

Economic Empowerment of Vegetable Street Vendors in Hyderabad: Challenges, Gendered Exclusions, and Policy Gaps

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Abstract

Street vending provides critical livelihoods and affordable food in Indian cities yet remains marginal in law and planning. This paper examines the economic empowerment of vegetable street vendors in Hyderabad through a mixed-methods study of 200 respondents supported by interviews and focus group discussions. Findings reveal that vendors occupy a paradoxical position: indispensable to food provisioning but lacking legal recognition, infrastructural support, and financial inclusion. Logistic regression confirms that vending ID cards and membership in Self-Help Groups (SHGs) significantly predict loan access under PM SVANidhi. Gender disparities persist—women vendors earn less, work fewer hours, and face digital and mobility constraints. Drawing on capability, empowerment, livelihoods, and social exclusion frameworks, the analysis highlights the need for systemic reforms: universalisation of ID cards, functional Town Vending Committees, gender-sensitive facilities, and expanded digital and financial inclusion.

Keywords: *Street vending, vegetable vendors, economic empowerment, PM SVANidhi, Hyderabad.*

1. Introduction

Street vending supports millions of urban livelihoods and provides affordable food, yet remains marginal in law and planning. Vendors face harassment, insecure tenure, and infrastructural deficits despite their essential role in urban food systems [4, 2]. Vegetable vendors are especially vulnerable due to perishability, price fluctuations, and environmental risks. For women vendors, these challenges are intensified by gendered constraints related to mobility, care responsibilities, and digital access [18, 14].

Hyderabad reflects these contradictions. Governed by the Greater Hyderabad Municipal Corporation (GHMC), the city depends heavily on street vendors for food distribution, yet implementation of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 remains incomplete. Many vendors lack ID cards, vending zones are poorly located, and Town Vending Committees (TVCs) are often inactive. While the PM SVANidhi scheme (2020) aims to improve financial inclusion, access remains uneven, particularly for women.

This study examines the economic empowerment of vegetable street vendors in Hyderabad using a mixed-methods approach combining survey data (N=200) with interviews and focus group discussions. It addresses four key questions:

- (1) What are the socio-economic characteristics of vendors?
- (2) How do institutional mechanisms such as ID cards, SHGs, and PM SVANidhi influence empowerment?

- (3) What legal, infrastructural, and gender-related constraints persist?

- (4) What policy interventions can improve inclusion?

The study contributes by focusing on vegetable vendors as a distinct group, providing city-level evidence from Hyderabad, and linking institutional factors with empowerment outcomes. It argues that vendors' well-being depends less on individual resilience and more on systemic reforms that ensure legal recognition, financial inclusion, and gender-sensitive urban governance.

2. Literature Review

2.1 Global Scholarship

Research on street vending internationally highlights the tension between its economic importance and continued state control. Across Latin America, shifting regulatory approaches—from eviction to licensing—have failed to provide long-term security [4,7]. In African cities, exclusion from formal credit forces dependence on high-interest informal lenders [12]. In Asia, vending forms a major component of urban food systems but reproduces gender hierarchies; women dominate low-profit food trade and face safety challenges and invisibility in policy [18, 6]. These studies show that despite its vital role in livelihood and food provisioning, vending remains marginalised and vulnerable to policy instability.

2.2 Indian Scholarship

In India, Sharit Bhowmik [2,3] documented vending as a crucial urban livelihood and advocated legal recognition, yet implementation of the Street Vendors Act (2014) [9] remains incomplete. Vendors continue to negotiate public space through informal payments and political patronage [1], and vending zones often fail due to poor location [16]. Research also highlights persistent financial exclusion: dependence on moneylenders charging 5–10% monthly interest is widespread, and access to digital loan schemes such as PM SVANidhi remains uneven [8,13]. Gender studies emphasise intersecting disadvantages—lower earnings, mobility restrictions, safety concerns, and care responsibilities limit women vendors' economic outcomes [14,11].

2.3 Research Gaps

Despite extensive scholarship, key gaps persist:

- Commodity-specific analysis – Vegetable vendors, handling perishable produce and thin profit margins, are rarely studied separately.
- City-level evidence beyond major metros – Research is concentrated in Delhi and Mumbai, with limited studies on Hyderabad under GHMC governance.
- Gendered policy analysis – Few studies connect gendered vulnerabilities to institutional mechanisms like ID cards, SHGs, and PM SVANidhi.

2.4 Relevance of the Present Study

This study addresses these gaps by providing quantitative and qualitative evidence from 200 vegetable vendors across five GHMC zones. By integrating capabilities, empowerment, livelihoods, and social exclusion frameworks, it explains how institutional recognition (ID cards, SHGs) shapes empowerment and how gendered constraints persist despite policy efforts. Hyderabad's experience enriches debates on urban informality, inclusion, and gender-responsive governance.

3. Conceptual Framework

Understanding street vendors requires a multidimensional perspective that goes beyond income to include institutional and structural factors. This study integrates four complementary theoretical approaches—the capability approach, Kabeer's [10] empowerment framework, the Sustainable Livelihoods Framework (SLF), and social exclusion theory—to interpret how resources, agency, institutional recognition, and structural constraints shape empowerment outcomes.

The capability approach [15] conceptualises empowerment as the expansion of substantive freedoms. For street vendors, this includes the ability to work without harassment, access credit, and operate in secure and dignified conditions. Institutional mechanisms such as vending ID cards and access to formal finance enhance these freedoms, while their absence constrains livelihood choices and security.

Kabeer's [10] framework of resources, agency, and achievements provides a relational understanding of empowerment. Resources include material and institutional assets such as ID cards, SHG membership, and access to credit. Agency refers to the ability of vendors to make strategic decisions, including negotiating with authorities or accessing financial services. Achievements represent outcomes such as improved income stability and reduced dependence on informal lenders.

This framework is particularly useful in analysing gender disparities, where women often face constraints across all three dimensions.

The Sustainable Livelihoods Framework [5] situates vendors within a broader context of vulnerability and asset access. Vegetable vendors rely on human and social capital (skills, networks), financial capital (credit, savings), and physical capital (carts, storage), while facing risks from perishability, climate, and regulatory uncertainty. Institutional support, such as ID cards and SHGs, plays a critical role in strengthening these assets and enhancing livelihood resilience.

Social exclusion theory [17] explains how structural barriers limit participation in economic and political processes. Street vendors often experience exclusion through lack of legal recognition, restricted access to formal finance, and marginalisation in urban planning. For women vendors, these exclusions are compounded by mobility constraints, safety concerns, and digital barriers.

Taken together, these frameworks provide a comprehensive lens for analysing empowerment as a function of institutional recognition, access to resources, and structural inclusion. They also guide the empirical analysis, particularly the examination of how ID cards and SHG membership influence financial inclusion outcomes.

3.1 Integrated Application

Each framework offers complementary insight: the capability approach emphasises freedoms; Kabeer clarifies resources–agency–outcomes; SLF highlights vulnerability and capital portfolios; and exclusion theory explains structural barriers. Together, they provide a multidimensional interpretation of findings—for example, logistic regression results showing that ID cards and SHG membership increase loan access reflect expanded capabilities, strengthened capital, enhanced agency, and reduced institutional exclusion.

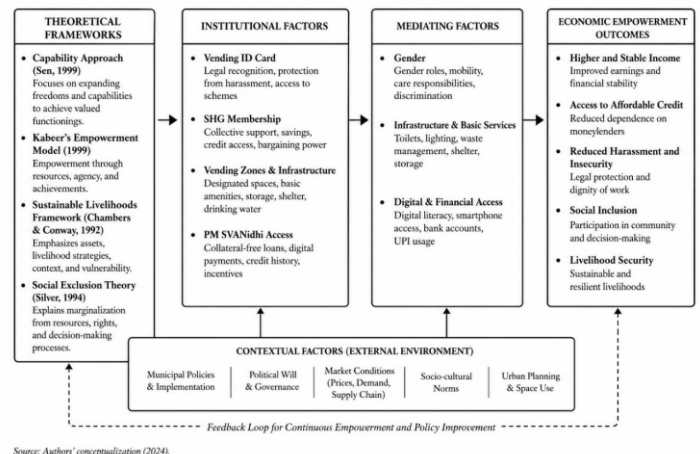


Figure 1: Conceptual framework linking institutional factors, gender, and economic empowerment of vegetable street vendors in Hyderabad.

4. Methodology

The study used a mixed-methods cross-sectional design that combined structured surveys (N=200) with 15 interviews and three focus group discussions (FGDs) across five GHMC zones (Charminar, Kukatpally, LB Nagar, Secunderabad, Serilingampally). Quantitative data were analysed using SPSS, including logistic regression to examine predictors of PM SVANidhi loan uptake. Qualitative transcripts were thematically coded.

4.1 Study Area and Sampling

The research was conducted in Hyderabad, the capital of Telangana and a rapidly expanding metropolitan region under the jurisdiction of the Greater Hyderabad Municipal Corporation (GHMC). Hyderabad is particularly relevant as it has experienced both rapid urbanisation and active implementation of vending-related policies, including distribution of vending ID cards and allocation of vending zones. To capture variation across the city, five GHMC zones were selected purposively:

- Charminar (South zone): dense historic core with high vendor concentration.
- Kukatpally (North-west): mixed residential-commercial hub with migrant vendors.
- LB Nagar (East): peri-urban expansion area.
- Secunderabad (North): railway-linked wholesale and retail zone.
- Serilingampally (West): IT corridor with residential clusters.

Within each zone, clusters of high vending activity (markets, bus stands, arterial roads, residential colonies) were identified. From these, vendors were selected through random sampling. The final sample size was 200 vendors, evenly distributed across the five zones (40 per zone). While not statistically representative of Hyderabad's entire vending population, the sample reflects diversity in gender, age, caste, migration background, and vending location.

4.2 Data Collection Instruments

Structured Questionnaire

A structured questionnaire was designed, covering:

- **Demographics:** age, gender, caste, education, migration.
- **Economic profile:** hours worked, average earnings, seasonal fluctuations.
- **Institutional access:** vending ID cards, vending zones, SHG membership, PM SVANidhi.
- **Credit sources:** formal vs informal lenders, interest rates.
- **Challenges:** harassment, eviction, infrastructure, gender-specific issues.

The questionnaire included both closed-ended and open-ended questions. Pre-testing was conducted with 15 vendors in a pilot study, and minor revisions were made to improve clarity.

Qualitative Interviews and FGDs

In addition to surveys, 15 in-depth interviews and three focus group discussions (FGDs) were conducted. These captured narratives on:

- Experiences of eviction and harassment.
- Coping strategies during income shocks (illness, monsoon spoilage).
- Gendered responsibilities and constraints.
- Perceptions of PM SVANidhi and SHGs.

FGDs were gender-segregated to allow women to speak more openly about safety, childcare, and harassment.

Field Observations

The research team documented observations in markets and roadside vending clusters, focusing on infrastructure (shelter, toilets, cold storage), footfall, and interactions between vendors and municipal staff.

4.3 Data Analysis

Quantitative Analysis

Survey responses were entered into SPSS for analysis. Descriptive statistics profiled demographics and incomes.

Cross-tabulations were used to examine gender and caste differences in institutional access.

To test determinants of PM SVANidhi loan access, a binary logistic regression was estimated with gender, ID card possession, and SHG membership as predictors. The model identifies key institutional and social predictors of financial inclusion. The selection of independent variables is guided by the study's conceptual framework. Vending ID card possession captures institutional recognition, which expands access to state-supported financial schemes. SHG membership represents social and financial capital, facilitating collective action and improving interaction with formal banking systems. Gender is included to account for structural inequalities that shape access to resources and opportunities. Based on these theoretical considerations, these variables are expected to significantly influence the likelihood of accessing PM SVANidhi loans.

Qualitative Analysis

Interview and FGD transcripts were coded thematically using NVivo. Codes were developed around categories such as "harassment", "infrastructure gaps", "financial exclusion", and "gendered risks". Triangulation was used to compare survey patterns with qualitative accounts—for instance, the regression finding that ID card possession predicts loan access was supported by narratives of vendors whose ID cards enabled easier bank applications.

4.4 Ethical Considerations

Given the precarious status of vendors, particular attention was paid to ethics. Participation was voluntary and based on informed verbal consent. Anonymity was assured, with names and identifiers removed during transcription. Sensitive questions (harassment, eviction, debt) were asked carefully and respondents were free to skip them. The study adhered to the ethical standards of social science research involving vulnerable groups.

4.5 Limitations of the Methodology

The study has several limitations.

- The sample size of 200 is modest compared to the estimated vendor population of over 100,000 in Hyderabad. Findings therefore cannot claim statistical generalisability.
- The survey was conducted between July and October 2024, which may not fully capture seasonal variations (e.g., festivals or summer heat).
- Responses on income and harassment rely on self-reporting, which may be subject to recall or social desirability bias.

Nevertheless, the mixed-methods design strengthens validity by combining quantitative breadth with qualitative depth. The triangulation of methods helps ensure robustness despite limitations.

5. Findings

This section presents the results of the survey (N=200), supplemented by interviews and FGDs, organised around socio-economic profiles, legal recognition, access to finance, infrastructural deficits, harassment and stigma, gender-specific barriers, and statistical modelling.

5.1 Socio-economic Profile of Vendors

The socio-economic profile of vegetable street vendors in Hyderabad reveals a workforce marked by both diversity and structural vulnerability. The sample is predominantly male (65%), although women constitute a significant minority (35%), indicating both gendered barriers to entry and the continued importance of vending as a livelihood option for women. The age distribution shows that 70% of vendors fall within the economically active group of 30–50 years, suggesting that vending is not merely a marginal or transitional activity but a primary source of livelihood for working-age individuals.

Educational attainment remains low among respondents, with 58% having only primary education or less and just 14% completing high school or higher. This limited formal education constrains access to formal employment opportunities, reinforcing dependence on informal sector activities such as street vending. Social composition further reflects marginalisation, with 44% of respondents belonging to Scheduled Castes (SCs) and Other Backward Classes (OBCs), indicating that vending continues to serve as an important livelihood avenue for historically disadvantaged groups.

Migration also plays a significant role in shaping the vendor population. Approximately 40% of respondents are rural migrants, primarily from districts within Telangana and neighbouring Andhra Pradesh. For these migrants, street vending provides an accessible entry point into the urban economy, requiring minimal capital and offering immediate income, albeit with considerable insecurity.

Income levels highlight both the economic importance of vending and persistent inequalities. The average monthly income of vendors is approximately ₹8,500, which is modest given the long working hours reported (typically 10–12 hours per day). Notably, gender disparities are evident: male vendors earn an average of ₹9,300 per month, while women earn significantly less at ₹7,200. This gap reflects differences in vending locations and working conditions. Men are more likely to operate in high-footfall markets and commercial areas, which offer higher returns, whereas women tend to vend in residential neighbourhoods where earnings are lower but perceived safety is greater.

These patterns underscore the intersection of gender, social background, and spatial constraints in shaping economic outcomes. While vending offers a crucial livelihood, it does not ensure economic security. Instead, it reflects a constrained choice shaped by limited education, social marginalisation, and restricted access to more stable employment opportunities. The findings therefore highlight that the socio-economic profile of vendors is not merely descriptive but indicative of broader structural inequalities that condition their participation in urban informal economies.

Table 1: Socio-Economic Profile of Vendors (N=200)

Variable	Total (%)	Male (%)	Female (%)
Gender distribution	100	65	35
Age 30–50 years	70	72	66
Below 30 years	12	13	11
Above 50 years	18	15	23
Primary education	58	54	65
Secondary education	28	31	23
High school or above	14	15	12
SC/OBC	44	41	49
Rural migrants	40	42	37

Note: Percentages rounded; categories may not sum to 100. (Source: Field survey, 2024.)

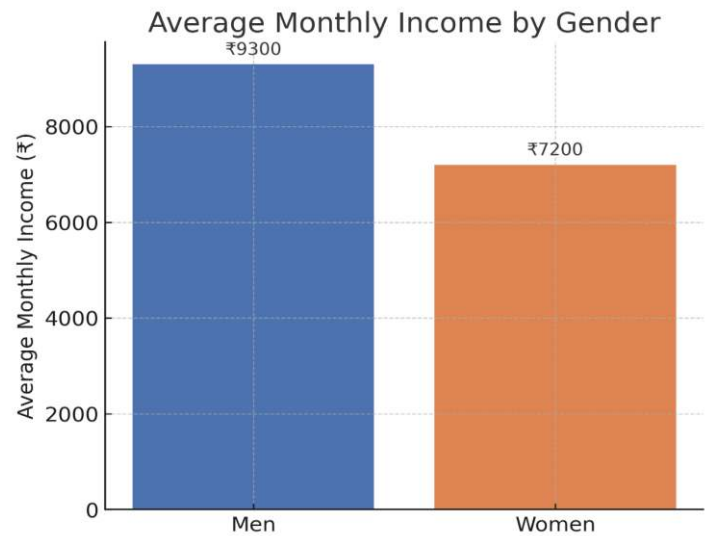


Figure 2: Average monthly income by gender. (Source: Field survey, 2024)

The qualitative accounts confirmed the long working hours (10–12 daily), physical strain, and lack of weekly rest days. As one vendor in Secunderabad explained: “If we take one day off, our family will sleep without vegetables or rice.”

5.2 Legal Recognition and Vending Space

The data indicate that only 42% of vendors possess official vending ID cards, with lower access among women (36%) compared to men (45%). This pattern highlights a significant gap in the implementation of the Street Vendors Act (2014) [9], which mandates universal identification and protection of vendors. The uneven distribution of ID cards suggests that institutional recognition remains partial and exclusionary, particularly for women.

Similarly, only 18% of vendors operate within designated vending zones, reflecting widespread disengagement from formal planning mechanisms. Vendors' reluctance to use these zones is largely due to their poor location and low customer footfall, which undermines their economic viability. As a result, most vendors continue to operate in “natural markets,” despite the risks of eviction and fines.

These findings demonstrate that limited institutional recognition constrains vendors' capabilities and reinforces structural exclusion, preventing them from fully benefiting from legal protections and state support.

Table 2: Legal Recognition and Vending Space

Indicator	Total (%)	Male (%)	Female (%)
Possess vending ID card	42	45	36
Operating in vending zone	18	19	16

Note: ID card possession is associated with reduced harassment. (Source: Field survey, 2024.)

5.3 Access to Finance and the Role of SHGs

Street vendors' access to finance remains limited. 24% of vendors reported receiving PM SVANidhi loans, with notable gender differences: 28% of men, but only 17% of women. Many women cited lack of smartphone literacy or hesitation in dealing with banks.

By contrast, Self-Help Groups (SHGs) emerged as vital institutions. 41% of women reported SHG membership, compared to just 25% of men. Women valued SHGs for enabling small savings, providing emergency loans, and offering social support.

Without SHGs or PM SVANidhi, many vendors depended on informal moneylenders, often paying 5–10% monthly interest. This perpetuated cycles of indebtedness, especially during shocks such as illness or spoilage.

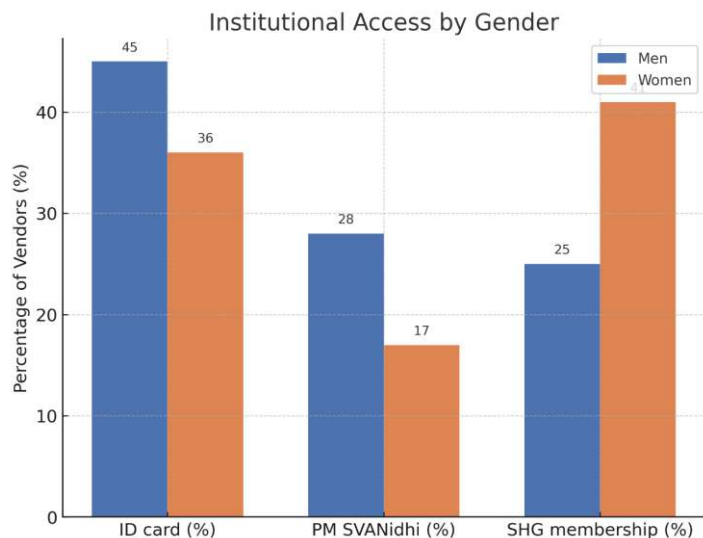


Figure 3: Access to ID cards, PM SVANidhi, and SHGs membership by gender. (Source: Field survey, 2024)

Interviews highlighted the difference SHGs made. A woman vendor in LB Nagar noted: “Bank people don't take us seriously, but in our sangham [SHG] we save every month. From there we can borrow. Without this, I would still be with the moneylender.”

5.4 Infrastructure and Daily Risks

The findings reveal that a majority of vendors operate under severe infrastructural constraints, with 76% lacking adequate shelter, 82% without access to nearby toilets, and 67% experiencing losses due to the absence of cold storage. This pattern indicates that street vending in Hyderabad is characterised by highly precarious working conditions that directly affect both productivity and well-being.

The lack of basic infrastructure reduces income stability through spoilage and weather-related disruptions while also undermining dignity and safety, particularly for women vendors. Limited access to sanitation and poor lighting further restrict women's working hours and mobility, reinforcing gender disparities in earnings.

These conditions reflect weak physical capital and high vulnerability, highlighting how infrastructural neglect contributes to livelihood insecurity and exclusion from urban planning priorities.

Table 3: Infrastructural Challenges

Challenge	% Reporting
Lack of shelter	76
No accessible toilets	82
Spoilage due to lack of cold storage	67
Poor lighting at vending site	58

Source: Field survey, 2024.

Note: Figures from survey responses, N=200; multiple responses allowed

5.5 Harassment, Fines, and Stigma

Despite the Act's legal recognition of vending, harassment persists. Vendors without ID cards reported frequent confiscations of goods, demands for bribes, or informal fines by municipal staff and police. Daily payments of ₹50–100 were common in high-traffic areas.

Harassment was compounded by stigma. Many vendors recounted being labelled as “encroachers” or “obstacles to traffic.” Such framing legitimised exclusion from planning processes. Interviews revealed vendors' frustration: “They call us illegal, but the same people buy vegetables from us every day.”

5.6 Gender-Specific Barriers

Women vendors faced additional challenges:

- **Safety:** harassment by male customers and fear of theft deterred them from vending late evenings.
- **Domestic responsibilities:** balancing childcare and housework limited vending hours, reducing incomes.
- **Digital exclusion:** women were less likely to own smartphones or feel confident with digital applications, making PM SVANidhi harder to access.
- **Less profitable locations:** many women preferred vending in residential colonies for safety but accepted lower earnings.

As one woman explained: “We cannot sit in big markets—it is crowded and unsafe. We stay in colonies, but there customers bargain more and buy less.”

5.7 Statistical Modelling: Determinants of Loan Access

The logistic regression results show that possession of a vending ID card is a strong predictor of access to PM SVANidhi loans (OR = 4.46, $p < 0.001$), followed by SHG membership (OR = 2.43, $p < 0.05$), while gender is not statistically significant in predicting loan access. This pattern suggests that institutional and collective factors play a more decisive role in financial inclusion than individual characteristics alone.

The strong effect of ID card ownership reflects the importance of formal recognition in enabling access to financial schemes, as vendors with ID cards are more likely to meet documentation requirements and face fewer bureaucratic barriers. Similarly, SHG membership enhances access through collective support, financial literacy, and social networks.

These findings indicate that institutional inclusion mechanisms—rather than gender alone—play a central role in shaping access to formal finance among street vendors.

Table 4: Logistic Regression: Predictors of PM SVANidhi Loan Uptake

Predictor Variable	Odds Ratio (OR)	95% CI (Lower)	95% CI (Upper)	p-value
Gender (Male = 1)	1.42	0.74	2.71	0.29
Possess ID card	4.46	2.40	8.26	<0.001
SHG membership	2.43	1.29	4.61	0.01
Constant	0.24	0.12	0.47	<0.001

Note: Dependent variable: Access to PM SVANidhi loan (1 = Yes, 0 = No). Model significant at $p < 0.05$. Source: Field survey, 2024.

5.8 Synthesis of Findings

Taken together, the findings highlight a paradox. On one hand, vegetable vendors are indispensable to Hyderabad's food system, working long hours to provide affordable produce. On the other, they remain excluded from full legal recognition, financial inclusion, and infrastructure. Gender deepens these exclusions: women are more dependent on SHGs but less able to access formal schemes. Empowerment emerges not from resilience alone but from institutional support—ID cards, SHGs, and policy implementation.

6. Discussion

6.1 Institutional Recognition and Empowerment

The findings demonstrate that institutional recognition plays a central role in shaping the economic empowerment of street vendors.

Access to vending ID cards and membership in Self-Help Groups (SHGs) significantly improves vendors' ability to access formal financial schemes, as reflected in the regression results. The strong association between ID card possession and PM SVANidhi loan uptake underscores the importance of legal identity in navigating bureaucratic systems and meeting eligibility requirements. Similarly, SHGs function as critical intermediaries by enhancing financial literacy, facilitating documentation, and building trust between vendors and formal institutions.

Outcomes depend more on institutional inclusion than individual effort. Vendors who are formally recognised are better positioned to reduce dependence on informal moneylenders and to stabilise their livelihoods. Conversely, those without ID cards remain excluded from state support, reinforcing cycles of vulnerability. This highlights the gap between the legal provisions of the Street Vendors Act (2014) [9] and its uneven implementation in practice.

6.2 Livelihood Vulnerability and Infrastructure Constraints

The study reveals that vegetable street vendors operate within highly precarious livelihood conditions shaped by infrastructural deficits and environmental risks. The widespread lack of shelter, sanitation, and storage facilities directly affects income stability by increasing exposure to weather shocks and spoilage losses. These constraints limit vendors' capacity to sustain consistent earnings despite long working hours.

Such conditions illustrate the vulnerability inherent in informal urban livelihoods, where the absence of basic physical infrastructure weakens productivity and resilience. The lack of integration of vendors into urban planning processes further exacerbates these challenges, as vending spaces are rarely designed to support their economic activities. As a result, vendors remain trapped in low-return, high-risk livelihoods that offer subsistence but limited opportunities for upward mobility.

6.3 Gendered Exclusion and Inequality

Gender emerges as a critical axis shaping access to resources, opportunities, and outcomes within street vending. Women vendors earn less than men, operate in less profitable locations, and face constraints related to safety, mobility, and domestic responsibilities. These factors limit their working hours and reduce their ability to access high-footfall markets, directly affecting income potential.

At the same time, women's higher participation in SHGs highlights their reliance on collective strategies to mitigate financial exclusion. While SHGs provide important support, they do not fully offset structural disadvantages. Digital barriers further restrict women's access to schemes such as PM SVANidhi, where application processes often require smartphone use and interaction with formal institutions.

These findings indicate that gender-neutral policies may reproduce inequalities if they do not account for differential access to resources and constraints. Addressing gender disparities therefore requires targeted interventions that improve safety, infrastructure, and digital inclusion for women vendors.

6.4 Comparative Insights and Synthesis

The patterns observed in Hyderabad are consistent with broader trends across Indian and global cities, where street vending is simultaneously essential and marginalised.

Similar to findings from Delhi and Mumbai, vendors in Hyderabad often avoid designated vending zones due to poor location, instead operating in informal "natural markets" despite the risks of eviction. The persistence of informal payments and weak enforcement of legal protections further reflects the gap between policy intent and implementation.

At a broader level, the findings highlight a persistent paradox: street vendors are indispensable to urban food systems, yet remain excluded from full economic and institutional inclusion. Their role in providing affordable fresh produce is critical to urban households, but their livelihoods are shaped by insecurity, limited infrastructure, and uneven access to state support.

Overall, the study demonstrates that economic empowerment among street vendors cannot be understood solely in terms of income. It is fundamentally shaped by institutional recognition, access to resources, and structural inclusion. Without systemic reforms—particularly universal ID coverage, improved infrastructure, and gender-sensitive policies—vendors are likely to remain in a state of constrained empowerment despite their central role in urban economies.

7. Policy Roadmap

This study identifies reforms to strengthen vendor livelihoods in Hyderabad. Evidence shows that empowerment depends less on individual resilience and more on systemic change in law, infrastructure, finance, and gender-sensitive governance.

7.1 Legal and Institutional Reforms

The Street Vendors Act (2014) [9] offers a progressive framework, but partial implementation limits its impact. GHMC should complete citywide surveys and issue ID cards to all eligible vendors within a clear timeline, with progress disaggregated by gender and caste. Town Vending Committees must meet regularly, with mandated vendor representation, and their decisions should be documented and made public. Evictions should follow due process and rehabilitation provisions under the Act, recognising vending as a right to livelihood. Strengthening institutional recognition would enhance vendors' legal protection and bargaining power.

7.2 Women-Centred Infrastructure and Safety

Women vendors face specific risks related to safety, mobility, and care responsibilities. Dedicated women-centred vending clusters located near residential areas and markets, with adequate lighting and safety measures, would improve both security and earnings. Basic infrastructure—clean toilets, drinking water, and shaded stalls—should be mandatory in major vending zones. Community-run crèches linked to SHG federations could ease childcare burdens and extend women's working hours. Small, community-managed cold-storage units, co-financed by GHMC and SHG networks, would reduce spoilage and stabilise incomes. These measures would enable women to vend with greater dignity and parity.

7.3 Financial Inclusion Beyond the First Loan

PM SVANidhi has opened a pathway into formal credit but remains difficult to access for many vendors, especially women. SHGs can act as verified introducers, supporting documentation and applications, while banks should offer offline facilitation. Loan amounts should scale in steps—₹10,000, then ₹20,000 and ₹50,000—based on timely repayment, allowing vendors to build credit histories.

Regular financial and digital literacy camps in major vending clusters would improve familiarity with UPI payments, savings, and responsible borrowing. Deepening financial inclusion would help vendors move from survival to gradual asset accumulation.

7.4 Data, Monitoring, and Participatory Planning

Effective policy requires reliable data and participatory governance. GHMC should conduct periodic vendor censuses, mapping natural markets and pedestrian flows to identify viable vending locations. A dedicated Vendor Empowerment Cell could coordinate across departments, publish routine monitoring reports, and manage grievance redressal. Vendors should be involved in consultations on street design, market redevelopment, and transport hubs, ensuring that vending is integrated into, rather than displaced by, urban planning. These steps would embed vendors within routine governance rather than ad hoc drives.

7.5 Linking Informal Vendors with Food Security Policy

Vegetable vendors are central to urban food systems yet remain largely invisible in food security debates. Policies such as the National Food Security Act (2013) and local nutrition missions should explicitly acknowledge street vendors as food system intermediaries. Integrating them into urban food-planning and supply-chain strategies would reframe vending as an essential service that sustains affordable access to fresh produce.

7.6 Summary

The policy roadmap emphasises:

1. Legal recognition through universal ID cards and functional TVCs.
 2. Women-centred infrastructure, safety measures, and childcare.
 3. Expanded financial inclusion via SHGs, scaled loans, and literacy.
 4. Stronger data, monitoring, and participatory planning.
 5. Recognition of vendors as key actors in urban food security.
- Collectively, these reforms can enhance vendors' livelihoods and contribute to more inclusive, sustainable urban development.

8. Limitations and Directions for Future Research

This study has several limitations. First, the survey of 200 vendors offers rich insights but cannot represent the entire vendor population of Hyderabad, which numbers in the tens of thousands. Findings should therefore be read as indicative rather than statistically generalisable; larger, stratified samples would improve representativeness.

Second, data collection between July and October 2024 captures monsoon and early festive conditions but not a full year of seasonality. Longitudinal research would better trace how heatwaves, festivals, and price fluctuations shape income, credit needs, and spoilage.

Third, key indicators—such as income, working hours, and harassment—are based on self-report and subject to recall and social desirability biases. Future studies could complement surveys with observational methods, transaction diaries, or mobile-based tracking.

Fourth, the logistic regression identifies associations rather than causality. While ID cards and SHG membership are strongly linked to loan access, experimental or quasi-experimental designs (for example, interventions that support ID card acquisition) would be needed to confirm causal effects.

Fifth, qualitative interviews and FGDs provided valuable gendered insights but were limited in number. Feminist ethnographies could deepen understanding of how women juggle care work and vending, how safety concerns shape their spatial practices, and how caste and migration status intersect with gender in structuring exclusion.

Future research should also adopt a comparative lens, examining how Hyderabad's context—GHMC's institutional capacity and Telangana's SHG networks—differs from other Indian cities. Comparative studies across metros and secondary cities could clarify how local governance mediates implementation of the Street Vendors Act and PM SVANidhi. Finally, the relationship between vending and urban food security remains underexplored. Mapping how vendors influence nutrition, food prices, and supply chains could reposition them as central actors in urban food systems rather than peripheral “encroachers.”

9. Conclusion

This study analysed the economic empowerment of vegetable street vendors in Hyderabad using a mixed-methods design with 200 surveys, interviews, and focus group discussions. It asked how vendors' socio-economic characteristics, institutional mechanisms (ID cards, vending zones, SHGs, PM SVANidhi), legal and infrastructural conditions, and gendered experiences shape empowerment within urban informality.

The findings highlight a central paradox: vendors are indispensable to Hyderabad's food system yet remain structurally marginalised. Their labour keeps fresh produce affordable for urban households, but their own livelihoods are marked by harassment, insecure space, limited credit, and gendered constraints.

Three insights are critical. First, institutional recognition matters. Vending ID cards significantly reduce harassment and increase access to schemes, yet fewer than half of respondents had received them, revealing implementation gaps in the Street Vendors Act (2014)[9]. Second, collective organisation through SHGs enhances empowerment by providing savings, credit, and solidarity; regression results confirm SHG membership as a strong predictor of PM SVANidhi access. Third, gendered exclusions persist: women earn less, work shorter hours due to care responsibilities, prefer safer but less profitable locations, and face greater digital exclusion.

The conceptual frameworks used—capability, women's empowerment, sustainable livelihoods, and social exclusion—help explain these patterns. Vendors' capabilities remain constrained by limited freedoms from eviction, exploitative credit, and infrastructural deficits. Kabeer's framework shows how resources such as ID cards and SHGs can strengthen agency and achievements, although gender norms and safety concerns blunt their effects. The livelihoods perspective emphasises vendors' precarious asset portfolios and vulnerability to shocks, while social exclusion theory underscores how caste, gender, and migrant status mediate access to recognition and resources.

Hyderabad's experience resonates with other cities where vending zones are poorly aligned with “natural markets,” informal payments persist, and women's food vending is recognised in practice but rarely protected in policy. At the same time, the city's relatively strong municipal system and India's push for digital governance create both opportunities and new barriers, particularly when digital procedures exclude those with limited smartphone access.

The policy lessons are clear. Real empowerment cannot be achieved through isolated schemes; it requires universal ID coverage, functioning Town Vending Committees, gender-sensitive infrastructure and safety, SHG-linked financial inclusion, and direct vendor participation in planning. More broadly, vendors must be recognised not as encroachers but as essential contributors to urban food security.

This research contributes to scholarship by foregrounding vegetable vendors as a distinct segment of the informal economy and by integrating multiple theoretical lenses to show how urban institutions shape everyday possibilities. Ultimately, empowerment for Hyderabad's vendors is about securing dignity, rights, and recognition in the city. Following Sen [15], development should be judged by the extent to which people gain real freedoms—to work without arbitrary eviction, to avoid exploitative debt, to vend safely, and to participate as equal urban citizens. With systemic reforms, vegetable vendors can move from marginality toward recognition, improving not only their own livelihoods but also the inclusiveness of India's urban future.

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