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State of Street Vendors in India: Pre and
Post COVID-19 Analysis

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Abstract

The strong roots of street vending as an occupation are embedded deep in our society. Amongst the plethora of problems which plague them, indifference affects them the most. For most people, it is a mere economic exchange, one that does not evoke concern which was particularly evident during the global pandemic. With surging unemployment and poverty, they migrate in search of a better life. Belonging to the lower rungs of the society, these vendors do not have the opportunity, education or skill to work in the formal sector and thus end up operating in the informal economy with no job security and perpetual uncertainty.

Street vendors form a prominent role in the supply chain by providing convenient and inexpensive goods and services to everyone and therefore contributing to India's economic progress. Undertaking the welfare of the street vendors is integral to the achievement of two UN Sustainable Development Goals (SDGs) namely, SDG 1 that focuses on poverty alleviation and SDG 8 which fulfils the objective of decent work and economic growth.

Efforts by various NGOs and organisations, through the years, have aimed to make the Indian government notice the plight of the street vendors. This has resulted in various policies and acts highlighting the rights and the laws to be implemented in their favour. This paper discusses in detail the policies introduced in the past two decades with an emphasis on the Street Vendors Act 2014 and the PM SVANidhi Scheme 2020. While the street vendors act brings to light the disparity in its execution among the states, the PM SVANidhi scheme 2020 that aims to formalise the street vendor economy faces the challenge of a dismantling health crisis.

Keywords: *Street vendors, informal economy, supply chain, pandemic, policies, Street Vendors Act 2014, SDG, disparity, execution*

1.0 Introduction

An age-old profession, street vending is intrinsic to the livelihood of a large proportion of India's population. The diverse workforce of street vendors visibly occupies public spaces, thus, catering to the essential consumer demand of the country. *A street vendor is broadly defined as a person who offers goods for sale to the public at large without having a permanent built-up structure from which to sell.* Street vendors may be stationary in the sense that they occupy space on the pavements or other public/private spaces or, they may be mobile in the sense that they move from place to place by carrying their wares on pushcarts or in baskets on their heads. (National Association of Street Vendors of India, n.d.-b)

Street vending or hawking constitutes a critical component of the informal economy in India, catering largely to the urban demand for affordable goods and services. Despite their contribution to the urban economy, vendors are often considered antisocial, anti-developmental, dirty, unaesthetic, and unhygienic. They are frequently targeted, harassed, and evicted by government officials. Even the Supreme Court has taken note of how vendors are a 'harassed lot and are constantly victimized by the officials of the local authorities, the police, etc'. Roever argues that economies with ambiguous laws and the absence of constraints on state power encourage the low-level harassment of vendors through the unofficial payment of *hafta*, merchandise confiscations, and periodic evictions. The lack of clarity on the rights and obligations of street vendors encourages local authorities to benefit from flourishing channels of rent-seeking. (Centre for Civil Society, 2019)

It is also imperative to understand that while street vending contributes towards the economy by sustaining the business of several industries, the street vendors are predisposed to several health ailments owing to their unhygienic and polluted surroundings. Low levels of literacy and lack of access to formal sources of credit add to their woes.

The coronavirus pandemic presented in front of the world a challenge to choose between the economy and handling a health crisis. The nations, both developed and developing, were on the verge of a health infrastructure collapse, and had to enforce the measures of lockdown coupled with strict social distancing norms. This had a profound effect on the usual occupation of public spaces, the sole basis of livelihood for the street vendors. With travel restrictions in place, they had to incur losses and thus the capital requirements of their business reached an all-time high.

This paper aims to review the state of India's street vendors by understanding the various measures taken by governments and institutions for their benefit in the pre and post COVID-19 settings. It is also an attempt to examine the viability and the extent to which the public policies about street vendors have been implemented.

2.0 Normalcy: Pre-Covid State of Street Vendors in India

While the occupation of street vendors has always held a historical significance in the economic processes of India, due recognition by the government and civil society in the policy discourses gained momentum over the last 10-15 years. This section is an overview of the initiated policies, legislation and the work done by pan- India organisations for the welfare of street vendors since the 2000s up till the end of normalcy in 2019.

2.1 National Policy on Urban Street Vendors 2004 and 2009

The intricacies of the laws in our country sometimes seem paradoxical. Article 19 (1)(g) of the Constitution of India recognises the “right to practise any profession, or to carry on any occupation, trade or business” and parallelly, Article 39A of the Constitution of India provides for “the citizens, men and women equally, have the right to an adequate means of livelihood”. Incongruously, however, different sections such as Section 34 of the Police Act and the Indian Penal Code (IPC) allow the Police to remove all hindrances on the roads - often leading to the eviction of street vendors from the roads and consequently the destruction of their wares during the process. This also leads to an inevitable rise in blackmailing by authorities to extort bribes from the helpless street vendors.

After consultation of various stakeholders, the National Policy on Urban Street Vendors was drafted in 2004. The overarching objective to be achieved through this Policy was to “Provide and promote a supportive environment for earning livelihoods to the vast mass of urban Street Vendors while ensuring that such activity does not lead to overcrowding and unsanitary conditions in public spaces and streets”. (National Policy on Urban Street Vendors, 2006)

Each street vendor was to be registered under the supervision of a Town Vending Committee (TVC), headed by the respective municipal commissioner, and given an identity card with a code number and category. Other important initiatives under the National Policy included providing

access to credit, skill development, housing and capacity building, health care benefits, and pension schemes for street vendors.

However, if compared with the draft policy of 2004, the revised document of 2009 made an omission concerning the protection of street vendors from the existing repressive Municipal laws. The National Policy, 2009 introduced three zonal categories, namely, “Restriction-free Vending Zones,” “Restricted Vending Zones,” and “No-Vending Zones.” These were central to many other key elements of the policy such as the pivotal function of the Town Vending Committee (TVCs), the process of registration and record-making, and the modalities of eviction. The National Policy declared that one of the pivotal functions of the TVCs was to come up with city-specific zoning laws based on consensus among stakeholders. In demarcating vending zones, the TVCs were to maintain a proper balance between the usable space and the number of vendors without compromising the issues of traffic, public health, and environment. While most of the states agreed to bring the street vendors in the fold of some sort of social security mechanism, they differed in defining the non-vending zones and in determining the composition of the TVCs.

Therefore, the National Policy had proposed three measures to manage and organize street vendors: a) promulgate zoning laws for stationary street vendors; b) institute participatory TVCs; c) promise some form of social security measures for the street vendors. (Bandyopadhyay, 2020)

2.2 Eviction Of Street Vendors: The Case of Commonwealth Games 2010

Despite these existing policies, there were instances of red-tapism and the evasion of the laws by the bureaucrats. While the National Policy on Urban Street Vendors (2009), mandated due notice and compensation in cases of relocation, during the 2010 Commonwealth Games process, the majority of street vendors in Delhi were forced to evict even though did not receive any notice of eviction; nor did they receive compensation or relocation.

The prohibition on the right of vendors to work in Delhi during the Games was a violation not only of their constitutionally guaranteed fundamental rights but also of International Law, including the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, and several conventions of the International Labour Organization. (Housing and Land Rights Network Habitat International Coalition, 2011)

2.3 Deendayal Antyodaya Yojana - National Urban Livelihoods Mission

The Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) was launched by the Ministry of Housing and Urban Affairs in 2013. It aimed to tackle the issues of urban street vendors by ensuring access to spaces for vending, sources of formal credit as well as social security and capacity building schemes.

2.4 National Association of Street Vendors of India (NASVI)

National Association of Street Vendors of India (NASVI) is an organisation working for the protection of the livelihood rights of street vendors across the country. It is a coalition of Community-Based Organisations (CBOs), Trade Unions, Non-Government Organisations (NGO's), and professionals. The main objective behind establishing NASVI was to bring together the street vendor organisations in India so as to collectively struggle for macro-level changes which had become imminent to support the livelihood of around 10 million vendors who stood severely threatened due to outdated laws and changing policies, practices, and attitudes of the power that be. (National Association of Street Vendors of India, 2019)

2.5 Self-Employed Women's Association (SEWA)

SEWA is a federation of women working in the informal sector. It aims to bring legal recognition, rights, and respect to women street vendors across the city and throughout India. SEWA Delhi interacts with the Municipal Corporation of Delhi (MCD), liaises with the police and advocates through the court and appellate authorities and the media. It has played an instrumental role in the passing of the National Street Vendors Act, 2014. The SEWA movement in Delhi began with women vegetable vendors in urban slums of Jahangirpuri, North Delhi, and then spread to Raghubhir Nagar, West Delhi. Now, there are around 6,000 street vendors in the SEWA Delhi union from across four of Delhi's most deprived areas – Raghubhir Nagar, Sundarnagari, Seelampur, Jahangirpuri. SEWA Delhi has opened Delhi's first Ladies Market and other women vendor members work in 3 of the city's major markets, Qutub Road Market, the Book Bazaar, and the Velodrome Market. (Street Vendors | SEWA Delhi, n.d.)

2.6 Street Vendors Act 2014

Policies for the street vendors in 2004 and 2009 were formulated as mere guidelines and were not legally enforceable in nature. However, on 14th July 2011, a nationwide protest was held in India to pressurise the government to legislate laws that give legal recognition to the profession of street vending.

Eventually, the demands were acknowledged and the ‘Street Vendors Act (Protection of Livelihood and Regulation of Street Vending)’ was introduced in 2014 to safeguard the “rights of urban street vendors and to regulate street vending activities”.

The Act defined a street vendor as “a person engaged in vending of articles, goods, wares, food items or merchandise of everyday use or offering services to the general public, in a street, lane, sidewalk, footpath, pavement, public park or any other public place or private area, from a temporary built-up structure or by moving from place to place and includes hawker, peddler, squatter and all other synonymous terms which may be local or region-specific; and the words “street vending” with their grammatical variations and cognate expressions, shall be construed accordingly”. The minimum age requirement to become a street vendor is 14 years.

A research paper titled “Street Vendors Act 2014: A Forgotten Promise?” (Rattan, 2014) perfectly encapsulates some of the central features of the Act of 2014 as the following:

1. Right to Vend: Sec 12-16 of Chapter III highlights that the street vendors have complete right to carry on the business of street vending. It emphasizes the legality and legitimacy of street vending as a profession. A certificate of vending will be binding documental proof of the same.
2. Town Vending Committee: The Town Vending Committee (hereafter TVC) is the pivotal element of this Act mentioned in Section 22-26 of Chapter VII. The Town Vending Committee is a comprehensive committee of government officials, municipal officers, street vendors, bankers, traffic police, NGOs, RWAs etc. to take into consideration the opinion of all stakeholders within the ambit of street vending. The Town Vending Committee has to hold regular meetings and carry out functions relevant to vendors.

3. **Plan for Street Vending:** According to the second schedule of the Act, this plan is meant to be prepared by local authorities in consultation with the TVC. It involves laying down vending zones, non-vending zones and restricted zones for various markets. Civic amenities have to be created and regulated.
4. **Redressal Mechanism:** The Act, in Chapter V, prescribes a government redressal committee which will consider the application of the street vendor and take steps for redressal on the basis of the rules set. It also allows vendors to appeal to a local authority, if preferred.
5. **Prevention of Harassment:** Chapter VII of the Act clearly pronounces that vendors following the terms and conditions of the certificate of vending cannot be prevented from carrying out their right to vend by any police or local authority in any manner. This is possibly the most relevant provision of the Act since harassment is the biggest problem that street vendors face. The Street Vendors Act has been a leap of progress from the previous National Policies by virtue of being more specific. But, the Act in itself has some problem areas which make protection of street vendors tougher.

2.7 Analysis:

This section will take into account the provisions of the Street Vendors Act, 2014 and determine the extent of implementation using the state-wise compliance data to the act as compiled by the Centre for Civil Society in their 2019 report titled *'Implementing the Street Vendors Act 2014'*.

STRENGTHS +(3)	WEAKNESSES -(3)
<ol style="list-style-type: none"> 1. The Act is inclusive and intersectional. It provides for up to 40 per cent representation of Street Vendors in the TVC. It also mentions the need to include one-third of women, Schedule Caste, Schedule Tribe, OBCs and people with disabilities. 2. The Act mandates the formation of grievance redressal committees that protect the rights and interests of the street vendors. 3. The scheme guarantees a demarcation of restriction-free vending zones, restricted vending zones and no vending zones. 	<ol style="list-style-type: none"> 1. Only six states have complied with ensuring infrastructure for the TVC namely: Chandigarh, Madhya Pradesh, Manipur, Puducherry, Punjab and Rajasthan. In the absence of appropriate office space, there isn't much transparency over how efficiently TVC's work. 2. Lack of TVCs created. As of the 2019 report by the Centre for Civil Society, out of 7,263 Towns from 30 States, only 33% have formed TVCs. 14 states—Andhra Pradesh, Bihar, Chandigarh, Goa, Gujarat, Haryana, Kerala, Meghalaya, Mizoram, Puducherry, Punjab, Rajasthan, Telangana and Tripura—have formed TVCs in all their towns. 3. Terms related to the procedure, manner and the time for issuing certificates, redressing grievances, formation and conduct of TVCs is not uniform across all states leading to disparities in the implementation of the act.
OPPORTUNITIES +(1)	THREATS -(3)
<ol style="list-style-type: none"> 1. Social security, credit and skill or capacity building schemes will give the street vendors an overall boost. 	<ol style="list-style-type: none"> 1. Of the 2,382 TVCs Formed, 58% Claim to Have Vendor Representation. (Centre for Civil Society, 2019). There is a need to ensure vendor representation in every TVC to avoid their exploitation. 2. A lag in the implementation of TVC formation adds to the cost of street vendors. They will still be trapped in a corrupt system that involves bribing the officials, illegal evictions and seizure of goods. 3. The absence of the Grievance Redressal Committee endangers the rights of street vendors. It has only been implemented in four states, namely: Assam, Madhya Pradesh, Uttarakhand and Punjab.

Section 4 and Section 38 of the act in particular point out the lack of uniformity in the provisions with respect to procedures and time frame. This has translated into the ineffective and disparate implementation of the act across the states. This minimises the scope of accountability to the street vendors.

Section 4 of the act states that, “(1) Every street vendor, identified under the survey carried out under sub-section (1) of section 3, who has completed the age of fourteen years or such age as may be prescribed by the appropriate Government, shall be issued a certificate of vending by the Town Vending Committee, subject to such terms and conditions and within the period specified in the scheme including the restrictions specified in the plan for street vending.”

Section 38 specifies the “scheme” aspect mentioned in Section 4. It states that, “(1) For the purposes of this Act, the appropriate Government shall frame a scheme, within six months from the date of commencement of this Act, after due consultations with the local authority and the Town Vending Committee, by notification, which may specify all or any of the matters provided in the Second Schedule. (2) A summary of the scheme notified by the appropriate Government under subsection (1) shall be published by the local authority in at least two local newspapers in such manner as may be prescribed.”

But, data shows that only 19 States Have Drafted and Notified the Scheme. 11 states—Arunachal Pradesh, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Manipur, Nagaland, Puducherry, Sikkim and West Bengal—are yet to notify the scheme. The scheme is to provide the TVC with guidelines to conduct the survey of vendors and defines the manner and process for issuing identity cards and their content. TVCs have to follow the processes specified in the scheme to issue licenses, mark vending zones, evict or relocate vendors and determine vending fees. A thoughtful and detailed scheme provides vendors with legal protection against informal governance practices—*hafta* collection, seizure of goods and sudden eviction. (Centre for Civil Society, 2019)

2.7 Rights of Street Vendors

The Centre for Civil Society in its January 2019 report, titled ‘Implementing the Street Vendors Act 2014’ mentions how street vending’s reliance on public spaces tends to conflict with the interests and the rights of other beneficiaries of public places. It says:

“The right of a vendor to engage in an occupation of their choice under Article 19(1)(g) may conflict with commuters’ right to move freely across the territory of India under Article 19(1)(d). Two kinds of rights define the ownership of a vendor over a property. The first is the ‘right to vend from a particular area’ or rights over the immovable property hawkers operate from. The second is the ‘right to ownership of the movables that are used for conducting trade’ (Chandra & Jain, 2015).

The salient policy problem, given the contrasting and often competing interests over the use of public space, is marking the precedence, extent and limits of the rights of all users. Managing conflicting claims of street vendors, pavement users, local residents, vehicular traffic and urban space managers is central to designing and implementing the regulatory framework for street vending.”

Furthermore, the report underlines the application of the aforementioned rights in the Street Vendors Act, 2014 which mainly included the recognition of street vending as a livelihood, the right to practice the occupation with proper certification, safeguards from eviction without prior notice, increased participation in the town vending committee and the right to seek redressal of grievances from an independent body composed of ex-judicial officers.

3.0 Livelihood Crisis- Life Of Street Vendors During COVID-19

In the age of advanced medical sciences and technology, the world could never anticipate a pandemic that was not only capable of sending shockwaves across the healthcare infrastructures but demanded an effective tackling of the novel coronavirus at the cost of livelihood. India’s response to the pandemic was quick as it imposed one of the world’s strictest lockdowns. The stringency index prepared by the University of Oxford to measure government response to COVID-19 rated India as 100 on a 0-100 scale (as of 31st March to 19 April, 2020).

As much as how stringent the lockdown was, travel and public gathering restrictions impacted the flow of economic activities especially the livelihood of street vendors whose earnings are driven by public space occupation and incoming of large crowds.

According to data compiled by Greater Chennai Corporation during the COVID-19 pandemic, 7,965 street vendors, who had been selling essential commodities such as vegetables and fruits, have stopped their business in the past few months. As many as 2,509 vendors told the officials, who called them, that they were “out of station”. During field verification, the officials found that another 1,849 street vendors had left the city and did not answer phone calls while 2,947 vendors were not reachable on the phone and they were missing in action. As many as 68 street vendors have died. (Correspondent, 2020)

These figures paint a dark reality of India’s street vendors who struggle to meet ends especially when a large proportion of them find themselves trapped in the migrant crisis that was fueled by the nationwide lockdown. Taking charge of the ground realities, NASVI started an initiative to support street food vendors. The organisation has been training them for the Post-Covid period through online webinars and has started a fundraiser to supply them with COVID-19 safety kits which include masks, sanitizers, gloves, and headgear. They also aim to issue The Food Safety and Standards Authority of India (FSSAI) certificates to those street vendors who complete the training.

3.1 PM SVANidhi Scheme

The whole world has gone haywire because of the COVID-19 pandemic, bringing everything to a standstill. Most affected are the ones belonging to the lower section of our society. With the onset of lockdown, there is very less source of income left with the street vendors owing to their low levels of the capital base which must have been consumed, it is difficult to survive for them in such challenging conditions. It was thus imperative for the government to take some decisions to help those who have been adversely affected by the pandemic in the form of providing reasonable micro-finance to them.

This pushed for the Ministry of Housing & Urban Affairs to launch a scheme PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi). This scheme empowers Street Vendors by not only extending loans to them but also for their holistic development and economic upliftment. The scheme intends to facilitate collateral-free working capital loans of up to INR10,000/- of one-year tenure, to approximately 50 lakh street vendors, to help resume their businesses in the urban areas, including surrounding peri-urban/rural areas.

The PM SVANidhi scheme is available to all street vendors who are engaged in vending in urban areas as on or before March 24, 2020. The eligible vendors are identified as per the following criteria:

- Street vendors in possession of Certificate of Vending/Identity Card issued by Urban Local Bodies (ULBs).
- The vendors, who have been identified in the survey but have not been issued Certificate of Vending/Identity Card; Provisional Certificate of Vending would be generated for such vendors through an IT-based Platform. ULBs are encouraged to issue such vendors the permanent Certificate of Vending and Identification Card immediately and positively within a period of one month.
- Street Vendors left out of the ULB led identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB/Town Vending Committee (TVC)
- The vendors of surrounding development/peri-urban/rural areas vending in the geographical limits of the ULBs and have been issued a Letter of Recommendation (LoR) to that effect by the ULB/TVC.

As for the process for availing the loan under this scheme, three simple pre-application steps have been listed to help street vendors get ready for the application process. Street vendors may apply directly on the PM SVANidhi portal or through a Common Service Centre (CSC) nearby.

- Understand the loan application requirements.
- Ensure mobile number is linked to Aadhaar.
- Check eligibility status as per scheme Rules.

The PM SVANidhi scheme, paramountly, offers incentives to the street vendors in the form of:

- Interest subsidy @ 7% per annum on regular repayment of the loan and if all 12 EMIs are paid in time, approximately Rs.400 as interest subsidy amount will be given.
- Cashback up to INR1200/- per annum on undertaking prescribed digital transactions.
- Eligibility for enhanced next tranche of loans.

(PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) | National Portal of India, n.d.)

Details of the product are that the urban street vendors will be eligible to avail a working capital (WC) loan of up to Rs.10,000 with tenure of 1 year and repaid in monthly instalments. For this loan, no collateral will be taken by the lending institutions. On timely or early repayment, the vendors will be eligible for the next cycle of a working capital loan with an enhanced limit. No prepayment penalty will be charged from the vendors for repayment before the scheduled date.

The interest subsidy of 7% will be credited to the borrower's account at the end of each quarter. The subsidy will be available on first and subsequent enhanced loans up to March 31, 2022, only for those months for which the account has remained Standard (non-NPA as per extant RBI guidelines). In the case of early payment, the admissible amount of subsidy will be credited in one go. The Scheme also has a provision of Graded Guarantee Cover for the loans sanctioned, as indicated below, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which will be operated on a portfolio basis: a) First Loss Default (Up to 5%): 100% b) Second Loss (beyond 5% up to 15%): 75% of default portfolio c) Maximum guarantee coverage will be 15% of the year portfolio. All loans given by each lending institution under the scheme will be considered for coverage under the guarantee without any charges. The periodicity of filing of claims by lending institutions will be quarterly. (Ministry of Housing and Urban Affairs, 2020)

To sum up, the Central Sector Scheme is fully funded by the Ministry of Housing and Urban Affairs with the following objectives to help them move up the economic ladder : (i) To facilitate working capital loan up to `10,000; (ii) To incentivize regular repayment; and (iii) To reward digital transactions. (Ministry of Housing and Urban Affairs, Government of India, 2020)

4.0 Analysis

STRENGTHS +(3)	WEAKNESSES -(4)
<ol style="list-style-type: none"> 1. There is no collateral requirement on these loans. 2. Cashbacks, interest subsidy and other incentives are offered along with the provision of a loan. 3. The scheme has a provision of credit guarantee administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) with no charges. 	<ol style="list-style-type: none"> 1. The incentive to carry out digital transactions is negligible considering the technicalities they have to undertake. 2. Only those who are licensed street vendors are allowed to avail the loan leaving a large number of them out of the eligibility criteria. 3. Digital and financial literacy building plans being successful is a far-fetched dream, especially during the pandemic. 4. Persistent red-tapism and tax implementation on part of the authorities.
OPPORTUNITIES +(2)	THREATS -(2)
<ol style="list-style-type: none"> 1. The government is trying to map all the licensed street vendors outside their records and trying to include all of them under the different schemes. 2. With proper digital transaction records, the street vendors will have a formal transaction history slowly building up their creditworthiness in the eyes of the government which they hardly have currently thus helping them come out of the clutches of vicious moneylenders. 	<ol style="list-style-type: none"> 1. They are not earning as much as they used to because of reduced sales especially when people are preferring online shopping. Hence repayment of the loans and the monthly interests are doubtful. 2. No concrete records of the street vendor database.

This scheme will help the government to mainstream and legitimise the unrecorded street vendors which will help them enter the policy intervention network.

For example, several banks, bereft of the prior experience of extending loans as little as Rs 10,000 to someone like a street vendor, are following processes like checking the CIBIL(Centre Information Bureau (India) Limited) score of the street vendor and seeking PAN card and IT-return etc. While these cases are dealt with as hurdles on the ground, it is a fact that street vendors hardly have credit-worthiness in the eyes of India's formal banking system. Therefore, the PM SVANidhi is incentivising digital transactions by street vendors. They will soon be given QR codes to receive payments through the government's BHIM(Bharat Interface for Money) UPI app. They are given cash-back for digital transactions too. The idea is that with a trail of digital transactions against their names, they will create a formal transaction history in banks and will slowly build their creditworthiness for the future. (Dastidar, 2020)

But, in times of difficulty, when the government should be providing direct support to the vendors, they are giving out credit facilities. Availing loans during these times may not provide relief to the street vendors due to the social distancing measures that are placed in the public spheres to contain the Coronavirus pandemic. This has led to a substantial decrease in their customer base with most people preferring online transactions. Therefore this credit scheme may or may not guarantee profitable returns on their investments in such volatile times especially when they have limited access to health care with no medical insurance and financial safety net. This could also lead to the defaulting of the interest payments and even the principal amount.

Thus, it can be concluded that although the scheme in itself has taken incredible steps towards helping the street vendors, we are still far behind. This credit scheme only prolongs their troubles by giving them credit and not a direct relief in such distressing times. Improvement in digital and financial literacy should also be given due attention. Execution of the Scheme and the irregular and improper data of surveys is where this scheme falls short.

5.0 Conclusion

The activities of street vendors in India characterise the flow of its urban life. Their contribution to economic transactions cannot be taken lightly even if their operation is within the expanding boundaries of the informal sector. Lack of quality education, a dearth of jobs and relative ease of entering this profession make it a common choice for a large proportion of the Indian populace. Yet, such a choice does not guarantee acceptance and inclusion in the realm of urban development. While their services cater to the essential needs of the citizens, they are still considered obstructions and are constantly subjected to the fear of being evicted from their places. Waste accumulation around the areas they operate in further adds to their unhygienic surroundings and predisposes them to diseases.

Over the years, the civil society has echoed the need for regulations that protect the rights and the livelihood of street vendors which eventually led to the enactment of state policies like the Street Vendors Act, 2014. However, an overview of the various policies and legislation in the past two decades have revealed a stark difference in the holistic objective and its disparate implementation of the same. Minimising this gap is the only resort that the government and the civil society can take to ensure that the rights of the street vendors are never trifled with. Accountability on part of the government is the first step in that regard.

The arrival of COVID-19 exacerbated the problems which the street vendors were facing. With the nationwide lockdown in place, their sales have plummeted. Most of these street vendors now have a hand-to-mouth existence and don't have enough savings for their survival without practising their livelihoods. The PM SVANidhi scheme is an attempt to counter such uncertain times. The credit-based scheme aims to revive their livelihoods. But, given the face pace of infections and no medical safeguard in place, the street vendors are forced to assume normalcy and earn their bread by putting their health at risk.

In normalcy or during a pandemic, it is vital for the beneficiaries to be aware of the safeguards they are provided by the state. However, there is a growing need for the intricacies of laws and schemes to be simplified for its beneficiaries so that they can have optimal access to the incentives that such public policies entail.

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