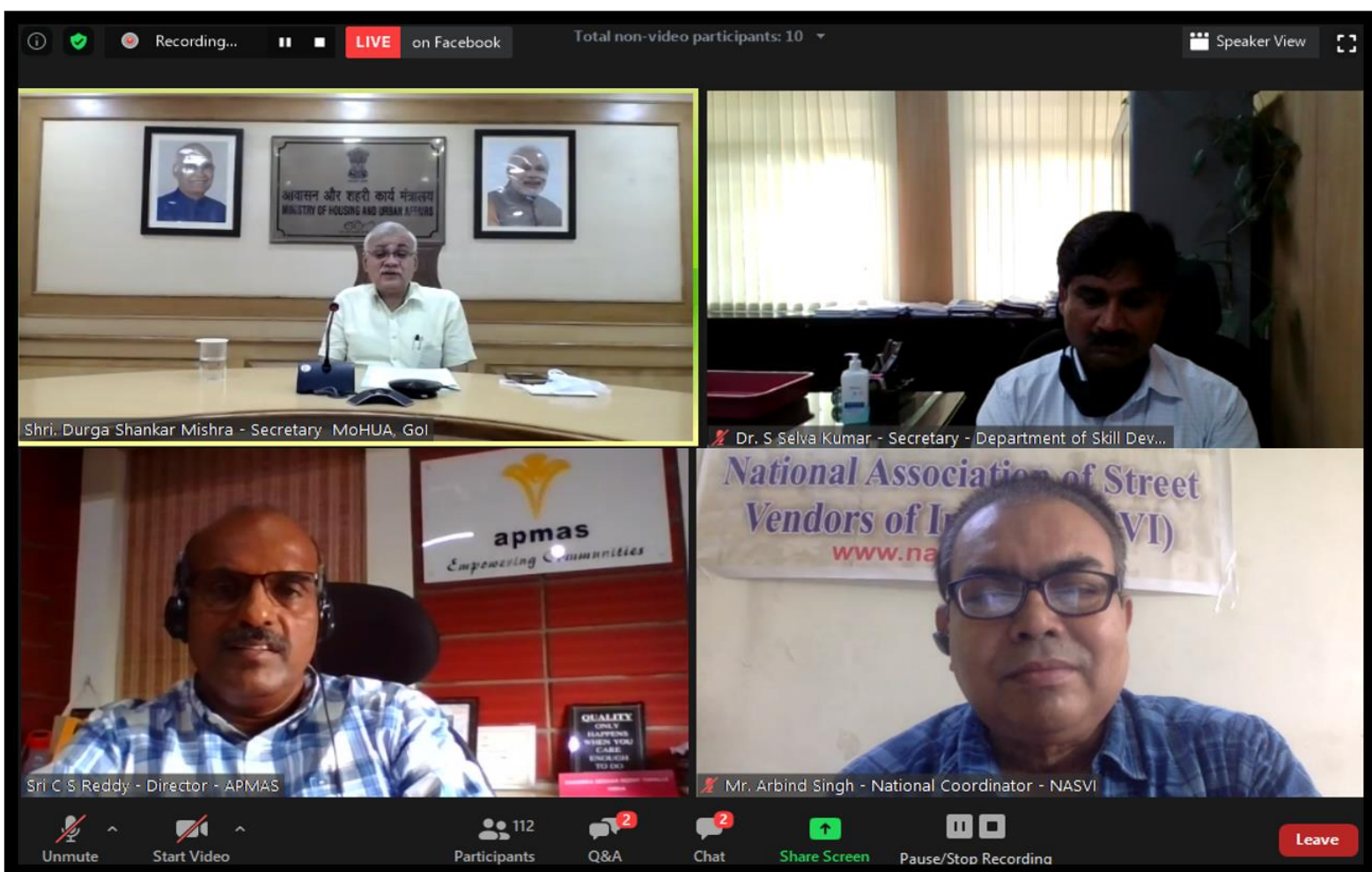


# National Association of Street vendors of India (NASVI)

नेशनल एसोसिएशन ऑफ स्ट्रीट वेंडर्स ऑफ इंडिया  
(नासवी)

## FOOTPATH KI AWAAZ



फुटपाथ की आवाज़

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## **Government officials, Social Activists were the panelists.**

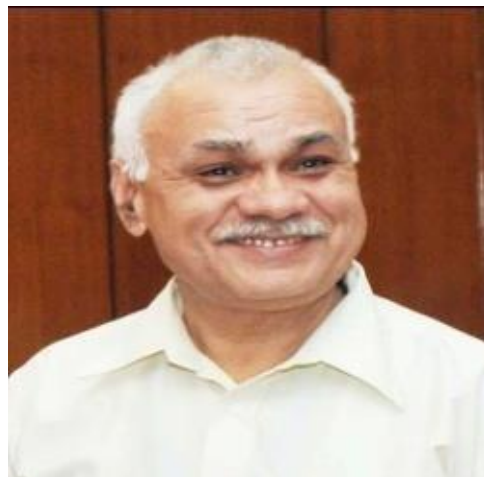
National Association of street vendors of India organized a North Zone street vendor's webinar on 26th August, 2020 from 12 PM to 2 PM. More than 500 vendors joined the webinar through zoom and facebook live. Panelists discussed the issues of street vendors amid COVID – 19 and how street vendors can take the benefit from government schemes.

### **Panelist –**

- Shri Durga Shankar Mishra - Secretary Ministry of Housing and Urban Affairs, Govt. of India;
- Dr. S Selva Kumar (IAS) - Secretary to CM & Department of Skill Development, Entrepreneur and Livelihoods, Govt. of Karnataka;
- Smt. V Vijaya Lakshmi - Mission Director – MEPMA, Govt of Andra Pradesh;
- Shri C S Reddy - Executive Director, APMAS, Andra Pradesh;
- Prof. Rita Noronha - Social Activist and Expert on Women Issues, Karnataka;
- Vendor leaders - Mr. Venket Ratnam (Vendor Leader), Mr. V Mangeshwaran (Vendor Leader), Mr. Bhaskar Urs (Vendor Leader), Mr. Ranga Swamy (Vendor Leader), Mr. M M Kabeer (Vendor Leader) and Ms. Pocchama (Vendor Leader)
- Shri Arbind Singh – National Coordinitor NASVI was the moderator.

Panelists discussed the issues of street vendors amid COVID – 19 and how street vendors can take the benefit from government schemes.

**Shri Durga Shankar Mishra - Secretary Ministry of Housing and Urban Affairs, Govt. of India** said that the street vendors are essentials for any state to survive and they are one of the worst affected due to COVID Pandemic. They have been working by taking loans at very high interest rate. PMSVnidhiYojna supports the street vendors and provide them with loan of Rs 10,000. He said –



- Street vendors are very important earner for urban economy. They provide various things at door steps.
- They have been taking loans at very high rate of interest even at high as 400%.
- When PM SVnidhi yojna was announced, some said 10,000 were less for street vendors, but we wanted to get them back at regular economy. If vendors repay on time, they have instructed the vending institution to help vendors with higher loans at next cycle. We want to formalize them. They are the entrepreneurs and every business have lots of uncertainty. They are the micro-entrepreneurs and we have to help them step by step become small entrepreneur and macro entrepreneur.
- All beneficiaries are being asked to be on digital onboarding and they have talked to different platform free of cost. With digital payment, vendor will generate transaction history which will help in taking the loan later on.
- After Street Vending Act – 2014 – rules and schemes were not notified in every state. The progress of survey and process of distribution of ID cards, despite taking steps, only 15,00,000 vendors were covered and given identification which is less than 30% of the total vendors. As per the experts there are around 50,00,000 street vendors across country.
- At present, all state have schemes have notified it now except for Sikkim where they are coordinating with them and if will be notified soon.
- Received more than 7, 09,000 application on PM SvinidhiYojna. More than 1, 90 000 loans have been sanctioned and 40,000 have been reimbursed. We have to cover all 50,00,000 street vendors.
- If vendors repay on time, they have instructed the vending institution to help vendors with higher loans at next cycle.
- Cash back facility is also promoted among the vendors. After end of each moth vendor will get some cash back upto Rs 100/. (Cash back will include all order of more than Rs 25/-. E.g. if the person will have 50 transactions of more than Rs 25, he will receive cash back of Rs 50/- at the end of the month. For the next 50 transaction, he will receive Rs 25/- i.e., for the next 100 transaction, he will receive Rs 25/.
- Coordinating with banks – private, government, cooperative, SHGs to help vendors with loans.
- Launched portal for street vendors. Launch application for mobiles and then application for municipal corporations.
- We also linked to private, government banks and regional, cooperative and SHG banks.
- If vendors repay in time or earlier, then they can apply for higher loan. Vendor will also form a direct relationship with banker.
- Engaged SIDBI as partners.
- This scheme is for transforming the street vendors. When we taking online schemes and capturing what other entitlements they have. We are preparing this database. So that it will be easy for street vendor.

- Trying to make socio economic profile of street vendors.
- Had webinar with DGPs, state ministers, DM and Municipal Commissioner and discussed about street vendors being disturbed. We asked them not to disturb the street vendors.

**Dr. S Selva Kumar (IAS) - Secretary to CM & Department of Skill Development, Entrepreneur and Livelihoods, Govt. of Karnataka** said -

- We have notified rules and schemes
- In 277 ULBs, we have Town Vending Committees and identified 1,20,000 street vendors in the state.
- ID cards issued to around 1,04,000 street vendors.
- Noted all the issues mentioned by Mr Bhaskar, Mr Rangaswamy and Dr Rita Naronah- Regular TVC meetings and police harassment and he will take up with relevant police department. We will also work towards the Grievance redressal.
- 42,000 street vendors have received certificate of vending and 22 vending zones so far.
- COVID has created lots of problems for masses particularly street vendors. Their livelihood is at stake. During lockdown we allowed many street vendors to continue vending and received good responses from them also. But still their regular livelihood was affected. Hon'ble CM have spoken to Hon'ble PM regarding PM SVnidhi scheme and we will support vendors through it.
- Launched a scheme similar to PMSvnidhi Yojna 2 years back and it was not so popular and there were some limitations in implementing this scheme. CM has announced that the loans taken by street vendors under scheme will be waived off.
- Request NASVI to create more awareness among the street vendors about the PM SVnidhi Scheme so that more street vendors can take advantage of this scheme and come out the circle of money lenders who lend money at very high rate.
- These webinar are important tool to create awareness among the stakeholders.

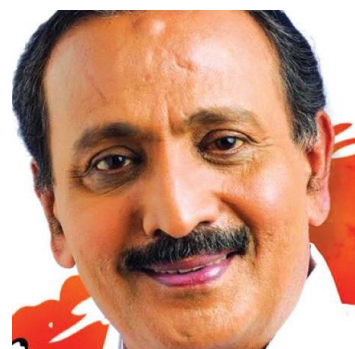


**Smt. V Vijaya Lakshmi - Mission Director – MEPMA, Govt of Andra Pradesh** said they are constituting SHG to support vendors. We are having frequent TVC meetings and we are in process of distributing certificate of vending.



**Shri M K Raghwan, MP** of Calicut appealed to the leaders to organise themselves. He talked about the importance of Town vending committee and grievance redressal committee.

- Street Vending Act should be implemented nationwide.
- In Kerala, we have to complete distribution of ID cards to the vendors.
- Grievance redressal should be formed without any delay.
- The act mentions only urban area – we should also cover semi – urban areas and rural areas. In Kerala most of the areas are semi-urban.
- COVID – 19 has been very hard to street vendors and all their capital has been exhausted. Government should take steps to reestablish these vendors.



**Prof Rita Noronha - Social Activist** raised the concerns of street vendors amid COVID – 19 crises. She added that Ministry and government should spread awareness about the law for street vendors. Some suggestions are corporations should listen to voice of vendors. These voices are often disregarded. There are evictions and harassment. Alternate zones are being created. So this has to be done very carefully. Thought should be given to natural markets as vendors will be carrying their livelihood there and if they are not proper, it will not serve any purpose. Corporations all over and NULM should spread awareness of this law and about the pillars of this law – like TVC. PMSnidhi Scheme – for the scheme, mentoring is required for the vendors. Why not create farmer-vendor zone to support both vendors and farmer.



**Shri C S Reddy - Executive Director, APMAS, Andhra Pradesh**

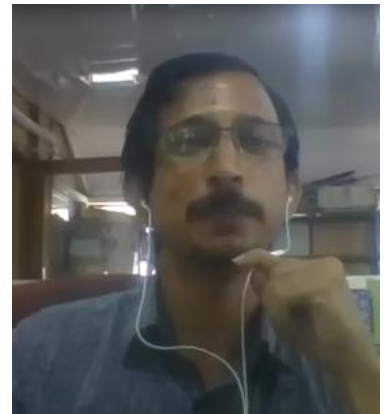
- Appreciated government efforts for SHGs town level federation and state level federations. Saturation approach have been followed by Government of Telangana and Andhra Pradesh to promote urban self-help groups. There are street vendors committees. 90% of these self-help groups are bank linked.
- For long term sustainable approach for street vendors, SHGs and city and state level federation should be strong and well vibrant.
- SHG bank linkage must be strong. If street vendors are part of SHG, then they can have access to range of financial services. Savings is important service for street vendors.
- Street vendors also need insurance – health and enterprise.
- And ensure TVC performance should be reviewed in town level or state level federations.



- Some kind of sensitizing is needed with bankers so that bank loans are given easily.
- Sensitization is also required with the police so that they are helpful and friendly to vendors.
- MoHUA, GoI should have a national level campaign to sensitise the public not to bargain with street vendors and be kind to them
- For regular meetings of the Town Vending Committees to have regular meetings, let the Town / City Level Federation take responsibility. We can have all Street Vendors be Insured for life, health and enterprise
- In addition to SHG Bank linkage and MFIs, there are now some Business Correspondents (BCs) of the Banks which can also provide loans to Street Vendors
- Once there is a database of Street Vendors, a package of services can be offered to have a transformative change in their lives
- For providing innovative financial services (savings, credit, insurance, money transfer) to the street vendors, urban SHGs and SHG federations need to be strengthened through universal mobilization process and SHG Bank linkage.

**P Rajesh Narayan – NULM Kerala**, also talks about the initiative taken by the state government.

Conducted survey of street vendors and covered most of the vendors. After the survey we realized many surveyed people were not vendors but daily wage workers of others. We took real time photo of them and did their survey so that they can also have identity. We published list of the vendors who were surveyed. In many town survey has been completed, rest are conducting survey. Most of the surveyed vendors are migrants. 38% of the vendors didn't have any bank accounts. We also linked them to our SHGs network.



**Vendor Leader – Shalivan Ranga** – In Telangana, no meetings and proceeding are given to vendor leaders in Town Vending Committee. We just attend meeting. There are no proceeding or further information. We need grievance committee according to Act to cater the issues of street vendors. Also during survey, instead of surveying the actual street vendors, they are covering other informal workers. They also don't take any suggestions from Town Vending Committee.



**K Rajeev ji – Kerala** – The biggest issue is the non-availability of grievance redressal missionary because there are so many other issues of vendors like police brutality, violation of law, management of Town Vending Committee. Most of the Town Vending Committee in Kerala are inactive. They are not even functioning. So vendors are struggling for settling their issues.



Other major issue is social acceptance of Street Vending Law. Because till the authorities will think that street vendors are working at the mercy of police and authorities, they are not recognizing that this is the legal right of vendor. The biggest festival in Kerala is Onam and administrative have banned only street vending and their reason is that all business are paying rent, paying taxes. Everybody feels that vendors are vending at the mercy of police and municipality. We have to change this situation. We have to make them aware about their legal status. My suggestion is that NASVI start a mass campaign to educate the authorities, vendors and masses.

**Vendor Leader – Bhaskar Urs – Karnataka** – Vendors are facing a large issues after COVID – 19 pandemic. There has not been any earning of street vendors. Their children are going to schools and there is no fee exemption. There are no regular TVC meetings. Women vendors also have no security. I would like to request NASVI if they can ask government to exempt children school fee.



**Vendor Leader – Mangeshvaran – Tamil Nadu** – Street vendors are the worst affected due to COVID 19 pandemic. Government is giving loan 10,000 to vendors. Under NULM, a group of 5 people have received 2 lacs loan. PM SVNidhi Yojna, NULM Loan will be to great help to vendors as normalcy has returned for the vendors. Even after the Street vending Act, TVC formation and ID cards, vendors are being harassed. Their goods are being seized. That's why grievance committee is very important to solve the issues of street vendors. In 2015, authorities removed vendors from a very old market. Vendors received their ID card in 2017 and now in 2020 they have still not received any vending space. There is not a single vending zone.



**Vendor Leader – Ranga Swamy – Bangalore** – Street vendors are evicted and harassed by the Police. Their goods are seized by the officials. The condition of street vendors have gone from bad to worse in the COVID – 19 pandemic. There are no regular meetings with TVC members.



Major decisions taken were –

- **TVC meeting should be regular and respect the decision taken in TVC**

- **Issue a direction to state to constitute Grievance redressal committee soon**
- **Loan amount should be converted into grant**
- **Bank should ask to show sensitivity to street vendors.**

#### **Question asked by the vendors during the webinar –**

- K Jangaiah from Telangana - Banks are not supporting to accept the 10,000/- Loan Amount to give the street vendors
  - Rangareddy from Telangana - Shadnagar Municipality Traffic Police is disturbing the street vendors.
  - James john - The act was implemented in the 2014. and the Govt. of Telangana, Telangana state vending scheme was framed in 5-01-16 and then honorable Prime minister announced Atma Nirbhar programme and SVnidhi to the street vendor's of India in the govt. of India's guidelines, then the Govt. Telangana framed a rule on 10-06-20 because of this implementation the graph is very low in Telangana state
  - James john - when govt. of India officials discussing about the street vendor's why the state government officials are not participated in such meetings
  - Mary Alexander - Mary Alexander, Karnataka Domestic & Unorganized Workers Union, Bangalore - how NASVI is supporting street vendors. Whom shall I contact for guidance? Can you please give me some detail so that I can do my service in better way?
  - K Jangaiah - Telangana State - Street Vendors problems are T.V.C. is not elected all municipalities; traffic police harassment problems is still going on; not identified town vending zones in many municipalities; many municipalities has still not issued Street vendors I D cards
  - Pavithra Pavithra – In Bangalore, street Vendors are facing lots of problems. We are unable to take help from government.
  - From Shiva Kumar - PM SVnidhi scheme is a great initiative for vendors but ULB's are not implementing it on the ground. They are in a need of proper monitoring. So that this scheme can be implemented to all the beneficiaries
- Jangaiah.K NASVI -Telangana State - Some Municipalities staff asking bribe to issue the I.D.
- Vedprakash APMAS - How can we collaborate the experiences from various stakeholders and geographies and work on developing the ecosystem.

