

Gendered Livelihoods in Urban Informality: A Socio-Economic and Institutional Analysis of Women Street Vendors in Jharkhand, India

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Abstract

Street vending represents a pivotal component of the urban informal economy in developing countries, serving as a primary livelihood strategy for marginalized populations, particularly women. This study provides a comprehensive empirical analysis of the socio-economic conditions, livelihood vulnerabilities, and institutional challenges faced by women street vendors in Jharkhand, India—a region characterized by pronounced rural-to-urban migration and a substantial tribal population. The research is based on primary data collected through structured interviews with 120 women vendors across the cities of Ranchi and Jamshedpur. Employing a mixed-methods approach, the study integrates descriptive and inferential statistical analysis with qualitative insights to capture both measurable indicators and lived experiences. The analysis examines key dimensions including demographic characteristics, income structures, household responsibilities, working conditions, and access to institutional support. The findings reveal that women street vendors operate within conditions of persistent economic precarity, characterized by low and unstable incomes, limited educational attainment, financial exclusion, and inadequate legal protection. Although regulatory frameworks such as the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act (2014) formally recognize vendors' rights, substantial implementation gaps continue to expose them to harassment, eviction risks, and administrative marginalization. Notably, despite these structural constraints, street vending functions as a critical source of economic agency and social empowerment, enabling women to sustain household livelihoods and assert a degree of autonomy in contexts of restricted formal employment opportunities. This duality underscores the complex nature of informal work as both a site of vulnerability and a mechanism of resilience. The study contributes to the literature on gendered urban informality by advancing a context-specific understanding of how socio-economic marginality, governance deficits, and institutional exclusion intersect in shaping livelihood outcomes. Policy implications highlight the necessity of inclusive urban planning, enhanced financial inclusion, effective legal enforcement, and gender-responsive welfare interventions. Such measures are essential for strengthening livelihood security and fostering equitable and sustainable urban development in emerging economies.

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INTRODUCTION

The rapid expansion of urban informal economies across developing countries has positioned street vending as a central livelihood strategy for economically marginalized populations. In India, the informal sector accounts for a substantial proportion of urban employment, absorbing surplus labour that remains excluded from formal economic structures. Within this context, street vending represents one of the most visible and accessible forms of informal work, particularly for women who face structural barriers to formal employment, including limited education, socio-cultural constraints, and gender-based labour market inequalities.

Women's participation in street vending is shaped by a complex interplay of economic necessity, social norms, and institutional limitations. As primary or supplementary income earners, women vendors contribute significantly to household survival and urban service provision by supplying affordable goods to low-income populations. However, despite their economic contributions, they continue to operate in precarious environments characterized by legal ambiguity, infrastructural deficiencies, and systemic marginalization.

The enactment of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act (2014) marked a critical policy milestone in recognizing the rights of street vendors in India. The Act aimed to formalize vending activities, ensure legal protection, and promote inclusive urban governance through mechanisms such as Town Vending Committees (TVCs). Nevertheless, empirical evidence suggests that the implementation of this framework remains inconsistent across regions, particularly in less-developed states where administrative capacity and institutional coordination are limited.

Jharkhand provides a particularly relevant case for examining the dynamics of gendered informal livelihoods. Characterized by a high proportion of tribal populations and significant rural-to-urban migration, the state exhibits structural socio-economic vulnerabilities that shape labour market participation. Urban centers such as Ranchi and Jamshedpur have experienced a notable expansion of informal vending activities, driven by unemployment, poverty, and inadequate formal sector opportunities. Despite this growth, regulatory systems remain weak, and vendors frequently encounter exclusionary governance practices.

Existing literature on street vending in India has predominantly focused on metropolitan contexts, often overlooking region-specific dynamics in smaller or less-developed states. Furthermore, while previous studies have examined economic conditions, limited attention has been given to the intersection of gender, governance, and socio-economic vulnerability in shaping the lived experiences of women vendors, particularly those belonging to tribal and migrant communities.

Against this backdrop, the present study seeks to address this empirical and analytical gap by providing a comprehensive socio-economic assessment of women street vendors in Jharkhand. Based on primary data collected from key urban centers, the research explores demographic characteristics, income structures, working conditions, and institutional challenges. In doing so, it advances scholarly understanding of urban informality through a gendered and region-specific lens.

By integrating empirical findings with theoretical insights, the study contributes to broader debates on inclusive urban development, gender equity, and livelihood security. It underscores the necessity of rethinking urban governance frameworks to accommodate informal economic actors, not merely as subjects of regulation but as integral contributors to urban economies. Strengthening the socio-economic position of women street vendors is therefore essential for achieving sustainable and equitable urban transformation in developing contexts.

LITERATURE REVIEW**1. Informal Economy and Street Vending: Conceptual Foundations**

The informal economy constitutes a structural and enduring component of labour markets across developing countries, functioning as a critical absorber of surplus labour excluded from formal employment systems. Empirical estimates suggest that informal employment accounts for more than 60% of non-agricultural employment in Asia, underscoring its centrality to livelihood generation and urban economic resilience (Chen, 2012). Within this broader framework, street vending represents one of the most visible and accessible forms of informal economic activity, particularly for populations facing systemic barriers such as poverty, low educational attainment, and social exclusion (Bromley, 2000; Bhowmik, 2005).

The theoretical foundations of informal economic activity can be traced to Hart's (1973) seminal conceptualization, which framed informal work as a survival-oriented response to structural labour market constraints. Subsequent scholarship has expanded this perspective, emphasizing the dual nature of informality as both a site of economic vulnerability and a mechanism of livelihood resilience (Roy, 2011; Roever & Skinner, 2016). In the Indian context, street vending constitutes a

significant segment of urban employment, with estimates ranging from 10 to 20 million vendors, contributing not only to employment generation but also to urban food security and service provision (Bhowmik, 2010).

Recent studies further highlight the evolving spatial and functional dynamics of street vending within rapidly urbanizing environments. For instance, Thinh (2025) conceptualizes street vending as a spatially adaptive practice embedded within informal urban settlements, while Rahayu (2025) emphasizes the contested nature of public space governance, where informal economic actors continuously negotiate legitimacy and survival. These perspectives underscore the need to situate street vending within broader debates on urban informality, spatial justice, and inclusive economic development.

2. Legal and Institutional Frameworks: Policy Recognition and Implementation Gaps

The institutional recognition of street vending in India has undergone gradual evolution, culminating in the enactment of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act (2014), which formally acknowledges vendors' rights to livelihood and seeks to regulate their activities through participatory governance mechanisms (Saha, 2017). The Act represents a significant shift from earlier regulatory approaches that criminalized informal economic activities, positioning vendors as legitimate stakeholders in urban governance.

However, a substantial body of literature highlights persistent gaps between policy formulation and implementation. Anjaria (2006) critically argues that urban governance frameworks often reproduce exclusionary practices by prioritizing spatial order and aesthetic considerations over livelihood rights. Empirical evidence suggests that eviction, harassment, and confiscation of goods remain widespread, particularly in the context of urban redevelopment and "smart city" initiatives (Doshi, 2017).

Recent scholarship reinforces these findings by demonstrating that governance failures are often rooted in weak institutional coordination, bureaucratic inefficiencies, and limited participation of vendors in decision-making processes (Sarkar, 2025; Pugoy, 2025). In the case of Jharkhand, Singh (2020) identifies significant shortcomings in the functioning of Town Vending Committees (TVCs), which are frequently non-operational or dominated by municipal authorities, thereby undermining their participatory intent.

3. Socio-Economic Conditions and Livelihood Vulnerability

Street vendors are predominantly drawn from economically marginalized segments of the population, characterized by low levels of education, unstable incomes, and limited access to formal financial systems (Bhowmik, 2005; Bromley, 2000). Income variability remains a defining feature of street vending, influenced by factors such as location, type of goods sold, and seasonal demand fluctuations (Kumar & Singh, 2019).

Empirical studies in the Indian context reveal that vendors often operate within conditions of economic precarity, with incomes that are insufficient to ensure long-term financial security. Chakraborty and Koley (2017) demonstrate that women vendors in Jharkhand earn modest and fluctuating incomes, frequently below subsistence levels. This economic vulnerability is further compounded by limited access to formal credit systems, forcing vendors to rely on informal moneylenders and perpetuating cycles of indebtedness (Roever & Skinner, 2016).

Recent research has extended these insights by examining the adaptive strategies employed by vendors to cope with economic uncertainty. Mkhize and Cele (2025) highlight resilience mechanisms such as diversification of goods, informal networks, and collective action, while Das and Bhattacharyya (2025) emphasize the role of community-based strategies in sustaining livelihoods under conditions of structural constraint.

4. Gendered Dimensions of Informal Livelihoods

The participation of women in street vending reflects deeply embedded structural inequalities within labour markets. Gender scholars argue that women's engagement in informal economic activities is shaped by intersecting factors, including socio-cultural norms, limited access to education, and constrained employment opportunities (Carr & Chen, 2002; Elson, 1999). Informal livelihoods provide flexibility that enables women to balance income-generating activities with unpaid care responsibilities, yet this flexibility often comes at the cost of increased vulnerability and insecurity.

In the context of street vending, women face distinct challenges related to safety, financial exclusion, and limited bargaining power. Roever (2014) and Bhowmik and Saha (2012) document that women vendors are disproportionately affected by harassment from authorities and market intermediaries, as well as by restricted access to institutional support systems. These findings are reinforced by Sharma (2024), who identifies gendered motivations and constraints shaping women's entry into informal work.

Recent studies further emphasize the intersectional nature of vulnerability among women vendors, particularly those belonging to marginalized communities. Rai (2025) highlights how women vendors in South Asia develop adaptive learning strategies to navigate structural constraints, while Meyiwa et al. (2024) underscore the lived experiences of women in informal trading environments, characterized by both empowerment and exploitation.

5. Regional Context: Street Vendors in Jharkhand

Despite the extensive literature on street vending in major metropolitan areas, region-specific studies focusing on Jharkhand remain limited. The state's unique socio-economic context—characterized by a high proportion of tribal populations and significant rural-to-urban migration—creates distinct dynamics of urban informality (Government of Jharkhand, 2020).

Existing empirical work suggests that women street vendors in Jharkhand face compounded vulnerabilities arising from poverty, illiteracy, and social marginalization. Chakraborty and Koley (2017) highlight the reliance of tribal women vendors on kinship networks and informal support systems, while Singh (2020) identifies governance deficits that exacerbate livelihood insecurity. These findings point to the need for more localized and context-sensitive analyses that capture the intersection of gender, ethnicity, and economic marginality.

6. Crisis Contexts and Informal Economy Resilience

The COVID-19 pandemic has intensified existing vulnerabilities within the informal economy, disproportionately affecting street vendors due to mobility restrictions and market disruptions. Global reports indicate that informal workers experienced severe income losses and limited access to social protection mechanisms during the crisis (International Labour Organization, 2020).

Empirical studies confirm that women vendors were particularly affected, facing additional barriers related to caregiving responsibilities and reduced mobility (Venkatesh et al., 2021). Recent research by Sarkar (2025) further demonstrates that resilience within the informal economy is unevenly distributed, with gender and socio-economic status shaping recovery trajectories. These findings underscore the importance of integrating informal livelihoods into broader frameworks of urban resilience and crisis management (Skinner & Watson, 2020).

7. Synthesis and Research Gap

The existing body of literature establishes that street vending is a critical yet precarious component of urban economies, characterized by structural vulnerabilities, governance challenges, and gendered inequalities. While national-level studies provide valuable insights, there remains a significant gap in region-specific, empirically grounded research that captures the lived experiences of marginalized women vendors, particularly in states such as Jharkhand.

Furthermore, the intersection of socio-economic conditions, institutional frameworks, and gender dynamics remains underexplored in current scholarship. Addressing this gap requires a nuanced and context-sensitive approach that integrates quantitative and qualitative perspectives.

Accordingly, the present study contributes to the literature by providing an empirical analysis of women street vendors in Jharkhand, focusing on their socio-economic conditions, livelihood challenges, and perceptions of institutional support. By doing so, it advances scholarly understanding of gendered urban informality and informs policy debates on inclusive urban development.

METHODOLOGY

Research Design

This study employs a **descriptive cross-sectional research design** to examine the socio-economic conditions, livelihood challenges, and subjective perceptions of women street vendors in Jharkhand, India. The cross-sectional approach enables the capture of socio-economic realities at a specific point in time, while the adoption of a **mixed-methods strategy** integrates quantitative rigor with qualitative depth. This design is particularly suitable for exploring complex socio-economic phenomena within informal economic settings, where both measurable indicators and lived experiences are critical for comprehensive analysis.

Study Area and Sampling Strategy

The empirical investigation was conducted in two major urban centers of Jharkhand—Ranchi (the state capital) and Jamshedpur (Tata Nagar)—which are characterized by high levels of informal economic activity and significant rural-to-urban migration. These cities represent diverse socio-economic environments within the state and provide a relevant context for analyzing street vending practices.

A purposive sampling technique was employed to select a total of 120 women street vendors, with equal representation from Ranchi (n = 60) and Jamshedpur (n = 60). This non-probability sampling method was deemed appropriate given the informal and often unregistered nature of the study population.

The inclusion criteria were as follows:

- Women aged 18 years and above
- Actively engaged in street vending for a minimum of three years
- Voluntary participation in vending activities

These criteria ensured that respondents possessed sufficient experience and engagement to provide meaningful insights into the socio-economic dynamics of street vending.

Data Collection Instruments

Primary data were collected using a structured questionnaire, designed to capture multiple dimensions of respondents' socio-economic conditions. The instrument consisted of three main sections:

1. **Demographic Profile:**
Age, marital status, educational attainment, household size, caste/tribal identity, and type of vending activity.
2. **Socio-Economic Conditions:**
Nature of goods sold, daily income levels, working hours, savings patterns, and access to formal welfare and financial services.
3. **Perceptions and Livelihood Satisfaction:**
A five-item Likert scale was used to measure subjective perceptions related to safety, income satisfaction, institutional treatment, access to credit, and perceived empowerment.

Responses were recorded on a five-point scale ranging from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*). The Likert-scale design enabled quantification of subjective attitudes while maintaining comparability across respondents.

Data Collection Procedure

Data collection was conducted through face-to-face structured interviews, allowing for direct engagement with respondents and improved data reliability in contexts where literacy levels may be limited. Interviews were carried out during non-peak business hours to minimize disruption to respondents' economic activities.

To ensure inclusivity and effective communication, interviews were conducted in multiple languages, including Hindi, English, and local dialects such as Mundari, Santali, and Nagpuri. Responses were recorded manually and systematically reviewed at the end of each data collection day to ensure completeness and consistency.

Access to respondents was facilitated through local market associations, community leaders, and women's groups (Mahila Samitis), which helped establish trust and improve participation rates.

Data Analysis Techniques

Quantitative data were analyzed using SPSS (Statistical Package for the Social Sciences). The analysis included:

- **Descriptive statistics:** Frequencies, percentages, means, and standard deviations to summarize demographic and socio-economic characteristics
- **Inferential analysis:** Cross-tabulations and Chi-square tests to examine relationships between key variables such as age, education, caste/tribal identity, and income levels
- **Likert scale analysis:** Mean score interpretation to assess overall perceptions of safety, institutional fairness, and livelihood satisfaction

Qualitative data derived from open-ended responses were analyzed using a thematic approach, enabling the identification of recurring patterns, challenges, and coping strategies among respondents. This integration of qualitative insights enriched the interpretation of quantitative findings and provided a more nuanced understanding of lived experiences.

Reliability and Validity

To ensure the robustness of the research instrument, a pilot study was conducted prior to the main data collection phase. Feedback from the pilot sample was used to refine questionnaire structure, clarity, and relevance.

- Content validity was ensured through alignment with existing literature on informal economy and gendered livelihoods
- Construct validity was supported by the use of standardized Likert-scale items
- Reliability of the perception scale was assessed using internal consistency measures (e.g., Cronbach's alpha), ensuring acceptable reliability thresholds for social science research

Ethical Considerations

The study adhered to established ethical standards for social science research. Prior to participation, respondents were informed about the purpose and scope of the study, and informed consent was obtained from all participants.

Key ethical measures included:

- Assurance of anonymity and confidentiality
- Voluntary participation with the right to withdraw at any stage
- Protection of respondents' personal and socio-economic information

Special consideration was given to vulnerable participants, particularly women from marginalized and tribal communities, to ensure respectful and non-exploitative engagement throughout the research process.

RESULTS

Overview of Empirical Findings

This section presents the empirical findings derived from the field survey of 120 women street vendors across Ranchi and Jamshepur. The analysis is structured into three interrelated dimensions:

- (1) socio-demographic and economic characteristics,
- (2) working conditions and livelihood vulnerabilities, and
- (3) subjective perceptions of livelihood security measured through Likert-scale responses.

1. Socio-Demographic and Economic Characteristics

The findings indicate that street vending in Jharkhand is predominantly undertaken by women in their economically active years. A majority of respondents (62%) fall within the 30-45 age group, with a mean age of 37.4 years, suggesting that vending is not merely a transitional occupation but a sustained livelihood strategy over the life course.

Marital status patterns reveal that 73% of respondents are married, while a substantial proportion (58%) belong to Scheduled Tribe communities, reflecting the socio-cultural composition of the region. This demographic pattern highlights the intersection of gender, ethnicity, and economic marginality, reinforcing the structural nature of informal employment in Jharkhand.

Educational attainment remains critically low. Approximately 41% of respondents are illiterate, 40% possess only primary education, and less than 2% have attained higher education. This educational deprivation significantly constrains access to formal employment opportunities and reinforces dependency on informal economic activities.

Household-level analysis further underscores the economic importance of women vendors. The average household size is five members, and notably, 67% of respondents identify themselves as primary income earners. This finding challenges traditional gendered assumptions about household economic roles and underscores women's central contribution to household survival.

Income patterns reveal substantial variability and precarity. Daily earnings range between ₹200 and ₹350 for the majority of respondents, with slightly higher earnings reported in strategically located vending areas such as railway stations and central markets. Commodity type also plays a role, with 42% engaged in fruit and vegetable vending, while others sell garments, cosmetics, and prepared food items. Despite variations, income levels remain largely insufficient to ensure long-term financial stability, reflecting structural economic vulnerability.

Working Conditions and Livelihood Vulnerabilities

The analysis of working conditions reveals a pattern of intensive labour combined with limited institutional support. A significant proportion (77%) of respondents work 8-10 hours per day, often extending to six or seven days per week. Despite this high labour input, working environments remain largely insecure and inadequately serviced.

More than 70% of respondents report a lack of access to basic infrastructure, including secure vending spaces, clean drinking water, and sanitation facilities. This absence of essential services not only undermines occupational health but also reflects systemic neglect of informal workers within urban planning frameworks.

Legal recognition remains severely limited. Only 14% of respondents possess valid vendor licenses or identification cards, despite the legal provisions established under the Street Vendors Act (2014). This gap highlights the disconnect between formal policy frameworks and their implementation at the local level.

Institutional vulnerability is further evidenced by widespread experiences of harassment and displacement. Approximately 48% of respondents report encountering eviction threats or confiscation of goods within the past year. Such experiences illustrate the precarious nature of informal livelihoods and the contested relationship between vendors and urban authorities.

Financial exclusion represents another critical dimension of vulnerability. Only 9% of respondents have accessed formal credit, while the majority rely on informal moneylenders charging high interest rates. This lack of financial inclusion restricts business expansion, perpetuates debt cycles, and limits economic mobility.

The impact of external shocks is particularly evident in the context of the COVID-19 pandemic. An overwhelming 89% of respondents reported severe income losses and food insecurity, with limited or no access to formal relief mechanisms. This finding underscores the fragility of informal livelihoods and the absence of adequate social protection systems.

3. Perceptions of Livelihood Security and Well-Being

To complement objective indicators, respondents' subjective perceptions were assessed using a five-item Likert scale measuring key dimensions of livelihood security.

The results reveal a consistent pattern of low satisfaction and high insecurity across most indicators:

- Perceived safety at work recorded a mean score of 2.8, indicating moderate insecurity
- Income satisfaction was notably low (mean = 2.5), reflecting economic strain
- Perceptions of fairness from local authorities were particularly negative (mean = 2.3)
- Access to credit received the lowest score (mean = 1.9), highlighting severe financial exclusion

These findings collectively suggest that women street vendors operate within a context of institutional distrust, economic precarity, and limited support systems.

However, an important counterpoint emerges in the dimension of perceived empowerment. The statement "Street vending provides me with independence and dignity" recorded the highest mean score (3.9), indicating that despite structural challenges, respondents associate vending with a sense of autonomy and self-worth.

This duality—simultaneous vulnerability and empowerment—captures the complex nature of informal livelihoods. While economic insecurity and institutional exclusion remain pervasive, street vending continues to function as a critical mechanism for agency, survival, and identity formation among marginalized women.

Five statements on key aspects of livelihood security were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The mean scores and standard deviations are presented in **Table 1** below:

Statement	Mean	Std. Deviation
I feel safe while working at my vending location.	2.8	0.92
I am satisfied with the income I earn.	2.5	0.89
Local authorities treat street vendors fairly.	2.3	0.96
I have access to credit or loans to grow my business.	1.9	0.82
Street vending provides me with independence and dignity.	3.9	0.65

These results indicate widespread insecurity and dissatisfaction regarding safety (mean = 2.8) and income adequacy (mean = 2.5). Perceptions of municipal fairness were low (mean = 2.3), consistent with Roever's (2014) findings on the adversarial relationship between vendors and urban authorities in Indian cities.

Access to credit scored the lowest (mean = 1.9), highlighting an acute lack of formal financial inclusion — a persistent barrier for women vendors across South Asia (Roever & Skinner, 2016; Kumar & Singh, 2019).

Interestingly, despite these adversities, most respondents strongly agreed that vending provided them with a sense of independence and self-respect (mean = 3.9). This supports Chen's (2012) argument that informal work, while precarious, is also a means of empowerment for poor women in contexts with limited formal employment options.

Table 2. Integrated Socio-Economic and Livelihood Profile of Women Street Vendors in Jharkhand (N = 120)

Dimension	Indicator	Category Description /	Percentage (%) / Mean	Interpretation (Analytical Insight)
Demographic Profile	Age Distribution	30-45 years	62% (Mean = 37.4)	Indicates concentration in economically active age group, reflecting long-term engagement in informal work
	Marital Status	Married	73%	Highlights role of women as household stabilizers within family structures
	Social Identity	Scheduled Tribes	58%	Suggests intersection of ethnicity and economic marginalization
	Education Level	Illiterate / Primary	81% combined	Demonstrates structural barriers to formal employment and upward mobility

	Household Size	Average members	Mean = 5	Reflects dependency burden and household economic pressure
	Income Role	Primary earners	67%	Indicates central role of women in household financial sustainability
Economic Conditions	Daily Income	₹200-₹350	Majority	Reveals low-income equilibrium and subsistence-level earnings
	Type of Vending	Fruits & vegetables	42%	Low-entry, low-capital activity dominating informal sector
	Income Variability	Location-dependent	High variability	Suggests spatial inequality in earning potential
Working Conditions	Working Hours	8-10 hours/day	77%	High labour intensity with limited returns
	Work Frequency	6-7 days/week	Majority	Indicates absence of labour protections and rest periods
	Infrastructure Access	Water, sanitation, space	<30% access	Demonstrates systemic exclusion from urban planning
Institutional Factors	Legal Status	Licensed vendors	14%	Reflects weak policy implementation and administrative barriers
	Harassment Exposure	Eviction/confiscation	48%	Indicates high institutional vulnerability and insecurity
	Access to Credit	Formal loans	9%	Severe financial exclusion and reliance on informal lending
Crisis Impact	COVID-19 Effect	Income loss	89%	Highlights extreme vulnerability to external economic shocks
	Social Protection	Access to relief	Minimal	Suggests gaps in welfare delivery systems
Perception (Likert Scale)	Safety at Workplace	Mean score	2.8	Moderate insecurity in working environment
	Income Satisfaction	Mean score	2.5	Low financial satisfaction and economic stress
	Institutional Fairness	Mean score	2.3	Negative perception of governance structures
	Access to Credit	Mean score	1.9	Critical lack of financial inclusion
	Empowerment	Independence & dignity	3.9	Strong perceived agency despite structural constraints

Overview of Key Empirical Insights

This section synthesizes the principal empirical findings derived from survey data and field interactions with 120 women street vendors in Ranchi and Jamshedpur. The analysis is structured around three interrelated dimensions: (1) socio-demographic characteristics, (2) working conditions and livelihood insecurity, and (3) subjective perceptions of well-being, institutional trust, and empowerment. By integrating descriptive results with theoretical insights, the study advances a more nuanced understanding of gendered informal livelihoods in emerging urban contexts.

Socio-Demographic Characteristics and Structural Marginality

The findings confirm that street vending constitutes a structurally embedded livelihood strategy among economically marginalized women in Jharkhand. A majority of respondents (62%) fall within the economically productive age group of 30-45 years, with a mean age of approximately 37 years. This pattern supports earlier observations that informal economic participation among women is not transitional but rather reflects long-term exclusion from formal labour markets (Bhowmik, 2010; Chen, 2012).

The demographic composition further reveals the intersection of gender, ethnicity, and socio-economic vulnerability. Approximately 58% of respondents belong to Scheduled Tribe communities, underscoring the role of structural inequalities

in shaping access to employment opportunities. This aligns with broader scholarship indicating that informal economies disproportionately absorb historically marginalized populations (Elson, 1999; Roever & Skinner, 2016).

Educational deprivation emerges as a critical determinant of occupational outcomes. With 81% of respondents either illiterate or possessing only primary education, the findings highlight limited human capital as a key driver of informal labour participation. This observation is consistent with empirical studies demonstrating that low educational attainment constrains access to formal employment and reinforces intergenerational cycles of poverty (Chakraborty & Koley, 2017; Das & Bhattacharyya, 2025).

Household-level dynamics further reinforce the centrality of women's economic roles. Notably, 67% of respondents identify themselves as primary income earners, indicating a significant shift from traditional gendered economic roles. This finding supports the argument that informal livelihoods function as essential safety nets in contexts characterized by limited employment opportunities and weak social protection systems (Chen, 2012; Rai, 2025).

Labour Conditions, Informality, and Economic Precarity

The occupational realities of women street vendors in Jharkhand reflect a pattern of intensive labour combined with systemic vulnerability. A substantial proportion of respondents (77%) report working between 8 and 10 hours per day, often across six to seven days per week. Despite this high labour input, economic returns remain disproportionately low, illustrating the phenomenon of "working poverty" within informal economies (Bhowmik & Saha, 2012; Kumar & Singh, 2019).

Income analysis reveals a low and unstable earning structure, with daily earnings ranging between ₹200 and ₹350 for the majority of vendors. This level of income is insufficient to ensure economic mobility and is highly susceptible to fluctuations arising from market demand, seasonality, and spatial dynamics. Similar patterns of income volatility have been documented across informal urban sectors globally (Mkhize & Cele, 2025; Thin, 2025).

Infrastructure deficits represent a critical dimension of livelihood insecurity. Over 70% of respondents report inadequate access to basic facilities, including water, sanitation, and secure vending spaces. This exclusion from urban infrastructure reflects the marginal positioning of informal workers within city planning processes, where regulatory frameworks often fail to integrate livelihood needs (Roever, 2014; Skinner & Watson, 2020).

Institutional exclusion is further evident in the limited formal recognition of vendors. Despite the existence of the Street Vendors Act (2014), only 14% of respondents possess valid licenses, highlighting significant implementation gaps. This finding reinforces arguments that legal frameworks alone are insufficient without effective institutional enforcement and participatory governance mechanisms (Saha, 2017; Pugoy, 2025).

The prevalence of harassment and eviction threats (48% of respondents) underscores the contested nature of urban space. These findings align with critical urban studies literature, which emphasizes the conflict between informal livelihoods and state-led urban modernization agendas (Anjaria, 2006; Doshi, 2017; Rahayu, 2025; Parnvi et al., 2026).

Financial exclusion remains a persistent barrier to economic advancement. With only 9% of respondents accessing formal credit, the majority rely on informal lending mechanisms characterized by high interest rates. This dynamic perpetuates cycles of indebtedness and constrains entrepreneurial capacity, reinforcing structural inequality within informal economies (Roever & Skinner, 2016; Sarkar, 2025).

The COVID-19 pandemic further exposed the fragility of informal livelihoods. Approximately 89% of respondents reported severe income disruptions, highlighting the absence of effective social protection mechanisms for informal workers. These findings are consistent with global evidence on the disproportionate impact of economic shocks on vulnerable labour groups (International Labour Organization, 2020; Venkatesh et al., 2021; Parnvi et al., 2026).

Subjective Perceptions: Between Vulnerability and Empowerment

The analysis of Likert-scale responses reveals a complex interplay between structural vulnerability and perceived agency. Across key dimensions of livelihood security, respondents report consistently low levels of satisfaction and institutional trust.

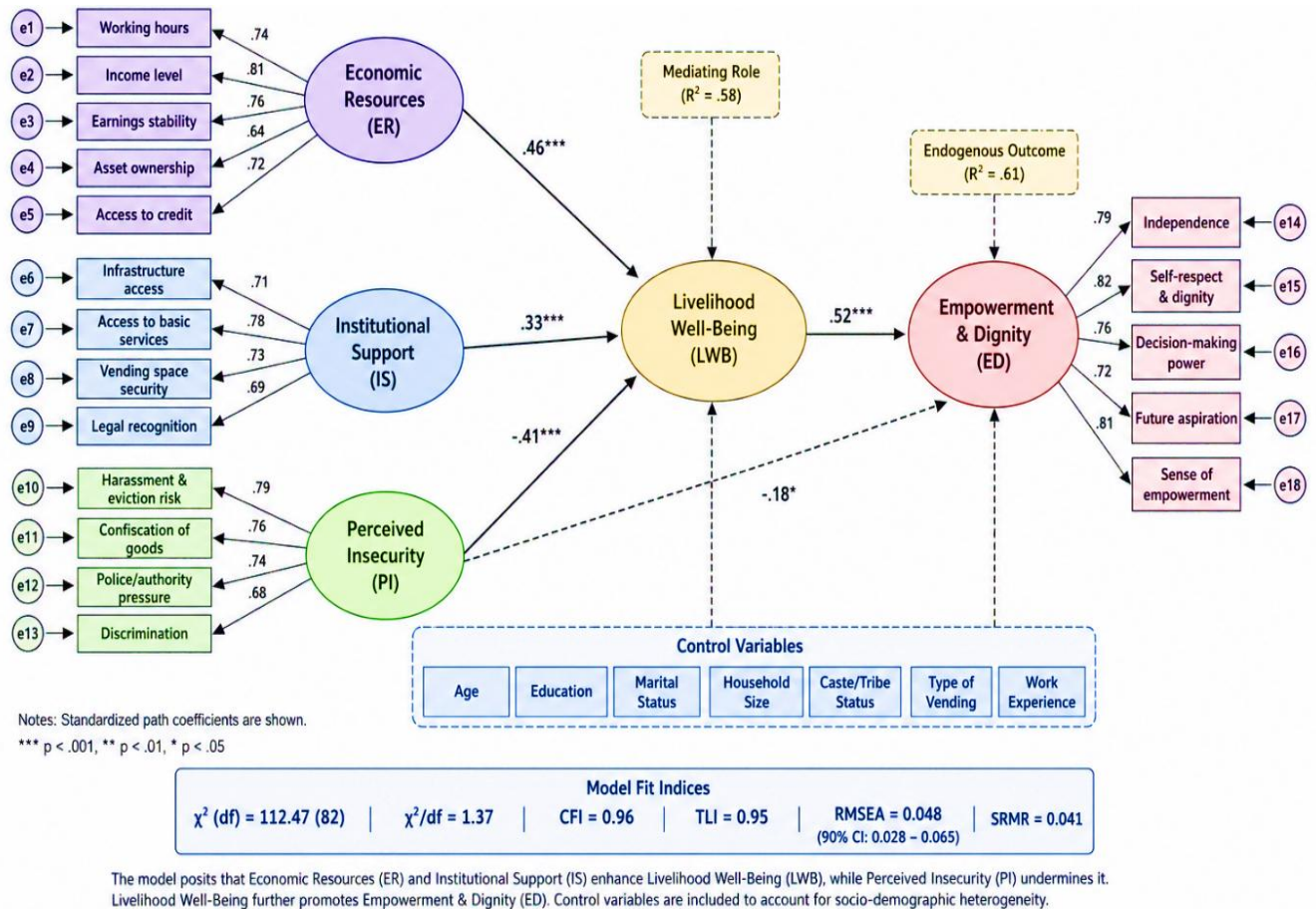
Perceived workplace safety records a mean score of 2.8, reflecting moderate insecurity driven by harassment, eviction risks, and unstable working conditions. Similarly, income satisfaction (mean = 2.5) indicates widespread economic strain, while perceptions of institutional fairness (mean = 2.3) highlight a lack of trust in governance structures.

The lowest score is observed in access to credit (mean = 1.9), reinforcing the critical role of financial exclusion in shaping livelihood outcomes. This finding aligns with existing literature emphasizing the structural barriers faced by informal workers in accessing formal financial systems (Kumar & Singh, 2019; Roever & Skinner, 2016).

However, a notable divergence emerges in the dimension of perceived empowerment. The statement "Street vending provides me with independence and dignity" records the highest mean score (3.9), indicating a strong sense of agency among respondents. This duality reflects the paradoxical nature of informal livelihoods, which simultaneously embody conditions of exploitation and opportunities for autonomy (Chen, 2012; Sharma, 2024).

Recent scholarship further supports this interpretation by highlighting how women in informal economies negotiate structural constraints to construct meaningful forms of economic participation and identity (Meyiwa et al., 2024; Rai, 2025). Thus, while street vending remains embedded within systems of inequality, it also serves as a critical site of resilience and empowerment.

Figure 1. Structural Equation Model of Determinants of Livelihood Well-Being and Empowerment among Women Street Vendors in Jharkhand, India (N = 120).



Source: Authors' calculations based on primary survey data collected from women street vendors in Ranchi and Jamshedpur, Jharkhand, India (2026).

DISCUSSION

Theoretical Contributions to Informal Economy and Gendered Livelihoods

Beyond its empirical contributions, this study offers several theoretical implications for the literature on informal economies and gendered labour dynamics. First, the findings reinforce the conceptualization of the informal economy as a structurally embedded system rather than a transitional or residual sector. The persistence of street vending as a primary livelihood strategy among women in Jharkhand supports the argument that informality is an enduring feature of labour markets shaped by institutional exclusion and socio-economic inequalities (Chen, 2012; Roy, 2011; Parnvi et al., 2026).

Second, the study contributes to the growing body of scholarship that frames informal work as a dual space of vulnerability and agency. While respondents experience economic insecurity, institutional marginalization, and social precarity, they simultaneously report a strong sense of autonomy and dignity. This duality aligns with contemporary theoretical perspectives emphasizing that informal livelihoods cannot be understood solely through a deficit lens but must also account for their role in enabling survival strategies and identity formation (Sharma, 2024; Rai, 2025).

Third, the findings extend gendered analyses of labour by demonstrating how intersectionality—particularly the interaction of gender, tribal identity, and class—shapes access to economic opportunities and institutional support. Women belonging to Scheduled Tribes are disproportionately represented in informal vending, highlighting the need to integrate ethnicity and regional disparities into broader frameworks of informal labour analysis (Elson, 1999; Das & Bhattacharyya, 2025).

Policy Implications and Strategic Interventions

The empirical evidence generated in this study carries significant implications for policy design and implementation. Addressing the structural vulnerabilities faced by women street vendors requires a multi-dimensional and integrated policy approach.

While the Street Vendors Act (2014) provides a progressive legal framework, its effectiveness is undermined by weak enforcement mechanisms. There is a need to:

- Improve transparency and efficiency in vendor registration systems
- Strengthen the operational capacity of Town Vending Committees (TVCs)
- Ensure representation of women vendors in decision-making bodies

Recent studies emphasize that inclusive governance frameworks must move beyond symbolic recognition toward functional participation and accountability mechanisms (Pugoy, 2025; Sarkar, 2025).

Enhancing Financial Inclusion and Economic Mobility

The extremely low access to formal credit highlights the urgency of expanding financial inclusion initiatives. Policy measures should include:

- Simplified access to microcredit schemes such as PM SVANidhi
- Financial literacy programs tailored to low-education populations
- Support for women-led cooperatives and self-help groups

Expanding financial access has been shown to significantly enhance income stability and entrepreneurial capacity within informal sectors (Mkhize & Cele, 2025).

Integrating Informal Workers into Urban Planning

The exclusion of street vendors from urban infrastructure planning represents a major structural gap. Inclusive urban development strategies should:

- Allocate designated vending zones with adequate facilities
- Provide access to sanitation, water, and storage infrastructure
- Recognize vendors as essential service providers within urban economies

Contemporary urban studies literature argues that sustainable cities must integrate informal livelihoods into planning frameworks rather than displacing them (Thin, 2025; Rahayu, 2025).

Gender-Sensitive and Context-Specific Policy Design

Given the gendered nature of vulnerability, policy interventions must adopt a gender-responsive approach by:

- Addressing safety concerns and workplace harassment
- Providing childcare and social protection support
- Designing targeted programs for tribal and marginalized women

Such interventions are critical for transforming informal work from a survival mechanism into a pathway for inclusive economic empowerment (Meyiwa et al., 2024; Sharma, 2024).

Limitations of the Study

Despite its contributions, this study is subject to certain limitations. First, the use of a purposive sampling method limits the generalizability of findings beyond the selected urban areas. Second, the cross-sectional design captures socio-economic conditions at a single point in time and does not account for temporal variations or long-term livelihood trajectories.

Additionally, while the study incorporates qualitative insights, deeper ethnographic approaches could further enhance understanding of lived experiences and social dynamics. Future research may benefit from longitudinal designs, comparative regional analyses, and advanced econometric modeling techniques to build on the findings presented here.

Directions for Future Research

Building on the present study, future research should explore:

- Comparative analyses across different Indian states or South Asian contexts
- The impact of digitalization and mobile technologies on informal livelihoods

- Gender differences in access to financial services and institutional support
- The role of collective organization (e.g., unions, cooperatives) in improving bargaining power

Emerging research also highlights the importance of examining resilience strategies and adaptive capacities of informal workers in response to economic shocks and urban transformation processes (Sarkar, 2025; Das & Bhattacharyya, 2025).

CONCLUSION

This study provides a comprehensive empirical assessment of the socio-economic conditions, livelihood vulnerabilities, and subjective well-being of women street vendors in Jharkhand, with particular attention to marginalized and tribal communities. The findings demonstrate that street vending operates as a structurally embedded livelihood strategy, shaped by persistent inequalities in access to education, formal employment, financial resources, and institutional support.

The evidence reveals that women vendors are situated within conditions of chronic economic precarity, characterized by low and unstable incomes, limited savings capacity, and restricted access to formal credit systems. Despite the existence of progressive legal frameworks such as the *Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act (2014)*, implementation remains uneven and fragmented across urban and peri-urban contexts, including Ranchi, Hazaribagh, Dumka, Khunti, and Lohardaga. This gap between policy design and practice reinforces structural vulnerability and undermines the intended objectives of livelihood protection.

At the same time, the findings highlight an important paradox. While women street vendors face significant economic and institutional constraints, they also report a relatively high sense of independence and dignity (mean score = 3.9), suggesting that informal work functions not only as a survival mechanism but also as a source of agency and self-efficacy. This duality underscores the need to reconceptualize informal livelihoods beyond deficit-oriented perspectives and recognize their role in sustaining household economies and enabling women's participation in urban economic life.

Furthermore, the study identifies language and communication barriers as an underexplored yet critical constraint, particularly in tribal regions where local dialects such as Mundari, Santali, and Nagpuri are widely used. These barriers limit access to financial services, welfare schemes, and institutional support mechanisms, thereby exacerbating exclusion from formal systems.

Overall, the study contributes to the literature by demonstrating that informal street vending in Jharkhand is not merely an economic activity but a complex socio-institutional phenomenon, shaped by intersecting dimensions of gender, ethnicity, governance, and economic marginality.

Policy Recommendations

Addressing the multidimensional challenges faced by women street vendors requires a holistic, inclusive, and gender-responsive policy framework. Based on the empirical findings, the following strategic recommendations are proposed:

1. Strengthening Legal Implementation and Institutional Effectiveness

- Enhance transparency and efficiency in vendor registration processes
- Ensure the effective functioning of Town Vending Committees (TVCs) with meaningful representation of women vendors
- Develop monitoring mechanisms to prevent arbitrary evictions and harassment
- Standardize enforcement procedures aligned with the provisions of the Street Vendors Act (2014)

2. Expanding Financial Inclusion and Economic Empowerment

- Simplify access to formal credit schemes such as PM SVANidhi through reduced bureaucratic barriers
- Promote financial literacy programs tailored to low-education populations
- Encourage the formation of women-led cooperatives and self-help groups (SHGs) to enhance collective financial capacity
- Introduce micro-insurance and savings instruments to improve financial resilience

3. Addressing Language and Accessibility Barriers

- Develop multilingual outreach programs in local languages (Mundari, Santali, Nagpuri)
- Organize community-based financial and administrative camps to improve access to banking and welfare services
- Train local government officials and banking staff in culturally sensitive and inclusive communication practices

4. Improving Urban Infrastructure and Spatial Inclusion

- Designate and develop inclusive vending zones equipped with essential facilities such as water, sanitation, and storage
- Integrate street vendors into urban planning frameworks as legitimate economic actors
- Recognize street vending as an essential urban service contributing to food security and local economies

5. Enhancing Social Protection and Gender-Sensitive Policies

- Establish grievance redressal mechanisms specifically addressing gender-based vulnerabilities
- Provide social protection measures such as healthcare access, childcare support, and safety provisions
- Promote programs that strengthen women's leadership, negotiation capacity, and participation in governance structures

6. Strengthening Collective Organization and Representation

- Support the development of vendor unions and cooperatives to enhance bargaining power
- Facilitate partnerships between local governments, NGOs, and community organizations
- Encourage participatory governance models that include vendors in decision-making processes

Final Insight

Transforming street vending from a condition of survival into a pathway for inclusive and sustainable urban development requires a fundamental shift in policy perspective. Rather than treating informal workers as peripheral actors, policymakers must recognize them as integral contributors to urban economies.

By adopting inclusive, context-sensitive, and gender-responsive strategies, urban informal economies can evolve into engines of resilience, equity, and socio-economic transformation, particularly for marginalized communities in regions such as Jharkhand.

DECLARATIONS

Ethics Approval and Consent to Participate

This study involves human participants. Ethical approval was obtained from the Institutional Ethics Committee of K.R. Mangalam University, India. The research was conducted in accordance with the principles outlined in the Declaration of Helsinki.

Informed consent was obtained from all participants prior to data collection. Participants were fully informed about the purpose of the study, their voluntary participation, and their right to withdraw at any stage without any consequences.

Consent for Publication

All authors have read and approved the final version of the manuscript and consent to its publication. Participants' identities have been anonymized, and no personally identifiable information is disclosed in this study.

Availability of Data and Materials

The datasets generated and/or analyzed during the current study are not publicly available due to confidentiality and ethical restrictions but are available from the corresponding author on reasonable request.

Conflict of Interest

The authors declare that they have no competing financial or non-financial interests that could have influenced the work reported in this paper.

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Authors' Contributions

- **Ashna Manoram:** Conceptualization, Methodology, Data Collection, Formal Analysis, Writing - Original Draft, Correspondence
- **Dr. Vinod Sen:** Supervision, Validation, Writing - Review & Editing
- **Dr. Mohd. Nizamuddin:** Methodology, Data Interpretation, Writing - Review & Editing
- **Abdul Latheef K:** Literature Review, Data Analysis Support, Writing - Review & Editing

All authors have read and approved the final manuscript.

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AI Usage Statement

The authors declare that no generative artificial intelligence tools were used in the collection, analysis, or interpretation of data. AI-assisted tools were used solely for language editing and formatting purposes, with full responsibility retained by the authors.

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