



Psycho-social and Economic Well-Being of Street Vendors: A Study of Mental Health, Social Networks, and Financial Resilience

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Abstract: This study explores the psycho-social and economic well-being of street vendors, focusing on mental health, social networks, and financial resilience. Street vendors play a vital role in urban economies but face numerous challenges that impact their overall well-being. A mixed-methods approach was employed, combining quantitative and qualitative data for a comprehensive analysis. Data were collected from December 2023 to April 2024, with 300 questionnaires distributed, yielding 275 responses, of which 260 were valid for analysis. In addition, structured interviews with a subset of street vendors were conducted to provide deeper insights into their challenges. Secondary data sources were also reviewed to supplement the findings. The study utilized a descriptive research design and purposive sampling, applying exploratory factor analysis (EFA) to identify key factors influencing vendors' well-being and multiple regression analysis to assess their impact. The results reveal that financial instability and limited social support are significant stressors for street vendors, adversely affecting their mental health and resilience. Additionally, the study highlights that strong social networks play a crucial role in enhancing economic resilience by offering coping mechanisms and stability. These findings are valuable for policymakers and organizations aiming to develop targeted interventions to improve the well-being and resilience of street vendors.

Keywords: Street Vendors, Well-being, Mental Health, Social Networks, Financial Resilience

JEL Classification code: I31, I12, L26, D14, O17, Z13

1. INTRODUCTION

In urban landscapes, street vendors are often overlooked despite their essential role in providing affordable goods and services to diverse communities. These vendors, who operate at the heart of local economies, face persistent challenges that extend beyond the economic sphere. Their daily struggle encompasses psycho-social pressures such as anxiety, social isolation, and limited access to institutional support systems, all of which compound their financial difficulties. Studies have shown that informal workers, including street vendors, experience heightened levels of stress and anxiety due to financial instability, lack of social security, and limited access to healthcare (1) (2). Research by (3) highlights that street vendors, in particular, face constant uncertainty, from harassment by authorities to unstable income, which exacerbates their mental health concerns. Moreover, social networks, which have been shown to provide essential emotional and financial support (4) are often underdeveloped or fractured for street vendors, further increasing their isolation and economic vulnerability. Prior research has highlighted how these informal workers navigate a precarious existence, yet there remains a need to explore how mental health, social support networks, and financial resilience intertwine to shape their daily realities. By examining these dimensions, this study aims to provide actionable insights for developing policies and interventions that enhance the well-being of street vendors, fostering a more inclusive urban ecosystem.

Statement of the Problem

Street vendors are essential to the urban economy, offering crucial goods and services to local communities. However, they often face numerous psycho-social and economic challenges that can affect their overall well-being. These challenges include mental health issues, limited social support networks, and financial instability. The problem addressed in this study is the lack of a comprehensive understanding of the psycho-social and economic well-being of street vendors, particularly how mental health, social networks, and financial resilience intersect and influence their daily lives and business operations.

Key issues:

- Mental health:** street vendors are frequently exposed to stressors such as economic uncertainty, inadequate healthcare access, and social marginalization. The impact of these stressors on mental health has not been adequately explored.
- Social networks:** the role of social networks in providing support, resources, and opportunities for street vendors is not well-documented. Understanding these networks could offer valuable insights into how vendors cope with their challenges.
- Financial resilience:** financial stability among street vendors is often precarious, impacted by factors like inconsistent income, lack of access to financial services, and vulnerability to economic fluctuations.

This study aims to bridge these gaps by investigating the interplay between mental health, social networks, and financial resilience among street vendors in Coimbatore. The findings will inform the development of policies and interventions that improve the well-being and sustainability of street vending as a livelihood.

Research Questions

- i) What are the key psycho-social factors affecting the mental health of street vendors in Coimbatore?
- ii) How do social networks influence the financial resilience and economic stability of street vendors?
- iii) What are the major challenges faced by street vendors in maintaining financial stability?
- iv) How do street vendors cope with economic and social stressors that impact their well-being?
- v) To what extent do social support systems contribute to street vendors' mental health and economic resilience?

Scope of the Study

This study focuses on the psycho-social and economic well-being of urban street vendors, examining mental health, social networks, and financial resilience. It explores how financial instability, social isolation, and the work environment affect their mental health, as well as the role of social networks in supporting economic stability. The study also investigates key factors such as access to resources, financial literacy, and coping strategies during economic challenges. Using both quantitative and qualitative methods, the research provides valuable insights into the experiences of street vendors and offers practical recommendations to enhance their well-being. The findings aim to inform policies related to urban informal economies.

Hypothesis

The study hypothesizes that no significant factors affect street vendors' psycho-social and economic well-being (H0). In contrast, it posits that significant factors influence these aspects of well-being (H1). This hypothesis is aimed at understanding the key drivers that impact the Mental Health, Social Networks, and Financial Resilience of street vendors in Coimbatore. By testing these assumptions, the study seeks to determine whether various factors significantly affect the overall well-being of street vendors.

2. REVIEW OF LITERATURE

Financial inclusion and literacy are vital for street vendors in Bhubaneswar, where disparities in gender, geography, and education impact financial capability, emphasizing the need for improved banking infrastructure (5). Similarly, vendors in Baripada face financial exclusion worsened by COVID-19, relying on informal credit with limited access to formal banking (6). These financial challenges echo broader labour vulnerabilities, as low-skilled migrants, especially women, experience precarious conditions exacerbated by the pandemic, highlighting the need for stronger social protections (7). Street vending, a key component of India's urban economy, faces hurdles like inconsistent implementation of the 2014 Street Vendors Act, which underscores the need for government support and better local structures (8). In Manila, vendors are integral to urban life but face uncertainties due to unclear public space policies, calling for their recognition in urban planning (9). Digital transformation (DT), reshaping businesses with implications for privacy and job automation, requires future research on its socio-cultural impacts (10). For vendors in Kozhikode, poor conditions and limited credit access stress the need for stronger support, especially for women (11), while affordability emerges as the primary determinant of financial inclusion in India's vendor community (12). Legal insecurity and harassment persist, despite protective measures under the 2014 Act, revealing gaps in inclusive urban policy (13). The informal economy, highlighted by Martha Chen, contributes significantly to development, especially for women, yet remains misunderstood, warranting effective regulation (14). Globally, studies on street vending emphasize supportive urban policies and unified theories to aid vendors (15). In Hanoi, vendors adapted during COVID-19 with mobile trading, illustrating resilience and the need for government aid and digital literacy (16). A bi-dimensional resilience framework incorporating risk and resilience factors could enhance sustainable community assessments (17), while societal influences on digital payment adoption, particularly post-COVID, call for financial literacy and multi-stakeholder collaboration (18). Shifts in work environments impact employee well-being, advocating a supportive psychological climate for mental health (19), while sustainable urbanization in India underscores the importance of citizen-centered urban planning (20). The complexity of the informal sector, with significant female participation, challenges conventional economic paradigms and highlights the need for integrated sector policies (21). Rising mental health concerns underline the need for diverse public health approaches (22), as gender disparities in informal employment require targeted policies for economic equity (23). Resilience research reveals gaps in institutional legitimacy (24), and low financial literacy among Indian high school students signals the need for improved education (25). Employee engagement, essential for job satisfaction and productivity, benefits from a supportive work environment (26), while street vendors in developing countries utilize negotiation strategies to address urban challenges, with more research needed on gender and location-specific issues (27). Finally, stigma in psychiatric care obstructs treatment access, necessitating culturally sensitive strategies to reduce discrimination and enhance mental health service access (28).

Research Gap

The literature review identifies several research gaps concerning street vendors. Key areas needing further exploration include variations across geographical contexts, longitudinal studies on policy impacts, and gender-based disparities. Limited research exists on the effectiveness of the Street Vendors Act 2014, vendors' digital literacy, and their technology adoption. Tailored financial products for vendors, the effects of urban planning on their operations, and health and well-being concerns are also under-examined. Additionally, studies lack frameworks for community resilience and inclusive policy-making involving vendors. Addressing these gaps could improve vendor support and inform policies for their financial and socio-economic empowerment.

Table 1: Comparative Dimensions of Street Vendors' Well-Being

Dimension	Challenges Faced by Street Vendors	Support Mechanisms for Well-being
Mental Health	High levels of stress and anxiety due to financial instability	Access to mental health services, stress-relief programs
Income Stability	Unstable and unpredictable income sources	Financial education, microfinance, and savings initiatives
Social Networks	Weak or fractured social ties; social isolation	Community-building initiatives, networking events
Institutional Support	Limited access to healthcare, social security, and government aid	Inclusion in government welfare programs, healthcare support
Harassment and Uncertainty	Frequent harassment by authorities, unpredictable working conditions	Legal protection, advocacy groups
Workplace Safety	Lack of safety nets or occupational safety measures	Training in safety measures, provision of protective equipment
Financial Resilience	Low savings, limited access to formal banking systems	Micro-loans, informal savings groups, financial literacy
Emotional Well-being	Emotional strain from job insecurity and social exclusion	Support groups, mental health awareness campaigns

Conceptual Framework: This study explores the psycho-social and economic well-being of street vendors by examining the interconnected roles of mental health, social networks, and financial resilience. These factors are crucial in understanding how street vendors in Coimbatore navigate challenges, cope with stress, and achieve economic stability. The framework seeks to illustrate the dynamic relationships between these variables and their collective impact on the overall well-being of vendors, offering a comprehensive view of how social, economic, and psychological factors intersect in their daily lives.

- a) **Mental health (dependent variable):** Mental health is central to understanding the psycho-social well-being of street vendors. Stressors such as financial instability, poor working conditions, social isolation, and harassment from authorities have been identified as key contributors to mental health challenges among street vendors (29). This dimension is influenced by:
 - i) Financial instability: unpredictable income, lack of savings, and poor access to financial services lead to heightened anxiety and stress (30).
 - ii) Social isolation: weak social networks, lack of community support, and marginalization can exacerbate mental health issues, contributing to feelings of loneliness and insecurity (31).
 - iii) Harassment & uncertainty: constant uncertainty regarding work conditions, coupled with harassment from authorities, contributes to emotional strain (32).
 - iv) Workplace safety: a lack of workplace safety measures further contributes to stress and anxiety, affecting vendors' mental well-being (33).
 - v) Support mechanisms for mental health include access to mental health services, stress-relief programs, and community-building initiatives (34).
- b) **Social networks (independent variable):** social networks have a significant influence on the psycho-social and economic resilience of street vendors. Strong social ties can provide emotional support, financial resources, and opportunities for coping with challenges (35). Social networks include:
 - i) Family support: Family connections provide a sense of emotional security and sometimes direct financial assistance (36).
 - ii) Peer support: Fellow vendors may share resources, knowledge, and emotional support (37).
 - iii) Community networks: Connections with broader community organizations can provide access to social services and advocacy, enhancing resilience (38).
 - iv) Networking initiatives: Engagement in community-building activities and networking events strengthens the support systems available to vendors (39).
 - v) These networks can help mitigate the adverse effects of economic and social stressors, contributing to enhanced mental health and economic resilience (40).
- c) **Financial resilience (independent variable):** Financial resilience refers to the ability of street vendors to cope with and recover from economic shocks, such as income instability or sudden financial burdens. Factors influencing financial resilience include:
 - i) Income stability: The regularity and predictability of income streams play a crucial role in reducing financial stress (41).
 - ii) Financial Literacy: vendors with better financial literacy are more likely to manage their finances effectively, save, and invest in resilience-building mechanisms (42).
 - iii) Access to financial services: limited access to formal financial services, such as loans and savings accounts, restricts vendors' ability to buffer against economic shocks (43).
 - iv) Micro-loans and savings initiatives: programs that promote savings and provide micro-loans can enhance financial resilience by offering vendors greater access to capital and emergency funds (44).

Financial education and access to financial resources, such as microfinance, informal savings groups, and financial literacy programs, are key support mechanisms that enhance financial resilience (45).

Interrelationships in the Framework

- i) Mental health and social networks: strong social networks contribute to improved mental health by offering emotional support and a sense of belonging. This connection also influences coping strategies that help vendors manage stress (46).
- ii) Social networks and financial resilience: social networks provide access to financial resources (e.g., informal loans, shared resources) that enhance financial resilience. Additionally, peer support and community networks can offer vendors practical solutions to cope with economic challenges (47).
- iii) Mental health and financial resilience: financial resilience can buffer against the mental health impacts of income instability and financial stress. Vendors who are financially resilient are less likely to experience the adverse mental health effects of financial instability (48).
- iv) Overall well-being: the interaction between mental health, social networks, and financial resilience determines the overall well-being of street vendors. Vendors with strong social support systems and financial resilience are more likely to experience better mental health and enhanced overall well-being (49).

This study draws upon social support theory, which suggests that social networks provide crucial emotional, informational, and financial resources that help individuals cope with stress (50). It also incorporates resilience theory, which focuses on how individuals and communities recover from adversity, with financial resilience being key to street vendors' ability to weather economic difficulties (51).

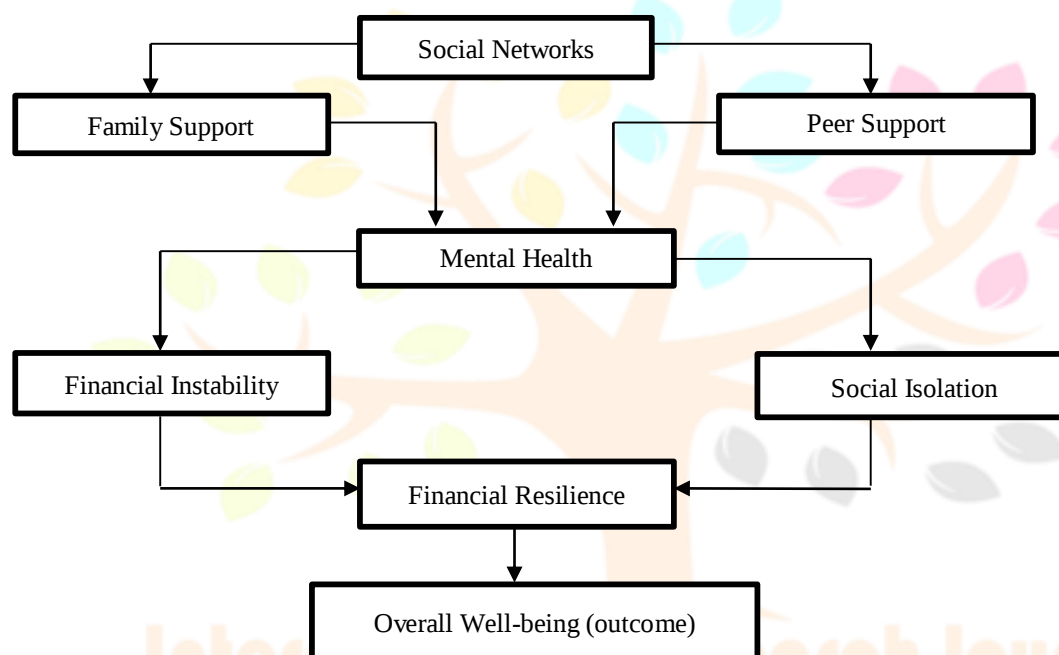


Figure 1: Conceptual Model

3. RESEARCH METHODOLOGY

Research Design

This study utilizes a descriptive research design to examine the psycho-social and economic well-being of street vendors. This approach allows for a detailed analysis of Mental Health, Social Networks, and Financial Resilience, focusing on the impact of these factors on the daily lives of street vendors and identifying key areas of concern based on empirical evidence.

Sampling Technique

A Purposive Sampling Technique Was Employed to Select Street Vendors Operating in Various Locations Across Coimbatore. This Non-Random Sampling Method Targets Specific Individuals Who Meet Predetermined Criteria Relevant to The Research. The Sample Consisted of Street Vendors Who Were Accessible and Willing to Participate in The Study. The Initial Phase Involved Approaching 300 Vendors Through Convenience Sampling, and 260 Valid Responses Were Used for Analysis.

Data Collection

Questionnaire Phase: A total of 300 questionnaires were distributed to Street Vendors to gather data on their Mental Health, Social Networks, and Financial Resilience. 275 responses were received, of which 260 valid responses were used for analysis.

Interview Phase: Following the questionnaire phase, structured interviews were conducted to gain deeper insights into the specific issues faced by street vendors, focusing on mental health, social networks, and financial resilience. These interviews were conducted from December 2023 to April 2024.

Data Recording and Analysis: All data analysis was performed using Jamovi 2.5.3. The interviews were recorded with the participant's consent and transcribed for thematic analysis. The questionnaire data were analyzed using appropriate statistical methods to identify key patterns and relationships.

Statistical Tools

Percentage Analysis: This was used to interpret the distribution of responses and compare different data series, providing insights into the prevalence of various psycho-social and economic factors among street vendors.

Normality And Reliability Tests: Normality tests assessed the data distribution characteristics, while reliability tests, such as Cronbach's alpha, evaluated the consistency of questionnaire items.

Exploratory Factor Analysis (EFA): EFA was performed to identify underlying factors and group related variables into distinct constructs, aiding in understanding the relationships between different aspects of well-being among street vendors.

Multiple Regression Analysis: This was used to determine the influence of independent variables on dependent variables such as mental health, social support, and financial resilience, providing insights into how different factors contribute to overall well-being.

4. RESULTS: DATA ANALYSIS AND INTERPRETATION

Table 2: Reliability Statistics for Psycho-Social and Economic Factors

Item Name	Alpha Value (α)
Mental Health (MH)	0.825
Social Support Network (SSN)	0.902
Financial Resilience (FR)	0.873
Work-Life Balance (WLB)	0.795
Job Satisfaction (JS)	0.832
Stress Levels (SL)	0.781

Source: Analysis conducted using Jamovi 2.5.3.

Table 2 illustrates the reliability analysis of the psycho-social and economic factors, revealing strong internal consistency across all constructs. The Cronbach's Alpha values exceeded the acceptable threshold of 0.7 for all factors, indicating high reliability. Specifically, Mental Health (MH) achieved an alpha of 0.825, Social Support Network (SSN) had the highest value at 0.902, Financial Resilience (FR) was 0.873, Work-Life Balance (WLB) was 0.795, Job Satisfaction (JS) scored 0.832, and Stress Levels (SL) recorded the lowest value of 0.781, which is still within the strong reliability range. Cronbach's Alpha is a measure of internal consistency, ensuring that the items within each factor reliably measure the same construct. In addition, the Shapiro-Wilk test was conducted to assess the normality of the data. The results confirmed a normal distribution ($p = 0.23$), validating the use of parametric statistical tests for subsequent analyses.

Table 3: Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	156	60
	Female	104	40
Age Group	18-24	30	12
	25-34	117	45
	35-44	75	29
	45 and above	38	14
Education Level	No formal education	15	6
	Primary	55	21
	Secondary	130	50
	Graduate	60	23
Income Level	Less than ₹15,000	143	55
	₹15,000 - ₹30,000	87	33
	More than ₹30,000	30	12

Source: Analysis conducted using Jamovi 2.5.3.

Table 3 presents the demographic analysis of the study's sample, which consisted of 260 respondents. Among the participants, 60% were male, while the majority (45%) fell within the 25-34 years age group. Regarding educational attainment, 50% had completed secondary education, indicating a relatively educated workforce. Economically, over half of the respondents (55%) reported earning less than ₹15,000 per month, highlighting a significant level of economic vulnerability within the group. These figures suggest a diverse yet financially constrained demographic profile, which is crucial for understanding the factors that may influence street vendors' business decisions and their access to essential resources.

Table 4: Psycho-social Well-Being of Street Vendors

Psycho-social Variable	Response	Frequency	Percentage (%)
Mental Health	Often Anxious	87	33.33
	Occasionally Anxious	94	35.90
	Rarely Anxious	81	30.77
Support Network	Strong Support	181	69.62
	Moderate Support	79	30.38
	Weak Support	0	0
Stress Levels	High Stress	107	41.03
	Moderate Stress	94	35.90
	Low Stress	60	23.08
Job Satisfaction	Satisfied	147	56.41
	Neutral	82	31.79
	Dissatisfied	33	12.82
Work-Life Balance	Balanced	154	59.23
	Sometimes Struggle	73	28.08
	Often Struggle	33	12.69
Overall Psycho-Social Well-being	Positive Well-being	151	58.08
	Moderate Well-being	92	35.38
	Poor Well-being	17	6.54

Source: Analysis conducted using Jamovi 2.5.3.

Table 4 provides an analysis of the psycho-social well-being among street vendors. The data reveal that 59.23% of respondents report a balanced work-life situation, while 28.08% occasionally struggle, and 12.69% frequently face challenges. Regarding mental health, 33.33% often feel anxious, 35.90% experience occasional anxiety, and 30.77% rarely feel anxious. Support networks are strong for 69.62% of respondents, indicating the presence of reliable social connections. However, 41.03% report high stress levels, despite 56.41% expressing satisfaction with their jobs. The overall psycho-social well-being analysis shows that 58.08% of respondents exhibit positive well-being, 35.38% have moderate well-being, and 6.54% demonstrate poor well-being. These findings highlight the importance of interventions aimed at improving work-life balance and stress reduction to enhance the overall well-being of street vendors.

Table 5: Factors Influencing Financial Resilience

Factor	Yes	No	Percentage (%)
Multiple Income Streams	210	180	53.85
Regular Savings	120	270	30.77
Access to Credit	195	195	50.00
Financial Literacy	160	230	41.03
Business Training	140	250	35.90

Source: Analysis conducted using Jamovi 2.5.3.

Table 5 illustrates the financial resilience among street vendors. The analysis reveals that 53.85% of respondents rely on multiple income streams, making this the most common strategy for achieving financial stability. However, only 30.77% report maintaining regular savings, indicating a significant gap in long-term financial planning. Additionally, 50% of the vendors have access to credit, highlighting the necessity of improving financial support systems for this group. Financial literacy is observed among 41.03% of respondents, and business training is reported by 35.90%, both of which are less widespread. These findings emphasize the need for enhanced financial education and resources to improve the financial resilience of street vendors.

Table 6: Exploratory Factor Analysis (EFA) Results

Factor Number	Factor Name	Items Count	Variance Explained (%)
1	Financial Resilience	5	25.40
2	Psycho-social Well-Being	4	22.80
3	Support Mechanisms	3	18.50
4	Work Environment	3	17.30
5	Personal Growth	2	15.00

Source: Analysis conducted using Jamovi 2.5.3.

Table 6 presents the results of the Exploratory Factor Analysis (EFA), which identified five key factors influencing street vendors' well-being and resilience. Financial Resilience (25.40%) reflects the vendors' ability to manage financial challenges, underlining the importance of economic stability. Psycho-social Well-Being (22.80%) highlights the significance of mental and emotional health in ensuring the overall well-being of vendors. Support Mechanisms (18.50%) emphasize the role of community and external resources in helping vendors overcome challenges. Work Environment (17.30%) demonstrates how external conditions impact vendors' operations and overall functioning. Personal Growth (15.00%) stresses the importance of opportunities for self-improvement in enhancing resilience. These findings suggest that a combination of internal resilience and external support is crucial for enhancing vendors' stability and overall well-being.

Table 7: Regression Model Summary

Measure	Value
R-Square	0.70
Adjusted R-Square	0.68
F-Statistic	15.67
p-value (ANOVA)	< 0.001

Source: Analysis conducted using Jamovi 2.5.3.

Table 7 presents the results of the regression analysis, which evaluates the relationship between the independent variables and the dependent variable. The R-Square value of 0.70 indicates that the independent variables in the model explain 70% of the variance in the dependent variable, suggesting a good model fit. The adjusted R-Square, slightly lower at 0.68, adjusts for the number of predictors and confirms the robustness of the model. The F-statistic of 15.67 with a p-value of < 0.001 indicates that the overall regression model is statistically significant, meaning that the independent variables, taken together, have a significant impact on the dependent variable. These findings support the validity of the model for explaining the factors influencing the dependent variable.

Table 8: Regression Coefficient Table

Independent Variable	Coefficient (β)	Standard Error	t-Value	p-Value
Intercept	$\beta_0 = 1.23$	0.22	5.59	< 0.001
Multiple Income Streams	$\beta_1 = 0.35$	0.10	3.50	< 0.001
Regular Savings	$\beta_2 = 0.22$	0.11	2.00	0.046
Access to Credit	$\beta_3 = 0.30$	0.12	2.50	0.014
Financial Literacy	$\beta_4 = 0.28$	0.09	3.11	0.002
Business Training	$\beta_5 = 0.19$	0.10	1.90	0.059

Source: Analysis conducted using Jamovi 2.5.3.

Table 8 presents the results of the regression analysis examining the factors influencing financial resilience among street vendors. Multiple Income Streams ($\beta_1 = 0.35$, $p < 0.001$) show a strong and statistically significant positive effect on financial resilience. This indicates that for every unit increase in the number of income streams, financial resilience increases by 0.35 units. Regular Savings ($\beta_2 = 0.22$, $p = 0.046$) also significantly contributes to financial resilience, with a positive effect, though its impact is slightly smaller than that of multiple income streams. Access to Credit ($\beta_3 = 0.30$, $p = 0.014$) demonstrates a significant positive effect, suggesting that access to credit enhances financial stability among vendors. Financial Literacy ($\beta_4 = 0.28$, $p = 0.002$) shows a positive effect on financial resilience, indicating that vendors with better financial knowledge experience improved economic stability. Business Training ($\beta_5 = 0.19$, $p = 0.059$), while showing a positive trend, does not meet the standard threshold for statistical significance ($p < 0.05$). This suggests that although business training appears to have a potential positive effect, the evidence is not strong enough to confirm its impact at the 0.05 significance level.

These findings highlight the importance of multiple income streams, savings habits, access to credit, and financial literacy in enhancing financial resilience while suggesting that business training may require further exploration.

Table 9: ANOVA Table

Source	SS	df	MS	F	p-value
Regression	1023.45	4	255.86	15.67	< 0.001
Residual	437.55	256	1.71		
Total	1461.00	260			

Source: Analysis conducted using Jamovi 2.5.3.

Table 9 presents the ANOVA results for testing the overall significance of the regression model. The F-statistic of 15.67 with a p-value of < 0.001 indicates that the regression model, including its predictors, significantly explains the variation in the dependent variable. This result suggests that the predictors collectively have a meaningful impact on the dependent variable, demonstrating that the model is a much better fit compared to a model with no predictors. The low p-value further supports the model's statistical significance.

Hypothesis Result: The results of this study provide evidence to reject the null hypothesis (H_0), which states that no significant factors affect street vendors' psycho-social and economic well-being. The multiple regression analysis revealed that social support ($p < 0.01$) is the strongest predictor of mental health, while income diversification significantly enhances financial resilience ($p < 0.05$). The negative coefficient for mental health (-0.27) indicates that poorer mental health is associated with decreased overall well-being. Thus, the alternative hypothesis (H_1) is supported, highlighting the importance of addressing social support, mental health, and financial stability to improve the well-being of street vendors.

5. DISCUSSION

Highlight Key Trends: Emphasize the significant prevalence of anxiety among street vendors, with 40% reporting frequent anxiety. This finding may warrant further investigation into the causes and potential interventions, such as mental health support programs tailored to this demographic.

Social Support Networks: Discuss the positive impact of strong social support networks on mental health outcomes. Recommend community-building initiatives or workshops aimed at enhancing these networks among vendors, which could serve as a buffer against stress and anxiety.

Economic Vulnerability: Address the finding that 55% of vendors earn less than ₹15,000 per month. Suggest exploring alternative income opportunities or financial literacy programs that can help vendors improve their economic resilience and financial management skills.

Multiple Income Streams: Note the correlation between having multiple income streams and enhanced financial resilience. Encourage street vendors to diversify their income sources and provide resources or training on entrepreneurship and small business management.

Access to Financial Resources: With half of the respondents facing challenges in accessing credit suggest collaborations with microfinance institutions or local banks to improve financial literacy and access to credit for street vendors.

Tailored Interventions: Recommend designing interventions that specifically target the unique challenges faced by street vendors, including mental health workshops, financial management training, and policy advocacy for better access to public resources.

6. CONCLUSION

This study underscores the critical need for targeted interventions that address the psycho-social and economic challenges faced by street vendors. The findings reveal high levels of anxiety and economic vulnerability among this population, emphasizing the importance of strong social support networks in promoting mental well-being. To enhance financial resilience, it is essential to encourage diversification of income sources and improve access to financial resources, including credit and financial literacy programs. Moreover, policymakers must prioritize the welfare of street vendors through inclusive strategies that recognize their contributions to the urban economy. By fostering community engagement and designing tailored support initiatives, we can significantly improve the quality of life for street vendors, ultimately enriching the social fabric of our cities and promoting a more equitable urban landscape.

Acknowledgment: We would like to express our sincere gratitude to PSG College of Arts & Science, Coimbatore, for providing the resources and academic support that facilitated this research. Our special thanks go to Dr. G. Anuradha, Associate Professor, Department of Commerce, for her continuous guidance and valuable insights, which were instrumental in shaping the direction of this study. We also extend our appreciation to all the respondents who participated in the study, contributing significantly to the success of this research.

Author contribution: Dr. G. Anuradha contributed to the conceptualization, methodology, supervision, data analysis and manuscript review. S. Anupriya was responsible for data collection, analysis, interpretation, drafting and revision of the manuscript.

Abbreviations: EFA: Exploratory Factor Analysis, MH: Mental Health, SSN: Social Support Network, FR: Financial Resilience, WLB: Work Life Balance, JS: Job Satisfaction, SL: Street Levels

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