



Multi-Level Evaluation of PM SVANidhi Scheme: Performance and Outreach from India to Patna District

Swati Priyadarshni, Research Scholar, Department of Economics
Patna University, Patna, Bihar, INDIA

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Author

Swati Priyadarshni, Research Scholar

E-mail : swatipriyadarshni@gmail.com

shodhsamagam1@gmail.com

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ABSTRACT

The study evaluates the performance and outreach of the PM SVANidhi Scheme at the national (India), state (Bihar), and local (Patna Municipal Corporation) levels. It further assesses the level of awareness and beneficiary participation in the 'PM SVANidhi' and 'SVANidhi se Samriddhi ki Or' schemes among street vendors in selected blocks of Patna district. The study is based on both primary and secondary data. Primary data were collected from 320 street vendors through a field survey conducted in Barh, Bihta, Patna Sadar, and Masaurhi blocks, while secondary data were obtained from official PM SVANidhi sources. The findings reveal that the scheme has made significant progress in loan sanction and disbursement across different administrative levels. However, awareness and beneficiary participation vary across the selected blocks, with Patna Sadar reporting relatively higher coverage than other blocks. The study suggests that strengthening outreach activities and improving information dissemination can further enhance the effectiveness of the scheme among street vendors.

KEY WORDS

PM SVANidhi Scheme, Awareness, Financial Inclusion, Street Vendors, Beneficiary Participation.

INTRODUCTION

Street vendors constitute a vital structural component of the urban informal economy in developing nations like India, playing a significant role in employment generation and the distribution of affordable goods and services to urban consumers (Bhowmik, 2012). Despite their substantial contribution to urban livelihoods and local economic activities, most street vendors continue to face challenges such as limited access to institutional credit, inadequate social protection and economic insecurity (Bhowmik & Saha,

2013). Their acute reliance on daily cash flows leaves them disproportionately exposed to external market disruptions.

The outbreak of the COVID-19 pandemic severely crippled the informal sector, wherein prolonged lockdowns, restricted mobility, and plunging consumer demand decimated the livelihoods of street vendors across India (International Labour Organization, 2020; World Bank, 2020). Recognising the urgency of mitigating this economic distress, the Ministry of Housing and Urban Affairs (MoHUA), Government of India, launched the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme in June 2020. Designed as a targeted policy intervention, the scheme provides collateral-free working capital loans, interest subsidies for timely repayments, and cashback incentives to drive digital financial literacy, aiming to gradually mainstream vendors into the formal financial architecture (MoHUA, 2020).

Furthermore, to build a holistic welfare framework, the Government supplemented this credit-led scheme with the 'SVANidhi se Samridhi ki Or' initiative in 2021. This extended program focuses on mapping the socio-economic profiles of beneficiaries and linking their families to core central welfare schemes spanning life insurance, food security, and pension benefits (Ministry of Housing and Urban Affairs, 2021). Together, these dual interventions attempt to address both immediate financial credit constraints and long-term socio-economic vulnerabilities.

The PM SVANidhi scheme has achieved large-scale success at the national level in terms of loan disbursement and digital transactions. However, emerging empirical evidence indicates that its ground-level utilisation varies across regions and is influenced by vendors' socioeconomic backgrounds and bureaucratic hurdles (Shridhar, 2024). This structural variation demonstrates that aggregated national data can mask localised execution bottlenecks and distinct regional disparities in policy outreach. Therefore, analysing the scheme at different administrative levels is necessary to understand its true performance and refine the future development framework.

Against this backdrop, the present study evaluates the performance of the PM SVANidhi Scheme through a multi-level framework across the national (India), state (Bihar), and local (Patna Municipal Corporation) levels using secondary data. Further, it examines awareness and beneficiary participation in both the PM SVANidhi and SVANidhi se Samridhi ki Or schemes among street vendors at the selected blocks of Patna district, namely Barh, Bihta, Patna Sadar, and Masaurhi, using primary data. Through this macro-to-micro approach, the study provides critical insights into localised implementation efficiency and the overarching role of target credit schemes in fostering inclusive urban growth (Ministry of Housing and Urban Affairs [MoHUA], 2021).

Reviews of Literature

Bhowmik and Saha (2011) underscore the vital contribution of the informal sector, particularly street vending, to India's economy, accounting for approximately 60% of GDP and providing livelihoods to millions. They highlight that supporting street vendors through access to affordable formal credit, entrepreneurship encouragement, and regulatory rehabilitation is crucial for their financial inclusion and overall economic development. The authors emphasise the urgent need to translate policy discussions into effective actions to enhance financial accessibility and promote sustainable growth within this marginalised workforce.

Bhowmik and Saha (2013) studied street vendors across 15 Indian cities and found widespread dependence on informal lenders due to a lack of formal credit access. They noted that legal insecurity exacerbates vendors' vulnerability and that policy measures, such as urban vendor policies, could improve their financial access and security.

Kaleeshwari and Jegadeeshwaran (2020) found that gender, age, and education influence street vendors' income and borrowing behaviour. Limited financial access and low awareness of schemes like PM SVANidhi hinder their economic stability. Many vendors struggle with digital tools like UPI, excluding them from the cashless economy. The study recommends targeted policies to improve financial inclusion and digital adoption.

Nandru et al. (2021) analysed financial inclusion among 371 marginalised street vendors in India and found that accessibility and affordability of financial services significantly influence inclusion, while financial literacy was less important. Their findings suggest that practical factors like service availability play a larger role in improving economic well-being than awareness alone.

Chowdhary (2021) discusses the goals and challenges of the PM SVANidhi scheme, emphasising its objective to provide collateral-free loans to street vendors to support their livelihoods during the COVID-19 pandemic. The study highlights issues such as limited awareness among vendors, bureaucratic obstacles, and digital illiteracy that hinder effective implementation. The study emphasises the need for improved outreach and simplified procedures to enhance the scheme's accessibility and its impact on financial inclusion for street vendors.

Srinivasu and Aggarwal (2022) explored street vendors in Delhi and observed that despite possession of formal identification, vendors still rely heavily on informal loans. Their research emphasises the need for improved Government support, including streamlined credit access and digital platforms, to enhance financial inclusion.

Pareek and Alok (2024) found that the PM SVANidhi scheme helped many street vendors access formal credit and improve their digital records. However, delays in application processing and low approval rates were observed in several states. The study also noted rising NPAs, indicating challenges in loan repayment.

Rajkonwar (2024) investigated financial inclusion among street vendors in Assam, concluding that limited engagement by formal financial institutions leads vendors to depend mostly on personal resources. The study calls for increased formal credit availability to support inclusive growth in this sector.

Shridhar (2024), 'An Heuristic Study on Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana: Context on a Micro Credit Scheme', finds that awareness levels among street vendors vary significantly and the utilization of the PM SVANidhi scheme is influenced by socioeconomic conditions, access to information, and bureaucratic procedures. The study further highlights that documentation requirements, repayment mechanisms, and administrative barriers reduce the effective impact of the scheme on financial inclusion.

Research Gap

Despite the growing importance of the PM SVANidhi Scheme in supporting street vendors, limited studies have undertaken a comprehensive evaluation of its performance across national, state, and local levels. Existing research has largely focused on specific aspects of the scheme or selected geographical areas. Furthermore, evidence on awareness and beneficiary participation among street vendors at the block level remains limited, particularly in Bihar. The present study addresses this gap by examining both the performance and outreach of the scheme from India to the local level (Patna Municipal Corporation) and selected blocks of Patna district, namely Barh, Bihta, Patna Sadar, and Masaurhi.

Objectives of the Study

1. To analyse the performance and outreach of the PM SVANidhi Scheme at the national (India), state (Bihar), and local (Patna Municipal Corporation) levels.
2. To assess the level of awareness and beneficiary participation in the PM SVANidhi and SVANidhi se Samriddhi schemes among street vendors in selected blocks of Patna district, namely Barh, Bihta, Patna Sadar, and Masaurhi.

Methodology

Primary data were collected from 320 street vendors across four selected blocks of Patna district (Barh, Bihta, Patna Sadar, and Masaurhi) through Stratified Random Sampling using a structured interview schedule. Secondary data were obtained from the official PM SVANidhi Portal and the Ministry of Housing and Urban Affairs (MoHUA) to analyse the performance of the PM SVANidhi Scheme at the national (India), state (Bihar), and local (Patna Municipal Corporation) levels. Indicators such as loan applications, sanctions, disbursements, beneficiary coverage, digital engagement, and interest subsidies were used for the data analysis. The collected data were analysed using descriptive statistics and comparative analysis.

Findings and Analysis

1. Government Initiatives for Financial Inclusion of Street Vendors

Since its launch in June 2020, the PM SVANidhi scheme has progressively expanded its outreach, disbursing millions of loans to street vendors across India. The scheme's digital transaction incentives and interest subsidies have encouraged many beneficiaries to formalise their financial activities. The complementary SVANidhi se

Samriddhi ki Or initiative, introduced in 2021, has further enhanced vendor inclusion by linking them to social welfare programs, thereby broadening their access to Government benefits. However, despite these efforts, gaps in awareness, documentation, and last-mile delivery persist, especially among female and less-educated vendors.

2. Comparative Analysis of the Performance and Outreach of the PM SVANidhi Scheme at National (India), State (Bihar), and Local (Patna Municipal Corporation) Levels

This section presents a comparative assessment of the performance of the PM SVANidhi scheme across three administrative levels: the national level (India), the state level (Bihar), and the local level (Patna Municipal Corporation). The analysis examines key indicators, such as loan applications, sanctions, disbursements, beneficiary coverage, digital transactions, interest subsidies, gender and social category distribution, sanction timelines, and applicant demographics. This comparison helps in understanding the variations in implementation and performance across different levels, with particular emphasis on Bihar's position within the national framework and the implementation of the scheme at the local level (Patna Municipal Corporation). The data used in this section are drawn from the official PM SVANidhi Government portal and represent secondary data as of August 9, 2025.

2.1 Applications, Loan Sanctions and Disbursements

The PM SVANidhi Scheme has recorded a substantial increase in its coverage since the initial phase of implementation. In 2021, the scheme registered 43,29,093 applications, 25,29,200 loan sanctions, and 22,77,755 loan disbursements at the national level (Government of India, 2021). During the same period, Bihar accounted for 1,03,680 applications, 48,690 sanctioned loans, and 37,079 disbursed loans (Government of India, 2021). By 2025, the number of eligible applications at the national level had increased to 1,14,12,828, with 97,91,604 loans sanctioned and 96,11,720 disbursed. Similarly, Bihar recorded 2,46,842 applications, 1,65,058 sanctioned loans, and 1,62,942 disbursed loans. At the local level, Patna Municipal Corporation (PMC) reported 28,369 eligible applications, 19,102 loan sanctions, and 18,794 loan disbursements. These figures indicate the continued expansion of the scheme across different administrative levels.

Table 1: Comparative Distribution of PM SVANidhi Applications, Sanctions and Disbursement across India, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Eligible Applications	1,14,12,828	2,46,842	28,369
Loans Sanctioned	97,91,604	1,65,058	19,102
Loans Disbursed	96,11,720	1,62,942	18,794

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

2.2 Sanctioned and Disbursed Amounts

Nationally, sanctioned and disbursed amounts are substantial at Rs. 14,179.98 crore and Rs. 13,799.07 crore, respectively. Bihar's figures are Rs. 213.24 crore sanctioned and Rs. 209.55 crore disbursed, while PMC accounts for Rs. 25.27 crore sanctioned and Rs. 24.84 crore disbursed. PMC's sanctioned and disbursed amounts represent a significant portion of Bihar's totals, underscoring the municipal corporation's role as a financial hub within the state.

Table 2: Distribution of PM SVANidhi Sanctioned and Disbursed Loan Amounts: National, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Sanctioned Amount (Rs. crore)	Rs. 14,179.98	Rs. 213.24	Rs. 25.27
Disbursed Amount (Rs. crore)	Rs. 13,799.07	Rs. 209.55	Rs. 24.84

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

2.3 Beneficiary Coverage and Gender Distribution

The PM SVANidhi scheme has successfully reached a vast and diverse population of street vendors across India, with over 68.1 lakh beneficiaries nationally. Within this, Bihar accounts for nearly 1.29 lakh beneficiaries, of which approximately 14,459 belong to the Patna Municipal Corporation (PMC), representing about 11% of the state's total. Women constitute 45% of beneficiaries at the national level but only 37% at both the Bihar and PMC levels. This indicates a persistent gap in financial inclusion at sub-national levels. The observed disparity highlights the need for targeted policy interventions to enhance women's participation and ensure more equitable access to scheme benefits, particularly at the state and local levels.

Table 3: Number and Gender Distribution of PM SVANidhi Beneficiaries across India, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Number of Beneficiaries	68,12,403	1,28,882	14,459
Male	55%	63%	63%
Female	45%	37%	37%

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

2.4 Digital Engagement, Cashback and Interest Subsidies

Digital engagement is a key focus area under the PM SVANidhi Scheme. Nationally, 44.98 lakh vendors are digitally active, compared to 68,342 in Bihar and 8,686 within Patna Municipal Corporation (PMC). Total cashback payments amount to Rs. 241.68 crore at the national level, Rs. 3.13 crore in Bihar, and Rs. 0.41 crore in PMC. Similarly, interest subsidies paid amount to Rs. 308.5 crore nationally, Rs. 4.52 crore in Bihar, and Rs. 0.54 crore in PMC. These figures indicate variation in digital financial engagement and benefit utilisation across different administrative levels under the scheme.

Table 4: Digital Engagement, Cashback, and Interest Subsidy under PM SVANidhi Scheme across India, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Digital Engagement (No. Vendors Digitally Active)	44,98,104	68,342	8,686
Total Cashback Paid (Rs. crore)	241.68	3.13	0.41
Total Interest Subsidy (Rs. crore)	308.50	4.52	0.54

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

2.5 Social Category Distribution

The predominance of OBC beneficiaries across all administrative levels indicates that the scheme has largely reached economically and socially disadvantaged occupational groups, which constitute a substantial proportion of the street vending community.

Table 5: Caste-wise Distribution of PM SVANidhi Beneficiaries: National, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Social Category Dominance	OBCs > SCs > STs > General	OBCs > SCs > STs > General	OBCs > SCs > STs > General

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

2.6 Sanction Time and Applicant Age

Average loan sanction time varies across administrative levels, with 21 days at the national level, 28 days in Bihar, and 29 days in the Patna Municipal Corporation (PMC). This indicates comparatively longer processing

times at the state and local levels. The average age of applicants remains relatively consistent at around 42 to 43 years across all levels, suggesting demographic stability among beneficiaries of the scheme.

Table 6: Average Sanction Time and Age of PM SVANidhi Beneficiaries across India, Bihar, and Patna Municipal Corporation

Indicators	National Level (India)	State Level (Bihar)	Local Level (Patna Municipal Corporation)
Average Sanction Time (Days)	21	28	29
Average Age of Applicant (Years)	43	42	43

(Source: Data retrieved from the official PM SVANidhi Government portal, accessed on August 9, 2025)

Notes: Secondary data compiled for the National, Bihar state and Patna Municipal Corporation levels.

Overall, the PM SVANidhi scheme's implementation exhibits consistent trends nationally and within Bihar, with Patna Municipal Corporation reflecting a significant share of state-level activity. While Bihar and PMC show robust loan sanctioning and disbursement efficiency, areas like sanction time and women's participation lag behind national averages. Furthermore, PMC's comparatively high cashback and interest subsidy disbursements signal focused efforts in digital financial inclusion. Addressing sanction delays and gender gaps, particularly in urban centres, will be crucial for enhancing the scheme's effectiveness and inclusivity.

3. Awareness and Beneficiary Participation in PM SVANidhi and SVANidhi se Samriddhi ki Or Schemes among Street Vendors in Selected Blocks of Patna District

Street vendors form a significant part of the informal economy, and their inclusion in Government financial schemes is essential for improving their livelihoods. This section focuses on four selected blocks of Patna district, namely, Barh, Bihta, Patna Sadar, and Masaurhi, to evaluate the level of awareness among street vendors regarding the PM SVANidhi and SVANidhi se Samriddhi ki Or schemes. It also examines their participation as beneficiaries under these initiatives across these blocks. Understanding awareness and beneficiary status at the local level is crucial to identifying gaps in outreach and designing targeted interventions to enhance financial inclusion and economic resilience among street vendors.

Table 7: Awareness of Government Schemes Among Street Vendors in Selected Blocks of Patna District (N=80 in each block)

Sl. No.	Government Schemes	Classification	Name of the Blocks			
			Barh	Bihta	Patna Sadar	Masaurhi
1	Awareness of PM SVANidhi Yojana	Yes	36.25	60.00	72.5	41.25
		No	63.75	40.00	27.5	58.75
2	Awareness of Svanidhi se Samriddhi ki Or	Yes	36.25	38.75	52.5	36.25
		No	63.75	61.25	47.5	63.75

(Source: Primary Data)

From the above table, it is observed that awareness of PM SVANidhi and SVANidhi se Samriddhi schemes varies across Barh, Bihta, Patna Sadar, and Masaurhi blocks of Patna district. Awareness of PM SVANidhi Yojana was highest in Patna Sadar block (72.5%), followed by Bihta (60%), while Barh (36.25%) and Masaurhi (41.25%) reported comparatively lower awareness levels. A similar pattern is observed in the case of the SVANidhi se Samriddhi scheme, where Patna Sadar recorded the highest awareness. Overall, the findings indicate uneven awareness of Government schemes across the selected blocks.

Table 8: Beneficiary Status under Government Schemes Among Street Vendors in Selected Blocks of Patna District (N=80 in each block)

Sl. No.	Beneficiaries of Government Schemes	Classification	Name of the Blocks			
			Barh	Bihta	Patna Sadar	Masaurhi
1	Beneficiaries of PM SVANidhi Yojana	Yes	17.5	31.25	45.0	16.25
		No	82.5	68.75	55.0	83.75
2	Beneficiaries of Svanidhi se Samriddhi ki Or	Yes	05.0	13.75	32.5	5
		No	95.0	86.25	67.5	95

(Source: Primary Data)

From the data analysis, it is observed that the number of beneficiaries under PM SVANidhi and SVANidhi se Samriddhi ki or schemes varies across Barh, Bihta, Patna Sadar, and Masaurhi blocks of Patna district. Beneficiaries of the PM SVANidhi Yojana were highest in Patna Sadar block (45%), followed by Bihta (31.25%), while Barh (17.5%) and Masaurhi (16.25%) reported comparatively lower beneficiary coverage. A similar pattern is observed in the case of the SVANidhi scheme, where Patna Sadar recorded the highest number of Beneficiaries (35.5%), followed by Bihta (13.75%), whereas Barh and Masaurhi reported only 5% beneficiaries each. The findings suggest that financial inclusion through Government schemes is relatively better in Patna Sadar and Bihta blocks, while limited beneficiary coverage in Barh and Masaurhi indicates that many street vendors are still outside the reach of formal financial support systems.

CONCLUSION

The study reveals that the PM SVANidhi Scheme has achieved considerable progress in extending financial support to street vendors across different administrative levels through effective loan sanction and disbursement mechanisms. The findings indicate that Patna Municipal Corporation contributes significantly to Bihar's overall scheme performance, while awareness and beneficiary participation vary considerably across the selected blocks of Patna district. Patna Sadar demonstrates relatively higher outreach and beneficiary coverage compared to Barh, Bihta, and Masaurhi. The study suggests that strengthening awareness campaigns, improving last-mile delivery, and enhancing outreach can further expand the scheme's coverage and ensure more inclusive participation among street vendors.

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