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TECH-ENHANCED ECO-INCLUSION: EMPOWERING STREET VENDORS THROUGH ENVIRONMENTAL TECHNOLOGY INTEGRATION UNDER THE PM SVANIDHI SCHEME

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ABSTRACT:

The Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM Svanidhi) scheme in India is a multifaceted initiative aimed at fostering entrepreneurship among street vendors. This paper examines the scheme's comprehensive framework, which encompasses formalization of businesses, access to credit, business expansion incentives, skills enhancement programs, sustainability measures, and job creation opportunities. Through a combination of financial assistance and support services, the PM Svanidhi scheme serves as a catalyst for growth and innovation in the street vending sector. At its core, the PM Svanidhi scheme harnesses the power of technology to streamline processes, enhance accessibility, and foster sustainable business practices among street vendors. By leveraging digital platforms, street vendors can now access vital information, apply for financial assistance, and receive real-time updates on market trends and opportunities. Moreover, technological solutions such as mobile applications and online portals serve as catalysts for greater connectivity, enabling vendors to tap into a broader network of resources and support systems. While the scheme provides a solid foundation, the journey towards entrepreneurship demands vigilance, adaptability, and adept business management skills to navigate challenges such as competition and compliance. The primary objective of the scheme is to provide financial support and facilitate the economic upliftment of street vendors, who are often among the most vulnerable and marginalized sections of the urban population. With a focus on promoting eco-friendly practices, the scheme aims to integrate technology and environmental consciousness to empower street vendors.

This paper explores the role of technology in enhancing awareness and utilization of the PM Svanidhi scheme, including mobile applications, online portals, and digital awareness campaigns. Furthermore, it examines the importance of integrating environmental sustainability into business operations, such as adopting eco-friendly packaging and renewable energy solutions.

Keywords: PM Svanidhi Scheme, Technological solutions, NGOs, Awareness, Entrepreneurship, Contribution to Economy

INTRODUCTION:

Empowering India's street vendors, the PM SVANidhi scheme extends a helping hand to their dreams of self-reliance. Launched in 2020, it offers easy access to microloans, starting at ₹10,000 and growing with successful repayment, all without the burden of collateral. This financial boost, coupled with cashback incentives for digital transactions, fuels their businesses and paves the way for financial inclusion. PM SVANidhi is not just about loans; it's about building a stronger, more digital future for India's vibrant street vendor community. PM SVANidhi has woven street vendors into the fabric of India's formal economy. By injecting over Rs. 9,100 crores through microloans, it has spurred micro-entrepreneurship, boosting local markets and generating self-employment. Vendors' incomes have risen, contributing to increased consumption and tax revenue. The scheme's focus on digital transactions fuels financial inclusion and creates a trail of financial data, facilitating future credit access and fostering a cashless ecosystem. This study focuses on

1. To identify the factors influencing availing the scheme.
2. To ascertain the extent to which street vendors are aware of the PM Svanidhi Scheme.
3. To emphasize the program's advantages and how to use it

NEED FOR THE STUDY:

During the pandemic, street vendors were left with very little source of income due to their low levels of capital. It was imperative for the government to take some decisions to help those who were adversely affected by the pandemic and provide reasonable microfinance to them. Although the government offers many programmes, the vast majority of people are unaware of the benefits available to them; for this reason, we have chosen this industry to raise awareness of these benefits. This study is attempted to address the opportunities available to street vendors provided by the Government.

LITERATURE REVIEW:

The multifaceted nature of street vending in urban environments serves as a focal point for understanding the awareness and utilization of the PM SVANidhi scheme among street vendors in Chengalpattu and Kanchipuram District, as illuminated by a diverse range of scholarly perspectives. J. Balamurugan et al. (2023) delve into the utilization patterns of government initiatives like PM SVANidhi, offering critical insights into the challenges confronting street vendors, particularly in the aftermath of the pandemic's economic upheaval. Chowdhary Ritika's (2021) exploration of street vendors' adaptability underscores the necessity of understanding market dynamics and customer interactions, echoing the resilience required in navigating the informal sector. Ramanath Jha's (2023) investigation into the informal economy provides essential context for the prevalence of street vending in urban settings, illuminating the socio-economic drivers behind these activities. Swetha Sharma's cultural examination of poverty among street vendors in Chennai adds nuanced insights into the broader societal, political, and economic influences shaping vendor income, relevant to the study's geographical focus. Additionally, the analysis by Dr. V Jaishankar and Dr. Sujata underscores the multifaceted role of street vendors in employment generation and accessibility for marginalized communities, highlighting the importance of addressing systemic challenges to maximize the efficacy of schemes like PM SVANidhi. Together, these perspectives offer a comprehensive understanding of the contextual factors shaping the implementation and potential impact of the PM SVANidhi scheme among street vendors in the targeted districts.

The study by Ar Vaishali Patil and Jayashree C Cogte states that street vendors play a crucial role in supporting the urban poor by offering affordable goods and services. These vendors not only fulfil the needs of their customers but also earn a living through various means. Notably,

vendors often form associations within their neighbourhoods to negotiate rent arrangements with local authorities.

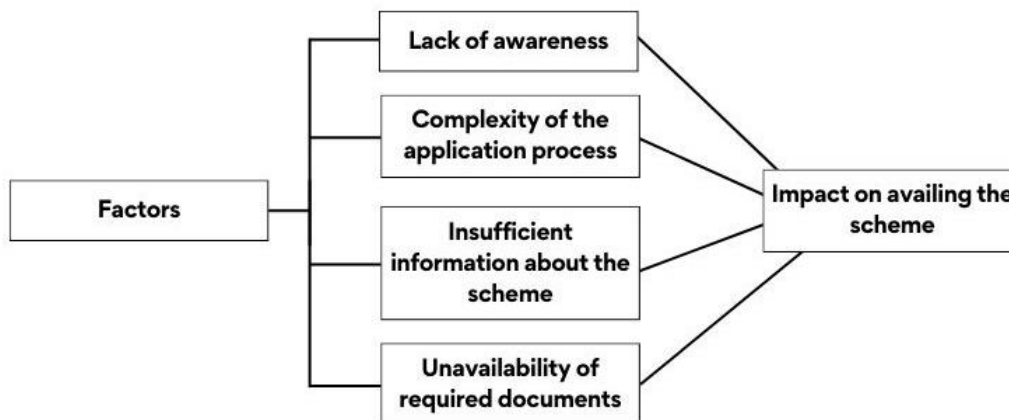
M.Sara Salome highlights the various challenges faced by street vendors and especially the health hurdles faced by women street vendors. The study on problems faced by street vendors emphasizes the lack of recognition of the role of the street vendors culminates in a multitude of problems faced by them: obtaining license, insecurity of earnings, insecurity of place of hawking, gratifying officers and musclemen, constant eviction threat, fines and harassment by traffic policemen.

Additionally, research done by SBI on the Phenomenal impact of PM Svanidhi Scheme among street vendors states that Schemes like PM SVANidhi leverage digital footprints to offer loans, while cashless transactions eliminate theft risk, speed up settlements, and even provide valuable data for informed business decisions. Reaching new customers through digital platforms boosts sales, and formal recognition through Parichay Boards enhances dignity and reduces harassment. However, challenges like limited digital literacy, smartphone access, and infrastructure gaps remain. Nevertheless, with targeted support and infrastructure improvements, digital transactions hold immense potential to propel street vendors towards a brighter future, contributing significantly to India's economic landscape.

Despite an increase in sales following the implementation of E-Wallet services, cash transactions predominated over E-Wallet transactions in terms of volume. A small percentage of respondents believe that there are significant challenges, such as network issues and delayed crediting of funds to their accounts. (Swathi,2019).

The PM SVANidhi programme 2020 makes an effort to organize the street vendor sector. Still, digital and financial literacy must be improved because the credit system makes their issues worse by giving people credit instead of providing them with urgent aid in such trying circumstances. (Maniktala, 2020)

CONCEPTUAL FRAMEWORK TO UNDERSTAND THE FACTORS THAT HAVE AN INFLUCENCEOF AVAILING THE SCHEME



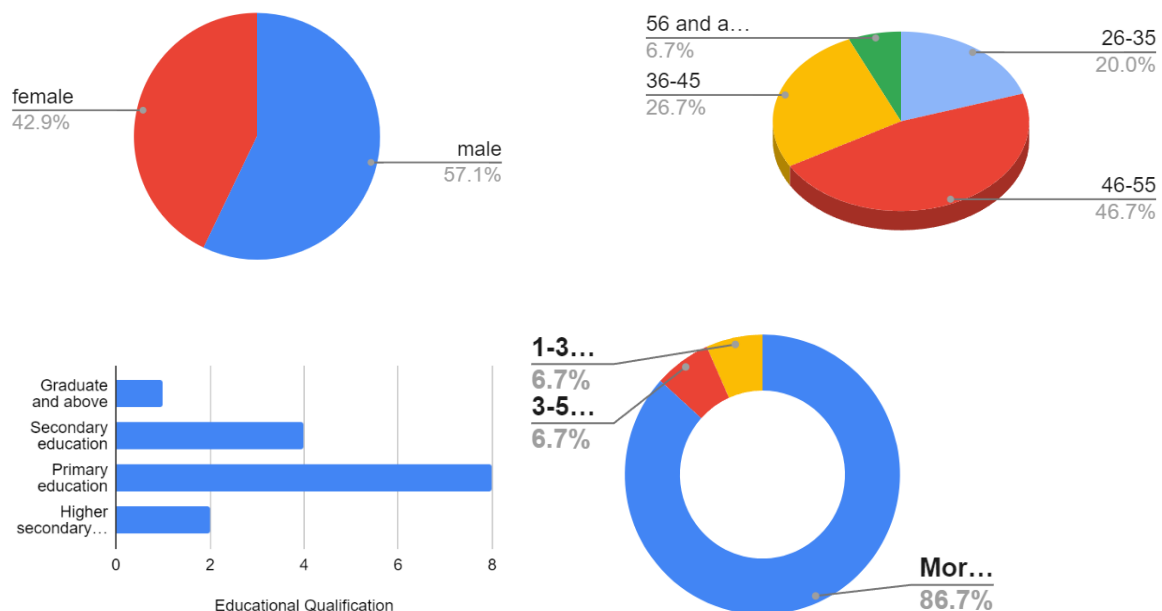
METHODOLOGY:

This study adopted a cross-sectional research design, offering a snapshot of street vendors in and around Chengalpattu and Kanchipuram districts at a specific point in time. A convenient sample of 224 respondents was chosen, acknowledging potential limitations in generalizability but allowing for focused exploration within readily accessible vendor populations. Primary data collection relied on structured questionnaires, ensuring consistency and facilitating quantitative analysis. The questionnaires underwent pilot testing and refinement to maximize clarity and relevance for the target audience. To analyze the collected data, a combination of

statistical tools was employed, including correlation to identify relationships between variables, regression to assess the influence of specific factors on key outcomes, and percentage analysis to summarize and present key findings in an easily digestible format. This multi-pronged approach aimed to provide a comprehensive understanding of the research objectives while acknowledging the inherent limitations of the chosen design and sampling method.

DISCUSSIONS:

This research project delves into the awareness and utilization of the PM SVANidhi Scheme among street vendors in Chengalpattu and Kanchipuram District. By examining the intricacies of this scheme's implementation, we aim to shed light on the challenges faced by street vendors, particularly in the wake of the COVID-19 pandemic. By understanding these nuances, we can tailor interventions and strategies to mitigate the impact of the pandemic and related measures, thereby promoting equitable access to financial support and empowerment among street vendors in the region.



The analysis of street vendors in Chengalpattu and Kanchipuram District paints a rich portrait of a diverse and vibrant community. By examining various demographic factors such as gender, age, education, and experience, we gain valuable insights into the composition and dynamics of this group.

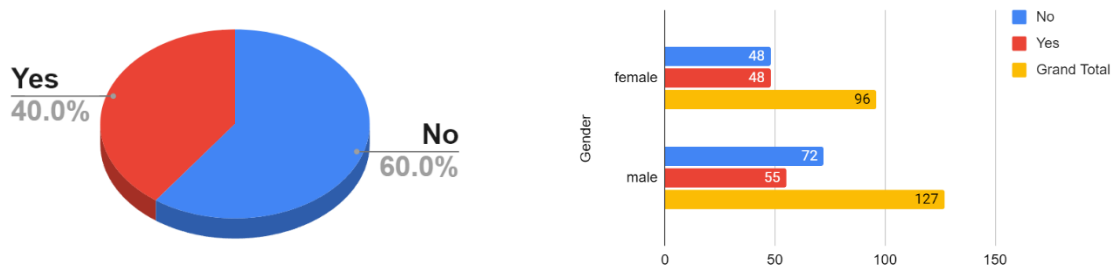
In terms of gender representation, the data reveals a slightly higher presence of male street vendors, accounting for 57.1% of the total population. However, it's noteworthy that females also constitute a significant portion, comprising 42.9% of the vendor population. This gender diversity highlights the inclusive nature of street vending as an economic activity, providing opportunities for both men and women to participate and contribute to their communities' livelihoods.

The age distribution among street vendors in the region reflects a balanced spread across different age groups. The largest concentration of vendors, comprising 35.7% of the total, falls within the 46 to 55 age bracket.

Educational attainment among street vendors leans towards the lower end of the spectrum, with a significant proportion having received limited formal education. Specifically, 40.7% of vendors report having no formal education, while 26.7% have completed only primary

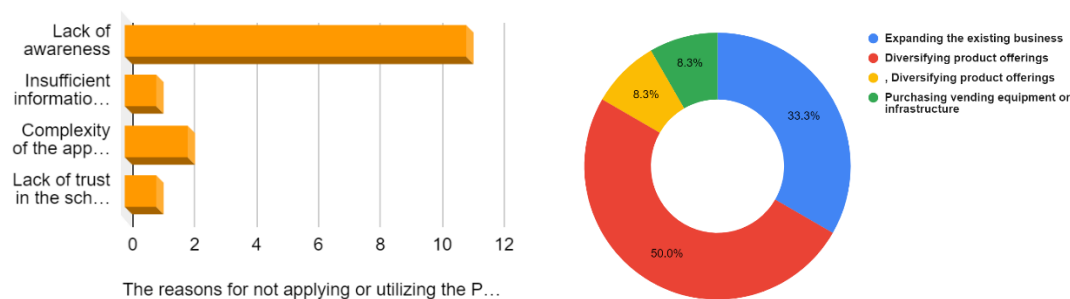
education. This underscores the socio-economic challenges faced by many vendors, as limited access to education may restrict their opportunities for socio-economic mobility and advancement.

Furthermore, the analysis reveals insights into the tenure and experience of street vendors in the region. The majority of vendors, comprising 44.8% of the total, report having been engaged in street vending for a duration of 3 to 5 years. This suggests a relatively recent entry into the occupation for many vendors, indicating potential shifts or trends in the local economy that have driven individuals to explore street vending as a means of livelihood.



Encouragingly, 68% of street vendors in the region are aware of the PM Svanidhi Scheme. However, a 32% gap remains, highlighting the need for improved outreach.

Interestingly, gender emerges as a surprising non-factor in determining vendors' awareness and active involvement in the scheme, with statistical analysis revealing minimal significance ($p=0.3155$). This intriguing finding underscores the multifaceted nature of scheme participation, suggesting that factors beyond gender exert stronger influences on vendors' decision-making processes



Lack of awareness (25%) and insufficient information (23%) are the top barriers to utilization, indicating unclear communication or difficulty finding details. Additionally, 18% find the application process complex, suggesting a need for simplification or assistance. Finally, 14% lack trust, possibly due to past experiences or unclear eligibility criteria.

Furthermore, a compelling trend emerges linking vendors' financial gains from the scheme to their overall satisfaction levels, indicating a notable positive trend ($r=0.2943$, $p<0.05$). This underscores the pivotal role of economic benefits in fostering satisfaction among scheme participants. However, an interesting nuance surfaces concerning age demographics: older vendors exhibit a slightly lower level of satisfaction compared to their younger counterparts ($r=-0.0773$, $p<0.05$). Although subtle, this observation underscores the potential impact of age-related factors on vendors' perceptions of the scheme's efficacy.

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Analysis:

Test of Association:

Association between gender and how many street vendors have applied

To examine the potential association between gender and how many street vendors have applied for PM Svanidhi scheme, a chi-square test was conducted. The results indicate that gender and applying for the scheme is not very strong.

Actual:

Gender	No	Yes	Total
Female	48	48	96
Male	72	55	127

Calculated:

Gender	No	Yes	Total
Female	51.7	44.3	96
Male	68.3	58.7	127
Total	120	103	223

The chi square value is relatively low and the association between these two factors isn't strong. Thereby gender does not have an impact on applying to the PM Svanidhi Scheme. The scheme is gender-neutral, and anyone who meets the eligibility criteria can apply, regardless of their gender identity. In fact, PM Svanidhi Scheme actively encourages participation from women street vendors. This is reflected in the high number of women beneficiaries, with reports indicating that around 43% of the total beneficiaries are women.

Association between gender and awareness of the scheme:

To analyse the association between gender and awareness of the scheme, chi square test was conducted. The result indicate that gender doesn't impact the awareness of the scheme.

Actual:

Gender	No	Yes	Total
Female	32	64	96
Male	40	87	127
Total	72	151	223

Calculated:

Gender	No	Yes	Total
Female	30.9955157	65.004484 3	96
Male	41.0044843	85.995515 7	127
Total	72	151	223

Chi Square Value - 0.7714

While the PM Svanidhi Scheme is gender-neutral in its application process, gender disparity in access to information and financial literacy can potentially affect women street vendors' awareness of the scheme, some of the potential factors are:

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1. Digital Literacy Gap
2. Social Barriers
3. Limited Mobility

Also, it's important to note that, **Schemes like PM Mahila Samman Savings Passbook** are specifically designed to promote financial inclusion among women, potentially increasing their exposure to government initiatives like PM Svanidhi.

Correlation test:

To find how age and effectiveness of the scheme is related and to analyse how the factors affect each other.

	Age	Effectiveness of the scheme
Age	1	
Effectiveness of the scheme	-0.077308421	1

Analysing, as age increase the effectiveness of the scheme decreases. Additionally, the loan repayment process could be stressful for some vendors, especially older ones, who might struggle to adapt to new financial management practices. The PM Svanidhi scheme's impact on age and satisfaction levels is likely complex and depends on various factors beyond the scheme itself.

IMPLICATIONS:

- As we navigate the complex landscape of street vending, it becomes evident that tailored strategies are essential to address the diverse needs and challenges faced by vendors. From gender dynamics to age-related considerations, each facet presents unique opportunities for intervention and improvement. By delving into these implications, we embark on a journey towards enhancing awareness, simplifying access, and building trust among vendors, thereby fostering their success and contributing to sustainable socio-economic development in the region.
- **Targeted Strategies for Older Vendors:** Develop initiatives tailored specifically for older vendors to address their unique concerns and enhance their satisfaction with the scheme. This could involve simplifying application processes, providing digital literacy training, or establishing dedicated support channels to assist them effectively.
- **Gender-Specific Outreach:** While awareness levels are similar across genders, further investigation is needed to identify and address any specific barriers women may face in accessing the scheme. Implement tailored outreach campaigns or mentorship programs to overcome these obstacles and ensure equitable participation.
- **Digital Literacy Initiatives:** Bridge the digital divide by providing street vendors with essential skills for cashless transactions and effective management of loans. This can empower vendors to leverage digital platforms for financial transactions, thereby enhancing their business operations and financial inclusion.
- **Enhanced Collaboration:** Strengthen partnerships with local authorities and financial institutions to improve awareness, streamline processes, and facilitate seamless implementation of the scheme. Collaborative efforts can ensure better coordination and support for vendors throughout the scheme's lifecycle.
- **Multi-Channel Awareness Campaigns:** Employ a multi-pronged approach to disseminate information about the scheme, utilizing local announcements, community

leaders, and vendor associations to reach vendors through diverse channels. This comprehensive outreach strategy can maximize awareness and engagement among target beneficiaries.

- **Clear and Concise Communication:** Develop concise informational materials in local languages that clearly articulate the benefits of the scheme, eligibility criteria, and application procedures. Clear communication can help street vendors understand the scheme better and encourage their active participation.
- **Streamlined Application Processes:** Explore opportunities to simplify the application process, such as offering assistance at designated locations or partnering with NGOs to provide support. By reducing bureaucratic hurdles, vendors can access the scheme more easily and expedite their participation.
- **Building Trust Through Transparency:** Address vendors' concerns through transparent communication, showcasing success stories of beneficiaries, and ensuring accountability in the scheme's implementation. Building trust is crucial for fostering vendor confidence and encouraging their active engagement with the scheme.
- **Technological Solutions-** Helping the vendors by providing with technological solutions such as the local NGO's or the local ruling party by asking the vendors to just register and let them know the availability of the schemes for their welfare and consequently making them aware of the eligibility criteria, documents needed and any other training programmes available.
- By implementing these recommendations, we can bridge the awareness gap, simplify access, and build trust among vendors, ultimately leading to the success of the PM Svanidhi Scheme in empowering street vendors across Chengalpattu and Kanchipuram. Overall, these implications underscore the importance of adopting a nuanced approach to optimize the scheme's effectiveness and ensure inclusive empowerment of all street vendors, irrespective of age, gender, or income level.

CONCLUSIONS:

In conclusion, our research sheds light on the awareness and utilization of the PM SVANidhi Scheme among street vendors in Chengalpattu and Kanchipuram District. While the majority of vendors are aware of the scheme, there remains room for improvement in outreach efforts. Gender does not seem to significantly influence participation, but barriers such as lack of awareness and complex application processes hinder utilization. However, vendors who benefit financially from the scheme express higher satisfaction levels. Tailored interventions to address these challenges can enhance the scheme's effectiveness in supporting street vendors, fostering economic empowerment and inclusive growth in the region.

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