

Review Article

Institutional Mapping of Street Vending in India

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Abstract - In many countries, the informal sector plays a significant role in employment creation, production, and income generation. In the informal sector, vending is one of the most visible occupations, yet it is often neglected in city planning. Many researchers have explored the contributions and compositions of street vending, the reasons behind relocation and eviction, and the challenges, insecurity, and harassment these informal traders face. However, research on the applicable acts and policies to these informal, unorganised workers is lacking. There is a lack of awareness and transparency regarding government and institutional policies. This paper reviews government initiatives for street vending and analyses the institutional setup and policies governing it in India. It also assesses the effectiveness of institutional supports, identifies related challenges, and outlines opportunities for further development.

Keywords - Governance, Informal sector, Schemes and policies, Street vendors, Unorganised workers.

1. Introduction

The term “Informal Sector” was first introduced by Keith Hart in a 1971 presentation at an African conference. However, in a broader sense, this term has been used in academic literature since 1972, when representatives of the International Labour Organisation (ILO) visited Kenya on an employment mission. According to the Ministry of Labour and Employment of India, an unorganised worker, as defined by the Unorganised Workers’ Social Security Act, 2008, includes a home-based worker, a self-employed worker, a wage worker in the unorganised sector, or a worker in the organised sector who is not covered by any of the Acts listed in Schedule II [1]. According to the Ministry of Labour and Employment of India, workers in the unorganised sector constitute about 93% of the country’s workforce.

Since ancient times, street vending has been an important occupation. The middle- and higher-class populations in these countries depend on the informal sector, which provides doorstep services and goods at lower prices. This segment of the economy acts as a service provider and job creator, encouraging self-sufficiency (such as through the Atmanirbhar Bharat initiative). Major research studies have focused on the upper middle class; however, due to population growth and urban migration in developing countries, the urban lower middle class worldwide has grown significantly [2-4]. The formal and informal sectors are generally interlinked in the provision of goods and services. However, the International Labour Organisation (ILO) maintained that these two sectors were separate, and that the informal sector would largely fade away as the formal sector grew [5]. As per the

ILO report [6], more than 60 per cent of the world’s employed population is in the informal economy [7]. It states that 93 per cent of the world’s informal employment is in emerging and developing countries [6].

The major constraint in assessing the significance of the Indian economy and in neglecting the informal economy in development plans is the lack of statistical data on its size and distribution [8]. In circumstances where this sector is interlinked with the formal sector, the economy is accounted for, which plays a significant role in people’s livelihoods and the country’s economy. Therefore, we need to improve the database on the informal sector, even within the national statistical system.

During COVID-19, due to a sudden loss of income, they had little to no safety net, pushing many into deeper poverty and food insecurity [9]. Lockdowns and mobility restrictions severely restricted or completely halted street vending, as these livelihoods depend on face-to-face interactions and public movement. Vendors were unable to operate because markets were closed and public mobility was limited [10]. In India, surveys found that 90% of street vendors were unable to work during the initial lockdown phases, resulting in a near-total loss of earnings [11].

COVID-19 deeply affected everyone in Bangladesh, with street vendors feeling the impact most acutely. During the pandemic, many saw their earnings drop to just a quarter or even half of what they used to make, making life even more challenging for them [12]. In Indonesia, COVID-19



prevention policies had a significant negative impact on business continuity and the welfare of street vendors (over 80%) [13]. Many vendors had to deplete personal savings, borrow money, or rely on community support to survive the economic shock [10]. Families often reduced meals, cut back on essential spending, or had household members take up ad-hoc jobs [9]. Some governments implemented targeted relief — for instance, India’s PM SVANidhi scheme offered working capital loans to street vendors to help restart businesses [14]. Over the past few decades, various schemes for the development of minorities, backwards classes, women, and people with disabilities have been announced by the government [15]. However, the various welfare schemes often neglect unorganised-sector labourers, vendors, and hawkers who are below the poverty line [16]. Despite the government recognising the importance of this sector for the survival of the economically weaker sections, policies and acts for street vendors have been formulated. However, as proper linkages between central and state-level authorities to implement the schemes, policies, and acts were lacking, the condition of unorganised workers remained unchanged. The statistical database about these vendors was unavailable to implement these labour Welfare Schemes.

1.1. Informal Street Vendors: the Case of Brazil

Brazil has very harsh rules/regulations to restrict street vending. It is not allowed in urban areas at all; it can criminalise street vendors. The recent globalisation and modernisation are also incentivising the removal of street vending from posh areas. Urban authorities criminalise these unwanted populations, often framing their existence as informal. This language serves as a strategic tool to justify restrictive policies, highlighting how such groups are unjustly marginalised [17]. Street vendors are mostly economically weak; they do not have homes and cannot pay high rents. Their daily lives are a struggle, even to eat properly. Strict legislation is preventing them from engaging in street vending; their goods are often seized by authorities, further complicating their livelihoods.

1.1.1. Urban Policy Goals

Ordering Public Space

Municipalities seek to manage sidewalks and public areas to ensure pedestrian circulation, safety, and urban aesthetics. This management often involves zoning rules that designate allowed vs restricted vending areas.

Ensuring Health, Safety, and Consumer Protection

Vendors selling food and other products must often meet sanitary and safety standards, and health authorities may regulate their operations.

Supporting Inclusion and Livelihood

Some policies and advocacy efforts, such as initiatives aligned with the ILO Recommendation, aim to integrate street vendors into urban economies by providing access to registration, social protection, training, and formalisation.

Legal Recognition and Rights

Advocacy and legislative reforms are pushing for policies that recognise street vending as legitimate work, protect vendors from arbitrary confiscation, and require participatory approaches in urban planning.

1.1.2. Implementation in Practice (Challenges & Conflict)

Enforcement & Informality

Despite laws and policies, enforcement is highly uneven: Many vendors operate informally without licences due to bureaucratic hurdles or a lack of access to permits. Local crackdowns are common, and some cities have stepped up enforcement to remove unlicensed vendors from public spaces.

Policy vs Reality

As described in Table, even where policies exist to formalise or regulate vending, practical challenges include limited space, conflict with established businesses, and inconsistent enforcement across neighbourhoods [18].

Table 1. Policy strata for the informal sector in brazil

| Policy Level | Main Features |
|---------------------|--|
| Federal/ General | Old national law (1940) on street vending; proposed modernising bills; indirect support via labour and economic law. |
| Municipal | Primary regulators: licensing rules, spatial zones, municipal codes, health/safety requirements. |
| Implementat ion | Wide variation city by city; some cities are enhancing formalisation, others focus on removal and control. |
| Urban Goals | Balance public space management with livelihoods; align with inclusive planning and social equity objectives. |

1.2. Urban Policy & Street Vendors in Thailand

1.2.1. Regulatory Framework

In Bangkok and across Thailand, street vending is regulated primarily at the local/municipal level, especially by the Bangkok Metropolitan Administration (BMA) under ordinances such as the Public Health Act and cleanliness/traffic laws. Vendors generally need to obtain permission and licenses to operate, subject to hygiene, spatial, and safety standards [19].

The limited absorption of labourers, particularly in developing countries with increasing populations and urbanisation, high costs, and regulatory barriers to entry into the formal economy, as well as rising demand for low-cost goods and services, are key drivers of the informal sector's growth. Researchers have widely documented the large-scale eviction drives and relocation projects. Everyday challenges, such as merchandise confiscations, insecurity, or workplace harassment, are significant; however, in cities, they appear to be more salient than evictions as drivers of difficult working conditions. These challenges, including the constant threat of having their goods confiscated and the fear of workplace insecurity, significantly impact the earnings from the assets and the time spent on the street [20]. Special rules and regulations are standard in cities, but the enforcement process and lack of transparency impose a high cost on vendors.

Legal reforms in India, such as the Street Vendors Act 2014, which recognises these informal trade vendors as a lawful means of livelihood while providing basic protections, could also help shift practices and policies in other countries. Legal backing can increase street vendors' productivity rather than criminalising them, thereby generating government revenue, employment, and public household well-being [20].

The demand for valuable urban land and space is a primary challenge for cities in understanding the socio-economic contribution of street vendors in comparison to the private and corporate sectors. As privatisation increases, influential societal players oppose public places for these livelihood activities. However, powerful interests acquiring strategic urban spaces, boosting land values, and privatising land shut poor people out of the cities.

For cities to be inclusive, strategic places should be made accessible to those who are weaker in society, and the accumulation of influential players should be limited [20]. Nowadays, an informal group of street vendors in India earns higher incomes than formal-sector wage earners, despite being less technically qualified [21]. Generally, street vendors' income is high, but they do not formally report it [22]. As a result, people are more interested in this kind of strategy and policy to expand the urban lower middle class's exposure to self-service technology. Due to low literacy levels and a lack of awareness of technology, this sector was characterised as a non-taxed, illegal economy; it was considered a black market.

However, after the government introduced various schemes and policies alongside technological development, this economy is being measured to some extent. With the introduction of the Pradhan Mantri Jan Dhan Yojana in India in August 2014 (as of April 24, 2024), a total of 52.09 crore beneficiaries have opened accounts, while Rs. 230311.01 crore deposited under the scheme. Implementing these schemes, along with technological awareness and the expansion of banking services, will enable the informal economy's contributions to be recorded and measured. Thus, policies and programs for this sector should be carefully designed and implemented to reach the intended beneficiaries. Unorganised workers suffer from inadequate social security and other welfare schemes. Building on this background and context, the paper reviews the existing evidence on street trade policies and acts related to the informal sector, as well as their implementation across different Indian states under various variables/determinants.

1.3. Research Gap

Despite policy recognition, the informal street vending sector continues to face structural exclusion due to inadequate data systems, weak institutional coordination, and limited integration into urban planning frameworks, particularly in rapidly urbanising cities. Some key research gaps are:

- Limited research on institutional governance frameworks and implementation bottlenecks
- Need for data-driven, spatially explicit studies integrating informal sector dynamics into urban planning systems
- Insufficient exploration of the "right to urban space" and spatial justice for street vendors

Rapid urbanisation, migration, and expansion of the urban lower-middle class have intensified reliance on informal economic activities. However, urban policies often prioritise formal economic development, leading to the spatial exclusion of vendors and conflicts over public space usage.

2. Materials and Methods

This study is based on Secondary data, such as government reports, policy documents, scholarly articles, websites, and case studies, which are analysed qualitatively. The research includes an analysis of the institutional structure and national policy measures that facilitate informal trading in India. This research aims to review the acts, policies, and schemes applicable to Informal retail trades in India. Data from various secondary sources, including journals, reports, authorised government websites, and acts and codes, have been collected for this institutional mapping. A regulatory analysis was conducted to determine the aim, objectives, funding agencies, and beneficiaries. Linkages between this institutional framework have been mapped through the literature review. Later, the analysis and transformation of the identified data were performed using available exploratory and statistical methods.

The institutional mapping process is done in three steps: 1) Identification and mapping of actions taken by the government for situations and actors involved in this sector. 2) Analysis of the factors affecting the government initiatives and the end users. 3) Interpretation of data analysis to determine the correlation of 1) and 2) and their impacts on the research area. Thus, the Bloomington approach to institutional analysis is used to create, evaluate, analyse, apply, understand, and remember the data.

3. Literature Review

India is at the top of the list, with approximately 85% of jobs being informal. Of these, 43% are in agriculture and are predominantly found in rural India, while the remaining 42% are in non-agricultural sectors. Half of the informal workforce resides in rural areas, and the other half in urban areas. In India, women are more likely to be employed in informal trades, accounting for 92% of the country's female informal workforce.

Table 2. Informal employment in india

| Sr. No. | Indicators | Year | Total (%) | Men (%) | Women (%) |
|---------|-------------------------------------|------|-----------|---------|-----------|
| 1 | Labour force participation rate (%) | 2022 | 52.4 | 76.1 | 28.3 |
| 2 | Share of informal employment (%) | 2022 | 89.0 | 88.2 | 91.3 |
| 3 | Share of agriculture (%) | 2022 | 42.9 | 36.9 | 59.1 |
| 4 | Share of industry (%) | 2022 | 26.1 | 29.8 | 16.2 |
| 5 | Share of services (%) | 2022 | 31.0 | 33.4 | 24.7 |

Source: [23]

As per Table 2, the share of informal employment in India is approximately 89%, which is very high. The rate of reduction of this informality is slow in developing countries like India due to poverty, unemployment, and the ease of access in this sector. ILO statistics indicate that the economy has grown rapidly in the past twenty years. Around 90% of Indian workers are in informal employment, making up half of the nation's GDP. The Periodic Labour Force Survey (PLFS) reveals that 75% of informal workers are either self-employed or casual wage earners, and their average income is lower than that of regular salaried employees. Florence Bonnet stressed in a report: "There is an immediate requirement to address informality." For most workers, informal work means no workplace rights, inadequate working conditions, and limited social protection. For enterprises, it means a lack of finance and low productivity. This information is essential for developing policies that are suitable, cohesive, and tailored to different circumstances and requirements. The widespread prevalence of informal employment poses a significant obstacle to achieving decent work for everyone and fostering sustainable and inclusive development (Rafael Diez de Medina, Director, ILO's Department of Statistics). We lack analysis and research on government initiatives to grow informal trade in India, as awareness of these initiatives is very low. Labour legislation is often overemphasised, but its practical functioning, which influences social, economic, and political factors shaping institutions, is largely overlooked.

The National Statistical Commission (NSC Committee) on Unorganised Statistics (2001) and several expert committees recognised the need for unstructured sector statistics that are comparable across time and geography and that use standardised concepts, definitions, and coverage. They concluded that for the Indian statistical system to be comprehensive and sufficient, the shortcomings of current

unorganised-sector data must be addressed immediately. The National Statistical Commission (NSC) established a committee on unorganised sector statistics with the following goals to investigate this matter from all angles and offer the required recommendations: i) To review the current definitions of employment and informal businesses and offer suitable changes with clear goals of their significance for improved measurement. ii) To find essential data gaps about workers and unorganised businesses. iii) To examine and recommend changes to the current procedures and setups for calculating informal employment and revenue from unofficial businesses. iv) To analyse the current databases to make recommendations for enhancements and estimate employment and income in the unorganised sector. v) To evaluate the current informal sector data collection system and recommend changes to the scope and substance of future or current surveys.

Table 3 shows the chronology of the development of the policies and acts regarding street vendors in India. In 2004, the Government of India officially acknowledged the importance of vendors to the local economy, following numerous litigations and Supreme Court rulings in their favour. This was followed by policies such as the National Policy on Urban Street Vendors (2004 and 2009) and the Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009-both examples of government initiatives [24]. Other agencies described in Table 4, such as NASVI and SEWA, have played a significant role in advocating for vendors' issues and developing policies that support street sellers. Article 19(1)(g) of the Indian Constitution grants every citizen the fundamental right to practice any profession, engage in any occupation, trade, or business, with reasonable restrictions imposed by the state to safeguard public health, morality, or the broader interests of society [24].

Table 3. Chronological development of the street vendors act 2014 in different stages

| Sr. No. | Source | Development Provisions |
|---------|--|--|
| 1 | The Street Vendors Policy (National Policy on Urban Street) 2004 | The aim is to provide street sellers with the right to a livelihood and social protection. |
| 2 | Model Street Vendors Bill 2009 | All state and union territory governments were responsible for drafting state laws to safeguard livelihoods and control street hawking. However, few governments made significant progress because these laws lacked legal force. |
| 3 | Decision of the Supreme Court of India 2010 | The court instructed the ministry to draft a central law that acknowledges street hawking as a source of income. On November 11 2011, the public was presented with a draft of this law. |
| 4 | Street Vendors Act 2014 | The act protects law-abiding street sellers from harassment by law enforcement and public officials. Demarcation of vending zones based on conventional natural markets, with appropriate participation of women and vendors in decision-making. Establish an effective grievance and conflict resolution process. |

Table 4. Private organisations working for informal trades

| Organisations | Functions |
|--|--|
| National Association of Street Vendors of India, Delhi (NASVI) | NASVI is an organisation with over 3,00,000 members, comprising street vendors nationwide. To bring together street vendor organisations in India To strengthen street vendor organisations and support them To strengthen street vendor organisations in seeking long-lasting and sustainable solutions. Organise international, national, and state-level conferences to raise awareness among policymakers, planners, and administrators about street vendors. Keep ongoing communication channels open between street vendor organisations and other stakeholders. |
| Self-Employed Women's Association (SEWA) | SEWA's work in Delhi began with women vegetable vendors in the Jahangirpuri area and now covers 11 city areas. Built a membership base of more than 50,000 informal women workers. Founded a women-owned financial institution, the Mahila SEWA Urban Thrift and Credit Cooperative. Contributed to the successful passage of the Street Vendors Bill. |

3.1. National Policy on Urban Street Vendors 2004

Along with earning a livelihood, street vendors provide valuable services in urban areas; thus, states must protect the rights of this informal sector to safeguard their livelihoods. The goals were to give vendors legal status, establish hawking zones in zonal plans, which would make them a special part of zoning plans, provide facilities for the proper use of designated space, encourage self-compliance among street vendors, limit access to public spaces through discretionary licenses and instead establish fee-based access regulations to encourage street vendor organisations, set up participatory mechanisms with representation from urban vendors' organisations, rehabilitate child vendors, and facilitate/promote social security (such as pension, insurance) and credit for street vendors [25].

3.2. Revised National Policy on Urban Street Vendors 2009

This policy aims to ensure that urban street vendors receive the recognition they deserve at the national, state, and local levels, enabling them to engage in business without discrimination. At the same time, zoning plans indicate the areas where such activity will be conducted. Accordingly, the Ministry of Housing & Urban Poverty Alleviation has drafted the Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009. It has sent it to the States/UTs.

The policy aims to give vendors legal standing and allow them to operate in specific locations, referred to as "hawkers' and non-hawkers' zones." According to section 4.1.1 of the policy, these areas must be included in the planning process.

According to section 4.2.1 of the policy, there should be enough area for vendors, at least 2% to 2.5% of the city's total population. In addition, the guidelines provide communities with significant latitude in determining precise standards. The town vending committee or ward vending committee should monitor vendors and require them to register (section 4.1.1). Vendors should be encouraged to participate in the town or ward vending committees. The inclusion will help reduce harassment. Additionally, the regulation lays forth rules for vendors' rehabilitation and relocation. Vendors must be helped; any asset loss must be prevented. The policy guideline also addresses the issue of seizure under Section 5. Eviction should only be used as a last resort, and a fair amount of time should be allowed for relocation. Furthermore, they should receive help setting up their business in a new location. The suppliers' insurance and financial issues are covered in Section 8. The policy mentions the Swarna Jayanti Shahari Rojgar Yojana (SJSRY) and the National Bank for Agriculture and Rural Development (NABARD) as funding sources.

3.3. Model Street Vendors Bill 2009

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill is a model law created in 2009 by the Ministry of Human and Urban Poverty Alleviation (MHUPA). This bill was crucial because it transformed a policy proposal into a model law that all governments and municipalities were required to enact.

3.4. Street Vendor Act 2014

The purpose of this act is to empower street vendors by regulating street vending to reduce harassment. The act covers the registration of street vendors instead of licensing and the formation of a TVC (Town Vending Committee) in each ward of the authority, which comprises 40% of the members elected from street vendors and the remaining members nominated by the government for conducting surveys of street vendors under their areas of jurisdiction every 5 years. Each vending zone will accommodate street vendors, representing 2.5% of the ward or town's population. The non-transferable vending certificate is issued to individuals aged 18 or older; without it, they will be penalised. If vendors breach the conditions of the acts, then the certification may be cancelled. All vendors will have space in the vending zones to do their business. If the existing working zone of street vendors is declared a no-vending zone, they will be relocated.

3.5. Government Initiatives for Unorganised Workers

SJSRY aims to provide gainful employment to jobless or underemployed urban poor individuals (those living below the urban poverty line) by establishing wage employment or self-employment businesses. The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was introduced to replace three earlier schemes: the Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and the Prime Minister's Integrated Urban Poverty Eradication Programme (PMI

UPEP). This change aimed to serve urban poor communities better and streamline employment initiatives [26]. Deendayal Antyodaya Yojana—National Urban Livelihoods Mission (DAY-NULM) is the new name for the National Urban Livelihoods Mission (NULM), which replaced the SJSRY in 2013 [27].

Both are wage-based and self-employment programs for the urban poor. As of 2022, there is no employment guarantee program for urban areas similar to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in rural regions.

3.5.1. PM SVANidhi Scheme

The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme, launched by the Ministry of Housing and Urban Affairs, provides collateral-free working capital loans of up to ₹10,000, ₹20,000, and ₹50,000 to street vendors to restart businesses, with 7% interest subsidy on timely repayment. The scheme has been extended until March 31, 2030, aiming to support vendors with affordable credit. Impact of PM SVANidhi scheme on the vendors' livelihood-

- Annual income increased by ~₹23,460 per vendor [28].
- Indore study: Daily income increased from ₹500–700 to ₹800–1200; ~68% vendors reported income growth [29].
- Varanasi study: Income increased from ₹325 to higher post-loan levels [30].
- 55% of vendors expanded their business inventory, 42% upgraded their infrastructure, and 5% adopted digital payments [31].
- 68 lakh vendors benefited, ₹14,000+ crore in loans disbursed; however, only 9% accessed additional formal credit [28].
- Only 11% of the most vulnerable vendors accessed loans [32].
- 49.48 lakh vendors officially identified out of the estimated population of 1 crore, which means 50% undercounting [33].

3.5.2. Labour Code

The Labour Code applies to workers in both the organised and unorganised sectors, as well as their families. A significant portion of workers will also receive social security, ensuring all workers in both industries receive the minimum wage. An overview of some important codes: Occupational Safety, Health and Working Conditions Code (OSH Code) – 2020, the Industrial Relations (IR) Code, 2020, the Code on Wages, 2019, and the Code on Social Security, 2020. These codes help guide safe, fair, and secure working environments.

3.5.3. World Bank Support to India's Informal Working Class

The World Bank's Financial Support was approved in response to the pandemic. This support is for urban informal workers, gig workers, and migrants. It is a loan to help India's informal working class overcome pandemic-related distress.

3.5.4. e-Shram Portal

On August 26, 2021, the Ministry of Labour and Employment launched the eShram portal to register workers and develop a comprehensive National Database of Unorganised Workers (NDUW) [34]. It allows unorganised

workers to register on the portal through self-declaration for about 400 occupations. As of December 06 2024, approximately three hundred million (304467302) unorganised workers have registered on the e-Shram portal eshram.gov.in//dashboard

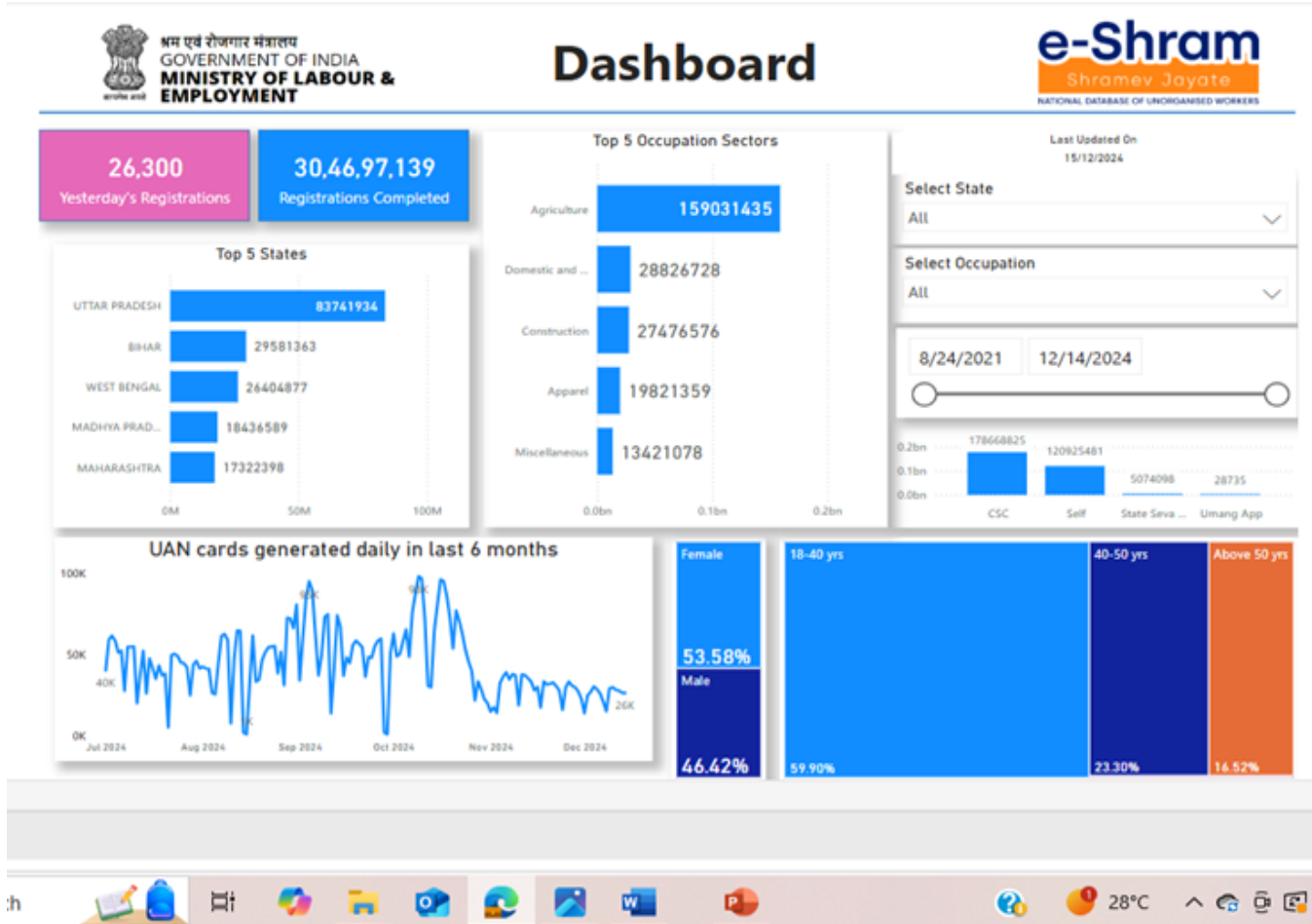


Fig. 1 e-Shram portal dashboard. Source: National database on Unorganised workers. As of 15.12.2024

3.6. Employment Generation Schemes/ Programmes of the Government of India

Of the 19 Employment Generation Schemes/Programmes of the Government of India, only three are directly related to the benefits or improvement of street vendors, as shown in Table 5. In contrast, 08 are indirectly related, as in Along with the government’s acts and guidelines for these informal trades, some states have state-level schemes, policies, and laws, as described in Table 8. The objectives of informal trade vendors in almost all states are similar, as discussed in detail in Table 9: to collect statistical information on unorganised labour.

The Maharashtra government has established a high-power Authority (Pradhikaran) to implement welfare schemes for unorganised labour, aiming to bring them into the mainstream society. In contrast, Rajasthan is attempting to generate revenue for the state by collecting registration fees

under various labour laws alongside standard objectives. Gujarat is providing tool kits along with social and health benefits. Madhya Pradesh focuses on registering workers, while Odisha follows several central and state-level acts, rules, and regulations to protect them under the social security umbrella.

Table 6, and the remaining are related to employment generation in a particular field, livelihood missions, and skill development. Among the indirectly associated schemes, the Atmanirbhar Bharat Rojgar Yojana (ABRY) 2020 and the Pradhan Mantri Garib Kalyan Rojgar Abhiyan (PMGKRA) 2020 were formulated to restore employment losses during the COVID-19 pandemic [35]. Of the 12 flagship programs of the Ministry of Labour and Employment, only 02 are related to the informal trades. Additionally, three schemes from the e-Shram portal are associated with informal trades.

3.7. Policy Measures for India's Unorganised Workers

The Indian government recognised the value of unorganised labour and implemented several legislative measures to encourage an inclusive approach to these trades

nationwide. The promotion and support of unorganised workers in India can be achieved through a comprehensive network of policies, institutions, agencies, and boards at the national and state levels of government.

Table 5. Directly related government schemes

| Sr. No. | Name of the Scheme/ Program | Ministry | Remarks |
|---------|--|---------------------------------|---|
| 1 | PM-SVANidhi Scheme June 01 2020 | M/o Housing & Urban Affairs | The scheme is a Central Sector Scheme, fully funded by the Ministry of Housing and Urban Affairs, with these objectives: 1. To provide a working capital loan of up to 10,000 2. To encourage timely repayment 3. To promote digital transactions |
| 2 | Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) | Ministry of Labour & Employment | It is a pension scheme for unorganised workers to ensure old-age protection. They should not be income taxpayers. https://labour.gov.in/pm-sym . As of July 30 2024, under the PM-SYM scheme, the number of unorganised workers enrolled is 50.15 lakh, including approximately 5 lakh through bulk registration. |
| 3 | Atal Pension Yojana May 09 2015 | Ministry of Finance | To establish a comprehensive social security system that benefits all Indians, particularly the poor, underprivileged, and workers in the unorganised sector. As of December 02 2024, over 7.15 crore subscribers have been enrolled under the scheme. Atal Pension Yojana Crosses 7 Crore Subscribers, Strengthening Retirement Security in India |

Table 6. Indirectly related schemes

| Sr. No. | Name of the Scheme/ Program | Ministry | Remarks |
|---------|--|-----------------------------------|--|
| 1 | Atmanirbhar Bharat Rojgar Yojana (ABRY) 01/10/2020 | Ministry of Labour and Employment | This scheme, implemented by the Employees' Provident Fund Organisation (EPFO), reduces employers' financial burden across sectors and industries, encouraging them to hire more workers. It also creates new employment opportunities and provides social security benefits, helping to restore lost employment during the COVID-19 pandemic. The number of beneficiaries/new employees is 60.49 lakh as of March 31 2024. Atmanirbhar Bharat Rojgar Yojana (ABRY) Ministry of Labour & Employment Government of India. |
| 2 | Pradhan Mantri Garib Kalyan Rojgar Abhiyaan (PMGKRA) June 20, 2020 | Ministry of Rural Development | To address the issues of returnee migrant workers and similarly affected rural populations due to the COVID-19 pandemic. |
| 3 | Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) | M/o Housing & Urban Affairs | (DAY-NULM) aims to provide shelters equipped with essential services to the urban homeless in a phased manner [36]. |
| 4 | Pradhan Mantri MUDRA Yojana (PMMY) 8/04/2015 | Ministry of Finance | Loans of up to ₹10 lakh are provided to non-corporate, non-farm small and micro enterprises. These are MUDRA loans under PMMY [37]. |

| | | | |
|---|---|---|---|
| 5 | Pradhan Mantri Kaushal Vikas Yojana (PMKVY) | Ministry of Skill Development & Entrepreneurship (MSDE) | PMKVY is the flagship scheme of the MSDE and is implemented by the National Skill Development Corporation (NSDC). To enable Indian youth to take up industry-relevant skill training to help them secure a better livelihood [38]. |
| 6 | Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | Ministry of Finance | As of July 31, 2024, the cumulative enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) stood at 20.62 crore, 8,50,908 claims were received, and 8,18,954 claims were disbursed. |
| 7 | Pradhan Mantri Suraksha Bima Yojana (PMSBY) | Ministry of Finance | As of April 26, 2023, total enrollments under the scheme have surpassed 34.18 crore, with Rs. 2,302.26 crore paid for 1,15,951 claims [39]. |
| 8 | Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) | Ministry of Health & Family Welfare | To achieve the Universal Health Coverage (UHC) vision, Ayushman Bharat aims to transition from a sectoral and segmented health service delivery system to a comprehensive, need-based healthcare system. This holistic approach covers prevention, promotion, and ambulatory care at the primary, secondary, and tertiary levels. As of 15.12.2024, the cumulative enrollments under the scheme are 71,48,13,941. |
| 9 | National Pension Scheme for Traders and Self-employed Persons (NPS-Traders) | Ministry of Labour & Employment | NPS-Traders is a voluntary contributory pension scheme for small shop owners, street vendors, retailers, and others, offering an assured monthly pension. |

3.8. Global Scenarios

In Asia, only two nations have organisations for street vendors: India and South Korea. India has NASVI, and Korea has NFKSV. While NASVI is quite successful and effective in its functioning and purpose, NFKSV and the Korean state are engaged in a hostile battle. The Korean government does not want the street vendors at all. They are trying everything to evict the street vendors. The Korean government does not want to engage in any dialogue regarding interventions for street vendors. However, the Indian government is in continuous dialogue at various levels regarding the well-being and interventions for street vending [40]. Brazil's 'Inclusive Urban Space & Cooperative Model' has integrated vendors into formal indoor markets with cooperative ownership models and provided access to credit, infrastructure, and legal identity [41]. It reduces eviction and harassment, enhances the social legitimacy of vendors, and establishes a strong link between urban planning and livelihoods [42]. Thailand implemented a 'Strong Regulatory + Zoning Model' - a strict licensing system, clearly designated vending zones, and requirements for hygiene and public health compliance, achieving high urban order and cleanliness through efficient municipal enforcement [43, 44]. The USA adopted the

'Decriminalization Model'. The model focuses on the transition from criminalisation to legalisation, a permit-based vending system, and the livelihoods of immigrants. It has introduced legal protections and reduced police-based harassment [45, 46]. South Africa implemented the 'Informal Economy Integration Model'. The model provides infrastructure (storage, sanitation) and integrates vendors into city planning, which, in turn, recognises vendors as urban economic actors and improves productivity and working conditions [47].

3.9. Inferences from the Literature Review

India's policy trajectory on street vending and unorganised workers—from the National Policy (2004) to the Street Vendors Act (2014) and post-COVID initiatives like PM SVANidhi—reflects a shift from welfare-oriented recognition to formalisation and financial inclusion. However, despite legal recognition, only approximately 49–55 lakh street vendors have been officially identified [48]. Reports suggest up to 1 crore vendors, indicating mass undercounting [49]. Street vending contributes approximately ₹80 crore to the economy's daily turnover [50].

Table 7. Comparative Policy Impact Table

| Policy Phase | Key Policy | Coverage | Measurable Impact | Major issues |
|--------------|---------------------------|-----------------------------|-------------------|------------------|
| 2004–2009 | Various National Policies | Conceptual | No data baseline | Non-binding |
| 2009 | Model Bill | Transitional | Framework | Not implemented |
| 2014 | Street Vendors Act | ~50 lakh identified vendors | Legal recognition | Poor enforcement |

| | | | | |
|--------------|-------------|-----------------------|------------------------|----------------------|
| 2020 onwards | PM SVANidhi | 47 lakh+ profiled | Income ↑ ₹23k/year | Access inequality |
| 2020 onwards | e-Shram | Large worker database | Registration expansion | Weak benefit linkage |

3.9.1. Policy Evolution with Analytical Metrics

Pre-Legislative Phase - National Policy on Urban Street Vendors (2004) & Revised policy (2009), with the main objective of recognition and regulation, and having constraints in statutory backing and enforcement.

Transition to Legal Framework - Model Street Vendors Bill (2009) to Street Vendors Act (2014) with striking Features such as:

1. Legal recognition of vending rights
 2. Formation of Town Vending Committees (TVCs)
 3. Spatial planning (vending zones)
- Post-2014 & COVID Phase - Financial Inclusion Focus

PM SVANidhi Scheme (2020 onwards), with a target of 1.15 crore beneficiaries, 47 lakh vendor profiles linked to welfare schemes, and earnings increased from ₹500–700 to ₹800–1200 [51]. COVID-19 has reshaped street vending and policies. A significant shift toward digitalisation happened. COVID accelerated UPI adoption, QR-code transactions, and digital banking among vendors [52]. PM SVANidhi, which linked formal credit, digital payments, and vendor identification systems, has started [53]. This also marked a transition from cash-based informality to semi-formal digital participation. The pandemic highlighted the absence of

reliable vendor databases. COVID, therefore, transformed “invisible informal workers” into “identifiable welfare beneficiaries.”

Before COVID, vendors were often treated as encroachers. After COVID, policymakers increasingly recognised vendors as essential service providers, contributors to food distribution, and urban economic actors. Cities began discussing vending zones, spatial inclusion, rehabilitation models, and public health-oriented vending regulation [54].

COVID-19 acted as a “policy catalyst” for India’s informal economy. The pandemic exposed institutional failures, revealed the economic importance of vendors, accelerated formalisation efforts, and expanded welfare-oriented governance. However, the reforms remain partial, uneven, and highly implementation-dependent.

“COVID-19 transformed street vending in India from an overlooked informal activity into a central concern of urban livelihood governance. The pandemic accelerated financial inclusion, digitalisation, and welfare-oriented policy interventions such as PM SVANidhi, while simultaneously exposing deep structural inequalities related to urban space, social protection, and institutional exclusion.”

Table 8. Legal frameworks for the informal sector

| Acts | Codes | Policies | Schemes |
|--|---|--|---|
| The Employers’ State Insurance Act, 1948 The Wages Act, 1948 The Coalmines Provident Fund Act, 1948 The Employee’s Provident Fund Act, 1952 The Maternity Benefit Act, 1961 The Contract Labour Act, 1970 State migrant workers act, 1979 Social Security Act, 2008; Building and Construction Workers Act, 1996; Street Vendors Act, 2014. | Article 19(1)(g) Indian constitution Model Street Vendors Bill 2009 Protection of Livelihood and Regulation of Street Vending Bill, 2009 4-labour codes: The Occupational Safety, Health and Working Conditions Code (OSH Code), 2020, along with the Industrial Relations Code 2020, the Code on Wages 2019, and the Code on Social Security, 2020, are important frameworks that contribute to fair and safe work environments. | 1. National Policy on Urban Street Vendors 2004 and 2009 | Directly related schemes: PM-SVANidhi Scheme 01st June 2020 Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Atal Pension Yojana, 09.05.2015 |
| | | | Indirectly related schemes: Atmanirbhar Bharat Rojgar Yojana (ABRY) October 01, 2020 Pradhan Mantri Garib Kalyan Rojgar Abhiyaan (PMGKRA) June 20, 2020 Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) Pradhan Mantri MUDRA Yojana (PMMY) April 8, 2015 Pradhan Mantri Kaushal Vikas Yojana (PMKVY) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) Pradhan Mantri Suraksha Bima Yojana (PMSBY) Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) |

Table 9. State-wise initiatives

| Sr. no. | State | Vision, objectives, and Initiatives taken by the system Departments/ institutions involved | |
|---------|----------------|---|--|
| 1 | Maharashtra | The government established the High-Power Authority (Pradhikaran) on July 01 2004, to implement welfare schemes for other unorganised labour districts, bringing these workers into the mainstream of society. | |
| 2 | Rajasthan | Acts: Unorganised Workers' Social Security Act, 2008 The Rajasthan Unorganised Workers' Social Security Rules, 2011 | |
| 3 | Gujarat | Schemes | |
| | | Health Check-up Camp | Unorganised workers have not benefited from the Labour Welfare Scheme and are less aware of their health. So, they are checked, and related medicines are distributed to them free of cost through health check-up camps. |
| | | Medical Aid | Rs. 1200 will be given to unorganised workers to provide immediate relief. Unorganised workers should receive 24-hour indoor treatment in any government-approved hospital, government hospital, or NGO hospital. He should be a registered unorganised board worker with a certificate and a doctor's description. He should not have received any benefits from other government hospitals and schemes. The unorganised worker making Agarbatti is given a toolkit consisting of 1 Knife, 1 dragger, and 2 stools. Street vendors and hawkers will receive a toolkit containing one umbrella, a carry bag, a sitting mat, and a weighing scale. Rag pickers will receive one carry bag for their employment, one snapper, one hammer, a pair of shoes, one punji stake, and a magnet. Brass parts workers are provided with asbestos gloves, safety goggles, dust masks, and an iron tray containing 20-gauge tools as part of their employment. Additionally, 1000 unorganised employees are given a hand drill valued at Rs. 1200 as part of their toolkits. |
| | | Skill Development Training: | The registered unorganised workers of the boards of approved occupations are receiving very little income to improve their skills, for grassroots training, and to facilitate their non-convergence into other sectors of work. The Director of Employment and Training of the Government of Gujarat provides systematic training through the ITI and 12 other training institutes approved by the Government of Gujarat and the Government of India. |
| | | Tool Kits: | Unorganised workers do not have toolkits for their employment. They have very little income, so each unorganised worker receives a toolkit worth Rs. 300 in the first phase. |
| 4 | Madhya Pradesh | Shram Sewa Labour Department Focusing on the registration of workers | |
| 5 | Odisha | The Odisha Unorganised Workers' Social Security Board has been established to oversee the registration of unorganised workers in Odisha and provide them with social security benefits. The Odisha government has introduced social security schemes to support registered beneficiaries and their family members. <ul style="list-style-type: none"> a. Accidental Death Benefit b. Natural Death Benefit c. Permanent Disability Benefit due to an accident d. Partial Disability Benefit for loss of both limbs e. Partial Disability Benefit for loss of one limb Beneficiary registration is currently being handled at the district level. District Labour Officers, Assistant Labour Officers, and Rural Labour Inspectors serve as the designated Registering Officers to ensure a smooth process. Odisha Unorganised Workers' Social Security Rules, 2010. Odisha Unorganised Workers' Social Security Amendment Rules, 2019. | |

| | | |
|---|---------------|--|
| 6 | Uttar Pradesh | Maintenance allowance scheme Government Gadgets Consent--Declaration Form Insurance Claim Form Unorganised Workers Board Notification Bank Details Types of registration work Registration Form Unorganised Workers |
|---|---------------|--|

4. Discussions

In India, informal workers and trades are not promoted or supported, primarily because policies, institutional processes, and services are not widely adopted. Although cities have undergone changes and progress, the following issues must be addressed if the potential of informal trading is to be fully realised:

- a) **Registration and Licensing Barriers:** Due to varying documentation and literacy levels, the registration, certification, and licensing process for informal labour can become complicated and expensive at times. For informal workers, meeting the requirements for documentation, recurring inspections, and adherence to strict standards can be difficult. Certification for small-scale vendors can be particularly challenging and time-consuming.
- b) **Market Access and Infrastructure:** Despite a rising market for inexpensive goods, hawkers and sellers frequently struggle to access markets and secure reasonable rates. These problems are worsened by inadequate basic infrastructure, such as storage facilities, electricity, and water. Due to restricted market access, many sellers find it challenging to sell their goods at affordable prices.
- c) **Knowledge and Training:** Programs for skill development and comprehensive training are required to equip vendors with the knowledge and skills to understand registration procedures and practices. In this sense, support and extension services are essential for government and non-governmental organisations. The assistance they will receive in earning a living will increase productivity and decrease criminal activities. At the same time, this will help preserve our local artistic skills and gain a global platform.
- d) **Policy Implementation:** Even helpful laws and regulations may be irregularly implemented. The successful implementation of programs for informal trade depends on efficient monitoring systems, timely subsidy disbursement, and cooperation among government departments.

The following suggestions can be made to improve the efficacy of institutional support mechanisms and governmental initiatives for informal trade in India:

- a) **Policy Improvement:** Making registration easier and more affordable for small-scale businesses; offering financial incentives and subsidies to promote vendors' skill

- adoption; enhancing essential infrastructure and improving government agency coordination.
- b) **Establishing regional certifying bodies and lowering the associated administrative barriers** can simplify certification and licensing.
- c) **Market Development and Strengthening Market:** To make marketing and distributing their products easier, efforts should be made to create dedicated markets, vending zones, and basic infrastructure.
- d) **Building Capacity, Training, and Technical Support:** Vendors can receive specific training programs concentrating on their skills and practices, licensing and certification procedures, and market access information.
- e) **Innovation, Research and Development:** Research and innovation developments are essential for formalising and improving informal practices. Researchers and the government can concentrate on site-specific and zone-specific design development methods to provide an inclusive approach to this trade. Research and development can drive innovation and enhance informal trade practices. These efforts include creating market strategies, zone plans, and road designs.

Addressing vendors' difficulties and strengthening institutional support is crucial to formalising informal trading and resolving the problems it causes. To incorporate vendors in the unorganised sector, the government should develop new ideas and modify its policies, programs, and schemes.

Strengthening infrastructure, simplifying registration processes, improving access to inputs, and promoting skill development can formalise the growth of informal trades, benefiting the country's economy. New policies, innovations, and coordinated efforts between central and state governments must adopt an inclusive approach to enable unorganised workers to earn a livelihood.

5. Conclusion

With its growing demand for low-cost goods, India is fulfilling the needs of the middle class and economically weaker sections of society, and the unorganised sector cannot be neglected. As per the National Policy on Urban Street Vendors 2004-09, street vendors should be recognised at the national and state levels to pursue their economic activities without harassment. The government formulated only a few schemes for street vendors, which have little impact on these

unorganised workers due to a lack of transparency in their enforcement.

Due to difficulties in entering the formal sector, a lack of financial support, and limited job opportunities, they need to enter the informal sector to earn a livelihood, even though they are sometimes literate. Suppose these unorganised workers/vendors/ informal traders are finding ways to become self-employed and earn a living rather than engage in criminal activities. In that case, the government must help them through a robust institutional setup and focus on on-the-ground support to incorporate them into the planning process. The ground-level policy initiatives taken in states like Odisha and Gujarat can be tailored to the region's needs.

As per the Street Vendors Act 2014, vending zones are demarcated based on conventional natural markets in cities, yet the government has not given this issue the same level of importance. Due to high land values, vendors have often been evicted and relocated to cities where they hardly get value for their products. Locations where such activities are being pursued should be marked on zonal plans, and effective policies for designated hawkers/vending zones should be formulated during the city planning process. Demand for valuable urban land can be a major challenge for cities in understanding the socio-economic contribution of street vendors relative to the private and corporate sectors. For cities to be inclusive, strategic places should be made accessible to people from weaker social groups; thus, provisions and policy initiatives can be included in zonal plans. As this is an integral part of our society that provides low-cost products and convenient services, policies, schemes, rules, and regulations should reach the ground level and provide designated spaces for them to sell their goods—the issues discussed above fuel informal trade activities. In turn, vendors create a nuisance by setting up their own vending space.

Due to a lack of literacy, this sector cannot access the benefits of any schemes, if there are any. As per the Social Security Code (OSH 2020), Section 109(3) and (4), the central government is required to notify beneficiaries of every scheme. The notification shall cover the scope of the schemes, eligibility criteria, implementing authority or agency, and grievance redressal mechanism. A lack of analysis, research, and statistical data on unorganised workers can make it difficult to target this group effectively when implementing facilities.

Significant policies, schemes, and interventions in zonal plans, skill development, and basic infrastructure facilities can play essential roles. Addressing the challenges of curriculum rigidity, a lack of trained faculty, and funding constraints is crucial. With appropriate reforms and increased investment, agricultural universities can play a pivotal role in fostering India's vibrant organic agriculture sector.

Despite good intentions, the Street Vendors Act and policy initiatives are poorly implemented and often misdirected, yielding no desired results. Due to a lack of proper linkages between central and state-level authorities to implement schemes, policies, and acts, the condition of unorganised workers remains unchanged. Rules and regulations are standard in cities, but the major problems remain the enforcement process, lack of transparency, and high vendor costs.

The demand for valuable urban land and space poses a significant challenge for cities in understanding the socio-economic contribution of street vendors in comparison to the private and corporate sectors. Influential societal players frequently oppose public places for these livelihood activities, as there is more room for privatisation. However, the acquisition of strategic urban spaces by powerful interests increases land values, and privatisation effectively excludes poorer people from cities. For cities to be inclusive, strategic places should be made accessible to weaker members of society, and the accumulation of influential players should be limited. The country's unorganised sector activities are coordinated and monitored through policy initiatives, including missions, programs, and schemes.

According to the National Policy on Urban Street Vendors 2004 and 2009, the status of these informal traders has changed slightly. This policy has covered various aspects, including formalising the informal sector, vendor registration, land allocation, and relocation. Still, it does not include any time frame or implementation guidelines. Furthermore, it has not taken into account the government's limited resources. As a result, it was akin to promises without an execution plan. While there was no transparency at the state level, each state followed its own rules, and police were able to trouble these vendors. The policy needed modifications to provide long-term solutions to stop the harassment of these vendors.

Although the Street Vendor Act of 2014 focused on registration, relocation, and the establishment of TVS and vending zones, no agency was established. Moreover, if vendors refuse to relocate to the designated vending zone, the act allows the authorities to seize their goods. Because the authorised body is not accountable, implementation of the act is delayed. Most vendors are unaware of the existence of such acts and their rights under them.

The analysis highlights the country's financial inclusion agenda through the Jan Dhan Yojana, which enables unorganised workers to open bank accounts and make digital payments; Aadhaar, which establishes a person's identity and helps prevent fraud; and mobile phones. With every household having at least one mobile phone and at least one digitally literate person, apps can be developed for individuals working in the informal sector.

The high share of unorganised workers results from a lack of opportunities in the formal economy, difficulties in entering it, and low literacy levels. To earn a living, they are motivated to work hard with whatever skills they have. Thus, the government is trying to encourage this sector through schemes and policies at different levels, but coverage remains limited due to limited awareness. Therefore, on-the-ground awareness will bring them into mainstream economic development. A fragmented administrative system, several different policies at the central and state levels, and various laws and regulations create confusion among them due to a lack of awareness. Policies work on the social and financial aspects of unorganised workers. Still, nobody is talking about the on-the-ground conditions of their workplace in the cities where they work. Many schemes offer loan benefits to unorganised workers, but these are the people who are hardly interested in taking loans, as they do not have a fixed income to repay the loan or a fixed job. The risk associated with this sector is that they do not have a job agreement/employment contract, a Salary, a sleep schedule/ balance, or any connections in the

credit system. Thus, they do not get access to financial services.

This informal economy is no longer informal; the government recognises it; thus, instead of being called informal workers, they should be recognised as unorganised or self-employed workers. They constitute a significant part of our economy and even generate massive employment. Policy-level initiatives will not be enough for this sector; appropriate urban planning interventions are needed to reduce its vulnerability. Formulating and implementing economic development and urban planning interventions for street vendors is necessary. At the same time, ensuring a minimum level of workplace social security is required to reduce vulnerability.

Conflicts of Interest

“The author(s) declare(s) that there is no conflict of interest regarding the publication of this paper.”

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