

Computational Bibliometric Analysis of Emerging Research Patterns in Informal Street Vending Systems

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Abstract

Street vending employs about two billion informal workers globally, but the mechanisms that aim to integrate these workers through the use of financial instruments such as microfinance, financial inclusion, and digital payment adoption are not well organized within an interdisciplinary body of evidence. The present study seeks to address this lack of integration by employing computational bibliometric analysis to create a systematic overview of the intellectual structure, geographical distribution and thematic evolution of the scientific literature on the link between street vending and financial inclusion. After a PRISMA-based screening process, 331 Scopus-indexed sources were narrowed down to a final corpus of 226 peer-reviewed journal articles covering the period from 1989 to 2025. The corpus was then analyzed computationally using network visualization through VOSviewer (co-authorship, co-citation, and keyword co-occurrence mapping) and science mapping using the bibliometrix R package through Biblioshiny (country production, author productivity, Lotka's law fitting, thematic mapping, and logistic growth modeling). Findings reveal that scientific output is geographically concentrated in India and Malaysia, that authorship obeys Lotka's Law with a small productive core headed by Abdullah Al Mamun (14 publications, h-index 9) and that the conceptual language of the field has developed in three distinct stages from the classical microfinance and poverty alleviation topics via the gender and structure of the informal sector topics to a present frontier of fintech and digitally-mediated financial inclusion. The logistic growth curve of the annual publication series ($R^2 = 0.634$; RMSE = 4.76) demonstrates that the field is developing from the stage of rapid growth towards maturity. It is clear that diversification of the geographical origins of the authors, South-South cooperation in the field, and further exploration of the digital aspects of the informal economy constitute the most promising avenues of development for the field.

Keywords: Street Vending, Microfinance, Financial Inclusion, Bibliometric Analysis, VOSviewer, Biblioshiny-Bibliometrix-R Studio.

Introduction

Background and Significance

Street vending is among the most visible expressions of a vast and persistent informal economy that, on the most recent comparable global estimates, absorbs roughly two billion workers more than 61% of the world's employed population the overwhelming majority of them in emerging and developing countries and largely beyond the reach of social protection and labor rights. For these workers, street vending constitutes a vital livelihood strategy, yet one that continues to operate without effective institutional support (Martínez & Short, 2022). Vendors are embedded in a structurally interconnected formal–informal urban economy, but must consistently navigate hostile governance, insecure property rights and regulatory measures designed to displace them (Bell & Loukaitou-Sideris, 2014). Restrictive spatial regulations explicitly deny access to affluent trading areas, while unregistered status perpetuates socio-economic exclusion and criminalization.

A defining dimension of this exclusion is restricted access to formal financial services, which has placed financial inclusion at the center of the contemporary development agenda. Financial inclusion is now widely regarded as a cornerstone of poverty reduction and household resilience, and the diffusion of digital payment instruments accelerated markedly during the COVID-19 pandemic has reshaped the ways in which underserved populations save, borrow and transact (Shahen & Sharaf, 2026). For street vendors and informal micro-entrepreneurs, the intersecting instruments of microfinance, financial inclusion and digital payment adoption have accordingly become the principal channels through which formal financial systems attempt to reach the informal economy, defining the conceptual domain within which the present study is situated (Chen, 2023; Joassart-Marcelli et al., 2025).

These dynamics are more important than anywhere else in India, where street vendors contribute significantly to an informal economy that generates over 80% of the nation's economic output and over 88% of all jobs (Bhan et al., 2020; Patel et al., 2021). A legal framework for the acknowledgment and control of vending was established by the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act of 2014 (Meneses-Reyes & Caballero-Juárez, 2014; Schindler, 2014). Introduced in June 2020, the Pradhan Mantri SVANidhi plan sought to increase collateral-free microcredit and provide unambiguous incentives for the use of digital transactions (Shridhar, 2024).

A comprehensive examination of the field's intellectual architecture is both pertinent and timely, since the scholarly literature linking street vending to microfinance, financial inclusion, and digital payments has expanded across disciplines and national contexts as policy attention has increased. Bibliometric analysis offers a thorough approach to satisfy this demand by providing quantitative insight into the structure and history of a studied subject through the display of productive hubs, collaborative networks, significant authors, foundational works, and shifting thematic emphases. Additionally, it bolsters the synthesis of qualitative literature in related disciplines like microfinance performance and the literature on financial inclusion; the method has already shown its applicability for mapping interdisciplinary, policy-relevant, and quickly changing issues.

Problem Statement and Research Gap

Despite the growing number of bibliometric research, the exact relationship between street vendors, microfinance, financial inclusion, and the acceptability of digital payments is still unknown. Because contemporary evaluations treat financial inclusion and microfinance as broad concepts, the street-vendor finance literature, including its regional concentration, authorial structure, and conceptual history, is comparatively understudied. This flaw is crucial for a topic that heavily relies on centralized tools like PM SVANidhi and is relevant to policy. This is because a thorough grasp of the locations where evidence is gathered, the hubs of intellectual authority, and the development of analytical language are necessary to distinguish consolidated knowledge from disregarded frontiers.

Research Questions

This study focuses on three research challenges to illustrate the generally disjointed architecture of the field:

RQ1: What is the regional distribution of scholarly research on microfinance, street vending, and financial inclusion?

RQ2: How does the field's conceptual framework manifest itself in the works of its most well-known writers and the citation connections between them?

RQ3: How have the field's thematic and philosophical underpinnings changed throughout time?

Objectives

- To quantify the geographic and collaborative structure of scholarly production linking street vending to microfinance and financial inclusion.
- To identify influential authors, productivity distributions, and co-citation clusters underpinning the field's intellectual structure.
- To trace the thematic evolution of the field and identify emerging research frontiers using computational keyword and thematic-mapping techniques.
- To characterize the field's overall growth trajectory and life-cycle stage using quantitative growth modeling.

The rest of this paper is structured as follows. Section 2 discusses the current literature on this topic, which sets this paper in the context of both bibliometrics and street vending finance literature. Section 3 discusses the research methodology of this study, which includes the research location, sample population, data collection process, and models used. Section 4 discusses the findings of the paper in relation to its three research questions. Section 5 concludes with a summary of findings, implications, and directions for future research.

Literature Survey

Bibliometrics has emerged as a well-known approach to the synthesis of disparate, multidisciplinary, and fast-changing bodies of literature through quantitative examination of productive clusters, collaboration networks, influential authors, seminal papers, and changing themes within a field (Donthu et al., 2021). Analyses were conducted using the Bibliometrix R tool, which is available via its Biblioshiny website (Aria & Cuccurullo, 2017). There have been several applications demonstrating its flexibility in the context of finance development research. A mapping of the literature on microfinance performance was conducted and uncovered a citation network centered on a relatively small number of seminal authors, a trend of author productivity clustering that is generally in line with Lotka's Law (Akter et al., 2021; Ruiz-Castillo & Costas, 2014). Conducted a bibliometric review of the literature on financial inclusion and uncovered a thematic change towards applications to decision-making on investments, highlighting the growing importance of fintech-related keywords in recent publications; a similar trend is seen in the more specialized street vending field (Waltman & Van Eck, 2012; Pranajaya et al., 2024).

Developments in the street-vending literature have also been primarily qualitative and regionally confined in nature. A systematic review of informal street-vending research literature was performed and discovered that the research evidence has been dominated by regulatory and spatial governance themes, while financial inclusion aspects have been relatively neglected (Peimani & Kamalipour, 2022). Expanded the regulatory approach in an urban context to support the focus of those studies on spatial exclusion rather than financial inclusion approaches (Joassart-Marcelli et al., 2025). Also highlighted the unevenness in the enforcement of street-vending regulations in multiple cities, which demonstrates the regulatory/governance approach in most recent qualitative research on the topic (Pulliat et al., 2024). Studied the phenomenon of legal violence faced by unauthorized vendors to show how regulatory precarity and financial exclusion have been considered two distinct research fields (Hidalgo, 2022; Hirsch, 2005).

Regarding financial inclusion, the fast-growing global spread of digital payment mechanisms amid the COVID-19 pandemic was identified by previous studies, a pattern increasingly represented through keywords used in development finance bibliometric studies, such as this study. Taken together, these studies show that, with respect to the current study, two key insights emerge: on the one hand, that bibliometric analysis has been a useful approach to map other areas related to development finance; and, on the other, that the particular evidential basis linking street vending to microfinance, financial inclusion, and digital payment mechanisms has not undergone the same process of computational mapping the gap this study addresses.

Research Methodology

Study Area and Scope

This study area is conceptual rather than geographic: it covers all scholarly journal publications from around the world on the relationship between street vending / informal trading and microfinance, financial inclusion, and digital payment adoption that have been indexed in the Scopus database. No single country or region was targeted a priori; geographic patterns of research production and collaboration are instead treated as an empirical outcome of the analysis.

Sampling Frame and Data Collection

The sampling frame is the population of Scopus-indexed and English-language journal articles in the final stage of the publication process obtained by means of the Boolean search query combining street-vending/informal-trading language with financial services/microfinance / digital payment language. The full query specification was:

TITLE-ABS-KEY (("PM SVANidhi" OR "Street Vendors Act" OR "SVANidhi" OR (("street vend" OR "street hawker*" OR "informal trader*" OR "micro-entrepreneur*" OR "Mobile vendor*" OR "Petty trader") AND ("micro-credit" OR "microfinance" OR "micro-finance" OR "financial service*" OR "formal credit" OR "banking" OR "loan*" OR "payment system*" OR "payment*" OR "credit" OR "financial behav*" OR "financial inclusion"))) AND ("financial literacy" OR "digital literacy" OR "digital adoption" OR "digital payment*" OR "socio-economic" OR "income" OR "poverty alleviation" OR "livelihood" OR "financial capability" OR "fintech" OR "payment" OR "UPI" OR "impact" OR "empowerment" OR "challenges" OR "opportunities" OR "access*" OR "support" OR "awareness" OR "outreach" OR "reach" OR "growth" OR "improvement*" OR "enhance*" OR "barrier*")) AND (LIMIT-TO (PUBSTAGE , "final")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (SRCTYPE , "j")))*

The database search was conducted in early 2026, where the obtained record set is limited to the final (not in press) publication status in order to make sure that citation-based metrics presented in Section 4 were calculated based only on documents that have a citation history. Fig. 1 illustrates that the record selection process adhered to the PRISMA identification–screening–inclusion framework. The initial search yielded 331 records. Filtering the results by document type in order to limit to peer-reviewed journal articles filtered out 84 non-article records (38 book chapters, 28 conference papers, 6 conference reviews, 5 reviews, 4 books, 2 data papers, and 1 editorial). Further screening for duplication and relevancy in terms of topic (intersection between street vending and financial inclusion) of titles, abstracts, and sources of the remaining 247 records was performed independently by two co-authors, and disagreements (4 items) were resolved by discussion with the third co-author; as a result, 21 additional records were filtered out, leaving 226 article records for analysis. The size of this corpus preserves the necessary critical mass of records to capture geographically important locations, author-productivity and impact dynamics, keyword connectivity, and emerging topic trajectories at an interpretable resolution.

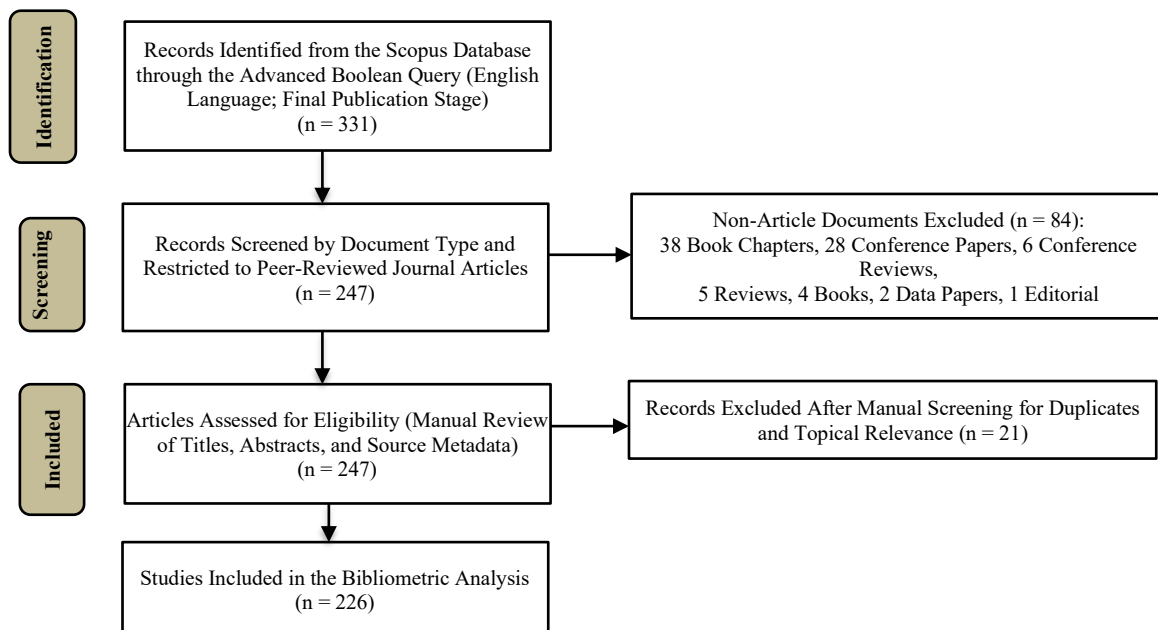


Fig 1: PRISMA Flow Diagram of the Identification, Screening, and Selection of the Bibliometric Corpus

Source: Authors' elaboration based on Scopus data

Analytical Models and Software

The metadata of the 226 articles were analyzed through the complementary use of two bibliometric tools. VOSviewer (version 1.6.20) was selected for its strengths in network visualization, co-authorship, bibliographic coupling, co-citation, and keyword co-occurrence analysis with customizable overlay dimensions. The bibliometrix R package

(version 4.1), accessed through its Biblioshiny web interface, was used for analyses that VOSviewer does not natively support, including country-level scientific production, author productivity rankings, local impact indices based on the h-index, Lotka's law fits for the scientific-productivity distribution, three-field plots linking countries, authors, and cited keywords, and thematic maps of keyword clusters. Standard network-analytic constructs, bibliographic coupling and co-citation analysis, were employed to trace intellectual proximity and foundational authorship structures. The longitudinal publication series was additionally fitted to a logistic growth model to characterize the field's life cycle, with model adequacy assessed through the coefficient of determination and the root-mean-square error.

Results and Discussion

Sample Details and Descriptive Overview

The final corpus comprised 226 journal articles from 173 sources published between 1989 and 2025, with an average of 13.71 citations per document and 19,979 cited references. Table 1 shows the resulting corpus comprised 226 journal articles from 173 sources published between 1989 and 2026. The 597 contributing writers produced primarily co-authored work, with 2.86 co-authors per document and only 40 single-authored documents; nonetheless, international co-authorship remained low at 28.32%, suggesting a collaboration asymmetry. The field's conceptual vocabulary is also broad, with 463 Keywords Plus and 678 author keywords. A low annual growth rate of 1.39% and a mean document age of 7.77 years indicate a relatively young but gradually consolidating literature rather than one that is expanding quickly.

Table 1: Main Information About the Bibliometric Corpus

Description	Results
Main information about data	
Timespan	1989–2026
Sources (journals, books, etc.)	173
Documents	226
Annual growth rate (%)	1.39
Document average age (years)	7.77
Average citations per document	13.71
References	19,979
Document contents	
Keywords Plus (ID)	463
Author's keywords (DE)	678
Authors	
Authors	597
Authors of single-authored documents	39
Authors collaboration	
Single-authored documents	40
Co-authors per document	2.86
International co-authorships (%)	28.32
Document types	
Article	226

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Geographic Distribution of Scholarly Output and Collaboration

Geographically, scientific production is heavily concentrated. Fig. 2 shows India records both the highest publication output and the largest citation count, the latter at approximately 512 citations, making it both a key source of knowledge and a major research site. Corresponding-author analysis confirms this primacy: India accounts for 30 corresponding-author publications, followed by Malaysia (23), the United States (11), the United Kingdom (9), France and Indonesia (7 each), and Canada (6).

Country Scientific Production

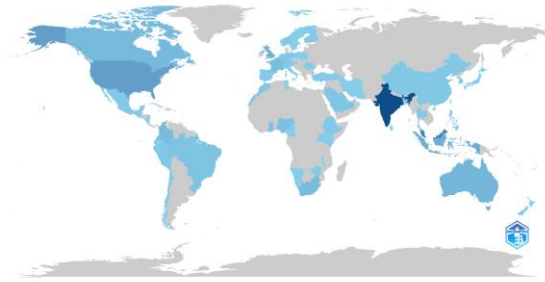


Fig. 2: Country Scientific Production Across the Corpus

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

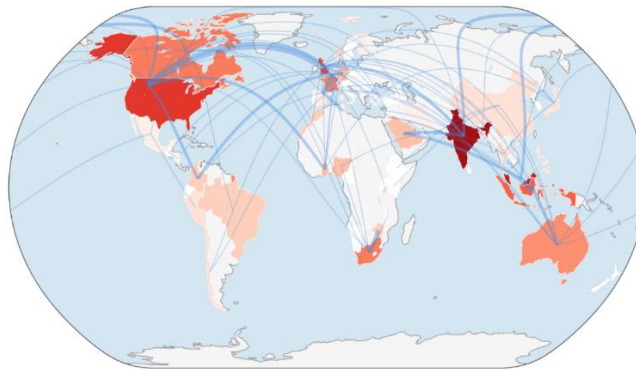


Fig. 3: Countries' Collaboration World Map

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 3 shows the collaboration world map, positioning the United States and the United Kingdom as the principal hubs of cross-national co-authorship, whereas India, despite its volume, occupies a peripheral position within the global network. The percentage of multiple-country publications is used to quantify this asymmetry. Only 6.7% of MCP is produced in India, 13% in Malaysia, 44.4% in the UK, 57.1% in France, and 80% in Australia. Belgium, China, Colombia, and Saudi Arabia work together on global production. Many successful national literatures, including those from Spain, Iran, and the Philippines, exhibit very little international co-authorship.

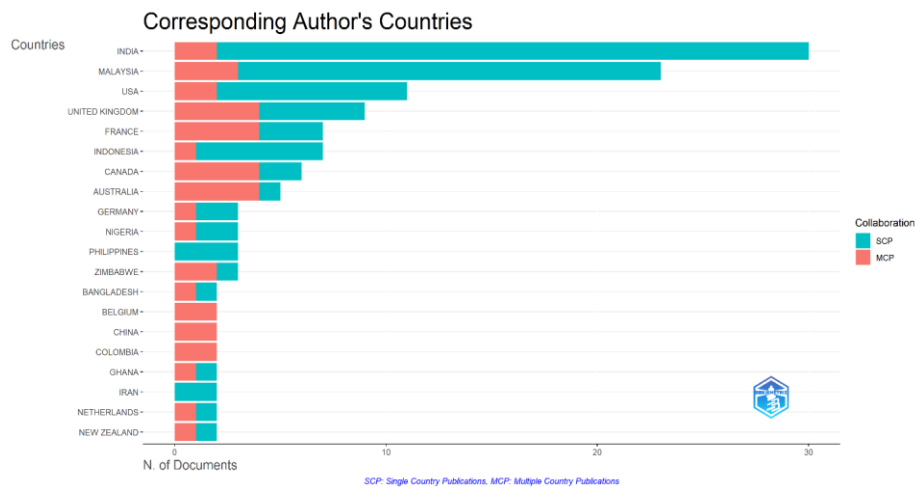


Fig. 4: Corresponding Authors' Countries by Single-Country (SCP) and Multiple-Country (MCP) Publications

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 4 depicts that these patterns are consistent with, rather than proof of, a structural asymmetry in which India's substantial research volume is concentrated within domestic collaboration networks, while cross-national research leadership in this field remains more closely associated with institutions in the United States and United Kingdom. Given the significance of India's Street Vendors Act (2014) and the scale of its informal sector, this domestic concentration is unsurprising, though it may constrain the methodological and theoretical diversity that international collaboration often supports.

Author Productivity and Intellectual Structure

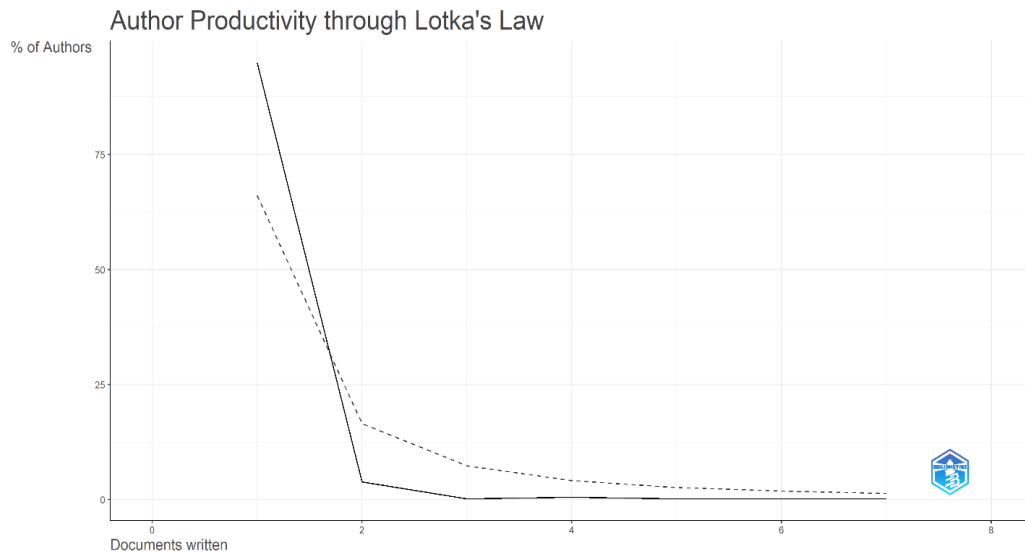


Fig. 5: Author Productivity Distribution and the Fitted Lotka's Law Curve

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 5 shows that the authorship distribution closely resembles Lotka's law of scientific production, with a small core of authors producing a disproportionate amount of work. In contrast to the theoretical expectation, the actual frequency curve indicates a prevalence of temporary contributors who post once or twice before quitting. Fig. 6 depicts that, with 14 publications and an h-index of 9, Abdullah Al Mamun is the most well-known and prolific writer. His study program focused on Malaysian microenterprises.

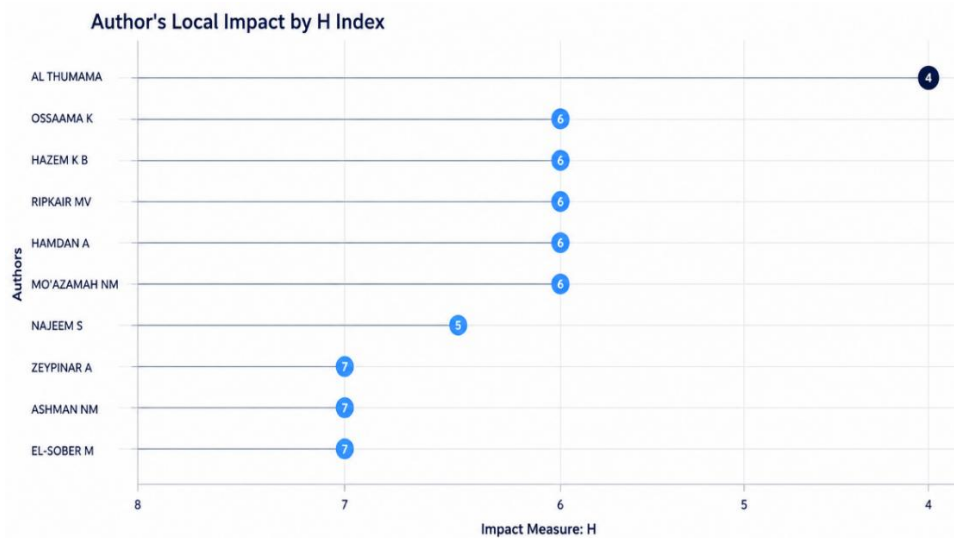


Fig. 6: Authors' Local Impact Measured by the H-Index

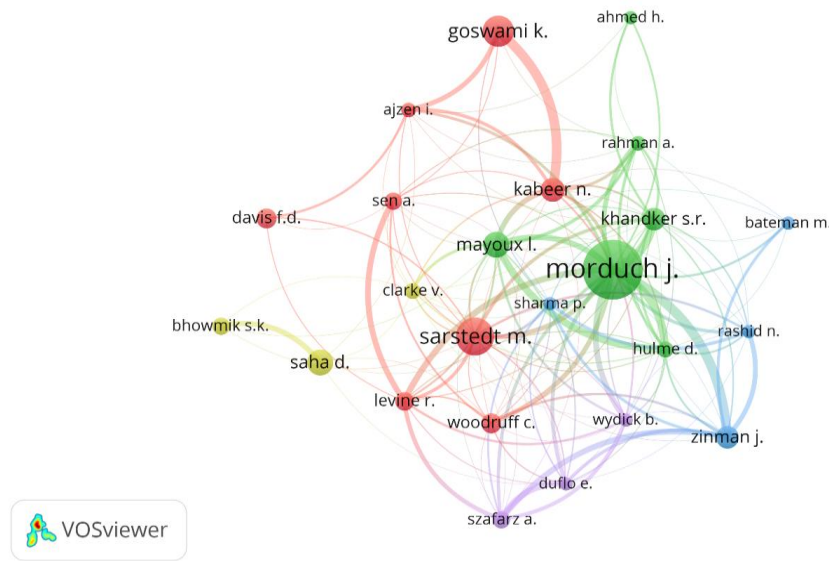


Fig. 7: Co-Citation Network of Cited Authors

Source: own elaboration based on Scopus data analyzed in VOSviewer

Fig. 7 depicts a microfinance cluster centered on Morduch and Mayoux, a street-vending cluster led by Bhowmik and Saha, and an empowerment-and-methods cluster based on the work of Kabeer and Sarstedt, which comprise the co-citation network of cited authors. This integration of gender studies, urban sociology, and development economics, backed by methodological underpinnings like structural equation modeling, confirms the field's inherent multidisciplinary nature. From De Soto's explanation of informality and Davis's technology-acceptance model to Mosley and Khandker's microfinance research, Morduch's synthesis, and Bhowmik's street-vending corpus, the reference-publication-year analysis traces a lineage from foundational theory to applied development finance.

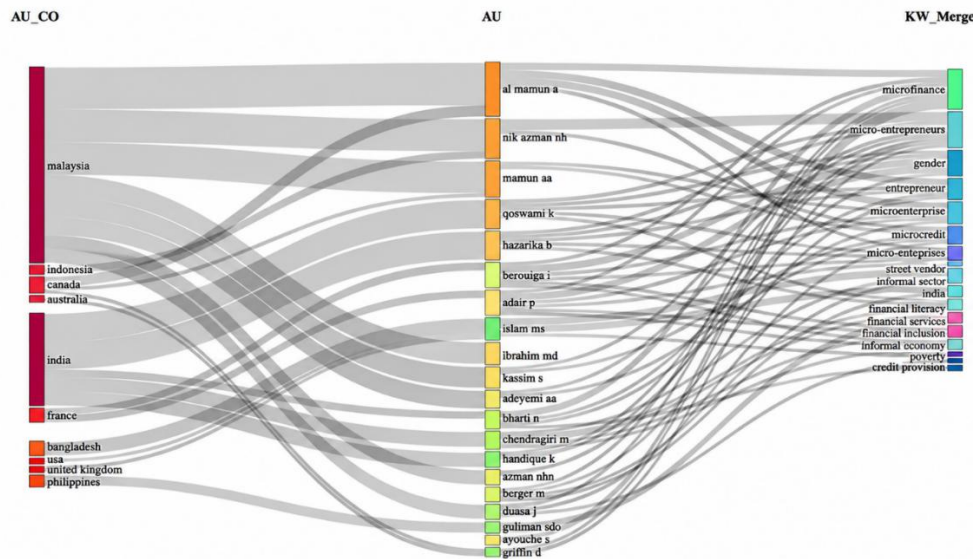


Fig. 8: Three-Field Plot Linking Authors' Countries, Authors, and Merged Keywords

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

By linking the most productive countries to their top authors and, consequently, to the keywords that characterize their contributions, the three-field plot is created. Fig. 8 illustrates how national research agendas, most notably Malaysia's emphasis on microenterprises and India's focus on the informal sector, map onto distinct conceptual territories.

Conceptual and Thematic Evolution

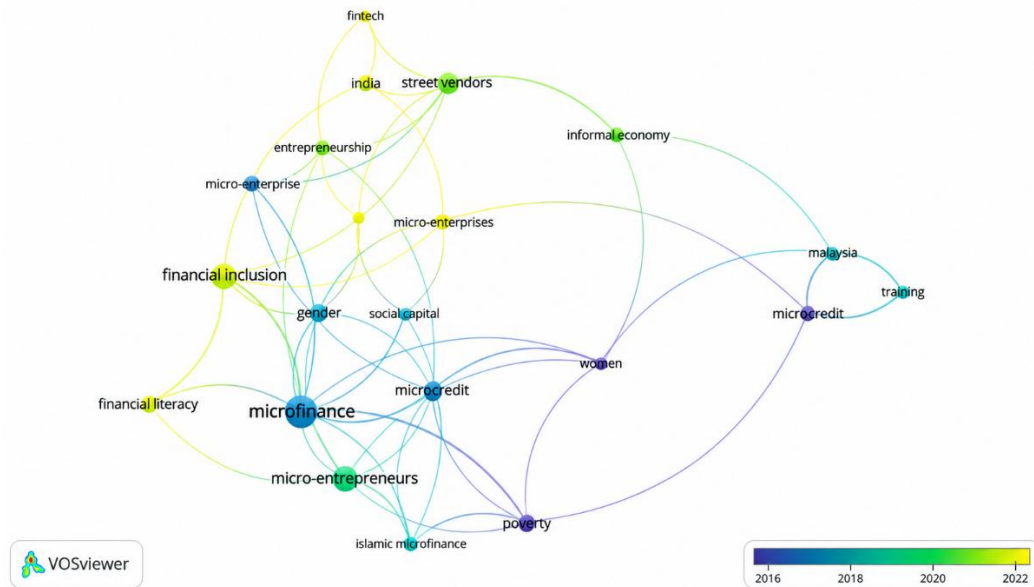


Fig. 9: Keyword Co-Occurrence Network of the Corpus

Source: own elaboration based on Scopus data analyzed in VOSviewer

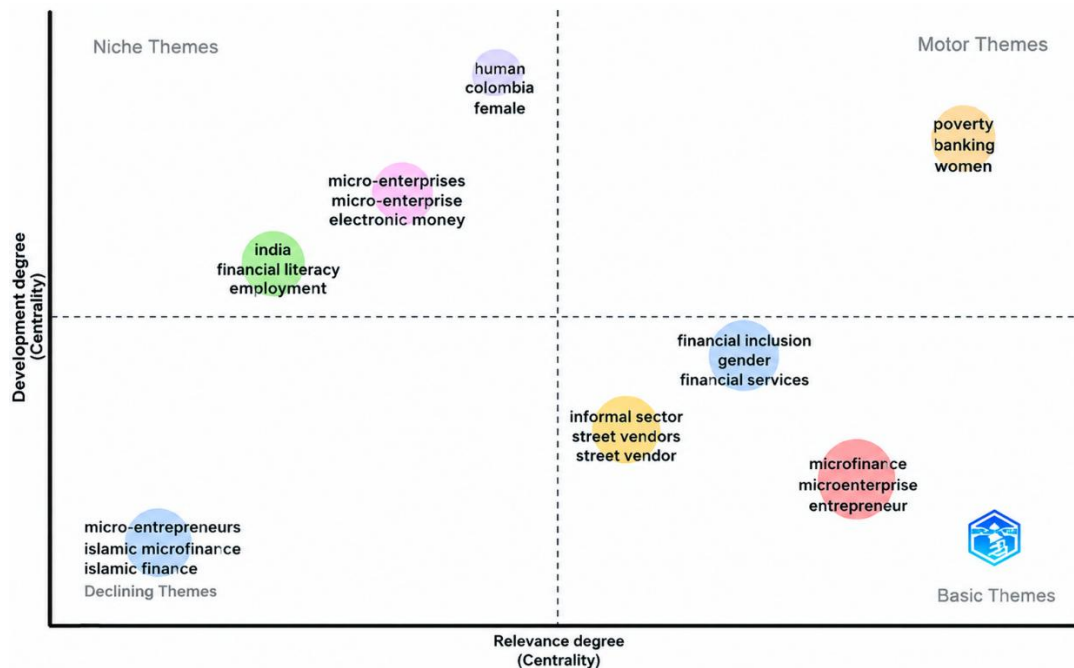


Fig. 10: Thematic Map of the Field by Centrality and Density (Strategic Diagram)

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 9 shows that a conceptual core centered on microfinance, financial inclusion, microenterprise, street vendors, and the unorganized sector is suggested by keyword co-occurrence analysis, with financial literacy, microcredit, and empowerment acting as connective peripherals. Fig. 10 shows that street vending and the Indian informal sector are in the Motor Themes quadrant, which is strategically central and internally developed, but microfinance, microenterprise, and financial inclusion are in the Basic Themes quadrant, which indicates well-established but

theoretically extensible foundations. Microfinance institutions and economic empowerment are in the Emerging or Declining quadrant, indicating that their initial momentum has waned, whereas human capital and artificial intelligence are Niche Themes that may represent the field's next frontier as automation intersects with informal labor markets.

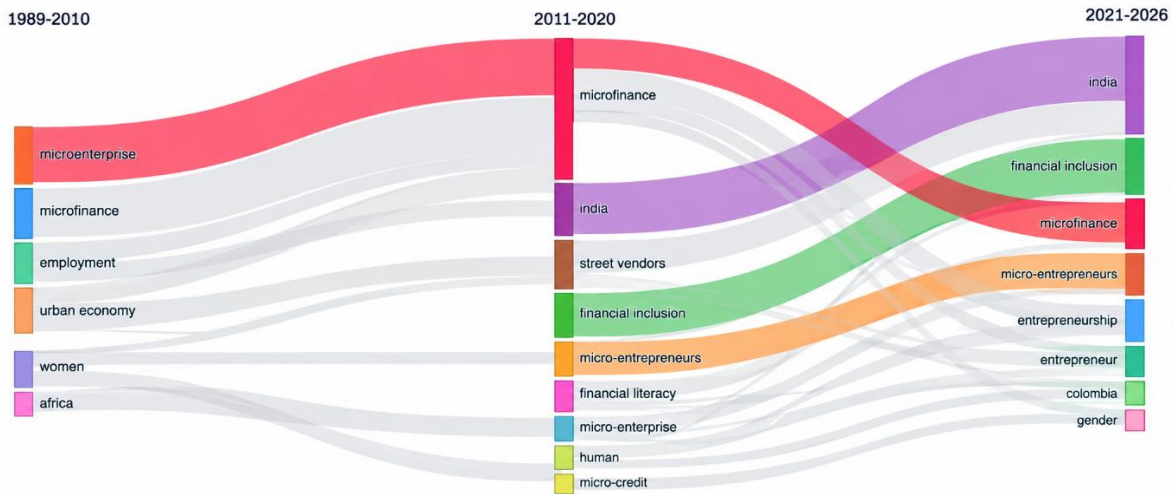


Fig. 11: Thematic Evolution of the Field Across Successive Time Periods

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 11 depicts a three-stage conceptual process. The initial phase, which is based on the key microfinance literature, is focused on microenterprise creation, loan access, and poverty reduction. The intermediate phase includes gender, financial inclusion, and informal sector structural dynamics. The most recent phase is distinguished by the emergence of technology-centered vocabulary fintech, digital payments, electronic money, and mobile payments indicating a paradigmatic shift toward digitally mediated financial inclusion that mirrors broader trends in development finance and the spread of mobile banking in South and Southeast Asian informal urban economies.

Field Growth and Life Cycle

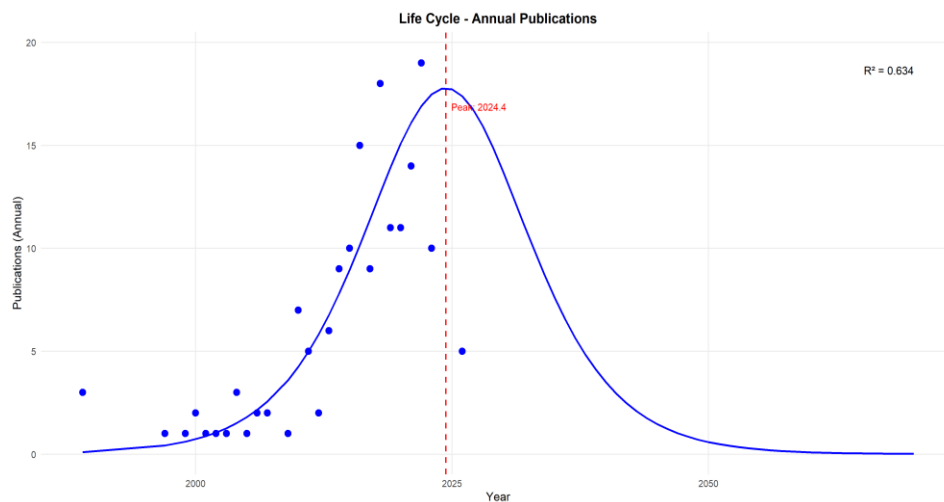


Fig. 12: Annual Publications and Fitted Logistic Growth Model (Life-Cycle Curve) of the Corpus

Source: own elaboration based on Scopus data analyzed in Biblioshiny-Bibliometrix-R Studio

Fig. 12 depicts that the field's life cycle is moderately described by the logistic growth model applied to the annual publication series ($R^2 = 0.634$; $RMSE = 4.76$ publications). The domain will asymptote at roughly 381 total publications on present paths, according to the calculated carrying capacity ($K = 381.21$), and the inflection point, the

year of maximal publishing velocity, is anticipated to happen in 2024. Before the projected slowdown, the observed series accelerates starting in the early 2010s and peaks in the early 2020s. This pattern is compatible with a field that is going from rapid expansion to maturity. It's best to approach cautiously because it's still unclear how in-press data from 2026 can affect citations in the future.

Implications and Recommendations

Theoretical implications: The clustering of intellectual foundations among development economics, urban sociology, and gender studies implies that future theory construction in this field should be informed by the principles of interdisciplinarity rather than the continued separate development within the silos of different disciplines. The Niche-Themes model placement of artificial intelligence and human capital (Section 4.4) is another indication that these two concepts require theoretical construction in light of the growing connection between automation and informal-economy livelihoods.

Practical and policy implications: The presence of an overwhelmingly domestic character of collaboration network in India's research implies that policy-oriented research programs such as the evaluation of PM SVANidhi will gain from strategic international collaboration in order to enrich their methodological approaches. The presence of an overwhelming number of occasional contributors found in the analysis of authorship (Section 4.3) is yet another indication of the need for a systematic institutional approach to developing a sustainable community of scholars in underrepresented countries.

Suggestions for future research: There are three avenues for research based on what is learned through the empirical trends. First, the near-complete lack of research output by countries in Central Asia, Eastern Europe, and much of sub-Saharan Africa, all countries which feature high levels of informal vending, constitutes a gap in the literature that is substantial enough to be rectified in the near term. Second, the rising relevance of fintech and mobile-payment-related keywords is an indicator that platform dependence, algorithmic discrimination, and digital access are likely to become key considerations in future research. Third, increased collaboration between South-South countries such as Malaysia, which has made strong investments in its intellectual infrastructure (Al Mamun, Nik Azman), could help diversify the field's currently narrow geographic base of intellectual leadership.

Conclusions

The current study has utilized bibliometric techniques for analyzing the global research map connecting the issues of street vending, microfinance, financial inclusion, and digital payments. With the help of the PRISMA-screened database of 226 journal articles listed by the Scopus indexing service from 1989 to 2025, the study has used VOSviewer visualization, bibliometrix/Biblioshiny science mapping, and the logistic life cycle growth model to answer three research questions related to geographical location, intellectual structure, and development of themes. The study shows that India and Malaysia dominate in terms of publication productivity and citations, while the United States and the UK serve as important collaboration centers despite their low productivity levels. This suggests the continuing role of institutions of the Global North in building up international academic networks. The author productivity follows the Lotka law, showing research activity limited to a few authors, among whom Abdullah Al Mamun, with 14 articles and an h-index of 9, and many authors publishing only once, which remains under consolidation. This intellectual structure includes theories from development economics, urban sociology, and gender studies. Thematic development indicates three stages, going from traditional microfinance and poverty reduction to gender and informal-sector structure problems and ending with new fintech and digital financial inclusion focus areas. The logistic growth curve received an R^2 of 0.634 and an inflection point estimate for 2024, showing movement from the fast-growth phase to the maturity phase, although the model's moderate fit is a reason for cautious interpretation. In general, the reviewed literature makes a considerable step forward, but still shows geographic and institutional concentration. Future research requires wider participation of Central Asian, Eastern European, and sub-Saharan African scholars, increased South-South cooperation, as well as deeper study of digital innovations in the informal economy to support sustained scholarly development and policy relevance.

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