



## **Study of the Impact of Pradhan Mantri Swanidhi Yojana on The Business Development of Street Food Vendors**

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### **ABSTRACT**

The street food vending business has spread widely in the last few years, and along with it economic, social, ethical problems have also arisen. In this research paper, Pradhan Mantri Self-Fund Scheme to provide financial assistance to street food vendors. The effect and role of food has been studied. It has been found in the study that this scheme has played a good role in various areas, but in many areas there is still a need for awareness and implementation in this direction. Study 50 food vendors of Raipur city has been done on the basis of questionnaire.

**Key Words :** Street food, vendor, Swanidhi

### **Introduction**

#### **Street Food Vendors**

Street food is food or drink sold by a hawker or vendor on the street or in other public places, such as markets, fairs and parks. It is often sold from a portable food booth, food cart or food truck and is intended for immediate consumption. Some street foods are regional, but many have spread beyond their region of origin. It is usually cheaper than restaurant food. The types of street food vary between regions and cultures in different countries around the world.

Normally 500 million people eat street food every day. While some cultures consider it rude to walk on the street while eating, most middle-income consumers rely on the quick access and cheap service of street food for daily nutrition and job opportunities, especially in developing countries.

Today, governments and other organizations are concerned with both the socioeconomic importance of street food and the risks associated with it. These risks include food safety, sanitation, illegal use of public or private areas, social problems and traffic, congestion. There are about 150 million people in India who are directly or indirectly involved in street vending.

We all often come across street vendors who make a living by selling items used in day to day work by standing or hawking in a shopping complex, local market or roadside. These vendors are not only earning their livelihood through self-employment but also play an important role in the development of the country's economy by providing goods to the consumers at cheap rates at their convenient places.

### **Role of Street Vendors**

According to an estimate, there are about 15 crore people in the country who are directly or indirectly involved in street vending. Despite this, street vendors and hawkers have always been marginalized in the society. These small shopkeepers and hawkers who earn livelihood and generate employment for others are also deprived of all government welfare facilities like government loan protection insurance schemes etc.

Not only this, they are also seen by the government and administration as adding to the problems of the city and as a threat to law and order. In the name of maintaining law and order, the administration often does things like destroying the business of street vendors, confiscation of goods, misbehaving with the vendors.

### **Objectives of the research**

1. Providing information regarding Pradhan Mantri Swanidhi Yojana.
2. To study the professional development level of street food vendors from Pradhan Mantri Swanidhi Yojana.

## Research process method

Primary and secondary data have been used in this research, primary data has been collected through questionnaire and secondary data has been collected through various websites etc.

Government initiative Swamidhi scheme for street food vendors

Pradhan Mantri Swamidhi Yojana is a government scheme launched by the Ministry of Housing and Urban Affairs in June 2020 to provide financial assistance to street food vendors and other street vendors affected by the COVID-19 pandemic.

Under this scheme, street food vendors can avail working capital loan up to Rs.50000/-. Firstly under this scheme anyone will get a loan of Rs.10 thousand which after repaying can be taken for second loan. Repayable in monthly installments over a period of one year. The benefit of this scheme will be given to those beneficiaries who repay the loan on time.[1]

The scheme aims to provide a safety net to street vendors, who have lost their livelihood due to the pandemic, and enable them to resume their business activities by providing financial assistance. The scheme is expected to benefit around 50 lakh street vendors across the country.

Street food vendors covered under Pradhan Mantri Swamidhi Atmanirbhar Yojana

- Small businessmen who run temporary shops.
- Sellers of BMMO, Chow Mein, Bread Pakora, Samosa and Eggs.
- Traders who run betel leaf.
- Those who do business of fruits and juices etc. on the roadside.
- Those who set up stalls of tea and coffee.
- Street vendors of other food items.

Protection of Street Vendors Livelihood and Regulation of Street Vending Act 2014

- It was created to stabilize and protect the rights of street vendors in public areas.
- The Act defines street food vendor as a person who sells or provides food related goods or services to the general public from a temporary constructed structure in a public place or private sector or by moving from one place to another. Makes it happen.

Main points of Prime Minister Swamidhi Yojana

- Under the scheme, a loan of Rs.10,000 will be given to small businessmen.
- Its objective is to help small traders and street vendors.
- So far 1.54 lakh applicants have received loans under this scheme.
- The loan taken can be repaid in installments within 1 year.

According to this, a Town Vending Committee will be formed in every city, which will be under the Municipal Commissioner or Chief Executive. This committee will decide on all issues related to street vending. This committee will have 40 percent elected members, out of which one-third of the seats will be reserved for women. The committee will have to issue identity cards to all street food vendors.

There is a clear provision in the bill that whatever property the vendors have, they will not be deprived of them, nor will any of their goods be damaged. If a zone has more than 2.5 percent vendors of its total population, then it will be necessary to give 30 days prior notice to those vendors, only then they can be shifted to another zone.

Despite the notice period, if any vendor does not vacate the zone, then a fine of Rs 250 per day will be imposed on him and eventually forceful removal or confiscation of his goods. A list of this will have to be handed over to the vendor and those confiscated items will have to be returned back with appropriate fine.

According to a report by the Ministry of Labour, about 93 per cent of the total labor force is engaged in the unorganized sector. A major part of this is in the form of street food vendors or hawkers. On the one hand, the standard of living and income of the workers in the organized ie formal sector is high, on the other hand, these workers have to work relatively hard even for two days' bread. These workers do not even get the benefit of government facilities that are available to the workers in the organized sector.

Today, the contribution of unorganized workers to the country's GDP is about 65 percent, while their contribution to the total savings is only 45 percent. Street food vendors are also unorganized sector workers, who have a huge direct and indirect contribution to the country's economy. Most of the goods sold by them are manufactured in small and medium scale industries.

Businessmen eligible for PM Swamidhi

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Following are the eligibility criteria for Pradhan Mantri Swanidhi Yojana:

- Street vendors in urban areas who are in the business of vending for at least one year as on 24 March 2020.
- Street vendors who have been issued Certificate of Vending Identity Card by the Urban Local Body (ULB) on or before 2020.
- Street vendors who have a savings bank account and a mobile phone.
- Street vendors who are not availing any other loan scheme.
- The scheme is available only for street vendors and not for those who have a fixed business establishment. In addition, this plan
- Applicable only for those who have been affected by the COVID-19 pandemic and have lost their livelihood due to the pandemic.

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### **Conclusion:-**

It can be concluded from this research that even today 80% of the vendors are unaware of the Swanidhi scheme. There is a need to make the vendors aware of the schemes that have been made for the street vendors.

Many types of problems of street food vendors have come to the fore, such as stability, weather, reliability of food security etc. Apart from this, the research also concludes that Swanidhi Yojana has been successful in re-establishing the vendors who have lost their business during the Corona period.