

# India Street Vendor Forum

Street Vending at Crossroads

## INDEX

|  |    |
|--|----|
| About the Forum .....  | 3  |
| Rehri Patri ki Kahaani Vendors ki Jubaani .....  | 5  |
| Inauguration Session .....   | 6  |
| Sharit Bhowmik Hall.....   | 9  |
| Session One- Climate Change Impact on Street Vendors' Life .....   | 9  |
| Session two - Engaging Street Food Vendors in Food Safety and<br>Nutritional Campaign .....  | 11 |
| Prabhawati Devi Hall .....   | 13 |
| Session one- urban planning, local governance and tvc: challenges<br>and opportunities for street vendors .....                      | 13 |
| Session two- swatchh bazaar swachh rozgar.....   | 16 |
| Abdul Rafeeq Hall.....   | 17 |
| Session one- Entrepreneurial skills for vendors: Fostering business<br>growth and sustainability with a focus on women vendors ..... | 17 |
| Session two- Digital and Financial Literacy and Street Vendors:<br>Bridging the Technological Divide .....                           | 19 |
| Legal Quiz .....   | 21 |

## About the Forum

Street Vending has come a long way from the time the National Association of Street Vendors of India (NASVI) was formed 26 years before on 26<sup>th</sup> September 1998. Beginning as a network of few organizations, NASVI went on to organize the Street Vendors at the National level giving voice and visibility to a large section of urban poor who were present all across Indian cities but absent in Government Policies and Programs. NASVI went on to organize street vendors across India developing leaders and organizations at the city and state levels.

Responding to the advocacy efforts, Govt of India organized a National Workshop on Street Vending in the year 2000 which led to the setting up of a Task Force and a Drafting Committee and ultimately a National Policy on Urban Street Vendors in 2004. The Policy had mixed responses but the numerous communications between the Govt of India and State Govts in the making and implementation of the Policy sensitised the State Govts and to some extent Municipal Bodies. Implementation led to many experimentations and soon NASVI began demanding a law that could incorporate the lessons from implementation and experimentations. Some states began enacting law by themselves but finally, after many ups and downs The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 was enacted by Parliament. The National Urban Livelihood Mission too was launched where implementation of the law became an integral part.

The Food Safety Act was enacted in 2007. Many thought it was a Capitalist gameplan to drive away small food operators like food vendors. NASVI began organizing Street Food Festivals from 2009 and demanding and facilitating the registration of Street Food Vendors. Soon FSSAI began supporting the Street Food Festivals and training the street food vendors developing a training module. Nationwide training of street food vendors started under FOSTAC along with EAT RIGHT MELA. However, as Street Food gained in popularity Big Retail Chains are began grabbing it as their business to the extent that NASVI has launched a campaign #Streetfood by vendors.

COVID and the closure of markets led Govt of India to announce the PMSVANIDHI scheme which came as a big booster to the Street Vending Act. States quickly framed the rules and schemes. Municipal Corporations began issuing Certificates of Vending. Town Vending Committees were constituted. PMSVANIDHI Mahotsava was organised by many Municipal Bodies. The number of PMSVANIDI beneficiaries have crossed 65 lakhs and street vendors have caught the attention of the Hon'ble Prime Minister and other Ministries. Schemes like SVANIDHI SE SAMRIDHI were launched and the Ministry of Housing and Urban Affairs launched awards to encourage Municipal Bodies. Those availing Rs 50,000 can also graduate to the Mudra Loan which is for Entrepreneurs. Entrepreneurship of Street Vendors are now catching the attention of the Govt

However despite all these the Street Vendors feel they are at a crossroads. What does this cross road mean for the street vendors. This India Street Vendor Forum is all about this. What have been the achievements and what have been the hindrances? How have the Federal and the City Govts responded? How have their own organizations, leaders and vendors have responded?

What is the next big thing to happen? How can street vendors take a leap ? What are the challenges?

On September 26th and 27th, NASVI organized the India Street Vendors Forum at the Constitution Club of India in New Delhi, bringing together community leaders of street vendors from across the country. The event began with participants presenting highlights from their cities, followed by a plenary session that discussed the broad directions of government policies and their impacts on the ground.

Following the plenary, the event was divided into various simultaneous sessions, allowing participants to engage in more interactive discussions in smaller groups. The sessions included: a) "2024 ki Patri ki Kahaani, Vendors ki Zubaani," b) Preliminary Session, c) "Climate Change Impact on Street Vendors' Livelihoods," d) "Engaging Street Food Vendors in Food Safety and Nutritional Campaigns," e) Legal Quiz, f) "Urban Planning, Local Governance & TVC: Challenges and Opportunities for Street Vendors," g) "Swach Bazaar, Safal Rozgaar," h) "Entrepreneurial Skills for Street Vendors: Fostering Business Growth and Sustainability with a Focus on Women Vendors," and i) "Digital & Financial Literacy and Street Vendors: Bridging the Technological Divide."



## Rehri Patri ki Kahaani Vendors ki Jubaani

During the event held on September 26th and 27th, vendor leaders shared their experiences and struggles in advocating for the rights of street vendors across India. The inauguration address set the tone for the discussions, followed by notable contributions from various representatives. Sunil Suryavanshi from Nagpur highlighted his 35-year battle for self-employed workers' rights, while Hansraj Singh Sisodiya from Gwalior spoke about establishing 17 hawker zones amid ongoing conflicts with the municipal corporation. A poignant video from Varanasi illustrated the plight of local vendors displaced due to developments at Sarnath Dharmik Sthal. Mukesh Kumar Ji from Rajgir discussed encroachment issues involving the Forest Department, which led to protests and negotiations resulting in a compromise. Mohammad Shahabuddin from Patna recounted the economic losses suffered during a three-day shutdown due to municipal actions, despite facing police violence. In Mumbai, Jaishankar Singh emphasized the municipal corporation's responsibility towards vendors, noting support from Eknath Shinde. Deepak Ji from Pune shared their protests against harassment from the local commissioner. Representatives from Karnataka, Jodhpur, Srinagar, Vijayawada, Bhubaneswar, Chennai, Jaipur, Guwahati, and Begusarai also detailed their advocacy efforts, highlighting the need for better implementation of the Street Vendor Act and the establishment of designated vending zones. Collectively, these narratives underscored the ongoing struggle for recognition, safety, and livelihood among street vendors in India.





## Inauguration Session

The plenary session on September 26th began with a warm welcome to all panelists and an acknowledgment of NASVI's dedication to advocating for street vendors. The 2014 Street Vendor Act was discussed, with calls for a grievance committee and the establishment of Town Vending Committees through elections every five years.

EC Member Shri Gokul Prasad emphasized the necessity of conducting more surveys to support vendors and urged local governments to implement policies beneficial to them. Eminent guests inaugurated the event and addressed the street vendor leaders from across India.

Mr. Arbind Singh, National Coordinator, NASVI recounted the historical struggles of street vendors, thanking each participant for its contributions and stressing the importance of implementing the 2014 law, advocating for regular meetings to ensure vendors' voices were heard. He pointed out the importance of this year's event as it completes the 10-year Street Vendors Act 2014.



Shri Sunil Kumar Yadav, Director, NULM, MOHUA expressed his gratitude and extended a warm welcome to all members and supporters present. He highlighted the establishment of the National Association of Street Vendors of India (NASVI) in 1998, marking a significant milestone for the street vending community. He noted that the Street Vendor Act, enacted in 2014, represents a major achievement for vendors, providing them with essential legal recognition. He mentioned that under the Prime Minister's Samiti Yojana, loans have been disbursed to approximately 11 lakh individuals, with 19 lakh people receiving loans for a second time, and around 3 lakh additional individuals benefiting from these financial provisions.

He emphasized the importance of including transport workers, construction workers, domestic workers, and sanitation workers in future initiatives. He also introduced programs aimed at fostering entrepreneurship and skill development, along with a rickshaw program designed to provide rickshaws to eligible individuals. He advocated for the inclusion of visually impaired and persons with disabilities (PWD) in these initiatives.

Furthermore, Sir underscored the need for social security measures for the families of vendors and stressed that while the act encompasses all necessary provisions, there remains a significant gap in its implementation. He asserted that certificates of vending must be respected, ensuring that vendors are not displaced after obtaining them. Quoting a well-known saying, he noted, "*Lehro se darr kar nao paar nahi hoti, koshish karne walo ki haar nahi hoti,*" reinforcing the idea that perseverance is essential. NASVI expressed its appreciation for the support received and Shri Sunil Kumar Yadav pledged to work diligently on improving implementation within the ministry.



Shri Preetpal Singh, Joint Secretary, Ministry of Food Processing Industries emphasized the significance of the Street Vending Act in providing street vendors with a recognized identity. He highlighted the necessity of educating vendors about the provisions of the Act to ensure their effective utilization. He acknowledged the existing gaps in the implementation status of the Act, advocating for measures to address these deficiencies. He also mentioned a recent world tour that garnered appreciation for the contributions of street vendors.

Moving forward, He assured that his ministry would prioritize the inclusion of street vendors in all relevant discussions and initiatives. He underscored the crucial role that street vendors play in the cultural fabric related to food, noting that they not only prepare and sell food but also contribute to its dissemination. Additionally, he pointed out the entrepreneurial potential of street vendors, as many have begun sharing their unique recipes on platforms like YouTube.

Shri Preetpal Singh stressed the importance of food safety and cleanliness in street vending, urging vendors to maintain high standards in these areas. He concluded by advocating for

increased collaboration between the ministry and the vendor community to enhance support and resources for street vendors.



Shri Kamala Vardhana Rao, CEO, FSSAI emphasized the importance of the Swachh Bharat initiative, urging vendors to focus on cleanliness and be aware of its significance in their operations. He announced that in the near future, training would be provided to 25 lakh food vendors concerning food security and safety, particularly in densely populated and historically significant towns. He highlighted the recent G20 event, where foreign delegates, despite staying in five-star hotels, chose to enjoy street food, underscoring the vital role that street food plays in India's culinary landscape and its global appeal.

To enhance the effectiveness of the food safety training program, He assured that FSSAI would extend comprehensive support to ensure the successful implementation of these training initiatives, ultimately fostering a safer and more sustainable environment for street vendors across the country.





After the inauguration, participants had lunch and proceeded to their respective halls to attend the panel sessions. 6-panel sessions in 3 halls were organized and conducted simultaneously.

## Sharit Bhowmik Hall

### Session One- Climate Change Impact on Street Vendors' Life

The session focused on the impact of climate change on street vendors where eminent guests participated as panellists and enlightened our street vendor leaders. Shri Dr. Arijit Pal, Manager FOLU, World Resources Institute India, Smt. Mandvi Kulshrehtha, Program Advisor, Friedrich-Ebert-Stiftung, Shri Prabhjot Sodhi, Sr Program Director, Centre for Environment Education (CEE), Shri Dilip Singh National, Programme Manager (Climate and Livelihood), United Nations Development Programme, Smt. Riti Mehrotra, Sector Lead, HCL Foundation, Moderator of the session by Shri Mageshvaran Secretary, NASVI.

In his address, Arjit Pal highlighted the critical importance of resilience for street vendors in the face of climate change and climate-induced disasters. He emphasized that this resilience requires not only adaptation to evolving environmental conditions but also to the legal and regulatory frameworks that govern their operations. By addressing these adaptations, there is potential for improving the implementation of policies—an issue that has been extensively discussed in the experience-sharing and plenary sessions. He also underscored the significant role of the private sector in providing solutions, such as sustainable carts and enhancements to supply chains, particularly in terms of cooling for perishable goods. While the future remains uncertain, he asserted that our infrastructure must be designed to account for forthcoming changes, thereby safeguarding communities, especially street vendors, whose livelihoods are intricately tied to these systems.

Dilip Singh underscored the significant impact of climate change on street vendors in our nation, particularly highlighting the detrimental effects on their income, which has seen a notable decline. He pointed out that, beyond the primary income-related consequences, there are secondary and tertiary impacts on the health and education of street vendors' families. Singh stressed the importance of not only addressing the primary effects of climate change but also raising awareness and implementing measures to mitigate these secondary and tertiary impacts through various forums and programs.

To illustrate this approach, he presented a case study of a holistic project undertaken by the United Nations Development Programme (UNDP), which aimed to improve various aspects of construction workers' lives and livelihoods. He emphasized that the creation of resilience programs necessitates a substantial amount of data, such as information related to insurance, highlighting that the lack of comprehensive data concerning the informal sector poses a significant challenge to effectively addressing these issues.

Riti Mehrotra commenced her remarks by commending the National Association of Street Vendors of India (NASVI) for establishing a national platform to address the dispersed and localized issues faced by street vendors. She noted that HCL shares a similar commitment to this cause and has actively promoted initiatives such as the installation of solar panels and the implementation of rainwater harvesting systems. These efforts have yielded constructive outcomes on both personal and organizational levels.

Riti Mehrotra further emphasized the necessity of additional measures, including the provision of health insurance and the replacement of traditional cooking methods with gas cylinders. She advocated for the acceleration of these initiatives through public-private partnerships, which could enhance the efficacy and reach of such programs, ultimately benefiting street vendors and their communities.

Mandvi Kulshrestha, a feminist urban planner with extensive experience in the realms of spatial justice and equity, highlighted the collaborative efforts of her organization, Friedrich-Ebert-Stiftung, with the National Association of Street Vendors of India (NASVI) to devise solutions for urban street vendors. She addressed critical issues such as urban overheating, resulting from excessive population concentration, and the real estate crisis stemming from housing demands, emphasizing that these challenges are being tackled at the policy level.



Additionally, Kulshrestha noted the environmental consequences of weather-related disasters that directly impact the livelihoods of street vendors. She mentioned a recent workshop focused on understanding how these environmental factors affect vendors operating in both indoor and outdoor conditions. Her organization is actively working to mitigate heat effects through innovative absorption strategies, aiming to create a more equitable urban environment for street vendors.



## Session two- Engaging Street Food Vendors in Food Safety and Nutritional Campaign

The session was moderated by the President of NASVI Shri Chandra Prakash Singh and panelists enthusiastically participated in the session. Shri Ranjit Kumar Singh, Designated Officer, Food and Drug Administration, Smt. Anshu Singh, HOD, Institute of Hotel Management, Pusa, Smt. Dr. Smriti Pahwa, Regional Director, Arogya City, Smt. Dr. Manjari Chandra, Consultant Functional Nutrition, ManjariWellness, Smt. Kanchan Devi, EC Member, Delhi, NASVI participated in the session.

Anshu Singh emphasized the importance of monitoring food safety and quality at every stage of the production process for street food vendors. She highlighted the need to educate vendors on maintaining cleanliness standards, particularly during trade fairs. Personal grooming was also identified as a critical component of hygiene practices. She recommended the establishment of wash stations for vendors to use prior to beginning their work and advocated for the use of chlorine tablets for effective cleaning.

She stressed the necessity of adhering to quality standards, noting that street vendors often provide some of the best food options available. Therefore, it is essential that they meet stringent cleanliness and safety standards to ensure the health and satisfaction of their customers. This approach not only protects public health but also enhances the reputation of street vendors within the food industry.

Smriti Pahwa spoke on the significance of women's representation in the panel, noting that it was predominantly female-led. She shared her personal journey, recounting her visit to the Mayapuri flyover for her PhD research, where she had her first experience sampling food from street vendors. She highlighted that street vendors received official recognition in 2004, yet emphasized that adverse climate conditions have caused food products to become increasingly unsafe, likening them to a "slow poison."



She stressed the importance of distributing knowledge about nutrition to the general public through initiatives such as Arogya. She introduced a pilot program by NASVI aimed at educating street vendors about nutritional information, which not only benefits their families but also their customers. She described the program as a "crazy cult ritual," encapsulated by the mantra: "Hum hain sabke saath, koi na ho bimaar, poshan sabka adhikar, suraksha sewa

saath saath," which translates to "We are all together, no one should be sick, nutrition is everyone's right, and security services should accompany us." She concluded by highlighting the collaborative potential of scientists who can provide guidance, while laypeople implement this vital knowledge in their communities.

Manjali Chandra emphasized the potential to cure various diseases, including diabetes and cancer, through the consumption of healthy food. She underscored the importance of incorporating nutritious elements into street food, advocating for making these offerings healthier and more nutrient-dense. During the discussion, an audience member provided an example of biryani, to which the panelists suggested enhancing its nutritional content by incorporating ingredients such as soya chunks, vegetables, and paneer.

She also highlighted the significance of exercise and provided personalized advice to street vendors on how to maintain a healthy and nutritious diet. Addressing a specific concern raised by a vendor regarding meal timing, she noted that some individuals may resort to consuming unhealthy options, such as four vada pavs, due to time constraints and a hectic lifestyle. In response, she recommended lifestyle changes, such as aiming to eat by 7:30 PM, drawing a parallel with pilots who often do not rely on airline food. Her insights aimed to promote healthier eating habits among street vendors, thereby improving their overall well-being.

Ranjit Singh addressed the importance of obtaining a food safety license from the Food and Drug Administration (FDA) at Mayur Bhawan, emphasizing that no vendor should operate without this necessary certification. He highlighted that stress from underconsumption can contribute to a lack of hygiene among street vendors. Singh urged vendors to prioritize quality by purchasing decent materials and conducting quality tests before use.

He presented ten critical points based on a recent survey aimed at improving food safety and hygiene standards among street vendors. These included maintaining clean clothing and personal hygiene, utilizing good quality oil and water, and navigating the challenges posed by shifting hawking zones, which can make vendors difficult to locate. He noted the absence of gloves for handling Gol Gappa, which raises the risk of microbial contamination, and criticized the practice of wiping hands with the same clothing.

He suggested substituting palak or coriander for pudina when using unbranded masalas and pointed out that serving Shakarkandi in carcinogenic paper poses health risks. He encouraged vendors to buy fresh ingredients and keep them properly stored, as well as to avoid using plastic containers for hot food in favor of food crates. His comprehensive approach aimed to enhance the overall safety and quality of street food, thereby protecting both vendors and consumers.

During the question and answer session, Ramesh from Nalanda asked about the safety of foam glasses after the ban on plastic, with the response indicating that paper cups should also be avoided due to high costs of alternatives. A representative from Gorakhpur emphasized the need for organic food to prevent illnesses, suggesting the inclusion of sprouted Methi Dana, Chana, and Soya Chunks.





Concerns were raised about the Ghaziabad Development Authority (GDA) not enforcing FDA licensing, with clarification that licensing is for safety, not business legitimacy. Plans to establish street food hubs with water and electricity were discussed, although models in Haridwar, Haldwani, Dehradun, and Nainital were noted as flawed.

Additionally, while the NASVI licensing fee is only 100 rupees per year, attendees expressed difficulty in understanding the process, which could deter compliance among street vendors.

## Prabhawati Devi Hall

### Session one- URBAN PLANNING, LOCAL GOVERNANCE AND TVC: CHALLENGES AND OPPORTUNITIES FOR STREET VENDORS

The session titled "Urban Planning, Local Governance, and TVC: Challenges and Opportunities for Street Vendors" featured a distinguished panel that included Shri Utsav Choudhury, Program Manager at the National Institute of Urban Affairs; Smt. Nikita Popat, Senior Program Manager from the Urban Management Center; Shri Aravind Unni, an Urban Development Expert specializing in community practice, research, policy, and consulting; and Smt. Dr. Sanjukta Bhaduri, Head of the Department of Urban & Regional Planning at the School of Planning and Architecture. The session was moderated by Shri Tiger Singh, an Executive Committee member from Punjab, along with Shri Gokul Prasad, Vice President of NASVI.

During the first session of the forum, a member raised concerns regarding the election process for Town Vending Committee (TVC) members, highlighting that actual street vendors

often receive little attention, while larger shop owners are able to secure positions through unfair and illegal means. They noted the lack of TVC meetings, despite a provision for one to be held every three months. Additionally, it was pointed out that higher authorities and bureaucratic structures serve as impediments to street vendors seeking justice, with reports of physical abuse, harassment, and the confiscation of vendors' goods without the possibility of return.

Jaishankar Singh, a passionate TVC member from Maharashtra, shared his frustrations about how local bodies and government entities often overstep their roles, abusing their power against street vendors. He emphasized that, despite the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act of 2014, its implementation remains largely ineffective, urging NASVI to take active steps towards its enforcement in reality.

Subharmanya, an attendee from Tamil Nadu, echoed similar sentiments, expressing that many street vendors in his area lack awareness regarding the TVC, its operations, and the role of NASVI. He highlighted issues faced by night market vendors, particularly police abuse, which often results in the seizure of their earnings.



Bikas, a motivated member from Bihar who operates a cart in Delhi, added that even in metropolitan areas, many vendors remain uninformed about the TVC and their rights. He pointed out that vendors are often unaware of important schemes such as PM SVANidhi and the licensing and certification processes. Bikas also raised concerns regarding the delay in releasing the results of the last survey conducted for TVC members, underscoring the pervasive lack of information among street vendors.

In response to these challenges, EC Member, Gokal Prasad emphasized the urgent need for increased awareness among vendors about the 2014 laws, as well as access to state-specific

regulations to empower them. He encouraged active participation in consensus meetings to ensure their voices are heard and stressed the importance of maintaining formal documentation to hold authorities accountable. He suggested that urban planning documents should formally recognize vending zones to protect vendors' rights.

Aravind Unni Sir underscored the significance of understanding the legal rights and protections afforded to vendors, suggesting that they should not shy away from asserting their authority when faced with oppressive practices. He pointed out the necessity for proper surveys to ascertain the demographics of street vendors, which would facilitate better urban planning and resource allocation. His remarks highlighted that merely providing licenses without designating vending zones is insufficient; a comprehensive strategy is essential for the sustainable inclusion of street vendors in urban frameworks.

Utsav Choudhary shifted the narrative by asserting that the issues faced by street vendors stem more from poor urban planning and resource distribution than from the vendors themselves. He called for a data-driven approach to understand vendor demographics and service offerings better, arguing that effective governance necessitates collaboration between local authorities and vendors to foster transparency and address the challenges of police brutality.

Nikita Popat Ma'am proposed a dual-level strategy involving both national and state-level initiatives. At the national level, she suggested a self-registration process similar to e-Shram for domestic workers, which would streamline the certification process for street vendors. At the state level, she recommended establishing standard operating procedures (SOPs) to ensure that TVC meetings are held regularly and that vendors are informed about these meetings and their outcomes.

Dr. Sanjukta introduced the idea of leveraging technology, such as WhatsApp groups, for raising awareness among vendors about their rights and responsibilities. She stressed that training programs conducted by organizations like NASVI could play a pivotal role in educating vendors on legal actions they can take in specific situations. Tiger Singh echoed the importance of awareness, urging vendors to stand firm against legal authorities and maintain thorough documentation of their interactions with officials.

Overall, the session illuminated the multifaceted challenges that street vendors encounter, while also offering a platform for discussion and the formulation of actionable recommendations. The insights gained underscore the necessity for improved governance, enhanced awareness, and a collaborative approach to urban planning that genuinely includes the voices of street vendors.





### Session two- SWATCHH BAZAAR SWACHH ROZGAR

The second session is on "Swachh Bazaar Swachh Rozgar." The session was moderated by Shri Arbind Singh and he opened the session by engaging members with questions about the significance of cleanliness for their businesses, prompting discussions on the relationship between hygiene and customer satisfaction. The vendors acknowledged that cleanliness not only aligns with government guidelines but has also become crucial due to heightened consumer awareness regarding hygiene. However, participants raised serious concerns about the lack of basic facilities in vending zones, notably the absence of toilet and water facilities. Some vendors expressed frustration over the requirement to pay for toilet usage, which poses a financial burden on them, as the fee of ten rupees for each visit is often unaffordable.

Rohit Kakkar, Deputy Adviser, CPHEEO, Swachh Bharat Mission -Urban, Ministry of Housing & Urban Affairs” highlighted that as the Swachh Bharat Mission approaches its tenth anniversary, there has been a conspicuous lack of specific hygiene regulations for vending zones. He pointed out that less than 25 percent of the funds allocated for the mission have been utilized, urging vendors to comply with necessary procedures and maintain proper documentation to access these funds. Kakkar emphasized the importance of filing complaints with the municipal corporation regarding the inadequate maintenance of public restrooms and advocated for collective action, including protests, to demand essential amenities such as toilets, water supply, and waste disposal facilities. He stressed that every vending zone should be equipped with adequate toilets and clean drinking water, noting that accurate data on the number of vendors and customers is essential for determining the required facilities.





Aravind Unni contributed by suggesting that street vendors should be explicitly included in cleanliness-related legislation, such as "Swachhta Hi Seva," and proposed the establishment of zero waste markets. He recommended that toilet management become the responsibility of vendors within specific vending zones, akin to self-help groups, due to the inefficacy of third-party agencies. Furthermore, he proposed that NASVI be involved in formal complaint processes, amplifying the voices of vendors and ensuring that copies of complaints are shared with TVC members or NASVI representatives. This collaborative approach aims to enhance the overall hygiene and infrastructure within vending areas, thereby fostering a healthier and more successful environment for street vendors.

## Abdul Rafeeq Hall

### Session one- Entrepreneurial skills for vendors: Fostering business growth and sustainability with a focus on women vendors

The second session, titled "Entrepreneurial Skills for Vendors: Fostering Business Growth and Sustainability with a Focus on Women Vendors," featured a panel of experts, including Shri Rony Banerjee from Invest India, and was moderated by Shri Vinayak Tripathi, Associate Professor at the Xavier School of Management, Jamshedpur. The session emphasized the vital role of entrepreneurship in empowering street vendors, particularly women, and fostering their business growth through skill development and digital literacy.

Dr. Zehra Zulfikar, representing the Delhi Skill and Entrepreneurship University, highlighted the importance of practical industry experience for students before graduation. She discussed initiatives such as a program where women transition from traditional vending ("thela") to running cafes, involving a team of 50 women. This initiative focuses on enhancing digital skills and financial literacy, acknowledging women's resilience and willingness to endure losses in business. Rony Banerjee elaborated on the nuances of street vending as a form of

entrepreneurship, stressing that while the two may differ in mobility and integration into the economy, the core principles of innovation and understanding profit margins are crucial. He illustrated this with the example of a fruit chaat vendor who has successfully differentiated their offerings in a competitive market.



Shri K.V. Rajendran from the NEDAR Foundation shared insights on supporting entrepreneurs with disabilities, emphasizing the necessity of believing in oneself and leveraging one's unique challenges as strengths. He pointed to various organizations in Delhi and across India that assist such entrepreneurs, citing successful vendor spaces established in cities like Thane and Bengaluru. The challenges faced by women vendors were further discussed by Siddharth, who noted the dual responsibilities of home and business that complicate their entrepreneurial journeys. He emphasized that societal factors, including government policies and economic conditions, also play significant roles in shaping opportunities for vendors.

Shri D.K. Singh, Chief Consultant at the National Institute of Entrepreneurship and Small Business Development, introduced the National Skill Qualification Framework, outlining essential skills for successful entrepreneurship, such as hygiene and market research. He highlighted that vendors should aspire to become job creators rather than job seekers, using successful examples like Safal and Mother Dairy as models for grassroots entrepreneurship. Singh also shared a personal anecdote about his son's entrepreneurial journey, illustrating the importance of perseverance in the face of failure.





During the Q&A session, vendors passionately articulated their frustrations with local authorities and the bureaucratic obstacles they face, including the need for bribes and lack of governmental recognition. Their sentiments reflected a desire for immediate, pragmatic solutions rather than grand ambitions, as they seek to secure their daily livelihoods.

In closing, the session underscored a commitment to providing practical solutions from the government and enhancing infrastructure to support vendors. Rony Banerjee reiterated the significance of the National Street Entrepreneur Protection Act, which aims to empower vendors. Dr. Zulfikar emphasized the importance of upskilling and the potential of online business models. D.K. Singh spoke to the value of innovation as a key component of growth, while Vinayak Tripathi proposed the creation of an interactive interface on the NASVI website to facilitate deeper engagement. The session concluded with a vote of thanks from Arbind Singh Sir, who acknowledged the contributions of all panel members and the moderator, reinforcing the message of collaboration and support for the vendor community.

### Session two- Digital and Financial Literacy and Street Vendors: Bridging the Technological Divide

The first session, titled "Digital and Financial Literacy and Street Vendors: Bridging the Technological Divide," featured prominent speakers, including Shri Anil Chopra, Chairperson of Wingify Foundation, and Smt. Renu Sharma, Secretary of NASVI, among others. Shri Kamlesh Kumar Upadhyay served as the moderator, facilitating a robust discussion on the challenges and opportunities for street vendors in adapting to digital platforms and financial literacy.

Shri Anil Chopra opened the session by highlighting the critical role of social media platforms like Facebook and Instagram as major drivers of business for street vendors. He noted that while Unified Payments Interface (UPI) technology is available, cash transactions remain predominant. Chopra referenced a survey conducted by NASVI, which assessed the current level of digital awareness among vendors, emphasizing that the main barrier is not leveraging the internet to its fullest potential. He advocated for the creation of a comprehensive database to disseminate valuable information, pointing out that vendors often face irregular incomes but consistent expenses. He reassured participants that Goods and Services Tax (GST) should not be a source of fear, clarifying that it is a contribution from customers rather than a direct deduction from vendor profits. He also introduced an application named ROBERT, designed to assist vendors with questions and answers in both English and Hindi, exemplifying its utility through the Dhanguru model.

Shri Kamlesh Kumar Upadhyay raised concerns about the equity of the economy, particularly in relation to providing basic necessities to the populace, while acknowledging a pervasive fear of government surveillance associated with UPI usage. Irshad Ahmad urged vendors to overcome their trepidations regarding GST and to explore online advertising options to reach broader audiences. He dispelled common myths surrounding GST, asserting that customers, not vendors, ultimately contribute to this tax.



Smt. Chandralekha Pandey emphasized the importance of social media marketing in promoting beneficial schemes like the Atal Bima Yojana, which serves all vendors. Shri K. Jangaiah stressed the significance of establishing grievance committees to ensure the effective implementation of policies, urging vendors to identify their issues as a foundational step toward improvement. He encouraged participants to utilize the internet for personal and business growth rather than engaging in unproductive activities online.



Audience members echoed these sentiments, noting their fears surrounding banking processes, particularly the complexity of English application forms, long queues, and associated delays. Dilip Kumar shared insights from the Sanchay Cooperative Society, which supports around 8,000 street vendors by helping them open bank accounts and promoting formal savings. He highlighted the detrimental cycle of high-interest loans from informal lenders and noted that their initiative encourages a daily cumulative saving of ₹2 lakh among vendors. Kumar underscored the paramount importance of digital literacy in today's economy, asserting that awareness, rather than fear, is essential for leveraging tools like QR codes and UPI for financial growth.

The session concluded with a consensus on the necessity of enhancing digital and financial literacy among street vendors, equipping them to navigate the technological landscape more effectively and ultimately improving their economic resilience.



## Legal Quiz

After evening tea, all the participants resumed their place and participated in the legal quiz. The quiz was led by Advocate Ravi Nigam and participants were given sheets to answer the questions. Every question was translated and recited to participants. The quiz aimed to create awareness among the street vendor leaders. The next day the winners of the legal quiz got the prizes. The event ended with participants taking group photos and gaining a lot of knowledge from the sessions.





