

RESEARCH ARTICLE

PM SVANIDHI AND ITS ROLE IN RESURRECTING THE SELF-EMPLOYED INFORMAL BUSINESSES AFTER THE COVID -19 CRISIS

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ARTICLE DETAILS

Article History:

Received 29 April 2022
 Accepted 31 May 2022
 Available online 07 June 2022

ABSTRACT

The present study is based on the awareness and understanding of street vendors towards the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi. This scheme was aimed at resurrecting the businesses of street vendors who were drastically affected by the covid-19 related measures i.e., lockdown. The purposive sampling technique was employed for data collection in Hisar city of Haryana state and 100 street vendors were selected randomly. The descriptive statistics results show that the awareness and reach of the PM SVANidhi scheme among street vendors was poor. Only 26 per cent of respondents got the loan under this scheme. Achieving eligibility criteria for availing the credit under this scheme seemed almost impossible. Lack of awareness about the scheme and difficulties in meeting the eligibility conditions, made difficult to the street vendors to avail the scheme. The vendors were harassed by the long process of obtaining the loan. Further remedial measures are required to rebuild self-employed informal businesses sustainably.

KEYWORDS

Street Vendors, PM SVANidhi, Covid-19, Awareness, Informal Economy

1. INTRODUCTION

The covid-19 pandemic related measures such as lockdown was a curse for the informal workers. Daily wage labourers, domestic and construction workers and other groups were more adversely affected and became vulnerable towards meeting their basic necessities. The street vendors are part of the urban informal economy (Indo-Global Social Service Society, 2020; Balbuena and Skinner, 2020; Paul et al., 2021; Raju et al., 2021). The existence of hawkers or street vendors in the world had unknown (Bhowmik, 2010). They constitute a significant constituent of an urban informal economy. They are ensuring the affordability of goods and services at the doorstep of the city dwellers. They are known as vendors, rehariwala, thelewala, hawkers etc. in different areas and contexts. The goods and services provided by them include ready to eat street food, vegetables, fruits, tea, apparel, footwear, textiles, artisan products, barbershops, cobblers and so on. In other words, these are small scale retailers taking place in public spaces (Batreau and Bonnet, 2016).

These are the most visible employed sections into the urban informal economy (Lincoln, 2008; Bhowmik, 2010). The street vendors are growing in numbers in Asian cities. This growth is mainly related to the changes in the economies of these countries (Bhowmik, 2005). The street vendors are generally migrated and poor. They have marginal access to financial credit. The complete lockdown situations due to the covid-19 pandemic made their situation more vulnerable. Lockdown1.0 announced on 24th March 2020 within just 4 hours notice, an empty city means that the street vendors immediately lost their income means. They were confronted with hunger and deprivation (Majithia, 2020; Adhikari et al., 2020; Balbuena and Skinner, 2020; Allison et al., 2021). Their works were closed due to a

complete lockdown into the country. A large number of street vendors are migrated and they were returning to their native places. During this period, they struggled for their basic necessities.

Livelihood related problems were faced by them during the lockdown period and afterwards. For starting their businesses again, they sought some aid from the government. The government of India took some measures in terms of credit intervention name PM SVANidhi for giving them financial assistance in 2020 (Shekhar, 2021). Apart from the first wave and lockdown measures, they were hit again by the second wave in different ways. Health crises with the humanitarian crisis were at a peak in 2020 and 2021, they were continuously exposed to the risks that through them into acute poverty and vulnerability. So, various levels of government must respond to this crisis (IGSSS, 2021).

The informal sector is heterogeneous and the workers under the informal sector are categorised in three ways, namely, unprotected wage workers in the formal sector, self-employed workers in the informal sector and the wage workers in the informal sector (Chen et al., 2002; NCEUS, 2007). Street vendors are considered self-employed workers in the informal sector. They are offering their services to sell goods and services on the street. They don't have any permanent physical structure for their businesses (Bhowmik, 2001). Within self-employment, the street trade is one the most visible occupation. However, street trading in many towns operates in an uncertain environment (Paul and Muniyoor, 2021; Roever and Skinner, 2016).

Informal economy presents a high level of heterogeneity, so, the policy interventions must cater for the diverse characteristics, needs and circumstances of the workers. To guide the government in understanding

Quick Response Code



Access this article online

Website:
www.seps.com.my

DOI:
[10.26480/seps.02.2022.61.66](https://doi.org/10.26480/seps.02.2022.61.66)

their situations the social actors, informal economic organisations and other non-government could support remedial measures for them (ILO, 2020a). This paper first discusses a brief overview of impact of Covid-19 on an informal economy and street vendors. Later, there is a brief overview of PM SVANidhi Policy and in the analysis part, the socio-economic profile of respondents and their awareness about the PM SVANidhi scheme have been discussed. Following this one part has for qualitative analysis and the last part discusses conclusion.

2. IMPACT OF COVID-19 AND NEED FOR REMEDIAL MEASURES

The covid-19 has had particularly terrific impacts on different population groups and sectors throughout the world. Young people, women, the low-paid and low-skilled workers have less potential to achieve recovery quickly, and the risk of long-term scarring and detachment from the labour market is too real in their case. Policy measures will need to target them since general support has not automatically reached to them. Careful monitoring of labour markets is critical to the design and implementation of targeted strategies so that the recovery is embedded firmly in processes of inclusive and equitable growth. Sectors that have been badly affected due to Covid-19 and are still at risk of being left behind, needed carefully designed policies and strategic dimensions.

Such measures are crucial for businesses like Micro, Small and Medium Size Enterprises (MSMEs) to accommodate workers and job seekers in the post-covid-19 economy. The employment-related services, labour market programs and skill initiatives must be inclusive with such measures. Policies must be actively monitored whether they are meeting their stated objectives (ILO, 2021b). The problem of unemployment is increasing during the pandemic. It was estimated that at the world level 114 million employment has been decreasing by 2020 relative to 2019 and it was projected that it would further decline by 68 million in 2021. The covid-19 has more severe crisis for the work environment of the world since the great depression of 1930. There is significant variation within and across the labour market throughout the world and particularly the already vulnerable were being hit hardest. Migrant workers had faced inhuman conditions and brutality (Adhikari et al. 2020; Behera et al., 2021; ILO, 2021b).

3. POLICY FRAMEWORK

The covid-19 pandemic has had a devastating impact on public health, employment and livelihoods throughout the world. To deal with this crisis, governments and different organisations have taken sudden steps everywhere, such as protecting jobs and incomes. It is important to mitigate the impact of the crisis as it was responsible for the rapid decline in employment and national income in all countries even this crisis has promoted the existing inequality and risk. It is needed for a determined policy response that would eliminate difficult social and economic conditions and bring human-centred rehabilitation (Moyo, 2020; Balbuena and Skinner, 2020; ILO, 2021a; Allison et al., 2021; Behera et al., 2021; Rasheed et al., 2021; Sajadi and Hartley, 2021). Many self-employed workers needed to continue their activities which were impacted by the covid-19 pandemic measures (ILO, 2021a). So, they required aids to resurrect their businesses. Work is the main healer for them (Nanavaty, 2020).

The government of India initiated a policy of street vendors called Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) for providing special micro-credit facilities to street vendors. It was a part of a collective relief package named AtmaNirbhar Bharat Abhiyan in line with Keynesian economics (Behera et al., 2021). It is a central sector scheme funded by the Ministry of Housing and Urban Affairs initiated on June 1, 2020. The scheme will help to formalize the street vendors and help to open up new opportunities to them and boost the informal economy. The objective of the scheme is as follows: (1). Providing working capital loans up to 10000, (Later the amount of loan was increased by 10000 to 20000). (2). To reward digital transactions and incentivize regular repayment. The eligibility criteria for taking benefits under the scheme:

- 1) The scheme is available for all street vendors working in urban areas on or before March 24, 2020.
- 2) Street vendors certified by Urban Local Bodies (ULB).
- 3) The surveyed vendors by ULB but don't have been issued identity cards.

According to the data available on <https://pmsvanidhi.mohua.gov.in/> website, the total number of loans disbursed was 18,54,180 as of 15/3/2021. Uttar Pradesh state distributed higher numbers of loans that were 300302 and lowest in Meghalaya as 154 loans, Sikkim and Lakshadweep state had not reported any disbursement of loan to street vendors. The Haryana state had reported disbursement of a total of 15291 loans for resurrecting their businesses.

4. PROBLEM STATEMENT AND RESEARCH QUESTIONS

The informal economy is governed by the microeconomics unit. Self-employed workers, which is the part of the informal economy is the more vulnerable and the impact of Covid-19 on informal employment was particularly severe. Around 90% of informal employment in lower-middle-income countries arose from small units. Informal economy workers have suffered a loss of income. According to the estimates of the International Labour Organization without income support measures, their income has decreased by 60% globally in the first month of the pandemic measures, it decreased 28% in upper-middle-income countries and 82% in lower-middle and low-income countries and 76 per cent in high-income countries (ILO, 2020b). The street vendors are the part of urban informal economy and they are considered as self-employed workers (IGSSS, 2020; Balbuena and Skinner, 2020; Paul et al., 2021; Raju et al., 2021).

These vendors were severely affected by the Covid-19 pandemic related measures and their businesses were shut down. It resulted in the losses of their livelihood means (Majithia, 2020; Adhikari et al., 2020; Balbuena and Skinner, 2020; Allison et al., 2021; Niharika, 2021). The government of India initiated an intervention for the resuming of their business namely PM SVANidhi. So, the present paper is about to know whether the street vendors are aware of the scheme and does it helped in resurrecting their businesses. Mostly, in India, the studies on street vendors have been done in metropolitan and big cities like Delhi, Mumbai, Kolkata, Ahmedabad, Bengaluru etc. the other cities, specifically the district of states was not researched. So, the objective of the study is to know the awareness of street vendors towards the PM SVANidhi scheme and to identify the needs of the vendors which they required from the PM SVANidhi schemes and future's schemes.

5. RESEARCH METHODOLOGY

The study is based on street vendors. The present paper has employed the case-study and qualitative approach. The quantitative approach was chosen because it would help to get the required insights on a larger scale about the awareness of the PM SVANidhi scheme and qualitative for understanding the interventional needs for the future and the changes required in the PM SVANidhi.

5.1 Development of Survey Questionnaire and Data Collection

The questionnaire was designed to gather information about the awareness of street vendors towards the PM SVANidhi scheme and their socio-economic characteristics. The eligibility conditions, proposed benefits under the scheme have been available in the <https://pmsvanidhi.mohua.gov.in/> website. All these were framed into the questions form to assess the awareness of street vendors about the PM SVANidhi scheme. Additional three open-ended questions were asked by the street vendors to determine the further ideas for making the existing scheme better and their expectations from the future's interventions. These open-ended questions were analysed as qualitative data, they were coded and categorised. The respondents were coded as A1, A2, A3.....A100 for identification, maintaining anonymity and categorization of qualitative responses of the respondents.

The purposive sampling technique was used for the primary data collection and the respondents were visited personally by the researcher. During the data collection, the researcher had explained the scheme to the street vendors who have had no awareness about the scheme, as getting the replies of qualitative questions. The sampling units consist of all street vendors, who sell vegetables, fruits and ready to eat food and other commodities on different streets and roadsides of the Hisar city in the Haryana state of India. Hisar is a counter-magnets city with Patiala in Punjab, Bareilly in Uttar Pradesh, Kota in Rajasthan Gwalior in Madhya Pradesh. Counter-Magnets cities are those which are situated outside the

National Capital Region (NCR) and that can be developed as alternative centres of growth and attract migrants to them rather than Delhi. The data was collected in March and April 2021 and around 100 street vendors were included in the survey. Descriptive statistical techniques were employed for the data analysis.

6. RESULTS AND DISCUSSION

6.1 Socio-Economic Profile of Street Vendors

Table 1: Source: Survey Data, N=100		
No.	Characteristics	Percentage
1.	Gender of The Respondent	
	Male	94
	Female	06
2.	Permanent Residence of The Respondents	
	Village in Hisar	35
	Hisar Municipality	33
	Other States	32
3.	Rented House or Owned House	
	Owned House	53
	Rented House	47
4.	Educational Qualifications	
	Illiterate	30
	Primary	31
	High School	22
	Senior Secondary	08
	Graduation	09
5.	Age of the Respondents	
	18 Years to 30 Years	37
	30 Years to 40 Years	35
	40 Years to 50 Years	20
	50 Years to 60 Years	07
	60 Years and Above	01
6.	Religion	
	Hindu	99
	Muslim	01
7.	Marital Status of Respondents	
	Married	71
	Unmarried	25
	Divorced/Widowed	04
8.	Monthly Income of The Respondent	
	Up-to 10000 Rupees	56
	10000-20000 Rupees	41
	20000-30000 Rupees	03
9.	Type of Product They Were Selling	
	Fruits and Vegetables	38
	Food	54
	Grocery Items	05
	Garments	03
10.	Engaged in Street Vending Occupation	
	1 Year to 5 Years	45
	5 Years to 10 Years	25
	10 Years to 15 Years	14
	15 Years and Above	16
11.	Respondents Took the Loan	34
12.	Numbers of Members in the Family (Average)	4
13.	Dependence of Family Members on the Respondents (Average)	3

According to Table 1, in the sample survey data, 94 per cent of respondents were male. A report also revealed that in Haryana 92 per cent out of total vendors were male (The Tribune, 2019). The residential status of the respondents depicts the respondents are equally distributed in three different ways as they were from different villages comes under Hisar district (35 per cent), permanently living in Hisar municipality area (33 per cent) and 32 per cent were migrated from different states. These results were familiar and supported the characteristics of existing literature that most of the street vendors were migrated and the Hisar city as a counter-magnet city had a significant number of migrated street vendors. Out of the total, 47 per cent of respondents were living in rented houses. Similar to the results of Martinez and Rivera-Acevedo, the ownership of the houses was low which reflects the lack of investments in properties (Acevedo, 2018; Martinez and Rivera-Acevedo, 2018).

Into the sample data, 30 per cent respondents were illiterate, 31 per cent could read and write only and 22 per cent got education till high school. 72 per cent respondents were below 40 years of age, which depicts that in Hisar a significant percentage of street vendors were young. 71 per cent of respondents were married and 99 per cent belongs to the Hindu religion. 56 per cent respondents reported their monthly income up to 10000 rupees and 41 per cent had 10000 to 20000 monthly incomes. According to their business and product type, 38 per cent street vendors were fruits and vegetable vendors, 54 per cent were ready to eat food vendors and the rest 8 per cent were grocery items and garments vendors. The data shows that 34 per cent of respondents reported they have had taken a loan before. The average number of family members were 4 in the survey data.

6.2 Awareness of Street Vendors towards PM SVANidhi

Table 2: Source; Survey Data: N-100		
Statements	Yes	No
Do you have certificates of vending/Identity Card issued by urban local bodies?	30	70
Are you aware of the Town Vending Committee?	57	43
Are you aware of the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi Scheme (PM SVANidhi)?	47	53
Are you aware of the Protection of Livelihood and Regulation of Street Vending Act 2014?	9	91
Do you have any membership of associations and committees of street vendors?	18	82
What are the objectives of these schemes?	43	57
Do you know the implementing agency of the scheme?	5	95
Are you aware of the eligibility of Interest subsidies under this scheme?	7	93
Do you know it is initiated to help you because of the COVID-19 Pandemic?	47	53
The Criteria, procedure and eligibility conditions are difficult under this scheme?	14	86
Do You know The Scheme is available to all street vendors engaged in vending in urban areas on or before March 24, 2020?	22	78
Do you know about the proposed amount of credit under the scheme?	46	54
Do You know about the period of the repayment of the loan?	38	62
Do you know about the incentives and rewards given under this scheme for regular repayment and digital transactions?	14	86
Do you know about the process of applying for getting loans under this scheme?	30	70
Do you know the banks/institutions from where you could get the loan under this scheme?	36	64
Do you know about the procedures and rules of repayment of loans?	22	78
Have you got a loan under this scheme?	26	74
Are you face any problem with availing of this scheme?	22	14

According to the results of table 2; (1) The street vendors do have Certificates of vending/identity cards issued by urban local bodies that could get benefits under this scheme. The survey results show that only 30 per cent of respondents possess such identity cards. Haryana state was fairly poor in providing identity cards to the vendors, only 1000 identity cards had given out of 100000 vendors (CCS, 2020). The Madras High Court asked from the Chennai Corporation in August 2021 about providing certificates to the street vendors which provides statutory protection to the vendors (The Hindu, 2021).

The vendors who do not have identity card provisional certificates have been given to them by a survey conducted by urban local bodies for ensuring the benefits of the scheme to them and the vendors who left out from the identification survey letter of recommendation have been issued for them but 43 per cent street vendors were not aware by town vending committees/urban local bodies. Town vending committees had established for providing welfare schemes to street vendors (IGSSS, 2019).

National Association of Street Vendors of India (NASVI), /National Hawkers Federation (NHF)/Self-employed Women's Association (SEWA), Local Self-Help Groups and other Community-Based Organisation were some notified as committees or organisations whose members could get benefits under PM SVANidhi, only 18 per cent respondents were associated with such organisations.

Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 which means for their protection in certain ways but 91 per cent of street vendors were not aware of this act. The unaware street vendors were negligible by the services of the act (IGSSS, 2019). The street vendors working as on before March 24, 2020, have eligible for this scheme, but 78 per cent of respondents were not aware of that condition.

47 per cent of street vendors were aware of the PM SVANidhi scheme and the same per cent of respondents knew that PM SVANidhi was initiated to help them to resume their business which was drastically affected by the covid-19 related measures. 57 per cent of street vendors did not know the objective of the scheme and 95 per cent didn't aware of the scheme's implementing agency.

The scheme provides some incentives and interest subsidies of @7 per cent to motivate the street vendors for timely repayment of loan instalments, 86 per cent street vendors were not aware of such incentives and 93 per cent of interest subsidies. All aware street vendors of the schemes also knew the proposed credit amount of the scheme. 38 per cent of street vendors were aware of the repayment period of the loan. The awareness about the repayment time is important because timely repayment reduces the bad debts of the banks.

According to the results, 47 per cent of vendors know about the PM SVANidhi scheme, whereas 30 per cent of vendors were aware of the procedures of applying for a loan and 36 per cent were know about the institutions from where they could get it. The availability of financial institutions directly affects financial inclusion (Irakunda and Van Bergeijk, 2020).

Only 26 per cent of vendors got the loan under the PM SVANidhi scheme, whereas 22 per cent were not aware of the procedure and repayment of the loan and the same number of the people who had faced the difficulties while availing the credits under this scheme. Most of the respondents who were aware of the scheme get information about it from their friends. 8 respondents got information from ULB and 7 got it from TVC.

Poor concerns of Urban Local Bodies to Street vendors, Inadequate constitution of Town Vending Committees and their roles, lack of Surveys under Street Vendors (Protection of Livelihoods and Regulation of Vending) Act 2014, No Demarketing of Vending Zones for street vendors in Indian states makes the policy implementation ineffective (Kumar, 2019; CCS, 2020). Comparative to the awareness the access to the PM SVANidhi scheme was low.

6.2.1 Voices from the Ground

The programs have political repercussions. The outgrowth for the reputations, electoral prospects of politicians and their political agendas were also seen behind this. The political analysts also examined that such

are the steps that were relevant to winning votes (McConnell, 2010). With an open-ended question, we had asked all respondents *whether this scheme is meant for your betterment or it is a political showcase only?* Out of 100 respondents, nearly 27 per cent told that it is not meant for our betterment it is a political showcase only, but the street vendors who got the loan under this scheme replied that it is for our betterment and rests have no opinion.

Haryana had distributed only 1000 vending cards and Gujrat had issued only 111 certificates of vending till June 2020. Situations in these matters were also equal in other Indian states, even Telangana and Uttarakhand had not notified any rules. The eligibility conditions under the scheme have so much difficulty and they were not such aware which make street vendors outside from taking the benefits. Letters of Recommendation given by ULB falsify their vending addresses and locations. The success of this intervention depends on the inclusion of street vendors on a larger scale (Kumar, 2020; D'Cruz, 2021).

A1. How to make this scheme better?

Respondent [A68] reported that 'I do not know about this scheme and I did not hear about it from my neighbours working here, definitely! They are also unaware of the scheme, otherwise, they would tell me. So, for the effectiveness of such schemes, the government should educate people first about the scheme.' Out of total respondents, 35 respondents suggested that creating awareness is a must for the proper execution of this scheme, [respondents A1, A2, A9, A13, A14, A15, A22, A23, A24, A25, A27, A34, A35, A38, A39, A41, A46, A50, A51, A55, A60, A61, A66, A67, A68, A70, A72, A74, A79, A82, A83, A89 & A91], and 5 Respondents [A1, A2, A24, A51&A61], had also suggested that the local government like MLAs, MPs, Government Officials should make responsible for awareness with seminars. According to respondent [A23], the people should be educated via personally visiting them, and respondent [A25] stressed that they should also visit the places where the street vendors are less in numbers, they approaching only the vendors of the marketplace.

Reduction of the formalities for providing the credit and elimination of time-consuming processes should be ensured by the governments to provide benefits in minimum time. It was reported by the 19 respondents [respondents A3, A4, A5, A6, A10, A12, A17, A26, A36, A37, A41, A42, A43, A44, A45, A47, A49, A50 & A85].

Increasing the coverage and ensuring credit for every street vendor who desires and it should be applicable on every street vendor whether he do have certificates or not, have membership of any committee or not. Reported by 20 respondents [Respondents A8, A11, A17, A29, A31, A32, A33, A48, A58, A56, A62, A63, A64, A69, A83, A84, A90, A92, A93 & A94].

Around 9 respondents reported that there is a need for increasing the amount of loans, low rate of interest and more incentives under the scheme. [Respondents A16, A19, A20, A21, A28, A36, A37, A77 & A86].

A2. What do you expect future's government interventions to mean for your betterment and development?

The govt should cater for the needs of a person who came to cities from a village who don't know much about rules and regulations [by respondent A57]. All street vendors should be registered in the government portal. That will help in the identification of the people precisely and would get benefit by the upcoming schemes [respondent A99].

Government should bring a new scheme with a handsome loan amount, fewer formalities and a long repayment period [Respondents A3, A5, A6, A7, A8, A14, A15, A16, A18, A19, A22, A28, A29, A30, A32, A33, A36, A37, A38, A40, A41, A42, A44, A45, A47, A48, A49, A50, A55, A62, A71, A76, A77, A78, A83, A85, A89 & A90] and out of these 4 respondents also stress that the schemes should be accessible for the people [Respondents A38, A40, A48 & A85].

The future schemes should be customized according to the different needs of the street vendors, and the income of the vendors should be taken into consideration reported by 11 respondents [Respondents A4, A17, A34, A46, A54, A65, A73, A82, A87, A93 & A94]. And from those 8 respondents [Respondents A17, A34, A65, A73, A82, A87, A93 & A94] stresses that a new scheme should introduce to focus on the poor people specifically.

There is a requirement of proper analysis of needy people and their needs and ask them before launching the scheme [reported by respondents A20 & A53]. The schemes must be transparent [reported by respondents A13, A31 & A69].

The government should formalise street vending and provide financial assistance whenever required [Reported by respondent A10]. There should be a formal regulatory body for street vendors [by respondent A12].

Out of the total, 25 respondents' stress that making people aware and coverage to all street vendors should be ensured by the government if it comes up with any new intervention [A2, A23, A24, A25, A26, A31, A34, A35, A51, A55, A56, A60, A67, A70, A72, A74, A75, A76, A79, A80, A84, A86, A91 & A92].

Respondent [A1] replied that the government should make the scheme which is practical on the ground, not the scheme for getting in the limelight only.

7. CONCLUSION

There has been a considerable number of problems they were facing in India and the world. There are also evidences that they were not legally recognised, government officials and police displace them from their sale points and the elite strata of the cities observe them as a hurdle of beautification of the cities and so on. But contrary to this they were making the goods and services affordable at the doorsteps of the city dwellers. Adding to current problems faced by them, the Covid-19 related measures affect their employment because their businesses were shut down in lockdown. The government of India came up with the scheme namely PM SVANidhi for providing them credit to resume their business. The paper examines awareness of the PM SVANidhi scheme among street vendors, their problems interventional needs and their socio-economic profiles in Hisar district of Haryana state in India.

In the empirical results of the paper, half of the respondents were aware of the scheme and access of the vendors to the scheme is very low. The eligibility conditions under the scheme are very difficult and most of the vendors were not aware of these conditions. It was not assisting street vendors to resume their business after the covid-19 pandemic crisis. The findings of the present paper, therefore, have significant implications for ensuring the inclusion of street vendors under such interventions. The results suggest that as the respondents were not aware of the scheme, and very few have the eligibility of getting credit under the scheme. The continuous awareness campaign should be there for educating street vendors. The qualitative part of the study also suggested that creating awareness, fewer formalities and achievable eligibility criteria, increasing the coverage and ensuring credit to every street vendor who desires whether he does have or not any certificate would make this intervention more successful.

DECLARATION OF CONFLICTING INTERESTS

The authors declared no potential conflicts of interest with respect to research, authorship, and/or publication of this article.

FUNDING

The authors received no financial support for the authorship, research and of publication of this article.

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