



## Main Bhi Digital Drive for Street Vendors

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### Why in News

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The **Ministry of Housing and Urban Affairs (MoHUA)** is going to launch ‘**Main Bhi Digital (me too digital)**’ drive for the street vendors to enable them to **accept and make payments digitally**.

The drive has been encouraged by the success of the **Prime Minister Street Vendor’s AtmaNirbhar Nidhi (PMSVANidhi) scheme**, launched in the wake of the **Covid-19 lockdown**, to provide vendors microcredit.

### Key Points

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- **Main Bhi Digital Drive:**
  - As part of the new drive, between **4<sup>th</sup> January to 22<sup>nd</sup> January 2021**, over **10 lakh street vendors** across the country who have availed of the **Rs. 10,000 loan** will be **trained in using digital payments**.
  - The vendors would be able to not just **receive payments digitally** but also **pay for material they procure from sellers using unique QR codes**.
  - The **mobile phones** of the vendors will be **equipped with the software needed for the transactions**, and training provided to them on safe and secure payments.
- **PMSVANidhi Scheme:**
  - It is a scheme of the **MoHUA** launched in **June 2020** which entitles the street vendors to **Rs. 10,000 interest-free loan** as working capital to restart their businesses.
  - Data shows that **only 20% of the beneficiaries are digitally enabled**.

- **Street Vendors in India:**

- Anyone who **doesn't have a permanent shop is considered a street vendor.**

According to government estimates, **street-vending accounts for 14% of the total (non-agricultural) urban informal employment in the country.**

- There are an estimated **50-60 lakh street vendors in India**, with the largest concentrations in the cities of Delhi, Mumbai, Kolkata, and Ahmedabad.

- **Issues:**

- **Licence caps are unrealistic** in most cities, for example, Mumbai has a ceiling of around 15,000 licences as against an estimated 2.5 lakh vendors. This means most **vendors hawk their goods illegally**, which makes them **vulnerable to exploitation and extortion by local police and municipal authorities.**
- Often, local bodies conduct **eviction drives** to clear the pavements of encroachers, and confiscate their goods. **Fines for recovery are heavy.**

- **Organizations for Street Vendors:**

- **National Association of Street Vendors of India (NASVI):** It is a **membership based organization** of 1,024 street vendors organizations representing 10,00,000 street vendors from almost all parts of India.
- **National Hawker Federation (NHF):** It is an association of street vendors **across 28 States** in the country, with **1,188 Unions**, including **11 Central Trade Unions** and over **20 International Trade Unions** abroad.

- **Other Initiatives for the Street Vendors:**

- **The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 :** It was enacted to regulate street vendors in public areas and protect their rights.

The Act defines a “**street vendor**” as a **person engaged in vending of articles** of everyday use or **offering services to the general public**, in **any public place or private area**, from a **temporary built up structure or by moving from place to place**”.

- The government has also launched its first-ever official **socio-economic survey of vendors**, to bring street vendors under schemes such as :

- **Pradhan Mantri Jeevan Jyoti Bima Yojana.**
- **Pradhan Mantri Suraksha Bima Yojana.**
- **Jan-Dhan Yojana.**
- **Building and Other Construction Workers Act 1996.**
- **Pradhan Mantri Shram Yogi Maandhan Yojana.**
- **Pradhan Mantri Matru Vandana Yojana.**

- Despite multiple schemes running for the street vendors, there are various **gaps** in implementation, identification, awareness and accessibility of various schemes which should be plugged in a timely manner.
- **Benefits** like **maternity allowances, accident relief, natural death compensation, education support** for children for higher studies, **pension** during any crisis should be provided to them.

**Source:IE**