

PM SVANidhi Scheme: Sustainable Livelihood for Street Vendors

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Abstract

There are about 1 crore street vendors and it accounts for 14 per cent of the total (non-agricultural) urban informal employment. The Ministry of Housing and Urban Affairs (MoHUA) launched a central sector scheme PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) in June 2020 amid the novel corona virus pandemic. For this scheme launched in the wake of the novel coronavirus pandemic, the Government of India has earmarked a stimulus package of Rs 5,000 crore for nearly 50 lakh vendors. Till April 2021, out of total 41.23 lakh loan applications received under the PM SVANidhi scheme, around 58 per cent (23.88 lakh) have been sanctioned and about 49 per cent (20.09 lakh) have actually been disbursed. There are only four states and three union territories which have completed more than 50 per cent of the disbursement target. Overall 40 per cent of the 50 lakh target has received the loans. There are some gaps in implementation of the scheme like creation of NPAs as the loans are collateral free.

Keywords: Street Vendors, Livelihood, PM SVANidhi, Covid-19, Urban, Labour, India

Introduction

A street vendor is extensively characterized as an individual who offers goods available to be purchased to the general population without having a perpetual built-up structure from which to sell. It includes stationary (selling at pavements or public/private places) and mobile vendors. Street vending fluctuates in term of scale, timing, area, compensation, labor force, skill and types of products sold and services provided. It tends to be a full-time, part-time, seasonal or occasional occupation. It can be done by one individual yet can likewise be an establishment of a larger street business. It may be an approach for basic survival or part of a major business. But street vending has a prominent place in the urban supply chain, and provides inexpensive and convenient access to goods and services to all segments of the population including the poor. These hawkers sell locally established home-made items and agricultural products that would somehow be hard to market and are crucial for the economy. In addition, since they sell less expensive items, street vendors cater for the urban poor.

Street vendors are workers that have always existed and are growing worldwide, both due to the generalized rural mass migration of low skilled workers towards urban areas, as well as global economic crisis and the lack of employment opportunities. Others, however, bring up that there is very little information on street vendors, and contend that it is difficult to discover if their numbers are growing faster than would be represented normally by urban population growth. The street vendors face a complex coexistence of persecution, regulation, tolerance and promotion.

In India, there are about 1 crore street vendors and the sudden spread of the covid-19 pandemic has caused distressing uncertainties and has only worsened their existing conditions. In order to provide relief to these street vendors, the Government of India launched PMSVANidhi scheme and provided a microcredit facility to vendors in the states which have notified rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.

The paper has been organized as follows: section I summarizes the international scenario of street vending,

section II whereas reviews the street vending in India and the policies, rules therein. Section III gives brief about the PMSVANidhi scheme introduced by GoI for street vendors in the wake of coronavirus and section IV analyzes the status of PMSVANidhi scheme with respect to the targets set therein. Section V provides the concluding suggestions.

International Scenario

There are no labour norms at the international level dealing with street vendors. The way in which street vending is dealt at the domestic level differs drastically from country to country. Many countries regulate it by laying a clear legal framework and jurisdictional mandate, while others have overlapping jurisdictional mandate, which create uncertainty and conflict, and in some countries street vending is still considered as illegal.

In all the countries of Asia, there is considerable base of low-skilled rural migrants in urban centres. These are more common in the developing nations like India, Bangladesh, Nepal, Cambodia and Vietnam. These nations lacked in solid industrial base and in the past as well, the urban labour force was engaged primarily in the informal sector. Entry and exit into this kind of business is easy as it does not need high abilities and the capital involved is low as found in Bangladesh, Nepal, Vietnam and Cambodia. It has been observed that despite the number of street vendors has gone up generously in the Asian Tigers - Thailand, Singapore, Malaysia, Philippines, Korea, the government of these nations have refused to recognize street vending as legal activity. Further, most of the street vendors in Asia are not unionized and the larger, mainstream, associations are not keen on bringing these vendors into their premise. Indeed, largely the issues of the street vendors are identified with their absence of unionization. In fact, just two nations in Asia have federations or alliances of street vendors, these are Korea and India. The two nations, nonetheless, are contrasts in their policies. The Korean government appears unduly brutal on hawkers as it has left no means to oust them, while in India the National Alliance of Street Vendors of India (NASVI) has been a successful organization. It has been able to intervene at the central level and at local levels in some cases to initiate policy dialogues with the concerned authorities. Its most prominent achievement has been the initiation of the national policy.

In some of the Latin American countries like Chile and Colombia, there exists a relatively clear legal system that facilitates the implementation of and compliance with written law. At the other end, countries like Peru and Venezuela have legal framework that do not effectively

and easily accommodate them. Therefore, a legitimate system with clear jurisdictional mandate might create an effective working condition, especially security of workspace for the hawkers. The International Labour Organization (ILO) has suggested the need to secure street vendors and to regulate public spaces.

From Africa, there were just two striking instances of inclusive practices revealed in the media. First, in Liberia, the street vendors coordinated and voiced their interests to Monrovia City Corporation and set up the Federation of Petty Traders and Informal Workers Union of Liberia (FEPTIWUL) in September 2018. They got *savoir faire* with their negotiation abilities; gained the admiration of authorities. In 2018, FEPTIWUL worked with the municipality to devise a spearheading approach that incorporates street trade as a component of the city's future. Second, in Kenya, the Draft Protection to Livelihood and Regulation of Street Vending Bill vows to provide licence to street vendors, livelihood rights and social security and safeguarding them from the inhuman treatment by the police.

In Europe, hawkers are mostly migrants from Africa and they often risk their lives to enter Europe. Initially many find getting employed as incredibly challenging, regardless of whether they have official documents. At last they have no choice but to run their own business which is mostly selling goods on streets. Sellers in Spain work in a combative legislative environment. The 2015 change of the public security law recriminalized vending on the streets. Vendors face seizures and fines of in any event €500 (around INR 44,000), and a potential jail term of somewhere in the range of six months and two years.

Street Vendors in India

In India, there are about 1 crore street vendors¹, mainly spread in Delhi, Mumbai, Kolkata, and Ahmedabad. The majority of them are labourers who work an average of 10–12 hours a day. In different areas/contexts, they are known as vendors, hawkers, thelewala, rehriwala, theliphadwala, and so on. Vegetables, breads, fruits, pakodas, ready-to-eat street food, tea, eggs, footwear, clothing, textiles, artisan products, books/stationery, and so on are among the items they supply. Barbershops, cobblers, pan shops, laundry facilities, and other services are available. They play a crucial role in ensuring accessibility of goods and services at reasonable rates at the consumer's doorsteps.

As per the government figures, street vending accounts for 14% of total (non-agricultural) urban informal employment and every street entrepreneur or trader supports an average of three others as employees or partners or workers on commission. It is a parallel economy of an estimated daily turnover of Rs.80 crore.

India is one of the few countries in the world to have a national policy for urban street vendors. The National Policy on Urban Street Vendors was enacted in 2004 with the objective of providing and promoting supportive environment for earning livelihoods to the Street vendors, as well as ensures absence of congestion and maintenance of hygiene in public spaces and streets.

In September 2013, Ministry of Housing & Urban Poverty Alleviation (MoHUPA) introduced operational guidelines for Support to Urban Street Vendors (SUSV) under the National Urban Livelihoods Mission (NULM). These guidelines were revised in July 2018 after renaming, both the ministry as well as the scheme, to Ministry of Housing & Urban Affairs (MoHUA) and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), respectively.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 was enacted to regulate street vendors in public areas and protect their rights. The Act calls for the establishment of Town Vending Committees in various districts to ensure that all street vendors identified by the government are accommodated in vending zones subject to norms. However, the Act's enforcement has been inconsistent. In the absence of any legal framework in place, street vendors continue to have to fend for themselves.

Problems faced by Street Vendors in India

Street vendors in India face numerous challenges like the lack of education, social security, irregularity in income, lack of space and infrastructure, easy displacement, harassment and abuse by civic authorities. They often lack access to capital, face market competition and price fluctuations, and continue to be excluded from critical decisions on urban space management. Further, even after the Supreme Court of India ruling in 1989 that street vendors had the right to vend and that streets were not only "meant exclusively for passing and re-passing and no other use", there are several incidents of violation of right to vend. In August 2018, in Ahmedabad, Gujarat, for example, a razing team demolished about 5,000 street vendors and 19500 structures while the municipal corporation, as per the 2014 Act, was doing the census for street vendors. In Delhi, a Special Task Force created to deal with premises not conforming to the 2021 Delhi Master Plan has been regularly evicting vendors throughout the city. There are also cases where the implementation of the 2014, Act may well lead to a reduction in the number of vendors, for example in Mumbai and Chandigarh.

Licence quotas are impractical in most cities, such as Mumbai, which has a limit of about 15,000 licences compared to an estimated 2.5 lakh vendors. As a result,

the majority of vendors sell their wares illegally, leaving them vulnerable to exploitation and extortion by local police and municipal officials.

Vendor organizations in India are rapidly seeking redress through the courts. Notably, the Supreme Court of India ruled that state governments must publish their rules governing street vendors. However, not all rulings favour vendors. For example, in November 2018, the Punjab and Haryana High Court directed the director general of police to remove all illegal businesses from footpaths.

Furthermore, street vending is very difficult to administer as vendors move frequently depending on events in a city, the weather, customers' location, the time of day, etc. Solutions such as the establishment of off-street markets, for example, may fail because consumers do not often follow the vendors, who are then quickly replaced by new vendors in their previous location. Street vending is generally administered at local level, implying that the rules/ policies will change with the change in the local government. This further adds to the vulnerability of the vendors.

Covid-19 and the Street Vendors in India

The Covid-19 induced lockdown exacerbated the problem for street vendors all over the world. India had one of the stringent lockdown which had adversely impacted the livelihoods of street vendors. The nature of their work is such that vendors have to be mobile or set their shop at crowded market place to attract customers, the lockdown however, left many of them without work. They are daily earners and have thin savings for the difficult time which they have dried up during the lockdown. They were financially crushed, had to take a loan to cover their daily expenses and were no in position to repay the loan. Also, majority of street vendors do not have identity cards or any government documents to avail benefits of government's subsidy scheme or free ratio facilities.

Further, 30% of vending population is women which are mostly found in weekly haats or street side or footpath stalls. A study on women street vendors in Delhi² found that they have lost their sources of income completely, with 97.14% of the respondents claiming that they had been affected by the lockdown unfavorably.

Given such scenarios and circumstances, the sector was required a push to start again once the lockdown was lifted and economic activities resumed. In this view, Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was introduced to provide credit for working capital to street vendors to resume their businesses. Out of the seven components of Support to

Urban Street Vendors (SUSV) under DAY-NULM, one of the component deals with access to credit for street vendors. PM SVANidhi had its own significance as it was de-linked from existing registration requirements.

Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) is a central sector scheme, which was launched by Ministry of Housing and Urban Affairs (MoHUA) in June 2020 amid the pandemic. Under the scheme, the centre has earmarked a stimulus package of Rs 5,000 crore for nearly 50 lakh vendors. It is a micro-credit facility that provides street vendors a collateral-free loan of Rs 10,000 at concessional rates of an estimated 7.25% for a period of one year. It aims at aiding the vendors at getting back on their feet financially. In the long run the scheme would not only ascertain the credit score of the vendors but would also keep digital records of their socio-economic status to help them avail the benefits of future central sector schemes. The scheme also intends to institutionalize this informal sector of the economy by providing them with safety nets and the ability to obtain loans in the future. The scheme is valid until March 2022.

Small Industries Development Bank of India (SIDBI) will be the implementation partner of the MoHUA for scheme administration. SIDBI will leverage the network of lending Institutions including the SCBs, RRBs, SFBs, Cooperative Banks, NBFCs & MFIs for scheme implementation.

The Scheme is to be implemented in those states/ UTs only which have notified both rules and schemes under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. However, the beneficiaries from Meghalaya, which has its own State Street Vendors Act, may participate.

According to a study by Centre for Civil Society³, as of March 2020, 21 states only have notified both rules and schemes which are the first two steps towards implementing the Act and only two states (Andhra Pradesh and Chhattisgarh) have demarcated vending zones, the last step in implementation of the Act. However, with the introduction of PMSVANidhi scheme in June 2020, about 28 States and seven UTs have notified both rules and scheme (as on 6th April, 2021).

The Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020 and is valid till March 2022. The eligible vendors will be identified as per following criteria:

- (i) Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);

- (ii) 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.

- (iii) 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); and

- (iv) The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

Vendors left out of the identification survey conducted by Urban Local Body (ULB) may apply through the PM SVANidhi portal. ULB has to complete the verification and issue LoR within 15 days of submission of the application.

Committees for Steering & Monitoring of the Scheme

The Scheme has the following management structure at the Central, State/UT and ULB level for effective implementation and monitoring:

- a) At Central level - a Steering Committee under the chairmanship of Secretary, HUA;
- b) At State/ UT level - a Monitoring Committee under the chairmanship of Principal Secretary/Secretary of Urban Development/ Municipal Administration, which shall meet at least every three months.
- c) At ULB level - a Committee headed by the Municipal Commissioner/ Executive Officer (EO) and supported by the Town Vending Committee to sponsor loan applications and monitor implementation of the scheme. This committee will meet every month.

Benefits of the scheme

- (i). **Interest Subsidy:** On timely/early repayment of the loan, an interest subsidy of 7% per annum will be credited to the bank accounts of beneficiaries through direct benefit transfer on a six monthly basis.
- (ii). **Escalation of credit limits:** The scheme provides for the rise of the credit limit on timely/ early repayment of loans i.e. if a street vendor repays the installments

on time or earlier, he or she can develop his or her credit score that makes him/her eligible for a higher amount of term loan such as Rs. 20,000.

- (iii). **Encourage digital transactions:** The scheme incentivises digital transactions by the street vendors through monthly cash back of upto Rs. 100.
- (iv). **Focus on capacity building:** MoHUA in collaboration with State Governments also aims at capacity building and financial literacy programme for all the stakeholders like Business Correspondents (BCs)/ Agents of lending institutions like banks/ NBFCs/ MFIs, SHGs/ federations, implementing bodies like ULBs/ Town Vending Committees (TVCs) and digital payment aggregators (like NPCI) to ensure effective delivery of Scheme.

Information, Education and Communication (IEC) Activities

- a) **E-governance:** In congruence with the vision of leveraging technology to ensure effective delivery and transparency, a digital platform with web portal/ mobile app is being developed to administer the scheme with end-to-end solution.

This platform will integrate the web portal/ mobile app with UdyamiMitra portal of SIDBI for credit management and PAiSA portal of MoHUA to administer interest subsidy automatically. It will help in integrating the vendors into the formal financial system.

- b) **Branding and Communication:** Branding is an important aspect of communicating the scheme accurately to different stakeholders, especially to the target beneficiaries. For this, various vehicles

of communications have been used like publicity through outdoor media, a dedicated website for the scheme, social media handles, films, digital advertisements, newspaper advertisements, printed collaterals, radio jingles, sharing of success stories, etc. In this, States/ UTs are also expected to adopt/ use the best possible mediums of communications addressing aspects such as cost effectiveness, innovativeness and engagement of the target group.

Status of the scheme

Till April 2021, out of total 41.23 lakh loan applications received under the PM SVANidhi scheme, around 58 per cent (23.88 lakh) have been sanctioned and about 49 per cent (20.09 lakh) have actually been disbursed. After completion of almost a year of the scheme, about 40 per cent of the 50 lakh target has actually got loan. The total sanctioned and disbursed amount by the banks to the vendors is Rs. 2381.85 crore and Rs. 1988.19 crore, respectively. A look at government data discloses a stark contrast among the large states (Table 1), where, West Bengal is at the bottom, with less than 15 per cent beneficiaries (only 2125 of 14006 applicants received loans) and Telangana has the highest percentage of disbursement, i.e. 67 per cent (304,889 of 453,921 applicants received loans). Among the best performing hilly and north eastern states, Manipur, Himachal Pradesh and Uttarakhand have completed 35-40 per cent of the disbursement target. In case of Union Territories, Andaman & Nicobar Islands, Ladakh and Jammu & Kashmir have completed more than 70 per cent of their disbursement target. But UTs like Puducherry and Chandigarh have not reached even 15 per cent of their disbursement target.

Table 1: State-wise status of the PM SVANidhi Scheme

(Till April, 2021)

States	Applications	Sanctioned	Disbursed	Disbursement Target	Disbursement Target Completed (%)
Telangana	453,921	351,152	304,889	381,000	80.02
Uttar Pradesh	1,047,946	621,544	556,562	800,000	69.57
Madhya Pradesh	476,613	340,562	310,426	452,000	68.68
Karnataka	239,720	125,869	104,058	185,000	56.25
Andhra Pradesh	214,325	127,313	110,630	255,000	43.38
Chhattisgarh	94,817	42,492	39,128	100,000	39.13
Tamil Nadu	283,736	125,786	82,465	262,000	31.48
Jharkhand	43,475	23,377	21,477	75,000	28.64
Rajasthan	143,277	63,407	48,043	170,000	28.26

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Gujarat	216,632	117,925	101,396	375,000	27.04
Odisha	57,202	31,912	26,406	105,000	25.15
Punjab	98,377	33,740	24,980	110,000	22.71
Maharashtra	411,138	202,055	141,603	650,000	21.79
Bihar	97,903	43,800	26,212	150,000	17.47
Haryana	44,173	19,847	16,274	130,000	12.52
Kerala	11,850	8,148	7,726	120,000	6.44
West Bengal	14,006	7,235	2,125	360,000	0.59

Source: PM SVANidhi Dashboard

On an average it takes about 20 days to sanction the loan and the average age of the applicant is 41 years. Out of the total applicants about 40 per cent are women vendors and 60 per cent are male vendors. Figure 1 shows the share of disbursed percentage amount under different vending activities. Fruits and vegetable sellers are the largest borrower category (about 45%), followed by fast food and food items (about 22%); and cloth and handloom products (about 13%).

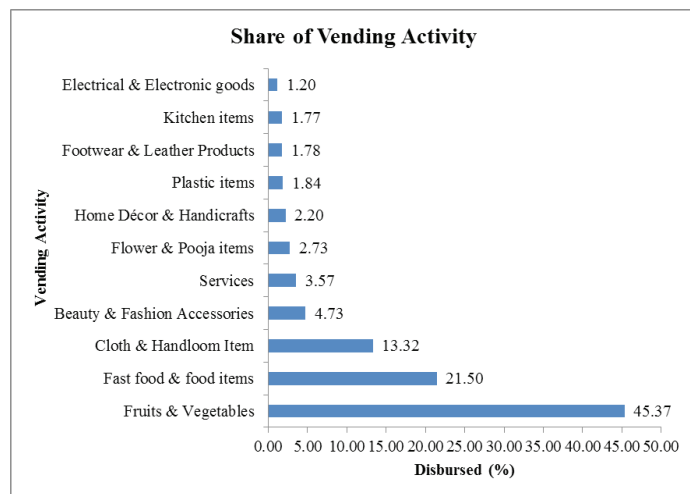


Figure 1: Share of Vending Activity

Source: PM SVANidhi Dashboard

SBI is the largest lender under the scheme, followed by Union Bank of India, Bank of Baroda and Bank of India. The participation of private banks has been marginal.

Problems in Implementation of the Scheme

As per the guidelines, Urban Local Bodies (ULBs) and Town Vending Committees (TVCs) are responsible for identifying eligible borrowers and issue Certificate of Vending, Identity Card and Letter of Recommendation to them. ULBs and TVCs verify the borrowers' details, after which the application moves to the concerned lending institution for loan sanctions. Therefore, banks give loan to urban street vendors on the recommendation of

ULBs/TVCs. Despite the interest subvention of seven per cent and verification of the vendors by local authorities, many borrowers did not submit a single installment, resulting in NPAs.⁴ As loans under the scheme have no collateral, banks typically have no recourse in case of default. So, the banks, as pointed out by SBI officials, need cooperation of municipal authorities in recovery of NPA loan accounts.

The performance of private banks has been dissatisfactory as they have shown limited participation and disbursement of loans. Also, it was observed that some banks accept applications on stamp papers worth between Rs. 100 and Rs. 500. Additionally, there have been occasions of banks looking for PAN cards and checking the CIBIL or Credit score of candidates or state authorities asking for voter ID cards, which most of the migrant vendors do not carry with them. There were also complaint of harassment by police and municipal authorities.

Section V: Conclusion and Suggestions

The Covid-19 induced lockdown exacerbated the problem for street vendors all over the world. India had one of the stringent lockdown which had adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there was an urgent need to provide credit for working capital to street vendors to resume their business after lockdown was removed and economic activities began. The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) is a central sector scheme, which was launched by Ministry of Housing and Urban Affairs (MoHUA) in June 2020 amid the pandemic. For this scheme launched in the wake of the novel coronavirus pandemic, the Centre has earmarked a stimulus package of Rs 5,000 crore for nearly 50 lakh vendors. As on 6th April 2021, out of total 41.23 lakh loan applications received under the PM SVANidhi scheme, around 58 per cent (23.88 lakh) have been sanctioned and about 49 per cent (20.09 lakh)

have actually been disbursed. There are only four states and three union territories which have completed more than 50 per cent of the disbursement target. This implies that the ULBs and TVCs must take the front seat and try to identify the potential vendors in order to achieve the target, especially in states like West Bengal, Kerala, Haryana, Bihar, Maharashtra, Punjab, Goa, Meghalaya, Mizoram, Assam and Nagaland, and UTs like Puducherry, Chandigarh and Delhi. At the same time they should also be cautious in lending loans to potential defaulters, so that it should not create a problem of NPAs for the banks.

It is important that the vending zones are reinvented in the wake of pandemic keeping both the given vulnerabilities of workplace of vendors and the concerns of the consumers in mind. Also, vendors who deal in cooked food, too, need to be given training on hygiene and social distancing norms. TVCs and vendor organizations can be very significant in such market reorganization and training, respectively. The National Association of Street Vendors of India (NASVI), for example, is working to provide hygiene and social distancing training to cooked food vendors⁵.

In order to promote more job opportunities and income, the government can promote vending in shifts keeping in view the allocation of specific areas and days for different types of vendors.

Civil society organizations can help the government identify the same. For example, vendors selling different sorts of goods can work in shifts. Fresh and cooked food vendors can operate during periods of high foot traffic when people are on their way home and stop to buy vegetables. The government also needs to alleviate concerns of consumers around hygiene by providing for hand-washing stations or sanitizers for vendors. Further, the International Labour Organization (ILO) stands upon the following points for the long term benefit of the street vendors.

Regulating Public Spaces

Public places need to be legally secured to facilitate stable and improved work environment. It becomes irrelevant for the street vendors to have access to credit and training if their entitlement to sell in the streets or at a specific public area has not been secured. It is been observed that mostly the guidelines concerning the utilization of public space is unclear or conflicting. Moreover, this is emphasized by the way that municipal governments may try different things with different ways for implementing the contradictory national and metropolitan level laws. There may even be competing claims with respect to

which authority controls public spaces (for example municipal authority vs. local authority).

Need for the organization of street vendors

The association of street vendors is vital to increase their bargaining power. These street vendor organizations need to have a strong base in order to engage in negotiations with municipalities. These organizations can also be a welfare association and deals with the community of that area. In some instances, area-based management may also be advisable in order to facilitate communication between street vendors and the local authorities.

Need to disseminate information on regulatory changes

Publicity of new laws, policies and regulations needs to be brought to the notice of street vendors. This can be done by publishing and distributing the information in papers or pamphlets to the street vendors, communicating through radio broadcasts, or bringing them to the consideration of NGOs or trade unions working with street vendors.

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