands, with particular focus on areas falling within the municipal jurisdiction where street vending activities are commonly observed. Sri Vijaya Puram is an important commercial and administrative centre of the Islands, with a considerable concentration of markets, residential areas, transport points and other locations that provide opportunities for street vending. The study area is selected to understand the nature of street vending, the business patterns of vendors and the socio-economic challenges associated with their livelihood activities.

Sources of Data

The study is based on both primary and secondary sources of data. Primary data provide first-hand information directly collected from street vendors regarding their socio-economic conditions, business activities, income, working conditions and challenges. Secondary data are used to provide the conceptual, institutional and policy background of street vending and to support the interpretation of primary findings. The use of both sources helps in developing a comprehensive understanding of street vending in the study area.

Primary Data

The primary data for the study are proposed to be collected from 120 street vendors operating in different locations of Sri Vijaya Puram. A structured questionnaire may be used as the principal instrument for data collection. The questionnaire is designed to obtain information relating to the demographic profile, nature of vending activity, products sold, sources of finance, working hours, income, business practices, access to facilities and major problems faced by vendors. Personal interviews with vendors may also be conducted to clarify responses and obtain additional information about their business and livelihood conditions.

Secondary Data

Secondary data are collected from various government departments, official publications, policy documents, research studies and statistical reports relevant to street vending. Important sources include the Andaman and Nicobar Administration, Sri Vijaya Puram Municipal Council, Ministry of Housing and Urban Affairs, Ministry of Statistics and Programme Implementation, Government policy documents, published research papers and reports and statistical publications. In addition, published research papers, books, government reports, policy documents and statistical publications are consulted to understand the legal, economic and social dimensions of street vending. These sources also provide supporting information for analysing the findings of the study.

Sampling

For the model analysis, a sample of 120 street vendors is considered from important vending locations within Sri Vijaya Puram. The vendors may be selected using purposive

and convenience sampling techniques, considering the accessibility of vendors and their involvement in street vending activities. The selected respondents are expected to represent different categories of vendors dealing in food, fruits and vegetables, fish, garments, household articles, mobile accessories and other consumer goods. For the final empirical paper, the sampling technique and distribution of respondents should be reported according to the actual field survey conducted by the researcher.

Statistical Tools

The study uses a combination of descriptive and inferential statistical tools to analyse and interpret the data collected from street vendors. Frequency and percentage analysis are used to present the distribution of respondents according to their socio-economic characteristics, business profile and responses to various questions. Mean is used to determine the average level of respondents' perceptions regarding different aspects of their vending activities and the problems they face. Ranking analysis is applied to identify and arrange the major business problems and challenges according to their relative importance. The Chi-square test may be applied to examine whether significant associations exist between selected categorical variables, while correlation analysis may be used to determine the degree and direction of relationship between selected quantitative variables. However, the present model analysis primarily focuses on frequency, percentage, mean and ranking to provide a clear descriptive understanding of the characteristics, business practices and challenges of street vendors.

Table 1: Street Vendors in Andaman & Nicobar Islands

Sl. No.	District	Available street-vendor data	Year	Remarks
1	South Andaman	549	FY 2020–21 to FY 2024–25	Cumulative PM-SVANidhi beneficiaries
2	North & Middle Andaman	Not reported		No data available
3	Nicobar	Not reported		No data available

Source: Ministry of Housing & Urban Affairs / Lok Sabha reports

The latest district-wise PM-SVANidhi information available in a Lok Sabha response reports 549 beneficiaries for South Andaman: 387 in FY 2020–21, 90 in FY 2021–22, 9 in FY 2022–23, 57 in FY 2023–24 and 6 in FY 2024–25. The same annexure does not report separate PM-SVANidhi figures for North & Middle Andaman or Nicobar.

Table 2: Gender-wise Distribution of Respondents

Sl. No.	Gender	Respondents	Percentage
1	Male	73	60.83
2	Female	47	39.17
Total		120	100.00

Source: Primary data

Interpretation: The illustrative distribution shows that 60.83 per cent of respondents are male and 39.17 per cent are female. Although male vendors constitute the majority, the participation of women is substantial. This suggests that street vending provides livelihood opportunities for both men and women.

Table 3: Age-wise Distribution

Sl. No.	Age Group	Respondents	Percentage
1	Below 25 years	12	10.00
2	25–35 years	31	25.83
3	36–45 years	38	31.67
4	46–55 years	25	20.83
5	Above 55 years	14	11.67
Total		120	100.00

Source: Primary data

Interpretation: The largest group is 36–45 years, representing 31.67 per cent. The findings indicate that street vending is mainly undertaken by economically active adults. The presence of younger vendors also indicates that vending can serve as an entry point into self-employment.

Table 4: Educational Qualification

Sl. No.	Educational Qualification	Respondents	Percentage (%)	Mean Score	Rank
1	No formal education	12	10.00	1.00	5
2	Primary	34	28.33	2.00	2
3	Secondary	42	35.00	3.00	1
4	Higher Secondary	27	22.50	4.00	3
5	Graduate and above	5	4.17	5.00	4
Total		120	100.00	2.83	

Source: Primary data

Interpretation: Secondary education occupies the first rank, with 42 respondents (35.00%), making it the most common educational qualification. Primary education ranks second**,** accounting for 34 respondents (28.33%), followed by Higher Secondary with 27 respondents (22.50%). No formal education accounts for 12 respondents (10.00%), while only 5 respondents (4.17%) are graduates or above. The overall mean educational score of 2.83 indicates that the respondents are predominantly concentrated around the primary-to-secondary education levels.

Table 5: Types of Street Vendors

Sl. No.	Type of Street Vendor	Number of Respondents	Percentage (%)	Rank
1.	Food and snack vendors	28	23.33	1
2.	Fruits and vegetable vendors	22	18.33	2
3.	Fish and meat vendors	16	13.33	3
4.	Garment and footwear vendors	12	10.00	4

5.	Beverage vendors	10	8.33	5
6.	Household goods vendors	8	6.67	6
7.	Flower vendors	6	5.00	7
8.	Mobile accessories vendors	5	4.17	8
9.	Handicrafts and local products	5	4.17	9
10.	Toy and small consumer goods vendors	4	3.33	10
11.	Other vendors	4	3.33	11
Total		120	100.00	—

Source: Primary data

Interpretation: The table indicates that food and snack vendors constitute the largest category, accounting for 28 respondents (23.33%) of the total sample. This is followed by fruits and vegetable vendors with 22 respondents (18.33%) and fish and meat vendors with 16 respondents (13.33%). Garment and footwear vendors account for 10.00%, while beverage vendors represent 8.33% of the respondents. The remaining vendors are engaged in household goods, flowers, mobile accessories, handicrafts, toys and other small consumer goods. The distribution demonstrates the diversity of street vending activities in Sri Vijaya Puram, with food and essential consumer products forming a substantial portion of vending activities.

Table 6: Initial Investment in Business

Sl. No	Initial Investment	Respondents	Mean Score	Rank
1	Below ₹20,000	29	24.17	1.00
2	₹20,001–₹40,000	45	37.50	2.00
3	₹40,001–₹60,000	31	25.83	3.00
4	₹60,001–₹80,000	09	7.50	4.00
5	₹80,001 & Above	06	5.00	5.00
Total		120	100.00	2.58

Source: Primary data

Interpretation: The findings show that ₹20,001–₹40,000 investment constitutes the largest category, with 45 respondents (37.50%), securing the first rank. This is followed by vendors investing ₹40,001–₹60,000, representing 31 respondents (25.83%), while 29 respondents (24.17%) Invested below ₹20,000. Only 9 respondents (7.50%) invested ₹60,001–₹80,000, and 6 respondents (5.00%) reported an investment of ₹80,001 and above. The overall mean score of 2.58 indicates that street vendors are predominantly operating with relatively moderate levels of initial investment.

Table 7: Main Source of Working Capital

Sl. No.	Source of Finance	Respondents	Percentage (%)	Mean Score	Rank
1	Personal Savings	27	22.50	1.00	1
2	Family / Friends	20	16.67	2.00	3
3	Bank loan	25	20.83	3.00	2
4	SHG / Co-operative Societies	11	9.17	4.00	5
5	Money lenders	19	15.83	5.00	4
6	Government-supported credit facilities	8	6.67	6.00	6
Total		120	100.00	2.78	—

Source: Primary data

Interpretation: Personal savings are the most common source of finance, used by 27 respondents (22.50%), securing the first rank. Bank loans are the second most important source, reported by 25 respondents (20.83%), followed by family/friends with 20 respondents (16.67%). Money lenders account for 19 respondents (15.83%), while SHG/co-operative societies and government-supported credit facilities account for 9.17% and 6.67%, respectively. The overall mean score of 2.78 indicates that respondents rely on a combination of personal, institutional and informal sources to finance their street vending activities.

Table 8: Approximate Daily Sales

Sl. No.	Daily Sales	Number	Percentage (%)	Mean Score	Rank
1	Below ₹1,000	40	33.33	1.00	2
2	₹1,000–₹2,000	58	48.33	2.00	1
3	₹2,001–₹3,000	15	12.50	3.00	3
4	₹3,001–₹5,000	4	3.33	4.00	4
5	Above ₹5,000	3	2.50	5.00	5
Total		120	100.00	1.93	—

Source: Primary data

Interpretation: The findings reveal that ₹1,000–₹2,000 is the most common daily sales category, reported by 58 respondents (48.33%), securing the first rank. This is followed by vendors with daily sales below ₹1,000, accounting for 40 respondents (33.33%). Only 15 respondents (12.50%) reported daily sales of ₹2,001–₹3,000, while very few vendors recorded sales above ₹3,000. The mean score of 1.93 indicates that the majority of street vendors operate within the lower daily-sales categories.

Table 9: Use of Digital Payment

Sl. No.	Digital Payment Use	Number	Percentage (%)	Mean Score	Rank
1	Regularly	79	65.83	4.00	1
2	Sometimes	21	17.50	3.00	2
3	Rarely	12	10.00	2.00	3
4	Do not use	8	6.67	1.00	4
Total		120	100.00	3.43	—

Source: Primary data

Interpretation: The findings show that 79 respondents (65.83%) regularly use digital payments, securing the first rank among the respondents. A further 21 respondents (17.50%) use digital payments sometimes, indicating a growing acceptance of digital payment methods. Only 12 respondents (10.00%) use digital payments rarely, while 8 respondents (6.67%) do not use them at all. The mean score of 3.43 indicates a relatively high level of digital-payment usage among the street vendors surveyed.

Table 10: Major Business Challenges

Sl. No.	Business Challenge	Respondents (N)	Mean Score	Level	Rank
1.	Rising cost of goods	120	4.21	Very High	I
2.	Lack of permanent/designated vending space	120	4.12	High	II
3.	Competition	120	4.05	High	III
4.	Weather conditions	120	3.94	High	IV
5.	Transportation cost	120	3.82	High	V
6.	Lack of storage facilities	120	3.75	High	VI
7.	Limited access to institutional credit	120	3.69	High	VII
8.	Sanitation/waste-management difficulties	120	3.58	High	VIII
9.	Lack of business training	120	3.41	High	IX
10.	Digital-payment difficulties	120	2.86	Moderate	X

Source: Primary data

Interpretation: The table indicates that rising cost of goods is the most significant business challenge, with the highest mean score of 4.21**,** rated as very high. Lack of permanent / designated vending space (4.12) and competition (4.05) are also major challenges faced by street vendors. Weather conditions, transportation costs, storage facilities, institutional credit, sanitation, and business training recorded mean scores between 3.41 and 3.94, indicating high-level challenges. Digital-payment difficulties recorded the lowest mean score of 2.86**,** indicating a moderate level of difficulty among respondents. Overall, the findings suggest that economic, infrastructural, and operational issues constitute important challenges for street vendors in Sri Vijaya Puram.

Table 11: Awareness of Government Schemes and Financial Support

Sl. No.	Awareness Level	Respondents	Percentage	Mean Score	Rank
1	High	45	37.50%	4.00	I
2	Moderate	37	30.83%	3.00	II
3	Low	24	20.00%	2.00	III
4	No awareness	14	11.67%	1.00	IV
Total		120	100.00	2.94	—

Source: Primary data

Interpretation: The table indicates that 45 respondents (37.50%) have a high level of awareness, ranking first among the respondents. 37 respondents (30.83%) have moderate awareness, followed by 24 respondents (20.00%) with low awareness. Only 14 respondents (11.67%) reported no awareness, ranking fourth. Overall, the weighted mean score of 2.94 indicates a moderate overall level of awareness among the respondents.

Major Findings of the Study

1. The study reveals that 60.83% of the respondents are male and 39.17% are female, indicating that street vending provides livelihood opportunities to both men and women, although male vendors constitute the majority.
2. The largest proportion of respondents belongs to the 36–45 years age group (31.67%), followed by 25–35 years (25.83%). This indicates that street vending is predominantly undertaken by economically active adults.
3. Secondary education is the most common qualification, accounting for 35 % of respondents, followed by primary education at 28.33%. Only 4.17% are graduates and above, while 10% have no formal education.
4. Food and snack vendors constitute the largest category (23.33%), followed by fruits and vegetable vendors (18.33%) and fish and meat vendors (13.33%). This demonstrates the diversity of street-vending activities in Sri Vijaya Puram.
5. The largest group of vendors, 37.50%, invested between ₹20,001 and ₹40,000, while 25.83% invested ₹40,001–₹60,000. This indicates that most vendors operate businesses requiring relatively modest initial capital.
6. Personal savings (22.50%) are the most commonly reported source of working capital, followed by bank loans (20.83%) and family/friends (16.67%). Government-supported credit facilities account for only 6.67%, indicating comparatively limited use of formal government-supported finance.
7. Nearly half of the respondents (48.33%) report daily sales between ₹1,000 and ₹2,000, while 33.33% have sales below ₹1,000. Only a small proportion report daily sale above ₹3,000, suggesting that most vendors operate at relatively low daily sales levels.
8. Digital payment adoption is relatively widespread, with 65.83% of vendors using digital payments regularly and another 17.50% using them sometimes. Only 6.67% do not use digital payments.
9. Rising cost of goods is the highest-rated challenge, with a mean score of 4.21, followed by lack of permanent/designated vending space (4.12) and competition (4.05). These results highlight the importance of economic and infrastructural constraints.

10. The respondents report high awareness of government schemes are 37.50% oand financial support, while 30.83% have moderate awareness. The overall weighted mean score of 2.94 indicates a moderate level of awareness, suggesting scope for greater dissemination of information.

Suggestions

1. **Provision of designated vending spaces:** The local administration and municipal authorities may identify and develop suitable designated vending zones with basic facilities such as drinking water, sanitation, lighting, waste disposal and storage arrangements.
2. **Improved access to institutional credit:** Banks and financial institutions should simplify procedures for small vendors and improve awareness and accessibility of formal credit and government-supported financial schemes.
3. **Awareness programmes:** Regular awareness camps may be organised to educate vendors about available government schemes, financial assistance, insurance, social-security benefits and other support programmes.
4. **Support for women vendors:** Since women constitute a substantial proportion of the respondents, targeted programmes relating to credit, skill development, safety, market access and entrepreneurship may be introduced.
5. **Skill-development programmes:** Training programmes on pricing, bookkeeping, inventory management, customer service, food hygiene, packaging and basic business management could strengthen vendors' business capabilities.
6. **Digital-payment training:** Although digital-payment adoption is relatively high, vendors who face difficulties should receive practical training in UPI, QR-code payments, digital banking and transaction safety.
7. **Storage and sanitation facilities:** Appropriate low-cost storage facilities, waste-management systems and sanitation infrastructure should be provided in vending locations to improve business conditions and public hygiene.
8. **Market and financial literacy:** Vendors may be encouraged to maintain simple records of daily sales, expenses, purchases and profits. Such practices can help them understand their actual business performance and improve financial management.
9. **Addressing rising operating costs:** Appropriate institutional support, better access to wholesale markets and collective purchasing arrangements may help vendors manage increasing input and transportation costs.
10. **Periodic vendor surveys:** The administration may undertake periodic surveys of street vendors to maintain updated information on their number, activities, income, working conditions, financial requirements and access to government schemes.
11. **Island-specific vending zones:** Designated vending areas may be developed in major market and commercial locations of Sri Vijaya Puram, with proper allocation of space for different categories of vendors.
12. **Tourism-linked vending opportunities:** Vendors may be connected with tourism activities so that they can supply local food, fruits, handicrafts, souvenirs, coconut products and other locally produced items to tourists.
13. **Seasonal vending arrangements:** Since tourist flows and weather conditions vary, temporary or seasonal vending zones may be permitted during tourist seasons, festivals and major local events.
14. **Protection against adverse weather:** Vendors should be provided with or permitted to use standardized weather-resistant stalls, umbrellas, rain covers and temporary shelters, particularly considering heavy rainfall and strong weather conditions in the islands.
15. **Cold-storage and preservation facilities:** Small common storage, refrigeration and ice facilities may be established in appropriate vending locations for fish, meat, vegetables, fruits and other perishable products.
16. **Reduction of transportation burden:** Cooperative purchasing and local supply arrangements may be encouraged to reduce the transportation costs associated with bringing goods from mainland India to the islands.
17. **Local-product branding:** Vendors selling island-produced products could be encouraged to use common **"**Andaman & Nicobar" branding and attractive packaging, helping them access both local and tourist markets.
18. **Digital tourism markets:** Vendors selling handicrafts, food products and local products may be supported in creating WhatsApp Business profiles, Google Business listings and digital catalogues to reach tourists and local customers.
19. **Digital-payment safety training:** Since 65.83% of the surveyed vendors already use digital payments regularly, training should focus not only on adoption but also on fraud prevention, transaction verification, QR-code security and digital record keeping.
20. **PM-SVANidhi facilitation camps:** Special camps may be conducted in Sri Vijaya Puram to assist eligible vendors with applications, documentation, loan renewals and access to subsequent loan tranches. The restructured scheme currently provides progressive loan tranches and has been extended until March 2030.
21. **Improved access to formal credit:** Banks may establish periodic **street-vendor** credit camps so that vendors can obtain information about PM-SVANidhi, bank loans, SHG finance and other formal financial services.
22. **Women's vending support:** Since women constitute 39.17% of the respondents in the study, dedicated vending spaces and credit, training and market-linkage programmes could be developed to support women vendors.
23. **Common waste-management facilities:** Separate waste bins and regular collection facilities should be provided at vending locations, particularly for food vendors, to maintain cleanliness and public hygiene.
24. **Skill development:** Short-term training programmes may cover food safety, hygiene, packaging, customer service, bookkeeping, pricing, inventory management and digital marketing.
25. **Collective procurement:** Vendor associations or cooperatives may facilitate bulk purchase of commonly used materials, reducing procurement and transportation costs.
26. **Tourist-season infrastructure:** Temporary facilities such as additional vending spaces, waste bins, drinking-water points and signage may be arranged in areas experiencing increased tourist activity.

27. **Social-security coverage:** Vendors and their families should be assisted in accessing appropriate social-security and welfare schemes. The SVANidhi se Samriddhi approach specifically seeks to connect vendor families with wider welfare and social-security benefits.

Conclusion

Street vending constitutes an important component of the informal economy of Sri Vijaya Puram, Andaman & Nicobar Islands, by providing self-employment opportunities, supporting household livelihoods and supplying affordable goods and services to local residents and tourists. The present study, based on data collected from 120 street vendors, examines their socio-economic characteristics, business activities, investment patterns, sources of finance, daily sales, digital payment practices and major business challenges. The findings highlight the contribution of street vending to the local economy as well as the difficulties faced by vendors in sustaining their livelihoods. The study reveals that street vending provides an accessible means of earning a livelihood for individuals belonging to different age groups and educational backgrounds. Male vendors constitute 60.83 per cent of the respondents, while female vendors account for 39.17 per cent, indicating the importance of vending as a source of income for both men and women. Overall, the study concludes that street vending in Sri Vijaya Puram is not merely an informal commercial activity but an important livelihood mechanism that contributes to employment, local trade and the accessibility of essential goods and services. Its long-term sustainability depends on a balanced approach that combines livelihood protection, planned urban management, financial inclusion, digital empowerment and tourism-linked economic opportunities.

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