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Role of Financial Inclusion in Gender Equality: A Study with Reference to Female Street Vendors in Ranchi City

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Abstract:

This study examines how gender equality and financial inclusion interact among female street sellers in Ranchi City. The study investigates participant views and experiences in connection to financial services and gender dynamics using a mixed-methods approach, including surveys and data analysis. According to descriptive data, participants are aware of formal financial services, and having access to savings accounts improves their ability to save and manage their finances. The study highlights the many facets of financial inclusion and highlights how it might help women become more economically and socially independent. But problems still exist, making it difficult to use formal financial services effectively due to a lack of financial literacy. The report emphasizes the value of customized approaches while supporting in-depth financial literacy initiatives and safer working conditions. The findings emphasize the need for specific interventions that meet the various needs of female street sellers, adding to the conversation on gender equality and financial inclusion. This study's ultimate goal is to influence legislation and promote a more inclusive and fair future for this group.

Keywords: Financial Inclusion, Gender Equality, Street Vendors, Ranchi

1. Introduction

1.1 Background of the Study

The connection of financial inclusion and gender equality highlights an essential route for empowering underserved women and fostering equitable communities. Financial inclusion programs, which are focused at providing formal financial services to groups who are underserved, have the ability to break down economic obstacles that disproportionately harm women (R. Karthikeyan and R. Mangaleswaran 2019). These activities are referred to as "financial inclusion." The provision of financial services, including as savings accounts, lines of credit, and insurance, to women helps to foster their entrepreneurial pursuits, which in turn strengthens their economic independence and contributes to the closing of the gender wealth gap. In addition, increasing financial autonomy gives women the capacity to actively participate in decision-making processes within their households and communities, which helps to develop a social environment that is more gender balanced and inclusive. attaining meaningful financial inclusion for women entails tackling structural inequities, customizing financial products to their individual requirements, and cultivating a climate that is conducive to women's economic involvement and success (Chaudhary and Kumari 2022).



This is true notwithstanding the potential advantages of attaining meaningful financial inclusion for women.

1.2 Arguments in favor of the study's issue of female street sellers

For a variety of reasons, including the fact that they represent a population that is underrepresented and occasionally neglected in the informal sector (Claeys and Cauberghe 2014; Vaková 2020), researchers chose to focus on female street vendors. Female street vendors usually face a complicated range of challenges that result from the junction of their gender and their professional status, despite the significant contribution they make to the livelihoods of city people and the economy of their communities. These issues include a lack of legal recognition, a restriction on travel, being the target of harassment, and limited access to financial services. Examining the benefits that financial inclusion has had on this specific group may help us understand how tailored financial services could increase the group's economic resilience, give its members more power, and enhance their overall well-being. Additionally, gaining a grasp of the dynamics of financial inclusion for female street sellers can contribute to a more comprehensive understanding of gendered economic inequities and influence policy interventions that promote inclusive urban development and gender equality (Giacomucci 2021; Reza Iravani and Majidi Parast 2014; Substance Abuse and Mental Health Services Administration (SAMHSA) 2020).

1.3 Statement of Problem and Research Objectives

The study seeks to clarify how financial inclusion promotes gender equality among Ranchi City female street sellers. Female street sellers contribute significantly to the urban informal economy, but they frequently have trouble obtaining official banking services, which can keep them economically vulnerable and limit their empowerment. This study investigates how targeted financial inclusion programs might reduce these barriers and improve the economic and social standing of female street sellers in Ranchi City, furthering gender equality.

The objectives of present study are given below;

- Analyze the extent to which Ranchi City's female street sellers are financially included.
- Examine how financial inclusion affects the entrepreneurship of female street sellers.
- Examine the connection between gender equality and financial participation in this population.
- Determine obstacles to and chances for implementing successful financial inclusion programs.



- To encourage financial inclusion and gender equality among female street sellers in Ranchi City, offer workable policy solutions.

2. Literature Review

The literature review provides a comprehensive analysis of the most recent body of research discussing the connection between financial inclusion and gender equality, with a particular emphasis on the perspectives of women who are employed in the profession of street seller (Redondo-Sama et al. 2020). The Equal Pay Action Coalition was the organization that conducted the study. Increasing the economic agency of women and reducing the gender gap are two goals that have been recognized as important goals that may be completed by the adoption of actions that promote financial inclusion. These two objectives have been highlighted as major goals by a number of studies as being key objectives that may be attained via the adoption of measures that promote financial inclusion.

These two goals are acknowledged to be significant ones, and achieving them is attainable if one takes part in initiatives that advance financial inclusion. The findings of a study conducted by Potluri and Sulochana (2018) indicate the importance of having access to financial services in terms of modifying the degree of control that women have over the financial issues and decisions that are relevant to their families. Additionally, Baghla (2018) emphasizes how giving disadvantaged women the means for business and asset accumulation might help them rise above their current status as street sellers. This might be a method for financial inclusion to help impoverished women advance. The ability to participate in the financial system offers low-income women a chance to grow economically. Allowing disadvantaged women to engage in the financial system might give them a path to social mobility if done in this way.

It would be greatly appreciated if you could make a charity giving of this kind in the form of a monetary contribution to help us reach our goal. The findings of studies by Singh, Ram, and Chandrakar in 2014 and by Thorsten in 2016 show that mobile banking and other digital financial services have the potential to increase the proportion of women who have access to formal financial channels. However, the current body of research also points out a number of challenges, including low levels of financial literacy among women (Le, Chuc, and Taghizadeh-Hesary 2019) and the need for customized financial products that may meet the unique needs of workers in the informal sector, such as street vendors (Cicchiello et al. 2021; Khan and Singh Bhandari 2022; Pushp et al. 2023). These are only two instances of the specific difficulties that are



being mentioned.

These are only two instances of the various difficulties that are being brought to light in this discussion. These are only two examples of the many different challenges that are being brought to light by this conversation (Chaudhary and Kumari 2022). There are many others.

This literature review not only lays the foundation for the research, but it also draws attention to the knowledge gaps that this investigation seeks to solve in relation to the one-of-a-kind effect that financial inclusion has on female street vendors in Ranchi City. This investigation will look at the impact that financial inclusion has on female street vendors in Ranchi City. The purpose of this inquiry is to try to fill in the blanks in terms of information in order to gain a deeper comprehension of the one-of-a-kind connection that exists between financial inclusion and female street vendors in Ranchi City. The purpose of this study is to address some of these constraints in order to gain a better understanding of the ways in which financial inclusion affects the lives of female street sellers in Ranchi City and to fill in some of the information gaps that occur as a result of the knowledge gaps that are being addressed by this research.

3. Research Methodology

The step-by-step procedure to achieve the objectives of study are given below;

Step-1) Development of questionnaire

Based on the literature review and discussion with expert following questions were decided for questionnaire survey. Except demographic questions, each respondent was asked the quote the agreement level of each statement. There were 131 respondents in questionnaire, and agreement scale was decided to 1 to 5 (Strongly Disagree to Strongly Agree).

Demographic Questions

1. Age:
2. Education Level:
3. Years of street vending experience:



Answer following statements on agreement Scale (1-5);

- 1 I am familiar with the official financial services in my area.
- 2 I can readily conduct my financial operations since I have access to a savings account.
- 3 Having finance available has helped my street vending company.
- 4 In my opinion, financial inclusion may help women become more economically independent.
- 5 Financial institutions are aware of the requirements and difficulties faced by women street sellers like me.
- 6 Since using financial services, I've noticed an increase in my capacity to save money.
- 7 Financial inclusion has given me a more powerful say in household decision-making.
- 8 I think that having access to resources has improved my social standing in my community.
- 9 Using formal financial services successfully has been hampered by a lack of financial knowledge.
- 10 While working as a street vendor, I feel protected and secure.
- 11 Financial inclusion initiatives should take into account the unique difficulties experienced by female street sellers.
- 12 I was able to invest in growing my street vending company thanks to access to banking services.
- 13 Increasing the financial involvement of female street sellers, in my opinion, may advance gender equality.
- 14 When attempting to acquire financial services, I have experienced prejudice or gender-related obstacles.
- 15 I have faith in my ability to make wise use of financial services.

Step-2) Reliability Analysis of Data using Cronbach's Alpha: The internal consistency and reliability of the data gathered for your study on the connection between financial inclusion and gender equality among female street sellers in Ranchi City are evaluated utilizing the reliability analysis using Cronbach's Alpha. The analysis assesses the degree to which these questions consistently measure the underlying ideas by combining related survey items that measure comparable variables. This value of Cronbach's Alpha, which runs from 0 to 1, helps determine how reliable these constructions are. The survey instrument must yield reliable and consistent findings in order for the results of your study to be regarded legitimate and credible. Typically, this means that a Cronbach's Alpha value of 0.7 or above is considered acceptable.



Step-3) Sampling and Data Collection: A purposeful sample technique will be used to consciously choose individuals who best reflect the variety of this demography for the purposes of this study, which explores the relationship between financial inclusion and gender equality among female street sellers in Ranchi City. Participants who satisfy certain requirements, such as those related to age, vending machine type, and experience, will be included in the research. Through Google Forms, where participants will be given a structured survey, data gathering will be made easier. The poll will use a 1 to 5 agreement scale to evaluate respondents' views on gender equality and financial inclusion.

Step-4) Frequency Analysis of Data: A prominent technique for analyzing categorical data is frequency analysis, which counts and groups the occurrences of various values or categories within a dataset. We may learn more about the distribution of responses to different survey questions that employ categorical data, such the 1 to 5 agreement scale, by performing a frequency analysis as part of our research on the contribution of financial inclusion to gender equality among female street sellers in Ranchi City.

Step-5) Descriptive Statistics: A number of statistical measures, including the mean, the median, and the mode, can shed light on the predominant feelings held by the respondents to a survey by revealing the average degree of agreement or disagreement with certain assertions on a scale from 1 to 5. In addition, measures such as standard deviation would provide a view into the degree of variety that exists in the participants' perceptions, so providing a thorough knowledge of the distribution of the data.

4. Results and Discussion

The SPSS program is used to carry out the analysis of the data. The Cronbach's Alpha of questionnaire data was calculated as 0.82, which indicates that the data is reliable of further analysis. The complete findings derived from the data analysis of the questionnaire survey are presented in the following;

4.1 Demographic Profiling of Respondents

The demographic information for the participants in our study on the role of financial inclusion to gender equality among female street sellers in Ranchi City is included in the Table 4.1. The frequency and percentage distribution of responders across various age groups, educational attainment levels, and years of experience working as a street vendor are shown. The age group of 30 to 40 years accounts for the biggest percentage (32.82%), closely followed by that of 20 to 30 years (25.95%). 58% of individuals are classified



as illiterate, compared to 34.35% who have completed high school. In terms of years of experience, individuals with 0 to 5 years of experience make up the largest group (31.29%), followed by those with 5 to 10 years (25.95%). The information in this table on the participants' traits is essential for understanding their viewpoints on financial inclusion and gender equality as well as their experiences with those topics.

Table 4.1 Demographic Details of Respondents

Demographic Details	Particulars	Frequency	Percent
1. Age	a. 20 to 30 years	34	25.95
	b. 30 to 40 years	43	32.82
	c. 40 to 50 years	31	23.67
	d. Greater than 50 years	33	25.20
2. Educational Level	a. Illiterate	76	58
	b. Highschool	45	34.35
	c. Intermediate or above	10	7.63
3. Years of street vending experience	a. 0 to 5 years	41	31.29
	b. 5 to 10 years	34	25.95
	c. 10 to 15 years	22	16.79
	d. 15 to 20 years	20	15.26
	e. Greater than 20 years	14	10.68



4.2 Frequency Analysis of Data

A breakdown of the participants' responses to various statements relating to financial inclusion and gender equality among Ranchi City's female street sellers is presented in the Table 4.2. On a scale from "Strongly Disagree" (1) to "Strongly Agree" (5), respondents were asked to rate their level of agreement with each item. The following examples show how frequently people responded in each category to each of the following statements:

1. Participants, in general, exhibit a balanced acquaintance with official financial services in their region, with virtually equal distribution across all of the agreement levels.
2. The vast majority of respondents hold the opinion (both "Agree" and "Strongly Agree") that having access to a savings account has made it easier for them to successfully manage their financial affairs.
3. When asked about the statement that claims to show a good influence that finance has had on their street vending company, respondents gave more varied responses.
4. There are very few people who disagree with the idea that financial inclusion has the potential to increase women's economic autonomy, yet a sizeable proportion of people do agree with the idea.
5. A larger proportion of respondents indicated their agreement with the statement that a number of respondents, including women street vendors, think that financial institutions understand the issues they confront.
6. In a manner analogous to that described in statement 1, the participants' comments about the influence that financial services have on their savings demonstrate a balanced distribution.
7. The vast majority of participants are of the opinion that their participation in the program has given them more influence in the context of household decision-making.
8. The majority of people are of the opinion that having access to resources has helped them enhance their social status within the community.
9. The responses cover a wide range, demonstrating that individuals have a variety of perspectives on the relationship between financial literacy and the efficient utilization of formal services.
10. The vast majority of people who work as street vendors do not, or strongly disagree with, the idea that they feel safe and secure in their jobs.
11. There is widespread consensus that efforts to expand financial inclusion should show sensitivity to the particular obstacles that women who sell their wares on the street encounter.



12. Different people have different opinions on whether or not having access to financial services made it easier for them to invest in their street selling businesses.
13. A sizeable percentage of people are in agreement that expanding financial participation might help achieve gender equality.
14. When it comes to gaining access to financial services, a significant number of respondents report having encountered bias or barriers connected to gender.
15. There is faith in one's capacity to make intelligent use of the many financial services available.

This breakdown of responses gives insight into the views of the participants, demonstrating their level of agreement or disagreement with each statement and adding to a full knowledge of their ideas on financial inclusion and gender equality. Moreover, this breakdown of responses provides insight into the perspectives of the participants.

Table 4.2 Frequency Analysis of Data

Statements	Strongly Agree (5)	Agree (4)	Neither Agree nor Disagree (3)	Disagree (2)	Strongly Disagree (1)
1. I am familiar with the official financial services in my area.	34	34	34	15	14
2. I can readily conduct my financial operations since I have access to a savings account.	63	41	24	3	0
3. Having finance available has helped my street vending company.	27	30	32	24	18
4. In my opinion, financial inclusion may help women become more economically independent.	59	41	24	6	1



5. Financial institutions are aware of the requirements and difficulties faced by women street sellers like me.	33	46	32	19	1
6. Since using financial services, I've noticed an increase in my capacity to save money.	38	40	38	14	1
7. Financial inclusion has given me a more powerful say in household decision-making.	64	22	31	10	4
8. I think that having access to resources has improved my social standing in my community.	21	56	32	16	6
9. Using formal financial services successfully has been hampered by a lack of financial knowledge.	21	39	27	20	24
10. While working as a street vendor, I feel protected and secure.	0	3	29	76	23
11. Financial inclusion initiatives should take into account the unique difficulties experienced by female street sellers.	36	36	38	11	10
12. I was able to invest in growing my street vending company thanks to access to banking services.	6	21	43	42	19
13. Increasing the financial involvement of female street sellers, in my opinion, may advance gender equality.	40	44	40	6	1



14. When attempting to acquire financial services, I have experienced prejudice or gender-related obstacles.	16	29	30	50	6
15. I have faith in my ability to make wise use of financial services.	52	43	20	15	1

4.3 Descriptive Statistics

The descriptive statistics of the survey responses linked to attitudes of financial inclusion and gender equality among female street sellers in Ranchi City are presented in Table 4.3 below. Each survey item's mean score, mode value, and standard deviation are listed in the table below, along with the total number of valid replies (N). The findings suggest that participants had a satisfactory level of familiarity with the official financial services available in their region (mean = 3.4504) and have a favorable perception of the availability of savings accounts (mean = 4.2519). The respondents also note the beneficial influence that having access to financial resources has had on their street vending companies (mean = 3.1832). In addition, participants believe that financial inclusion has the ability to increase women's economic independence (Mean = 4.1527) and acknowledge that financial institutions are aware of the issues that women street sellers confront (Mean = 3.6947). It is important to note that the presence of many modes for certain things, with the smallest mode value displayed, shows that there are a variety of answers within these categories. This all-encompassing summary of descriptive statistics throws light on the opinions of the participants, which contributes to a fuller understanding of the interaction between financial inclusion and gender equality within the framework of this discussion.

Table 4.3 Descriptive Statistics

	N		Mean	Mode	Std. Deviation
	Valid	Missing			
1. I am familiar with the official financial services in my area.	131	0	3.4504	3.00 ^a	1.28431



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2. I can readily conduct my financial operations since I have access to a savings account.	131	0	4.2519	5.00	.83522
3. Having finance available has helped my street vending company.	131	0	3.1832	3.00	1.32898
4. In my opinion, financial inclusion may help women become more economically independent.	131	0	4.1527	5.00	.93210
5. Financial institutions are aware of the requirements and difficulties faced by women street sellers like me.	131	0	3.6947	4.00	1.02951
6. Since using financial services, I've noticed an increase in my capacity to save money.	131	0	3.7634	4.00	1.01399
7. Financial inclusion has given me a more powerful say in household decision-making.	131	0	4.0076	5.00	1.14688
8. I think that having access to resources has improved my social standing in my community.	131	0	3.5344	4.00	1.04732
9. Using formal financial services successfully has been hampered by a lack of financial knowledge.	131	0	3.0992	4.00	1.35223
10. While working as a street vendor, I feel protected and secure.	131	0	2.0916	2.00	.69559



11. Financial inclusion initiatives should take into account the unique difficulties experienced by female street sellers.	131	0	3.5878	3.00	1.19531
12. I was able to invest in growing my street vending company thanks to access to banking services.	131	0	2.6412	3.00	1.06025
13. Increasing the financial involvement of female street sellers, in my opinion, may advance gender equality.	131	0	3.8855	4.00	.92521
14. When attempting to acquire financial services, I have experienced prejudice or gender-related obstacles.	131	0	2.9924	2.00	1.13338
15. I have faith in my ability to make wise use of financial services.	131	0	3.9924	5.00	1.04142
a. Multiple modes exist. The smallest value is shown					

The results of the descriptive statistics provide fascinating insights into the views of female street sellers in Ranchi City on gender equality and financial inclusion. The significance of these findings within the bigger picture of our investigation are covered in this section.

Perceptions of Financial Inclusion: According to the statistics, a sizable portion of respondents are aware of the formal financial services available in their community (Mean = 3.4504). This shows that the target demographic has been significantly reached by initiatives to promote financial inclusion. Participants also strongly agree (Mean = 4.2519) that having access to savings accounts has made it easier for them to conduct financial transactions, indicating that these services are essential to improving their access to credit and ease of transaction. The observation that financial inclusion has increased their capacity to save money (Mean = 3.7634) further supports this alignment with financial services, highlighting the potential of such



services to promote financial stability and empowerment among female street vendors.

Taking Charge and Making Decisions: The findings of the study shed light on how financial inclusion for female street sellers has the potential to alter their lives. Many participants (Mean = 4.1527) think that financial inclusion might help women become more financially independent, possibly addressing the current gender discrepancies in economic opportunity. Participants also emphasize how having access to financial resources has given them a stronger say in household decision-making (Mean = 4.0076). This suggests that financial inclusion has larger consequences for gender dynamics and social empowerment in addition to financial concerns, reinforcing the crucial role these services play in strengthening women's agency and decision-making.

Obstacles and Gender Equality: Notably, the data show that despite the advancements, obstacles still exist. Participants recognized that their inability to access formal financial services is a barrier (Mean = 3.0992), highlighting the necessity of thorough financial literacy programs designed to take into account the particular needs of female street sellers. Additionally, a sizeable fraction of participants (Mean = 2.0916) indicates sentiments of vulnerability and lack of protection when working as street vendors, underscoring the need of tackling safety issues in tandem with financial inclusion measures.

Recommendations for Future Research and Policy: The study's findings are consistent with the general conversation around financial inclusion and gender equality. Participants point to progress in economic empowerment, but it's important for legislators to understand the specific difficulties encountered by female street sellers. Financial inclusion initiatives may be more effective if they are strengthened, street vending surroundings are made safer and more secure, and financial services are tailored to better meet the requirements of this group. Future studies may go more deeply into the intersections of variables like age, education, and years of experience, perhaps offering more nuanced insights on the differences in views and experiences among female street sellers.

5. Conclusion

The complex relationship between financial inclusion and gender equality among female street sellers in Ranchi City has been examined in this study. A more complete picture of the attitudes, experiences, and difficulties these vendors encounter in the context of financial services and gender dynamics has been



gained by a thorough analysis of survey results.

The results of the study demonstrate the progress made in encouraging financial inclusion among female street sellers. The majority of participants say they are familiar with local government financial services, and having access to savings accounts has made it possible for them to manage their money more effectively. The ability to save money has improved as a result of this accessibility, demonstrating the real influence of financial inclusion on financial stability.

The socioeconomic and empowerment aspects of financial inclusion are equally important. The statistics emphasize that financial inclusion has the ability to increase economic independence while also giving female street sellers more sway over decisions that affect their households. This complex understanding clarifies the wider effects of financial inclusion, extending from the world of economics into the world of gender dynamics.

The analysis also identifies locations where problems still exist. The fact that inadequate financial literacy is recognized as a roadblock to successful use of formal financial services speaks to the necessity of focused financial literacy initiatives. Additionally, the feeling of vulnerability and lack of protection that participants felt while participating in street vending activities highlights the complexity of the problems at hand.

This study emphasizes the value of customized approaches as the path to gender equality and financial inclusion continues. The need for comprehensive strategies to close the financial literacy gap, advance safer workplaces, and provide financial services that take into account the special needs of female street sellers should be taken seriously by policymakers. The study's findings add to the larger conversation on gender equality and financial inclusion by calling for long-lasting change that is considerate of the various needs and experiences of this group.

The study's findings provide an overview of the intertwined dynamics of financial inclusion and gender equality among female street sellers in Ranchi City. These findings can open the door to a more inclusive, empowered, and equitable future for female street sellers and, by extension, for women in the larger socioeconomic environment by encouraging conversation, policy innovation, and targeted interventions.



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