

Status of Women Street Vendors in India: Issues and Challenges

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Abstract: *In India, women street vendors contribute a significant role in the informal sector in building up a stronger economy. Street vending is a profession and the source of livelihood, which is the way of life for the millions of marginalized people in India. Women street vendors are diversified under urban and semi - urban areas to carry out their day to day activities. There are almost 10 million street vendors who directly or indirectly involve in the vending business for their daily livelihood. Their source of place and occupation hugely depends on streets, sidewalks, pavements, railway platforms, markets, playgrounds, outside the malls and plazas. After COVID-19 pandemic their livelihood is vitally challenged in accumulating funds or trying to shift their occupation is widely found among the street vendors. To protect street vendors various programmes and schemes are implemented by the Indian government but majority of them are facing lack of awareness in availing the schemes. The pandemic has made not only their livelihood questionable also made them face lots of social evils amongst the family members which has led to siviour traumatization.*

Keywords: Women Street Vendors, Informal Sector, COVID - 19 Impact, Government Schemes

1. Introduction

Street vendors belong to the unorganized sector which requires less investment and less skill which makes women to be more innovative, an entrepreneur to earn her daily livelihood. According to the government sources there are 40 million women street vendors in India but civil societies and other organisations claim that their proposition is higher. The recent scenario of pandemic has made their livelihood more vulnerable to carry out their business due to financial needs. The challenge of satisfying the family needs many had a shift in their occupation to other unorganized sector like construction, domestic, daily wagers, contractual, sanitary workers, etc. The unorganized sector men earn Rs.70 and women earn Rs.50 approximately in a day. While analyzing with street vendors out of 10 million population, 1/4th of them are represented by women vendors (Ministry of Urban Employment and Poverty Alleviation, 2022, 1). The struggle of being a women street vendor is more critical where they do not have proper working conditions, security, sanitation and health facilities like public toilets and working extreme weather conditions. Apart from the above circumstances women vendors face other social restrictions and taboos where they act in multiple roles of the family like a mother, homemaker and worker. The pandemic crisis has created vulnerability and has cuffed their livelihood, affecting in the means of poverty and hunger.

Status of Women Street Vendors in India

Women street vendors contributes 1/3rd of the unorganised sector among 10 million vendors. They mainly run their livelihood in streets, pavements, platforms, sidewalks to help their family. The status of women street vendors face the major crisis of insecurity due to various societal factors like poverty, illiteracy, unemployment, poor health and living conditions. They have to do multiple roles within the family as daughter/wife/sister/mother and vulnerable compared with male street vendors. "Most of the women lack in the support of credits and find the difficulty to earn which leads to less profit which can be managed only for their day to day

activities. They take small credits from money lenders for the shortage of investment in their business and repaying the debts also they find it difficult where it depends upon the day's business. Though the hurdles to be a women vendor is quite challenging a higher percentage of them support their families on a daily basis. They are considered as a disgrace for the entire cities and towns where their profession is not recognised. Women vendors are classified on the basis of food, vegetable, fruit, electronic gadgets, children toys, flower, broom sticks, vessels, crockery, chairs, beads, ornaments, fish and poultry activities" (Ali, Mohd Akhter, M. Kamraju, 2023, 147). Some are seasonal for a period 1 to 2 months they work and shift their jobs especially selling mangoes, crackers, sugarcane, idols, and rangoli powder during festive seasons. Their earnings depends from rs.100 to Rs.500 maximum in a day and needs to work at least 2 to 8 hours in which 82 percent sell fruits and vegetables. "Sometimes it depends upon the geographical area and the income differs monthly on an average of Rs.4, 000 p. m. In reality their work places are unhygienic, lack of toilets and face social problems with the local authorities, police, goons, etc. They need to face these kinds of challenges to run their livelihood compared with the male vendors. Women vendors are financially weak, require greater access to education, lack of infrastructure, and poor health access. Policies and schemes should focus on gender equality and empowerment of women vendors" (McKay, Fiona H., Richard H. Osborne, 2021, 460).

Covid - 19 lockdown and status of women street vendors

Pandemic lockdown had siviour destruction over women vendors and cuffed their livelihood in this marginalised sector. Both men and women who once served as an entrepreneur and self - employed category faced a huge destruction to build their day to day livelihood. The economic contribution made by them in a day was almost Rs.80 crores by selling various products for all the economic classes was shaken due to this lockdown. "There are almost 4 crore vendors sell commodities across India's metros, cities, villages, and rural areas. It is reported that 70 - 80 lakh vendors sell food, clothes, gadgets, books, fruits,

vegetables, and toys for about 20, 000 kilometres every day in trains, suburban trains, and buses” (National Federation of Hawkers, 2023). Vendors were unable to sell or relocate because of the suspension of all public transit for several months have experienced enormous financial losses. Food vendors that served thousands of office workers, public were significantly disrupted they served the urban poor at a lesser rate, and they also delivered food on a regular basis. The food vendors were mostly from Bihar and Uttar Pradesh, which accounted fifty percent of the food sector and made them hostile at home.

Women street vendors condition more pathetic were they faced discrimination, violence from the male counterparts. Violence amongst women street vendors was at the receiving end as they remained hostile at home and were more vulnerable in running their livelihood without any forms of financial access. Usually women vendors used to buy goods from SHGs, wholesalers were not able to access due to lack of credit and many were not read to give the products with debts. Even though lockdown was slowly removed, women vendors found difficulty in collecting debts for their investment in vending. No pawn brokers or money lenders were ready to fund them for their business, though some were ready to get financial aid from the money lenders also need to pay heavy interest. Many had to shift their occupation to construction and other unorganised sector for paying their rent, children’s education, medicine, food and other expenses. Many women who had the knowledge stitching converted their profession in manufacturing masks and sold them at a cheaper cost to run their livelihood. When they started once again with their vending activity the public had a hesitation to buy products from them. Socially they were been excluded by not entertaining them in their household premises because they used to travel from one place to another which would spread the disease.

Street Vendors Act 2014

The Street Vendors Act of 2014 is a legal safeguard for the protection of livelihood and regulating the business of street vending. This act enshrines the constitutional provisions which are given in the fundamental rights of Article 14, Article 19 (1) (g) which deals with the right to equality, right to start any business or carry out any occupation/profession. The major motive of this act is to regulate the street vending profession without hindering the public, avoiding congestion of streets, sidewalks, pavements, railway platforms, markets, playgrounds, outside the malls and plazas. Further, this act enables the protection of rights and safeguards the street vendors under social security and social justice without any forms infringement. The major feature of this act gives importance for the Town Vending Committee by all the state

government to protect the vending rights. This committee has a chairman and members which is constituted by the state government which regulates and recommends with the district, corporations and town panchayats. The committee consists of planning, medical, police, traders, ngos nominated members of the government and the chairman is Municipal Commissioner. In this 40 percent representation is done by the street vendors who elect the members from the street vendor’s community which should also have 1/3rd women representation including schedule caste and schedule tribes. The town vending committee has a representation of 10 percent which can be appointed by the ngos and civil societies. The allowances for the members and chairman are decided by the respective government.

Legal safeguards for the street vendors under the Act

- 1) Street vendors have the right to carry out the business based on the regulations mention in the vending certificate and cannot carry out business in areas which are declared as no - vending zone.
- 2) Street vendors can have the right to relocate from one area to another with the approval of the local authority or with the town vending committee.
- 3) Street vendors will work on the time sharing basis on the area and needs to remove all his goods and products at the end of the time period.
- 4) Street vendors need to maintain the areas clean and hygiene during the business and after the completion also.
- 5) Street vendors need to protect and maintain the public property without tampering or damaging it during the business activity.
- 6) They are liable to bare the maintenance charges for the time spent for the business periodically.

These provisions are all mentioned under section 12 to 18 of the Act.

PM SVANidhi

On 1 July 2020, the Ministry of Housing and Urban Affairs, launched the Prime Minister Street Vendor’s Amta Nirbhar Nidhi Scheme (PM SVANidhi). This scheme aims at providing socio - economic upliftment of the street vendors who were facing livelihood issues during the lockdown. It was initially implement in 126 urban local bodies throughout the country as the first phase in 4th January 2021. The main aim is to facilitate combined free capital loans upto Rs 10, 000 of 1 year tenure for 50 lakh street vendors within the country. It also provides incentive interest subsidy[at]7percent once a year on regular repayment of loan and cash - back upto Rs.100 per month on undertaking digital transactions. Further, on timely or early repayment, the vendors are going to be eligible for subsequent cycle of capital loan with an enhanced limit.

Table 1

	Eligible Applications	Sanctioned	Disbursed	Returned by Banks	Loans Repaid
1 st term loan	70, 58, 100	58, 15, 194	54, 38, 628	6, 71, 517	22, 72, 045
2 nd term loan	20, 93, 564	16, 24, 027	15, 13, 502	2, 58, 248	2, 60, 787
3 rd term loan	2, 30, 269	2, 00, 086	1, 89, 056	13, 773	0

Source: <https://pmsvanidhi.mohua.gov.in/>

The first term loan was distributed to 4.7 million recipients, with 2.2 million repaying the loan and being eligible for the

second term loan. Considering the fact that there were over 7 million applicants, only 5.8 million applications were

sanctioned and 5.4 million were disbursed (0.67 million applicants were denied by the banks). Only 67.54 percent qualified for the first term loan of Rs.10, 000, while only 40 percent qualified for the second term loan of Rs.20, 000. Finally, 76.12 percent of applicants used the third term loan of Rs.50, 000. This initiative, which is being implemented in all states and union territories, has 29.1 lakh beneficiaries and a credit of Rs.3, 170 crore has been successfully granted for the fiscal year 2021 - 2022. Furthermore, the approach has prolonged the time period with the same components until December 2024, giving street vendors an added incentive to use term loans.

The problems which could be analysed from the above table shows that those who had received the first term loan almost 50 percent and above were not able to repay the loans. They were aware that they can apply for the second and third term loans but many street vendors found the difficulty in paying the first term loan. Moreover, the scheme which have implemented in all the states and union territories shows that 9 major states like Uttar Pradesh, Madhya Pradesh, Telangana, Tamil Nadu, Maharashtra, Andhra Pradesh, Karnataka and Gujarat has almost 80 percent beneficiaries. The other states contribute only 20 percent of the overall beneficiaries according to the state wise details of this scheme.

Women beneficiaries outnumbered males in eleven states and union territories, almost all of them are from Southern and North - Eastern states. Andhra Pradesh (70 percent) is the most female - dominated state, followed by Telangana (66 percent), Tamil Nadu (64percent), and Karnataka (50 percent). "Women beneficiaries in Andhra Pradesh, Telangana, Tamil Nadu, and Karnataka constitute almost 5, 80, 956, accounting for almost 39 percent of the total 15, 02, 597 female beneficiaries in the country (the northeast states also have a significant proportion of female beneficiaries). Overall proportion of men beneficiaries is 58.64 percent and women beneficiaries are 41.34 percent according to the PM - Svanidhi scheme for street vendors" (Nath, Damini, 2023, 1).

Issues in the scheme

- The major issue in the scheme is the implementation as it was implemented under stage wise initially in 75 districts and later 126 districts were implemented. There are almost 600 districts where this scheme has not yet reached and the scheme is being is extended to next December 2024.
- The urban local bodies and town vending committee are very negligent in implementing the scheme where the vending survey of various districts is not fully completed.
- The town vending committee has a representation of 40 percent vendors as its members, many of the street vendors are not aware that there is a town vending committee to represent their rights.
- Street vendors need to get vending certificate from the urban local bodies, but many towns and cities the town vending committee has an insufficient data about the registered vendors.
- Majority of vendors belong to the C and D categories and they are unable to apply for this scheme without vending certificates. To avail the loan they must apply to the

urban local body to get a letter of recommendation which make the process more difficult.

- 1.4 million street vendors application were rejected due to the lack of producing the letter of recommendation.
- Street vendors faced a major issue from the banks they were asking for various certificates to register them under the scheme like ID cards, letter of recommendation, nativity, etc.
- The banks also denied the application of majority of street vendors who were migrants and asked for CIBIL score.
- More than 10 states like Tamil Nadu, Rajasthan, Punjab, Chhattisgarh, Maharashtra, Bihar, West Bengal, Assam, Sikkim and Haryana has less than 50 percent of sanction and disbursement of loans to the beneficiaries.
- "There are no exact figures, data and facts on the exact number of street vendors in India or authentic data given by the government. Problems with smart card distribution and vending certificate issuance is found in various districts" (Jha. Ramnath, 2018, 1).

Problems faced by women Street Vendors

"Women street vendors from south India accounted almost 41 percent Pradhan Mantri AtmaNirbhar Nidhi (PM - SVANidhi) scheme which accounted from the states of Karnataka, Tamil Nadu, Andhra Pradesh, Telangana. These states had outnumbered the male street vendor in enjoying the benefits out of the scheme. Though the scheme has satisfied a major advantage of women street vendors after Covid - 19 pandemic, there are other operational issues faced in the work place in their profession" (Nath, Damini, 2023, 1). There are various challenges starting from socio, economic issues faced by women street vendors.

Lack of recognition

Women street vendors find the lack of recognition under many situations. Though there is a street vendors act to protect their interest many women face the difficulty to operate in the unorganised sector. They are not aware about the acts and schemes which is safeguarding their rights and livelihood. Many times, they operate under various shifts or keep on travelling from one place to another due to competition with fellow vendors. Sometime exploitation of local bodies or by police personnel by forced eviction makes them under represented.

Problems with the local bodies

Women street vendors have the significant challenge of running their business often they need to face the local or urban body personnel's. The local bodies always have a mind - set that street vendors are the curse for the cities and towns who create nuisance to the public like blocking the roads, streets and sidewalks for their business. Most of the local authorities are not aware about the street vending acts or not ready to implement various schemes which is provided by the government. Women vendors always have a threat of harassment by the local authorities compared with the male vendors. Sometimes their goods are confiscated or damaged and evicted from their business places with the help of police personnel. They face verbal and sexual harassment at work places by the local authorities, goons and police personnel. Though the street vendor act gives importance for women in town vending committee it is

noted that women vendors are just having a nominal role and excluded from the decision-making process. Their representation is not been acknowledged and makes them excluded, marginalised and vulnerable in many parts.

Lack of infrastructure

The major problems faced by women street vendors is that they do not have a proper infrastructure to run their business. Mostly they operate in crowded areas like streets, sidewalks, platforms, bustand, outside the malls and plazas. "Women street vendors do not have access to toilets, clean water, electricity facilities, security and safety for their goods. They work under unhygienic places where they get affected with health issues and mostly they face the problem of urinary infections due to the lack of toilets. Many times, they are chased away from their work places or been threatened by the local authorities" (S. Saradhamani, K. S. Kavitha, K. Sindhuja, 2019, 488).

Discrimination

Women street vendors experience gender-based discrimination at workplaces where they need to face male counterparts as their competitor. They face discrimination under the grounds of two categories being women and exclusion from the society based on social taboos. This makes them difficult to access major resources procuring goods, opportunities to develop their livelihood is a major task. Most of the street vending business is dominated by male counterparts and they have perception that they are superior, more capable than the female counterparts. Even the public has the mentality of buying goods mostly from male street vendors due to trustworthy issues. They also discriminate women vendors by demanding them to give the products at a cheaper price which sometimes leads to verbal abuse or harassment. Further the mind - set of the public is also related with the societal taboos like reinforcing the gender-based stereotypes where they should carry out traditional activities of household and not to involve in business.

Lack of credit facilities

The major problem faced by women street vendor is the lack of credit facilities sometimes they are insufficient to increase their livelihood to the next level. Mostly they depend upon money lenders, micro finance and pawn brokers for the financial mobilisation. The interest rate is also higher and the money lenders collect the interest on the daily basis. Even if the business doesn't go properly for the day, they need to pay the interest from their investment or borrow from other vendors. Though they have the ability to expand their business and provide quality goods to the public there is always a lack of financial sources which makes them vulnerable to develop their business.

Limited trainings

Women street vendors have less access to expose themselves in any forms of training in their business. Women who are engaged with any association or self - help groups have an exposure of training to market their products. Mostly women vendors do not attend any skill development trainings as they might lose their days livelihood which supports their family. Many have family obligations and childcare

responsibility which becomes a challenging task to attend trainings.

Impact of Covid - 19 and women vendors

The impact of covid - 19 affected the informal sectors and it had a major destruction over the street vending sector like.

Lockdown and Economic Impact

The pandemic which initiated various governments to impose lockdown and restrictions to combat the spread of virus, has made an negative impact over income generation among women street vendors. Many of them lost their livelihood and forced them to shift their profession to various informal sectors. They were temporarily closing their business which affected their livelihood and made them inefficient of running their basic needs. Income generation was a challenge where the retail market for getting good was restricted. The time restriction during pandemic for doing business was not feasible for women vendors to create income. This affected their entire ability and made them stay back at homes which created number of psychological issues.

Food Supply Chains Disrupted

"Women street food sellers, in particular, encountered difficulties during the pandemic were not able to sell food due to various restrictions from the local bodies. This resulted in the interruption of food supply chain many customers used online food apps to order food which also affected their livelihood very badly. Once again to start the business also they were not able to create any forms of financial sources" (Verma, Ruchi, Sunita Mishra, 2022, 4).

Health and Safety Concerns

Street vendors had to face the highest risk of exposing themselves with the public during the pandemic. Their nature of work always had the very closeness with public even though they protect themselves with masks there was a higher risk of getting affected to the virus. Women vendors were more vulnerable if they are affected by the virus it had a higher risk of losing the livelihood and also the customers will never come back to buy the products. Even exposure to vaccination was also difficult due to lots of superstitious beliefs which were prevailing among them. This created the risk of exposure to the spread of virus which questioned the health and safety concerns of women street vendors.

Limited Access to Support Services

Majority of the street vendors faced the problem of accessing government support and other kinds of relief measures. Many were not aware about the support services which were rendered during the pandemic only those who had a proper rapport with local bodies were able to avail the support service. Further the lack of proper documentation and registration for the financial, support services were necessary which excluded major vending communities to avail the benefits.

Digital Divide

The shift towards digital transactions and online businesses during the pandemic posed challenges for street vendors who may not have had access to digital platforms or the necessary skills to adapt to online sales.

Challenges in Adapting to Safety Measures

Implementing safety measures such as social distancing and hygiene practices was challenging for street vendors operating in crowded markets or busy streets.

2. Conclusion

Status of women street vendors according to various schemes it is almost 41 percent which provides minimum livelihood. On the other side these schemes were introduced after the pandemic to safeguard their livelihood but for the long run the schemes have to empower them to be self-sufficient in increasing their socio-economic conditions. In India, most of the women street vendors face several problems that challenge their capacity to earn a decent living with dignity and respect. It is also found many of the street vendors are not aware about their rights under street vendors act and also not aware to take part in the decision-making process in the local bodies/ town vending committees. They play an important role in building up the informal sector and fighting for social equality in the patriarchal society always sidelined them under the grounds of gender discrimination. Further, they are not recognized and double times discriminated in the society based on their gender and from the family members to do household chores. The covid-19 pandemic has also made a larger impact of destruction in their livelihood where many women vendors are still struggling to empower themselves in this profession. Some of the major challenges they address is the Lack of legal assistance and recognition, harassed by local authorities and police personnel's, gender-based discrimination at workplaces, health problems, infrastructure, lack of skills and training. If these challenges are confronted with socio-economic aspects of various provisions of the street vendors act and with PM Savinidi scheme would empower them in economic justice and social equality.

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