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“A Study on Effectiveness of Digitalization on small businesses in Hyderabad”

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Abstract:

As the world is progressing towards digitalization, taking an inspiration from technological advancements our honourable prime minister of India envisioned implementing digital India. The objective of this is to digitalize all governmental transactions with the help of electronic networks and improving digital literacy. This paper covers awareness on e-Payments among street vendors and factors influencing their usage. This study also focuses on efforts of the government for educating the society towards e-payments. This paper is based on empirical Research conducted on street vendors and also concentrates on factors effecting on e-payments. The research is done using primary and secondary data. Primary data is collected from 102 respondents by using questionnaire method with the help of Google form. In this paper we have used graph, chart to analyse the data and SPSS software to test chi-square test. There is no significant variance in street vendors based on demographic factors such as gender, age, discipline of the respondent indicated by chi-square test. But there is significance variance in street vendors perception towards e-payment based on education.

Keywords: E-payment, street vendor’s perception, Awareness.

Introduction:

Street vending is a very important action relating to the informal sector in urban areas in India. Especially In developing countries street vending is universal across the globe.so street vendors are important part of urban self-employment in informal sector in country. Street vendors are an integral part of

urban economies around the world, offering easy access to a wide range of goods and services in public spaces. They sell everything from fresh vegetables to prepared foods, from building materials to garments and crafts, from consumer electronics to auto repairs to haircuts

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Usually urban poor people and middle class people purchase goods and service with street vendors so these persons playing key role in providing goods and services. Nowadays, street vending is a significant source of employment for many urban deficient because it requires low skills and small financial inputs. Today, modern street vending plays a vital role in the urban economy, as a source of jobs, revenue and 'value added' to the economy. According to the Ministry of Housing and Urban Poverty Alleviation, there are 10 million street vendors in India, with Mumbai accounting for 250,000, Delhi has 450,000, Kolkata, more than 150,000, and Ahmedabad, 100,000. The Greater Hyderabad Municipal Corporation (GHMC) conducted a survey of street vendors in Hyderabad in September-October 2019. The mammoth task that it was for tracing them and providing facilities, they could only cover 25,000 street vendors, while there are actually over two lakh street vendors.

Review of Literature:

According to Tiwari (2009) has explained in his study that, street vendors offer a market for both agricultural products and home based products to help agricultural workers and home based workers. Therefore street vendors directly connected with different types of labors and several sectors. A study conducted by Ministry Of Housing and Urban Poverty Alleviation(MHUPA,2009)usually in towns and cities street vending is significant income and employment source and

street vendors provides goods and service to middle class & poor people at reasonable price and conveniently. Street vendors may be standing in the sense that they occupy a fixed place on the roadways or public/ private spaces or they may be move from one place to another place by carrying their commodities or wagons or in baskets on their heads (Sharit K. Bhowmik, 2005).

According to Indira(2014) in his study found that in the developed and developing countries street vending is an urban phenomenon. It is not recognized as a law full activity as per most of the governments in many countries and for the development of the city government officers see the street vending activities as inflammation.it was also found that informal sector contribution to GDP is29% in Latin America and 41% for Asia.

A study conducted by Dabir-Alai (2004), on "street trading in urban areas in delhi". He found that street vendors facing harassment even they are helpless at all the time. But many street vendors use their own money (self-financing) to do their business.

In the year 2017 According to BOONJUBUN "the free land use, informal economy and housing problems must be resolved as modernist town planners to think.

The First Indian National Commission on Labour (1966-69) defined 'unorganized sector workforce as "those workers who have not been able to organize themselves in pursuit of their common interest dues to

certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments”.

Monique, et, al (2002) In his study he argued that Men are more capable compare to women like low skill, insecure, Lack of experience, less education.

Street vending is one of the most visible and important sustainable occupations in the urban informal sector in India. Street vendors are identified as self-employed workers in the informal sector who offer their labour to sell goods and services on the streets without having any permanent built up structure (National policy on urban street vendors (NPUSV, 2006).

These people usually own low skills and lack in the level of education required for the better paid jobs in the formal sector. Besides, everlasting protected jobs in the formal sector are shrinking hence even those have the requisite skills are unable to find proper employment (Alfie, 2014).

STATEMENT OF PROBLEM:

Digitalization the important goal of government. Government has to frame proper strategies from time to time for completely digitalization. Government has not made mandatory for everyone to make always e-payment transaction. India overall ranking on the government's adoption of e-payments has moved up to 28th in 2018, from 36th in 2011. It is just a slightly increase in the e-payment number compare to last previous years. Still the number of e-payments has not been reached to the required extent

due to many factors such as, Lack of awareness, Hence there is requirement of the study for suggesting solutions for overcoming perceived problems of street vendors in e-payments.

OBJECTIVE OF THE STUDY:

1. To know the problems faced by street vendors in adoption of digitalization.
2. To know the factors influencing adoption of digitalization by street vendors.

SCOPE OF THE STUDY:

1. Useful for the future reference.
2. Useful to Government to know the functioning of the Payments through E-Payments.

HYPOTHESIS TESTING:

Testing with CHISQUARE-TEST

1. Ho₁: there is no significance relation between gender and adoption of e-payments.
2. Ho₂: there is no significance relation between qualification and adoption of e-payments.

RESEARCH METHODOLOGY:

The present research study is an Empirical research conducted among the street vendors awareness towards electronic Payment. The study is accomplished with the help of structured questionnaire circulated among street vendors with help of students of our college. In our study we used structured questionnaire for collecting primary data with help of google form. Secondary data used for review of literature includes the research publications which are enclosed in the references.

SAMPLE DESIGN OF THE STUDY:

- Sample size: The study was based on the 88 respondents

which was chosen purposively and conveniently.

- Coverage of the study: the study is restricted to General Public.
- Sampling technique: Probability sampling is where simple random sampling is used for collecting the data, where respondents are selected as per my wish and my convenience.

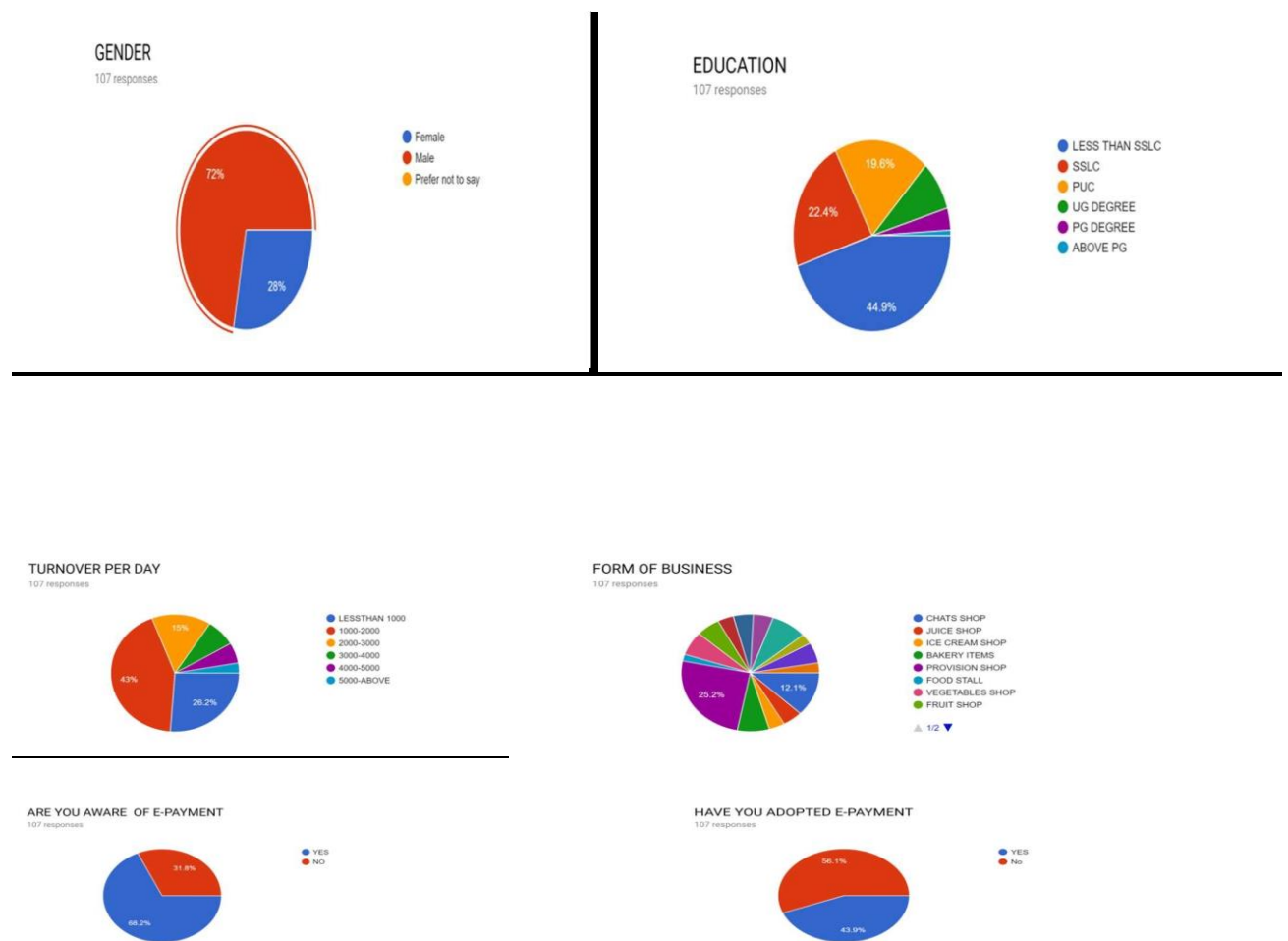
TECHNIQUES FOR ANALYSING DATA:

- Data Analysis is done by using graphs and tables which are analysed through Ms. Excel and SPSS.

LIMITATION OF THE STUDY:

1. The study is confined to select street vendors only.
2. The study is confined to Hyderabad district of Telangana in India.
3. The study will not concentrate on technical issue in E-Payments.

DATA PRESENTATION FROM THE PRIMARY DATA COLLECTED (FINDINGS)

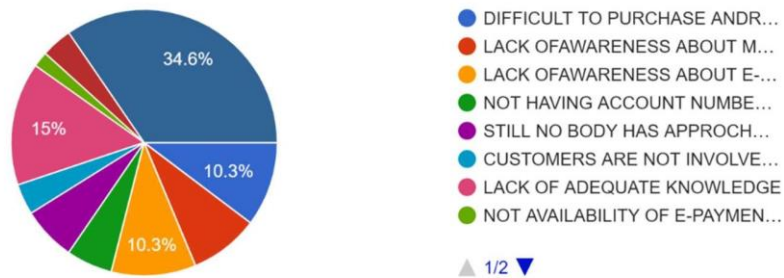


Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.154	.118
	Cramer's V	.154	.118
N of Valid Cases		103	

WHAT ARE THE PROBLEMS YOU ARE FACING IN ADOPTION OF E-PAYMENTS

107 responses



CHI SQUARE ANALYSIS

Chi Square Analysis2: The association between Gender and Adoption of E- payment was tested using Chi-square Analysis.

Ho1. There is no association between Gender and Adoption of E-Payment.

Interpretation: Since p-Value is 0.118 which is greater than 0.05. Hence the null hypothesis is accepted

so, we can conclude that there is significant association between Gender and Adoption of E- Paymnet. Chi Square Analysis2: The association between Gender and Adoption of E- payment was tested using Chi-square Analysis.

Ho2. There is no association between Gender and Adoption of E-Payment.

Chi-Square Tests

	Value	df	Asymp. Sig. (2sided)
Pearson Chi-Square	9.959 ^a	5	.076
Likelihood Ratio	10.558	5	.061
N of Valid Cases	103		

Interpretation: Since the p- Value is 0.076, which is greater than 0.05, hence we can accept the null Hypothesis and say there is no significant association between Educational Qualification and Adoption of E- Payment.

Findings:

1. Irrespective of Gender people are adopting e-payment.
2. Irrespective of qualification people are adopting e- payments.
3. Street vendors even with turnover less than 1000-2000 are adopting e-payment.
4. Even 62% of the street vendors are aware of e-payment though out of the 43% of respondent adopted e-payment.
5. Majority of the respondent have not adopted e-payment because difficulty to purchase android phones.

Suggestion:

1. Government should take initiative to give proper awareness about e payment to all street vendors and provide facilities with bank accounts and electronic devices.
2. Government must improve infrastructure for e-payment to implement 100% E-payment adoption.
3. Government should take security measures for transaction.
4. Government should take necessary measures to overcome problem of delay in E-payments.

Conclusion:

In study concluded that though the government has taken much initiation to implement E-Payments it has not reached expected level of government even in street vendors community due to the problems such as lack of knowledge and lack of Awareness, Lack of safety ,etc.. The government should take proper measures to overcome above problems and thereby it can attain e-Payments objective effectively which leads to attainment of digital India.

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