

ANALYSIS OF IMPACT OF THE COVID-19 PANDEMIC ON STREET VENDORS - A CASE STUDY OF NORTH BENGALURU

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*Corresponding authors | Received: 05/09/2021 | Accepted: 01/10/2021 | Published: 11/10/2021

Abstract: *The global Covid-19 pandemic posed unprecedented economic challenges to everyone across the world. The pandemic has disproportionately impacted the world's poor population in terms of livelihood and survival. The street vendors were among the hardest hit, suffering in the most unexpected ways as their livelihood was shattered. This study explores how street vendors survived the pandemic, as well as what obstacles and problems they faced. The study aimed to understand the effectiveness of the new scheme "Pradhan Mantri Street Vendor's Atmanirbhar Nidhi Yojana" introduced by the central government; to analyze the issues faced by the street vendors during and after the lockdown (post lockdown) and the schemes and laws passed for the street vendors, that have helped them in any form during this period of uncertainty. A mixed research approach was used in the present study i.e., both quantitative and qualitative approaches were used. The Primary data was collected with 51 street vendors through personal interviews with the help of a questionnaire and personal interviews with 5 bank managers of the public sector whose banks are part of the government loan scheme to the street vendors. The exploratory study concluded that most street vendors are uneducated with low income, with lack of awareness of government-sponsored schemes, and highly dissatisfied with the business even after removal of lockdown. The study highlighted the need for promotion and creating awareness of all government schemes.*

Keywords: *pandemic covid-19, street vendors, bank managers, awareness of governmental scheme, pm svanidhi,*

Introduction

COVID 19 pandemic a communicable disease led to severe lockdown across the country from March end to June 2020. Lockdowns and restricted movement of people not only had an impact on the economy but adversely affected the poorest and disadvantaged section of the country. The street vendors are one of the most disadvantaged sections of society. The street vendors belong to the informal sector of society struggle every day to earn and meet their daily needs and can be categorized as one of the most disadvantaged sections of society. The pandemic worsened the conditions of the street vendors as their livelihood was shattered and no income pushed them into deeper poverty. The street vendors deserve special attention from the central and the state government, as they belong to the underprivileged and lower-income group of the society with no financial help/support and are also vulnerable due

to lack of knowledge.

Street vendors belong to the informal sector of the economy which in 2017-18 accounted for 415.23 million jobs, that is 90 percent of the total employment of the economy. In this the street vendors account for 11.887 million jobs.

Table 1: Number of street vendors in 2017-18 in India, millions

Total Street vendors	11.887	Women Street vendors	1.201	Men Street vendors	10.685
Indian Urban Street vendors	0.687	Urban women	0.687	Urban Men	5.601

Source: Informal Workers in India: A Statistical Profile, August 2020.

Street vendors as per NATIONAL POLICY OF URBAN STREET VENDORS, 2004 can be defined as “a person who offers goods and services for sale to the public and their customers, who do not have a permanent built-up structure or a building but have a temporary shelter or mobile stall (or head load). Street vendors can also be stationary by occupying space on the pavements or any other private/public areas, or can be mobile in a way that they can move from place to place carrying out their wares on pushcarts or in cycles or baskets on their heads, or may sell their products in moving trains, bus, roads, etc. such as hawkers, pheriwalas, rehri-patriwallas, footpath dukandars, sidewalk sellers, etc.”

Due to covid 19 lockdown, many street vendors who were dependent on the daily earnings for their survival lost their livelihood. It is important to understand how the street vendors survived during the lockdown, would they get any help from the government, local agencies, and most importantly what are their expectations from the government. It is also important to find out what are the government policies to safeguard their rights.

Government Policies with Respect to Street Vendors:

Our analysis focuses on understanding different Street Vendors Acts in India; a special focus on PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) 2020 in the background of the various problems faced by street vendors during the lockdown period.

‘Street Vendors Act (Protection of Livelihood and Regulation of Street Vendors)’ was introduced in 2014 to protect the “rights of the urban street vendors and to regulate the street vending activities”. Some of the important features and the main objectives of the Street vendors Act of the year 2014 are related to:

- Right to Vending
- Town Vending Committee
- Plan for Street Vending

- Redressal Mechanism
- Prevention of Harassment

M Street Vendor's Atmanirbhar Nidhi (PM SVANidhi)

The Ministry of Housing and Urban Affairs recently launched this scheme to empower the Street Vendors by not just extending loans to them but also focusing on their holistic development and their economic upliftment. The poorest and most vulnerable people in the state living are the Informal sector of the economy, they are the street vendors. Of course, not all are poor, and not all the poor people work in the informal sector but there is an overlapping significance between these people and that they are highly dependent on the daily wages. After the lockdown due to the global pandemic COVID-19, the informal sector has been highly affected and the people working for them are inclusive of different industries like hospitality and accommodation, retail and wholesalers, construction, and industry. People's daily requirements have come to a halt and some of them lacked in meeting 3 times a meal, and hardly had any money to survive during the lockdown period. The pandemic and the lockdown has shaken their lives, their dreams, their hopes of having a better life- a life where the struggle was less and happiness was more and pushed them into deeper poverty, the darkness of unemployment, in an increasing depth, more sacrifices, and uncertainty in life.

In this nightmare of street vendors, the government has taken up an initiative to help them in all possible ways so that they can manage their survival in this pandemic. The government has launched a scheme “**Pradhan Mantri Street Vendor's AtmaNirbhar NidhiYojana (PM SVANidhi)**”. Under this scheme, the street vendors need to submit an online application on the Government portal and register for this scheme, by providing their details and business details. The street vendors get a loan amount of Rs.10,000/- which will be directly transferred into the bank accounts of the street vendors. The main objective of this scheme is to make the street vendors self-sufficient during this pandemic by providing financial support through the means of loan which can be repaid to the bank over a year and that there is no stop in the earning and livelihood to function smoothly.

Literature Review

1. (Sharit K.Bhowmik, 2011) Brought to light some of the most pressing issues surrounding credit availability for street vendors. The research was carried out using both primary and secondary data sources. The findings of the study revealed that the financial inclusion program has paid little or no attention to street vendors because it is

aimed at the urban poor. The National policy for street vendors proposed addressing the issues of street vendor's financial inclusion through the establishment of SHGs, Associations, and Microfinance institutions but it failed due to lack of proper implementation.

2. (Nitya Maniktala, 2020) Discussed in detail the policies introduced in the past two decades with an emphasis on the Street Vendors Act 2014 and the PM SVANidhi Scheme 2020. While the street vendors act brought to light the disparity in its execution among the states, the PM SVANidhi scheme 2020 aims at measures to organize the street vendor sector are being hampered by a deteriorating health problem. The findings of the paper revealed that the credit system only prolongs their troubles by giving them credit and not direct relief in such distress times and improvements must be made to digital and financial literacy.
3. (NIDAN, 2010) The study's goal was to estimate the number of street sellers as well as their type of vending with the help of everyone through focus groups. An effort was made to comprehend their issues, as well as socio-economic conditions and the legal status of Patna's Street vendors. The most significant finding was that to run their company, they had to pay bribes to officials.
4. (Begari, 2017) Examined the impact of education of the street vendors on their performance while they are doing their business. The majority of street vendors were illiterates, according to the findings of this paper but education has a positive effect on vendor's income. As per the study, there is no assurance that the vendor's job and profits will be safe.

From the review of literature, it is found that no study has been done on Street vendors to find their hardships during COVID 19 lockdown, specifically in Bengaluru.

India is among few countries that are having Street Vendor Acts since 2004 for the well-being of vendors. To understand the impact of the scheme on vendors and what changes have been emerged in the policies over a while, understanding it through street vendor's perspective is critical. Keeping the viewpoints of the street vendors, their requirements and their expectations is essential so that in the future when policymakers are making any policy for the street vendors, they can consider their needs.

The rationale of the study: Street vendors are an important section of the informal sector in India who bore huge economic losses and were pushed to the edge.

The following are the concerning questions that were asked to the street vendors:

1. What are the problems relating to vending that they faced during a lockdown?
2. Did Street vendors receive any help from the government during the lockdown?
3. Are Street vendors aware of any government schemes?
4. What are the expectations of street vendors from the government?

The analysis of these questions might help policymakers to frame the policies that will be of benefit to street vendors. The policies can help the street vendors to survive in future pandemics.

Objectives of the Study

The overall objective of the study is to understand the issues faced by street vendors during the period of lockdown.

The specific objectives are as follows:

1. To analyse the different Street Vendor policies and perspectives of bank managers on Pradhan Mantri Street Vendors Atmanirbhar Nidhi Yojana
2. To analyze the issues / challenges of street vendors during the period of lockdown.

Methodology

The unit of analysis of the study are the street vendors in North Bengaluru. A mixed research approach was used in the present study i.e., both quantitative and qualitative approaches were used to collect the data.

Participants

Participants consisted of 51 street vendors and 5 bank managers of the public sector whose banks are associated with sanctioning of the government loans to the street vendors under the scheme of PM Atamnirbhar yojana. The area wherein the survey was conducted was in and around North Bengaluru.

Data Collection Instruments

Questionnaire i.e., a semi-structured questionnaire, based on the objectives of the study, was used (Bryman, 2009). Both closed and open-ended questions were included in the questionnaire. Since the study was exploratory, open-ended questions were used to assist in exploring the current situation (Bryman, 2009)

Interview Methods

Personal interviews and group interviews were conducted (Bryman, 2009). Personal interviews with 51 individual street vendors and 5 bank managers were conducted. One group session was conducted with 10–15 vendors in each study area. These sessions helped in achieving an understanding of common issues. In-depth interviews were conducted with 5

individual bank managers to understand their perspective on PM Atamnirbha yojana

The questionnaire contained multiple questions from few basic personal questions to business and the main objective was to know about the awareness of any government schemes, their expectations from the government. Personal interview was conducted with the bank managers of public sector banks, around North Bengaluru to understand their point of view on PM Atmanirbhar yojana as they are the one who sanctions loan to the street vendors. For secondary data different reports available on the Ministry of Labour and Employment, the National Association of Street Vendors of India, journals and articles has been used.

Methods of Data Analysis

For the analysis of 1st objective data was collected from the bank managers of public sector banks, in and around North Bangalore to understand their point of view as they are one of the stakeholders of the PM Atamnirbhar program.

For 2nd objective descriptive analysis was used to analyze the primary data from the 51 individual samples using quantitative data. The Questionnaire is divided into sub-themes, to cover the socio-demographic, economic profile, vending profile, awareness about government policies, and satisfaction level among the street vendors.

The following sections show the outcomes of the present study and corresponding percentages for these outcomes, which are represented by frequency value.

Objective 1. To study the different Street Vendors (protection of livelihood and regulations of street vending) Acts in India and the perspective of the Bank's manager on PM SAVNIDHI Yojana.

India is one of the few countries that has been developing and introducing policies for Urban Street Vendors. Over the years there are different policies initiated by the Government of India to support and promote street vending as an occupation and providing legal status for carrying out street vending without any hurdle in the society. The First Street Vendor Act was introduced in the year 2000 by The National Hawker Federation; an association of street vendors founded in the year 2000. The National Hawker Federation has worked to safeguard the rights of street vendors in all the states for the past 20 years.

National policy on Urban Street Vendors 2004 and revised in 2009:

The major goal of the National Policy on Urban Street Vendor of 2004 is to ensure that street vendors have legal rights and status by enacting applicable legislation and establishing hawking zones in urban planning. Also, by offering facilities, merchants will find vending to be straightforward and uncomplicated. In order, to ensure that street vendor's children have a

bright future, encourage sellers to seek social security and financial assistance from various SHGs and other organizations.

National Policy on Urban Street Vendors 2009

The policy was a revision of the 2004 Street Vendor Act. This was the first bill on the street vendor that was converted into the act through the State legislatures. The primary purpose of this act is to provide legal status to street vendors by implementing proper legislation and including hawking zones in city master or development plans. Additionally, civic infrastructure must be provided to ensure the proper use of vending zones. To have a transparent policy that clarifies and regulates the operation and understanding of vending places by the local government. Allowing vendors organization to participate at all platforms, including local government/authority, street vendors associations, and civil society organization, to develop collective empowerment and boost participation.

Model Act of Street Vendors (protection of livelihood and regulation of street vending) 2012:

This law reflects the necessity to promote free traffic flow, smooth pedestrian mobility, and the preservation of sanitation and public hygiene while enabling vendors/hawkers to sell goods/services at convenient public sites.

According to this policy, every citizen in our country has the right to perform any activity, trade, or business. This policy makes it mandatory for street vendors to register with Town Vending Committee (TVC) for vending. The Town Vending Committee includes Municipal Commissioner, representative of the street vendor, local authority, planning authority, local police, resident welfare association, and other traders of associations. If a vendor wants to modify the trade, he or she should not be restricted in any way. But this Bill does not apply to Railway Land. This Bill does not specify the rules to be followed for issuing the registration certificate and it will have an overriding effect on the state bills.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014:

The ‘Street Vendors Act (Protection of Livelihood and Regulation of Street Vending)’ was introduced in 2014 to safeguard the “rights of urban street vendors and to regulate street vending activities. To start a street vending business in India, you must be 14 years old. The following are some of the main features of the street vendors Act of 2014:

1. Right to Vending: The street vendors have full right and jurisdiction to carry on the business of street vending. A vending certificate would be legally binding and serve as solid

proof for street vendors to display when vending.

2. Town Vending Committee: The Town Vending Committee (hereafter TVC) is a comprehensive committee of government officials, municipal officers, street vendors, bankers, traffic cops, NGOs, RWAs, and others to consider the opinions of all stakeholders within the scope of street vending

3. Plan for Street Vending: According to the Act's second schedule, this scheme which lays out vending zones, non-vending zones, and restricted zones for different markets is to be planned by local governments in consultation with the TVC. It is essential to build and control civic amenities.

4. Redressal Mechanism: The Act in chapter 5, establishes a government redressal committee, which will consider the street vendor's application and take appropriate action based on the rules established. It also encourages vendors to take their cases to a local government if they choose.

5. Prevention of Harassment: Vendors who obey the terms and conditions of their certificate of vending cannot be prohibited from exercising their rights to vend in anyways by any police or local authority.

However, the Act has several flaws that render protecting street vendors more difficult.

Pradhan Mantri Street Vendors Atmanirbhar Nidhi Yojana.

This scheme is one of the latest street vendor yojanas that was launched by the Ministry of Housing and Urban Affairs on 1, June 2020 to help the street vendors in the pandemic. It includes:

1. To make a working capital loan of up to RS.10,000/- to street vendors.
2. To encourage timely repayment.
3. To incentivize the use of digital transactions.

The scheme would assist street vendors in formalizing their operations to achieve the above goals, as well as provide new avenues for this sector to advance and re-enter the labour market.

Table 2: Features of PM SVANidhiyojana

Scheme	Pradhan Mantri Street Vendors Atmanirbhar Nidhi Yojana
Launched	1, June 2020
Interest rate	Prevailing rate of interest and interest subsidy at 7%
Cash benefits	Launched mobile application on 17, july ,2022.

	Borrower can enjoy cash benefits when making digital payments through like NPCI (for BHIM), PayTM, Google Pay, BharatPay, AmazonPay, PhonePe etc.
Apply	www.PM SVANidhi.mohua.gov.in.
Beneficiaries	Street vendors

The objective of this scheme is to provide affordable loans to street vendors and making them financially independent. To understand the perspective of bank managers on PM SVANidhi yojana, the personal interview of 5 bank managers of different public sector banks was conducted from North Bengaluru. It is also required to understand the problems and benefits in the implementation of **the PM SVANidhi act.**

In the personal interview, **6 questions** were asked to the bank managers in a different part of North Bengaluru.

1. What is the loan about?
2. How long does the process take?
3. How many loans have been sanctioned by your bank?
4. What is the reason for the fewer number of sanctioning?
5. How effective do you think this loan scheme is to the street vendors?
6. What are your suggestions for future policies?

Table 3: Interpretation of responses of 5 Bank Managers

	UCO BANK	CANARA BANK	UNION BANK	STATE BANK OF INDIA	BANK OF BARODA
Loan details in brief	loan amount 10,000/- online application to be submitted at the BBMP portal with personal details along business details, which will be crossed check by BBMP, giving a letter of approval which to be submitted at bank for sanctioning.				
Duration for sanctioning	2-3days, if defaulter then might get approved late or rejected.				
Approved loan till march 2021	1	10	10	8	0
Perspective	Helpful to the street vendors who genuinely are in the need of money.	Lack of trust on the street vendors, as they do not repay the loan amount.	Bad track record of the street vendors which makes it hard to sanction the loans.	Lack of trust on the street vendors and fear of zero recovery on the amounts.	Wrong mindset of the street vendors when it comes to governmental schemes.
Future suggestions	Fill the knowledge gap	Two-way help	Offering jobs by the gov. as additional help	Ensuring recovery amount to banks	Educate/ structuring of mindset

From the personal interviews of bank managers, it is found that

- There is a need to provide knowledge to the street vendors about the scheme.
- There is always a challenge for the financial institution in the recovery of the loans.
- This scheme is helpful for the vendors to improve their living standards but there is a need to educate the vendors about the process, benefits, and execution of the whole scheme.
- The government should take more steps in providing help to the street vendors by offering them jobs of what they are eligible for.

Objective 2: To analyze the issues faced by the street vendors during the period of post lockdown.

To understand the problems faced by street vendors during the lockdown, there was a survey with an extensive oral interview of randomly selected 51 vendors from North Bangalore. The survey was done by using the questionnaire containing questions on different aspects of street vendors varying from demographic characteristics, economic status, social status, problems faced during the lockdown, and help received from the government.

A. SOCIO-DEMOGRAPHIC PROFILE OF THE STREET VENDORS:

The socio-demographic and economic profile is of 51 street vendors is collected through the personal interview of street vendors.

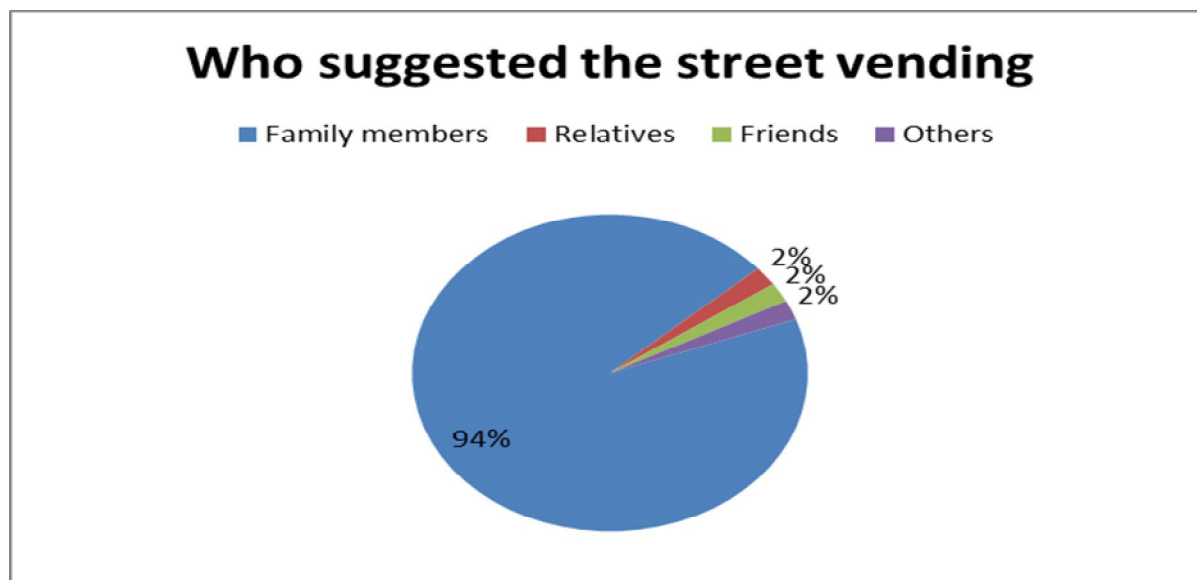
Table 4 provides a comprehensive representation of the demographic characteristics of the street vendors and their vending business in the study. It shows that the majority of the street vendors belong to the age between 46years-55years as they have a percentage of 33.3%.

Table 4: Socio- demographic profile

AGE distribution (in years)		Frequency	Total percentage
1	18-25	5	9.8
	26-35	14	27.5
	36-45	11	21.6
	46-55	17	33.3
	56-65	3	5.9
	65 and above	1	2
	Total	51	100
Gender		Frequency	% of respondent
2	Female	18	35.3
	Male	33	64.7

		Total	51	100
Education level			Frequency	% of respondent
3	Illiterate		21	41.2
	Primary Education		24	47.1
	SSLC		6	11.8
	Total		51	100
Residential Status			Frequency	% of respondent
4	Own house		3	5.9
	Rented house		48	94.1
	Total		51	100

Among these, there are 35.3% of female street vendors, and marking a majority in the street vending business are men by having 64.7% in this study. Only 11.8% of the street vendors are SSLC pass, which implies that the street vendors are not educated enough to understand the schemes, loans, and laws which are passed by the government. Most of the street vendors do not have their own house, they stay in a rented house having 94.1% and the rest 5.9% of them have their own house.



As graph depicts that around 94% of street vendors are in vending as it is their family business. It is just carrying from one generation to another.

B. Street vendor's vending Profile

TABLE 5: Street vendor's vending profile

WHO SUGGESTED YOUR STREET VENDING?		Frequency	Percentage
1	Family members	48	94.1
	Relatives	1	2
	Friends	1	2
	Others	1	2
	Total	51	100
NATURE OF VENDING		Frequency	Percentage
2	Vegetable seller	17	33.3
	Fruit seller	28	54.9
	Street food	2	3.9
	Garment seller	3	5.9
	Grocery seller	1	2
	Total	51	100
OWNERSHIP OF THE BUSINESS		Frequency	Percentage
3	Permanent shelter	1	2
	Temporary shelter	42	82.4
	No shelter	1	2
	Roadside shelter	3	5.9
	Hawker	3	5.9
	Cart seller	1	2
	Total	51	100
MAIN DRIVEN FORCE		Frequency	Percentage
4	Poverty	2	3.9
	Employment	47	92.2
	Family business	1	2
	Independent business	1	2
	Total	51	100
TIME SPEND ON VENDING PER/DAY		Frequency	Percentage
5	Less than 4hours	1	2

	4hours-8hours	6	11.8
	8hours-12hours	32	62.7
	12hours and more	12	23.5
	Total	51	100

Most of the street vendors do not have their own house, they stay in a rented house having 94.1% and the rest 5.9% of them have their own house. Later, when asked about their nature of business, the majority of them are fruit sellers having 54.9% on total, rest 33.3% are a vegetable seller making them the second-highest under this study. 5.9% of them are garment sellers, 3.9% are street food vendors and least are the grocery seller having 2%. Among this street vending business 82.4% of them have a temporary shelter while running their business, 5.9% of them are roadside vendors, 5.9% of them are hawkers, and having the least is the temporary shelter of just 2%, with no shelter while vending is 2% and lastly 2% of them are the cart sellers. The major reason, given by 92% of the sample for choosing street vending is that there are no other jobs available as per their education and skill. Most of the Street vendors i.e., 62.7% of the sample need to work more than 8 hours.

C. Economic Profile of The Street Vendors:

Street vendors help provide goods and services at a cheaper rate near to the places. However, the Street vendor's level of income is low and working conditions are poor. As their income is low they are unable to save much, mostly below Rs. 1000 only as per the sample.

Table 6: Economic profile

	Weekly Saving	Frequency	Percentage
1	Below 1,000	49	96
	1,000-2,500	4	3
	2,500-3,500	0	0
	Total	51	100
	Weekly Income	Frequency	Percentage
2	below 3000	43	84
	3000-6000	7	14
	6000-9000	1	2
	Total	51	100
	Source Of Capital	Frequency	Percentage
3	Own saving	26	51
	Money lenders	21	41
	Friends and relatives	4	8
	Total	51	100

Ration Card		Frequency	Percentage
4	Yes	43	84.3
	No	8	15.7
	Total	51	100
BPL Card		Frequency	Percentage
5	Yes	42	82.4
	No	9	17.6
	Total	51	100
VOTER ID CARD		Frequency	Percentage
6	Yes	46	90.2
	No	5	9.8
	Total	51	100

Most of the street vendors have a ration card and BPL cards i.e.84.3% having the cards can facilitate the government to provide direct help to the street vendors. The street vendors in the sample are not having APL Card implying that they all come under below the poverty line, having an exceptionally low income. 90.2% of the street vendors said they have a voter ID card, and the rest 9.8% said do not have the voter ID card.

D. Survival during lockdown

In India, lockdown started on 25 March 2020, when factories, workplaces, markets, and everything was closed. Millions of street vendors who are daily wage earners faced an uncertain future. To analyze how the street vendors survived during the Lockdown the following questions were asked.

Table 7: Survival during lockdown:

Enquiry	Response	Frequency	Percentage
During the lockdown, did you shut down/close your business?	Yes	23	45.1
	No	28	54.9
Due to the lockdown, has your debt increased?	Yes	13	25.5
	No	38	74.5
During the lockdown, how did you manage to survive your business?	Self-financing	33	64.7
	Bank loan	0	0
	Relatives/friends	8	15.7

	Private lenders	Money	10	19.6
	Others		0	0
Due to lockdown, have you switched your business?	yes		9	17.6
	no		41	82.4

During the lockdown, most of the street vendors in the survey survived on their savings or borrowings from private money lenders. No one got a loan from the banks. As street vendors mostly survived on their savings or loans the debt for 25% of vendors only increased. Most of the street vendors were unable to pay even EMI, as there was no income and had to look for alternative jobs for survival.

E. Awareness among street vendors about different government schemes

India is one of the few countries having well – being Acts for street vendors.. Policies can be successful only if the beneficiaries know the policies. To find out awareness among street vendors, the researcher had asked 5 questions in the survey.

Enquiry	Response	Frequency	Percentage
Are you a member of any Self-Help Group?	Yes	0	0
	No	51	100
Are you a part of the street vendor union?	yes	0	0
	No	51	100
Do you have Bank account?	yes	30	58.8
	no	21	41.2
Do you use your bank account from online transaction in your business?	yes	13	25.5
	no	38	74.5
Are you aware about the street vendor act 2014?	yes	0	0
	no	51	100
Are you aware about the scheme, PM SVANY?	yes	6	11.8
	no	45	88.2
Are you aware of hawking zones?	yes	36	70.6
	no	15	29.4

In the survey, not even a single vendor is a member of the street vendor union and self-group.

Most of the street vendors are having an account in the bank and use different UPI like Google, Phone pay to business. Around 11.8% of vendors of the survey are aware of PM SVANY. Most of the vendors who applied for PM SVANY did not get a loan as they already had taken the loan. Many vendors were not interested due to the lengthy process in applying for loans.

F. Government Assistance during lockdown to street vendors

During pandemic Central and State government provided different financial and non-financial assistance in the form of direct credit schemes, ration to those having ration cards, and many more.

Enquiry	Response	Frequency	Percentage
During the lockdown, did you receive any help from the government?	yes	5	9.2
	no	46	90.1
Have you received any special guidance from the BBMP during the lockdown?	yes	6	11.8
	no	45	88.2
Did you receive any help from the Government post lockdown?	yes	0	0
	no	51	100
Did you receive any help from the BBMP post lockdown?	yes	0	0
	no	51	100

As the survey results show that not many vendors got assistance from the Government. Few of the women vendors got Rs. 500 for 2 to 3 months during the lockdown. Those vendors having ration cards got ration for two months. But post lockdown there was no help given by Government to the vendors.

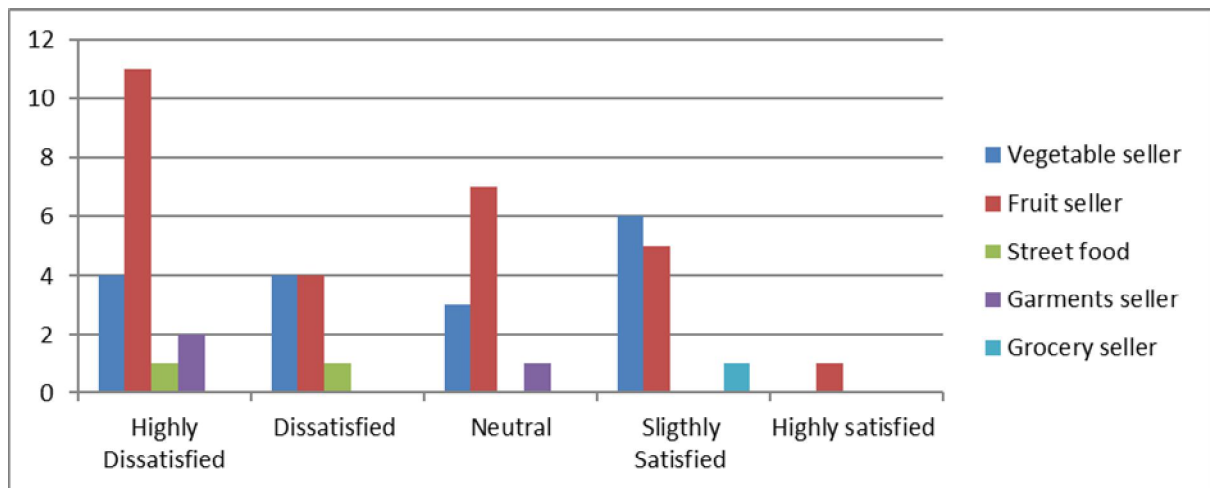
G. Satisfaction among Street vendors:

Street vendors are the underprivileged class; they make our lives comfortable but their financial and social condition is not good. The responses for life post-lockdown are as follows:

Nature/Type of business	Highly Dissatisfied	Dissatisfied	Neutral	Slightly Satisfied	Highly satisfied	Total
Vegetable seller	4	4	3	6	0	17
Fruit seller	11	4	7	5	1	28
Street food	1	1	0	0	0	2
Garment's seller	2	0	1	0	0	3
Grocery seller	0	0	0	1	0	1
Total	18	9	11	12	1	51

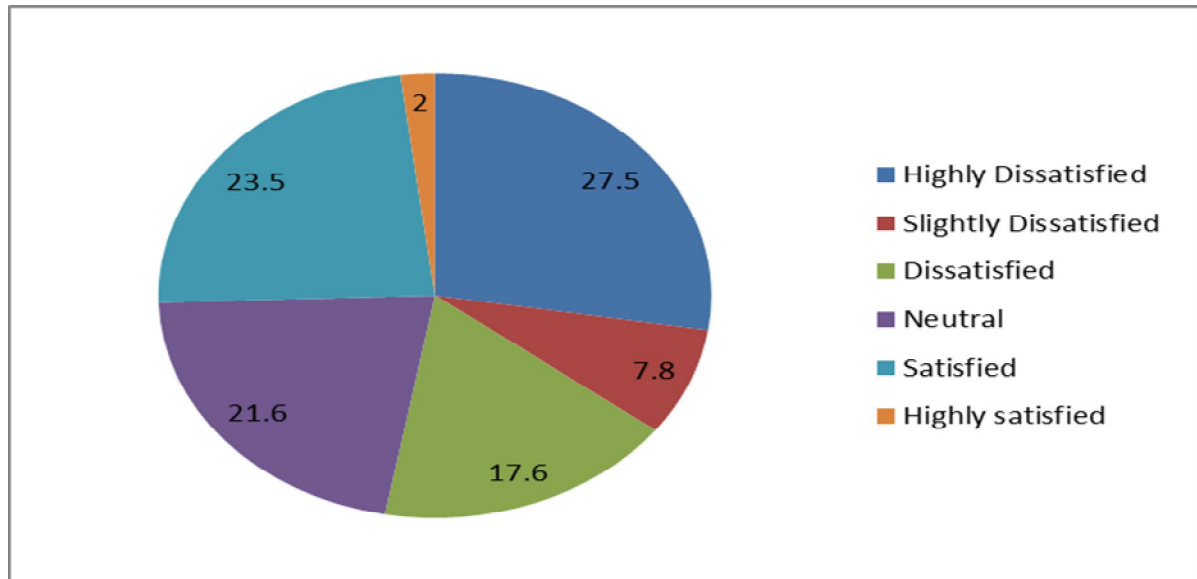
In the survey, 35% of Street vendors were highly dissatisfied as they were not able to earn much to pay the debt taken during the lockdown period.

Graph: level of Satisfaction among different vendors



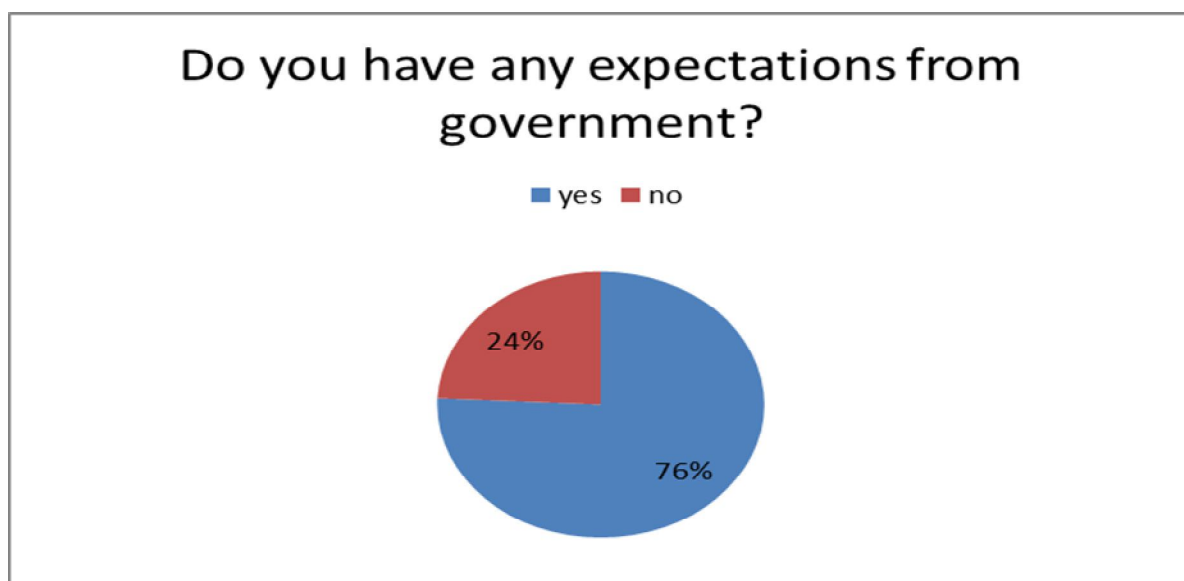
How satisfied are you with your business after lockdown?

Highly Dissatisfied	Slightly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly satisfied	percentage
27.5	7.8	17.6	21.6	23.5	2	100



Most of the street vendors were dissatisfied as there was less sale of goods and services post lockdown. Vendors have not got any help from the centre and state government post lockdown to revive their life.

H. When it was asked in the survey from the street vendors their expectations from the government.



76% street vendors expect government to provide financial help but most of the vendors are worried for their children's education.

I. Street vendors expectations from the government:

- Loans should have options of daily repayment by automatic deduction from banks.
- Loans should be given at a low rate of interest so that repaying will be easy.

- Monetary loans for children's education.
- Better loan schemes with a small amount of EMI can be repaid for a long time.

J. Suggestion given by Street vendors:

- Make it easy to apply for application in schemes.
- Given the rising cost of living government provide for support for meeting daily needs.
- Create awareness about schemes, so that it is easy for people to apply for the schemes.
- Vending areas need to be provided for safe and peaceful working.
- Street vending licenses need to be provided for a wave of peace and non-disturbing in the business.
- Help people living in slums. 1) use methods to spread awareness. 2) make it an easy process to apply for any schemes and loans. 3) time management, government process is very time-consuming.

Results, Discussions & Recommendation

In summary, the finding give a perspective of the bank managers on PM SAVNIDHI Yojana, issues, problems, expectations and satisfaction level of street vendors during the lockdown. According to this study, the street vendors are from low income, uneducated, not aware of their rights and government scheme/policies.

Most of the street vendors did not understand and were not aware of the programs which are introduced by the government for the street vendors, which can be used to make the most benefit out of it. The street vendors had not received enough monetary help which was the most needed by the street vendors during and after the period of lockdown as they had no earning, but somehow even that they managed to survive by utilizing their lifelong saving or borrowing from the private money lenders at an exceedingly high interest rate.

From the present study, it is found that the bank managers believed that 80% of the street vendors do apply for the schemes but fail to return the money stating that they do not possess any money to repay the loan amount, which not only made it difficult for the banks to recovery but also makes the defaulters not-eligible for future loans.

In conclusion, there was a lack of implementation and knowledge gap which was visible from both the ends which are from the street vendors as well as from the government as in by making the street vendors understand what the scheme is and why they should apply and how beneficial it is going to be for them. So it is suggested that in future when there is any scheme/Loan/Act passed by the government for the street vendors, there is a need to create

awareness among the street vendors about the scheme, help them to apply for it and ensure that the public sector banks do not run under a loss after the scheme by repaying the loan amount in time. This will build mutual respect between the street vendors and the banks and trust on the government which always looks forward to helping every section of the society.

Policy Recommendations

The policy recommendations are as follows:

- Bridge the knowledge gap which is still prevailing between the street vendors and the bank/government by promoting the Government schemes so that there is greater awareness and knowledge about the scheme/Loans/Act.
- To educate the street vendors about their rights and duties which are provided and given by the government to them so that do not get exploited by anyone.
- To make all the schemes/Loans and all the government-related work easy and rapid without having to extend or delay to get the work done so that the street vendors do not suffer loss of daily income and run out of money as they belong to the daily wage earners.
- Proper maintenance of street vendor data , Government schemes and their disbursal is very essential to evaluate the impact of Government policies.

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