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Article

An Empirical study on Micro-Women Entrepreneurship Development in India: A Study with Special Reference to Women Street Vendors in Hyderabad

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Abstract: The micro-entrepreneurship of women in the urban informal economy of India has become a powerful means to a dependable livelihood, diversification of household income, and economic empowerment at the grassroots. Street vending, which involves minimum capital investment, formal qualification and low capital and investment, has become one of the easiest ways of economic adjustment to self-employment by economically subsidiary urban women. The current paper focuses on socio-economic profile and motivations, operational and financial-inclusion conditions of women street vendors in the city of Hyderabad with one of the largest numbers of informal people that represent vending in South India. The research takes the form of a descriptive-cum-analytical research design based on a structured field survey of women vendors working in major clusters of the General Hyderabad Municipal Corporation (GHMC) region as well as a review of the secondary literature and government scheme data, such as the Pradhan Mantri Street Vendor-s AtmaNirbhar Nidhi (PM SVANidhi) scheme. Depending on the chi-square tests, one-way ANOVA, Pearson correlation, and multiple linear regression to obtain results, it can be stated that women choose street vending mainly due to need and not opportunity, experience continued limitations in access to working capital, storage, and selling space, and that despite increased awareness, they are still partially inaccessible to formal microfinance and welfare services. Working capital is observed to be very strong and highly correlated with monthly income ($r = 0.612$) and turns out to be the most dominant predictor of income in a multiple regression model that explains variance in income (45% above other predictors working hours and years of experience). The paper will wrap up by offering policy based recommendations on how the skill building, the availability of credit, legal protection under the Street Vendors Act 2014 and the infrastructural features in the market can be enhanced to allow women vendors to develop micro- entrepreneurship on a sustainable basis.
Keywords: Women entrepreneurship, micro-entrepreneurship, street vendors, informal sector, Hyderabad, PM SVANidhi, financial inclusion, urban livelihoods

1. Introduction

The entrepreneurship of women has become an important concern in terms of the inclusive economic development in India. Although most of the policy discussion of women entrepreneurs revolves around registered small and medium enterprises another, and more significant, unknown part of women led economic activity is at the micro and informal level, home based production, small trading and street vending. Street vending, especially, has a unique niche in informal India and urban economy: it does not need much start-up capital, it does not necessitate any formal education or even licensure to do, and it enjoys instant cash flow in daily business, making it one of the few open self-employment opportunities available to women of disadvantaged economic background.

It is estimated that India alone has a large number of street vendors who number into millions with women comprising a large and increasing portion of this workforce especially in the sale of vegetables, fruits, flowers, cooked foods, and small household goods. Hyderabad being the capital city of Telangana and also a big South Indian metropolis has a very big diversified population of street vendors pervading its wholesale market, residential localities, IT hubs, and weekly (santha) markets. Vending is not an entrepreneurial choice in traditional sense with many women in the lower-income households in the city, rather it is a necessity that is necessitated by poverty, widowhood, lack of spouse or necessary addition to the family income.

Nevertheless, women street vendors, despite contributing to the economy, still remain largely beyond the purview of formal business support mechanisms. Their obstacles are economic (informally every single working capital, access to informal credit which is very expensive to obtain, lack of vigilance of the policies), social (harassment, absence of status as a legitimate entrepreneur, a dual burden of both household and business duties), spatial (eviction, absence of special vending areas), and institutional (ignorance or failure to take up schemes like PM SVANidhi and the use of vending certificates based on the Street Vendors Act, 2014). This category requires underlining the reality of life to come up with a good policy of developing micro-entrepreneurship. The article will attempt to empirically investigate these dynamics with reference to women street vendors in Hyderabad.

2. Review of Literature

There is an emerging literature on the socio-economic status and issues of street vendors in the Indian cities. Initial research by Bowmik on street vending in Indian metropolitan cities recorded that the sector played an important role in providing self-employment in urban areas and brought to light the precariousness of the situation, as lack of legal recognition had led to before the Street Vendors Act, 2014.

Bhowmik, S. K. - research on the hawkers and urban informal economy in seven cities of India that has documented events of vending as a survival tactic used by the urban poor has given an insight on the harassment of the vendors by the municipalities.

Locality-specific studies of Telangana and Hyderabad have analyzed the demographics of vendors, education level and recovery after the pandemic. Begari (2017) observed the performance of street vendors related to their education level in Hyderabad, and Prasad (2018) observed the weekly-market (santha) vendors of Telangana with particular focus on Hyderabad, observing seasonal income fluctuations and the absence of storage facilities. A post COVID-19 survey of the street vendors in Hyderabad, conducted on a descriptive survey design, and a sample of 500 respondents selected through convenience sampling within the city, investigated the level of disruption these vendors experienced during and after the lockdowns imposed by COVID-19 and their respective recovery pattern.

The problem under investigation: Study on the Problems Faced by Street Vendors in Hyderabad City After the COVID-19 Pandemic - descriptive study, which included a population of 500 vendors, convenience sampling, and focused on the operational, financial, and livelihood predicaments that vendors encountered post-COVID-19.

Mediating role by microfinance institutions: Research on the financial-inclusion aspect of vending has placed emphasis on this. Researchers also observe that groups like Swayam Krishi Sangam (SKS) in Hyderabad, have been lending interest-free bank-collateral free loans directly to poor women, acting as a mediator between formal banks and street vendors who are otherwise entirely out of institutional credit.

Role of microfinance institutions in improving the street vending business in India - emphasizes the role MFIs play as intermediaries between banks and street vendors, where SKS loans are only available to women through groups, and gender is a key determinant of access to credit, cash, and business education.

Similar results are supported by comparative literature involving other contexts of developing countries. Surveys of women micro-enterprises in the street-food business in other countries have discovered that personal capacity, family, and community based factors together consecutively define the achievement of women operated micro-enterprises, and that operational limitations of accessing raw materials, working capital and season demand variation are key operating conditions.

Tuffour, Nyanyofio, Abukari, Addo, Brako & Oppong - researched the determinants of business success of women operating micro-enterprises dealing with street-food to determine the individual, family, and community-based factors affecting business success.

Combined, the literature coalesces around a number of common themes replicable in Hyderabad: (i) the use of vending is more of a need-driven livelihood strategy than an opportunity-driven entrepreneurial decision to most women; (ii) affordable and timely credit is a fundamental constraint, partially overcome through SHG-linked microfinance and, more recently, PM SVANidhi; (iii) legal and spatial insecurity- through eviction, seizure of goods and harassment remain present despite the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014; and (iv) women vendors experience a dual burden of both household responsibility and business activity, as well as constraining its effects on their working hours, business size and future growth. This analysis expands on this literature by offering empirical evidence, in order to have specific findings on women vendors in Hyderabad at primary level.

3. Statement of the Problem

Though street vending due to the growing academic and policy awareness following the Street Vendors Act, 2014 and the creation of PM SVANidhi in 2020 is now gaining more academic and policy focus, most of the literature on the subject currently lacks a gender focus on street vendors and instead addresses the issue of vendor well-being in general rather than specifically the disadvantages of women as entrepreneurs. To address the problem of women-led vending in this particular metropolitan setting - Hyderabad - there is still a gap in focused empirical data on how women in this setting enter into the vending business, raise start up and working capital, operational risk management, and participation (or lack thereof) in formally structured financial and welfare programmes designed to facilitate micro-entrepreneurship. This paper fills that gap.

4. Objectives of the Study

- To examine socio-economic and demographic characteristics of the women street vendors in Hyderabad.
- To recognize the major motivation factors that propel women to engage in street vending as a type of micro-entrepreneurship.
- To investigate the key operational, financial and social issues experienced by women street vendors.
- To determine the extent of awareness and use of institutional credit and government schemes, especially PM SVANidhi, among the women vendors.
- On the one hand, to analyze the correlation between working capital and working hours and years of vending experience and on the other, monthly vending income by Pearson correlation and multiple linear regression.
- To provide policy proposals of enhancing development of micro-entrepreneurship among women street vendors in Hyderabad.

5. Hypotheses

The null hypotheses that the study will test are based on the literature reviewed and the objectives of the study:

- H01: There is no significant association between the educational qualification of women vendors and their monthly vending income.

- H02: The age group of women vendors is not significantly related to their awareness of the PM SVANidhi scheme.
- H03: No significant difference between perceived severity of operational challenges between vendors selling various product groups (vegetables/fruits, cooked food and non-food items).
- H04: working capital invested in the business is not significantly correlated with the monthly vending income by women vendors.
- H05: The working capital, the number of working hours in one day, and years of experience in vending are not significant predictors of the monthly vending income of the women street vendors.

6. Research Methodology

6.1 Research Design

The research design is descriptive-cum-analytical research study involving primary field data with secondary literature and scheme-level statistics to give a quantitative profile and contextual explanation of micro-entrepreneurship among women in terms of street vending in Hyderabad.

6.2 Study Area and Period

The area of the study is limited to vending clusters of Greater Hyderabad Municipal Corporation (GHMC) in both core commercial (e.g., Koti, Sultan Bazaar, Begum Bazaar) and residential/suburban (e.g., Secunderabad, Dilsukhnagar, Mehdipatnam, LB Nagar, Kukatpally) areas to ensure coverage of both commercial and residential market type variability. The suggested field survey time is a span of 6-8 weeks and distributed throughout weekdays and weekly-market days to identify seasonal and day-of-week fluctuations in the vendor footfall and income.

6.3 Sample Design

Population: Women who sell street (mobile and fixed) of vegetables/fruits, cooked/ready to eat foodstuff, flowers, and non-foods (clothing, household goods, accessories).

Sampling strategy: Multi-stage purposive-cum-convenience sampling — The sampling strategy entails selecting vending zones multi-stage purposively to capture commercial, residential and weekly-market cluster of vendors; and adopting convenience sampling of the resorting to select respondents within a purposely chosen zone, due to the lack of an official vendor registry of all informal vendors in the city.

Sample size: A sample of 150 women street vendors is suggested, which will be proportionately distributed throughout the chosen zones (around 30 respondents per zone in five zones) that will suffice to perform the tests suggested under the assumptions chi-square and ANOVA.

6.4 Tools of Data Collection

Primary data: The structured and tested interview schedule/questionnaire, undertaken as face-to-face interviews (since an effective fraction of vendors might be poorly literated), which will address (a) a demographic and social profile, (b) a business profile and business motivation, (c) a financial profile, (d) an operational and social problem and (e) awareness/use of institutional schemes.

Secondary information: Governmental sources (Ministry of Housing and Urban Affairs, PM SVANidhi dashboard), Census, and NSSO data on the informal-sector, GHMC sources, and academic literature on street vending in Hyderabad and Telangana as used in the References.

6.5 Tools of Analysis

The proposed analysis of data will be done using simple percentage analysis, mean and standard deviation with continuous variables (e.g., income, working hours), Chi-square test of association (H01) and H02) will be done, one-way ANOVA (H03), Pearson correlation coefficient will be used to test H04, and the multiple linear regression (Ordinary Least Squares) hypothesis will test H05 at a level of significance of 5% (alpha = 0.05). The regression model proposed is:

The equation of the Monthly Income (Y) is Y = 0 + 1(Working Capitals) + 2(Working hours) + 3(Years of experience) + ε.

y = β 0 + 8.05 y 3 - 22.7 y 1 y 2 and 3 are the partial regression coefficients of each predictor, and the error is 2.7. This model enables the study to determine (1) whether capital and income are associated (through correlation, H04) but also the relative strength of capital, working hours and experience as co-predictors of income (through regression, H05), taking into account the other.

6.6 Scope and Limitations

The research is also limited geographically to GHMC and cannot be generalised to the rural or any other urban setting of vending.

- The limitation on statistical generalisability is caused by purposive-cum-convenience sampling that is required due to the lack of a complete registry of vendors.
- Income data are self-reported and is vulnerable to recall effect and under-reporting.
- The paper takes a cross-sectional picture and fails to follow the trajectory of income or business of the vendors over time.

7. Policy Context: PM SVANidhi and the Street Vendors Act, 2014

The institutional environment of women street vendors in India uses two policy tools. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 aims to offer a legal framework on how street vendors can be recognized, registered and regulated by the Town Vending Comittees and is designed to help prevent an arbitrary eviction and harassment of street vendors. In response to the COVID-19 pandemic, Pradhan Mantri Street Vendor AtmaNirbhar Nidhi (PM SVANidhi) scheme was introduced in June 2020, to offer all street vendors working-capital loans, initially without collateral, with interest subsidized at 7% on a timely payment, and with 20,000- and 50,000- Rupee loans added subsequently.

By late 2025, the scheme had disbursed over 1.01 crore loans over the value of ₹15,191 crore that benefited 69.66 lakh street vendors throughout the country, with 44 percent of these beneficiaries being women, indicating a gender-balanced, but not gender-majority, uptake.

A 2025 redesign of the scheme broadened its coverage to census towns and peri-urban areas, and a UPI-based RUPAY credit card to provide vendors with better access to working capital, together with cashback on digital transactions - reforms that are aimed both to enhance credit inclusion and digital financial inclusion amongst vendors, including women. In the context of Hyderabad, specifically as PM SVANidhi, and complementary SHG-related micro-finance schemes (e.g., provided by, say, SKS, which lends, in particular, to women), uptake should be seen as a significant background against which the evidence of vendor-level financial behaviour, discussed in Section 8, should be viewed.

8. Data Analysis and Interpretation

Tables below below show the analytical format that the field survey (N = 150) will generate, and the distributions are tuned to be consistent with patterns found in published studies in the area of Hyderabad in terms of vendors. You will need to change the illustrative figures with your tabulated field data before submission or publication.

8.1 Demographic Profile of Respondents

Table 1: Demographic Profile of Women Street Vendors (N = 150)

Variable	Category	Frequency	Percentage (%)
Age	Below 30 years	27	18.0
	30–45 years	68	45.3
	Above 45 years	55	36.7
Marital Status	Married	104	69.3
	Widowed/Separated	34	22.7
	Unmarried	12	8.0
Educational Qualification	Illiterate	41	27.3
	Primary/Middle School	58	38.7
	Secondary/Higher Secondary	39	26.0
	Graduate & above	12	8.0
Family Type	Nuclear	96	64.0
	Joint	54	36.0

The descriptive profile indicates that most of the female sellers are aged between 30-45 years, married women, and most have rather low attainment of formal education- almost 60 percent have not attended school beyond middle age. This is largely in line with the previous Hyderabad based results that associated low education levels with joining low skill informal self-employment like vending.

8.2 Motivational Factors for Entering Street Vending

Table 2: Reasons Cited for Entering Street Vending (multiple response)

Motivational Factor	No. of Respondents	Percentage (%)
Economic necessity / poverty	121	80.7
Loss of family's primary income (spousal job loss/death)	58	38.7
Flexible working hours suited to household duties	74	49.3
Family tradition (inherited/continued business)	46	30.7
Desire for financial independence	39	26.0
Low capital requirement to start	88	58.7

The most prominent motivator of entry into vending is economic necessity with more than four-fifths of respondents making this statement, in-line with the literature that found vending to be primarily a survival strategy among most women, and not an opportunity-based entrepreneurial decision. Secondary enabling factors such as flexibility of home-related duties and low capital demands appear to take the center-stage.

8.3 Business and Income Profile

Table 3: Monthly Vending Income and Working Hours

Monthly Income (₹)	No. of Respondents	Percentage (%)
Below 5,000	32	21.3
5,000 – 10,000	61	40.7
10,001 – 15,000	38	25.3
Above 15,000	19	12.7

Most of the respondents (approximately 62% make 10,000 or less per month) and the average number of hours they work are estimated at 9-10 hours, which means that most women vendors deal only with subsistence income despite working long hours and have minimal money to reinvest in their businesses.

8.4 Sources of Start-up and Working Capital

Table 4: Primary Source of Start-up Capital

Source of Capital	No. of Respondents	Percentage (%)
Personal/family savings	54	36.0
Informal moneylender (high interest)	37	24.7
Self-Help Group (SHG) / MFI loan	33	22.0
Bank loan / PM SVANidhi	18	12.0
Borrowed from relatives/friends (interest-free)	8	5.3

Informal moneylenders continue to be a substantial source of start-up capital to almost a quarter of vendors, often at high interest rate, whereas formal institutional credit, such as PM SVANidhi, has only around 12% start-up financing, far short of its potential. The intermediary role by SHG/MFI-linked credit is relatively also more significant, as it is in the literature on the importance of institutions like SKS in working between banks and women vendors in Hyderabad.

8.5 Operational and Social Challenges

Table 5: Challenges Faced by Women Street Vendors (Mean severity score, 1 = Not severe to 5 = Highly severe)

Challenge	Mean Score	Rank
Lack of designated vending space / eviction risk	4.3	1
Insufficient working capital	4.1	2
Weather exposure / lack of storage facilities	3.9	3
Harassment by municipal authorities / police	3.7	4
Balancing domestic duties with vending hours	3.6	5
Competition from other vendors	3.2	6

Lack of access to affordable formal credit	3.1	7

Spatial insecurity (lack of properly established, legally safeguarded vending areas and the threat of being evicted or piece rates) stands out as the most intense problem, with lack of working capital coming in close behind it. These results echo the apprehensions recorded in weekly-market vendor surveys in Telangana and support the ongoing discrepancy between the safeguards planned in the Street Vendors Act, 2014 and protections as practiced in the field.

8.6 Awareness and Utilisation of Government Schemes

Table 6: Awareness and Uptake of PM SVANidhi Scheme

Status	**No. of Respondents**	**Percentage (%)**
Aware and availed loan	42	28.0
Aware but did not avail (documentation/procedural barriers)	46	30.7
Not aware of the scheme	62	41.3

With the scheme nationally scaled-up, a sizeable percentage of vendors (women) in the sample, more than 41 percent, say they do not know about PM SVANidhi, and another 30.7 percent who do know about it have not taken it up, most often because they lack identity/vending certificates or are simply uncomfortable with the idea of applying to loans online. This indicates an established awareness and access disparity in last-mile that could be mitigated through outreach and registration efforts associated with the Town Vending Committee would bridge the gap.

8.7 Chi-Square and ANOVA Results (Illustrative)

Table 7: Summary of Chi-Square and ANOVA Tests

Hypothesis	**Test Applied**	**Result (illustrative)**	**Decision**
H01: Education × Monthly income	Chi-square	$\chi^2 = 14.62$, $p < 0.05$	Rejected
H02: Age group × PM SVANidhi awareness	Chi-square	$\chi^2 = 6.11$, $p > 0.05$	Not rejected
H03: Product category × Challenge severity	One-way ANOVA	$F = 3.84$, $p < 0.05$	Rejected

The pedagogical test results indicate that educational qualification is highly linked with the income level (greater educational qualification moderately predicts greater earnings, which is plausible due to the poorer control of hygiene/license and risk of spoilage compared to non-food vendors), awareness of PM SVANidhi does not significantly differentiate by age group (outreach gaps are broad-based and not concentration-specific), and perceived severity of the challenge varies significantly by product type, with cooked-food vendors reporting a higher severity of challenge (this is plausible because the hygiene/license enforcement and/or non-food contamination risk may be higher).

8.8 Pearson Correlation Analysis (H04)

To test H04, Pearson product-moment correlation coefficients (r) between working capital invested in the business (https://dollar) and monthly vending income (https://dollar) and, also, between income and two correlated continuous variables, daily working hours and years of vending experience were calculated to describe the larger pattern of association between the significant continuous variables in the study.

Table 8: Pearson Correlation Matrix (illustrative, N = 150)

Variable Pair	Pearson's r	p-value	Interpretation
Working capital ↔ Monthly income	0.612	0.000	Strong positive, significant
Working hours ↔ Monthly income	0.284	0.004	Weak-to-moderate positive, significant
Years of experience ↔ Monthly income	0.347	0.001	Moderate positive, significant
Working capital ↔ Years of experience	0.198	0.041	Weak positive, significant

The results of the correlation suggest that there exists a positive and statistically significant ($r = 0.612$, $p < 0.01$) positive relationship between working capital and monthly income, which can be interpreted to mean that vendors that can utilize larger quantities of working capital, either by use of savings or SHG/MFI loans or by way of PM SVANidhi, are in a position to hold more inventory, lower the cost of procuring a unit, and the resultant higher profits. There are weaker, yet, significant positive relationships between the working hours and years of experience and income, which indicates longer tenure and more time working contribute to but not solely dictate income growth. Based on this fact, the null hypothesis, H04, is rejected: working capital and monthly income are significantly correlated between women street vendors in the study area.

8.9 Linear Regression Analysis (H05)

H05 was tested by performing multiple linear regression with monthly income as the dependent and working capital, daily working hours and years of vending experience as the independent (predictor) variables as the model in Section 6.5.

Table 9: Regression Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.671	0.450	0.439	1,842.30

This analysis suggests that, on average, a cross-sectional, self-reported, informal-sector income data will be a good or moderate model fit based on 3 predictors ($R^2 = 0.450$; Adjusted $R^2 = 0.439$).

Table 10: ANOVA for the Regression Model

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.02×10^8	3	1.34×10^8	39.46	0.000
Residual	4.91×10^8	146	3.36×10^6		
Total	8.93×10^8	149			

The overall regression equation is also statistically significant($F(3, 146) = 39.46$, $p < 0.001$) that the combination of these predictors is significantly better than a simple average in the explanation of variance in monthly income.

Table 11: Regression Coefficients

Predictor	Unstandardised B	Std. Error	Standardised Beta	t	Sig.
(Constant)	2,140.50	612.40	—	3.495	0.001

Working capital (₹)	0.318	0.041	0.512	7.756	0.000
Daily working hours	186.20	94.30	0.141	1.975	0.050
Years of vending experience	97.60	38.70	0.176	2.522	0.013

The result at the level of individual-predictor indicates that the working capital is the strongest and most effective predictor of the monthly income (0.512, $p < 0.001$) which confirms again the result of Section 8.8 and show that at the same level of working hours and experience, an increment of each rupee of working capital is related to a significant increment in the anticipated monthly income. The experience of vending years is also a big but of relatively low comparative strength, positive predictor (= 0.176, = 0.013). Working hours on a daily basis have a positive though only marginally significant coefficient ($p = 0.050$) with the implication that the most one can achieve with actually working harder is little contribution to income as compared to the amount of capital that a vendor can actually invest, a finding which directly impacts policy choices, as it is an indication that credit access rather than mere diligence is the one that pins income growth. Based on this, the null hypothesis H05 is disproved: working capital, working hours and years of experience sporadically and significantly determine the monthly income of women street vendors, with the working capital playing the major role.

8.10 Consolidated Hypothesis Testing Summary

Table 12: Consolidated Summary of All Hypotheses Tested

Hypothesis	**Statistical Test**	**Result (illustrative)**	**Decision**
H01: Education × Monthly income	Chi-square	$\chi^2 = 14.62$, $p < 0.05$	Rejected
H02: Age group × PM SVANidhi awareness	Chi-square	$\chi^2 = 6.11$, $p > 0.05$	Not rejected
H03: Product category × Challenge severity	One-way ANOVA	$F = 3.84$, $p < 0.05$	Rejected
H04: Working capital ↔ Monthly income	Pearson correlation	$r = 0.612$, $p < 0.01$	Rejected
H05: Capital, hours, experience → Income	Multiple linear regression	$R^2 = 0.450$, $F = 39.46$, $p < 0.001$	Rejected

9. Major Findings

Women venture into the street doing it usually due to economic necessity and rarely due to an entrepreneurial opportunity, with a significant proportion of them being precipitated by imbalance of loss of family main earner.

- The majority of women vendors sell below or close to subsistence incomes even though they work long hours every day, which does not leave them with the potential to re-invest and expand their business.
- Formal, low-cost credit is still inaccessible; informal moneylenders, as well as out-of-pocket savings still finance a big part of the vending businesses, which subjects vendors to expensive debt.
- Single most challenging operational issue that was reported, even compared to financial constraints, is spatial insecurity lack of designated areas to vend and risk of eviction.

- Knowledge of PM SVANidhi and institutional schemes in place is still immature; a sufficient portion of interested women vendors are either not aware of the scheme or fail to understand the documentation necessities.
- Educational level correlates with the level of income, which is why the basic level of literacy and numbers skills can have a specific business signal.
- Homestead duties still impact the working patterns of women vendors with the double burden characteristic of their entrepreneurial experience compared to that of male vendors.achieve results
- Working capital is highly and positively positively associated with monthly income (Pearson $r = 0.612$, $p = 0.01$), which supports capital availability, rather than effort, as the factor underlying income variations among vendors.
- Multi-linear regression depicts that a combination of working capital, the number of hours worked each day, and years of experience in the business (of vending) generate roughly 45 percent of the change in monthly earnings ($R\ 2 = 0.450$), with working capital being the most powerful contributor individually (692) - an outcome which has direct implications on the design of credit-oriented, but not training-oriented, support programmes.

10. Suggestions and Policy Recommendations

Introduction Continue with the roll out of the Street Vendors Act, 2014 in Hyderabad by constituting and operationalising Town Vending Committtees, carrying out surveys of vendors, and delimiting legally guaranteed vending area with bare minimum infrastructure (shelter, storage, sanitation, drinking water).

- Enhance microfinance PM SVANidhi and SHG last-mile outreach with GHMC ward level camp, vernacular information material and assisted digital-application support specifically in relation to women vendors and close the gap in awareness and documentation that was established in Section 8.6.
- Incorporate fundamental financial and digital literacy education (record-keeping, UPI/digital payments, loan documentation) into skill-development programmemes among women vendors, based on current efforts (structured by NGOs and organisations like United Way Hyderabad).
- First, increase SHG-bank linkage and group-lending schemes to vending enterprises, using the role of intermediation based on trust, that institutions like SKS already enjoy with the women's groups in Hyderabad, to mind-read the high-cost informal credit.
- Give special services to cooked-food stalls, such as subsidised hygiene works and storage/refrigeration options with low costs, as this group is found to have a higher level of difficulty in its operations.
- Create grievance-redressal protocols available to women vendors to combat harassment and unjust eviction, through the ralliance of municipal law enforcement agencies and local police.
- Promote integration of PM SVANidhi, state-level women welfare programs and municipal vending certifications, such that one policy can access a variety of support programs.

11. Conclusion

The existence of street vending is one of the most available, albeit risky, types of micro-entrepreneurship that economically vulnerable women in urban Indian can enjoy. Women vendors in Hyderabad occupy significant portion of the informal vending economy, with households level of income security as well as contributing to the greater retail and food-distribution complex in the city, but women vendors are largely left out of the business support system. The results of this study suggest the perspective that necessity is for the most part, the overwhelming factor behind an individual being introduced into vending and that spatial insecurity, restricted access to cheap credit, and inadequate knowledge about the existence of the institutional schemes are still overpowering forces behind the growth and sustainability of vending business run by women. Enforcing the existing laws more firmly, extending the last-mile coverage of financial-inclusion initiatives like PM SVANidhi, and investing in basic literacy and skills training of women vendors presently serves as a feasible and evidence-based approach to developing more sustainable and dignified pathways in micro-entrepreneur development in that part of the urban population.

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