

# Chapter 8

## Creating a Supportive Entrepreneurial Ecosystem for Street Vendors: The Case of the National Association of Street Vendors of India (NASVI)

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**Abstract** Like many other emerging economies, India has made steady progress towards social and economic development since liberalization. However, poverty and inequality continue to be critical social challenges, driving the poor to seek employment in the informal sector. A significant proportion of the working age population is employed in the informal sector as street vendors or informal entrepreneurs. In the early years after liberalization, street vendors lacked legal and social status and therefore were unable to protect themselves from the harassment by authorities. They could not access critical resources like credit and training. As a result, they remained poor while the rich benefitted from the liberalized regime.

The National Association of Street Vendors of India (NASVI) emerged as a response to the street vendors' predicament. Through tireless advocacy, it helped create a better entrepreneurial ecosystem for street vendors and thereby improve their quality of life. This paper will describe what NASVI did to build an entrepreneurial ecosystem and the outcomes of its initiatives so far. It will conclude with some ideas about how the entrepreneurial ecosystem for street vendors could become sustainable.

**Keywords** Street vendors • NASVI • Informal entrepreneurs • Informal sector

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## 8.1 Introduction

Like many other emerging economies, India has made steady progress towards economic and social development since liberalization. However, balancing the goals of economic growth on the one hand and full employment on the other has been challenging. Economic reforms were characterized by privatization, deregulation and the rapid substitution of labour with capital. Thus, while output (GDP growth) accelerated substantially since the 1990s, employment growth in the formal economy has been low. As a result, more than 75% of the working population in India continue to be employed in the informal economy. The trend is echoed in other developing regions like sub-Saharan Africa and other parts of Asia (Kannan and Papola 2007). However, the proportion of India's working age population employed in the informal economy is slightly higher than the proportion of the global working population working in the informal economy (Jutting and de Laiglesia 2009).

The informal economy is "...characterized by (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small scale operations; (e) labour intensive and adaptive technology; (e) skills acquired outside of the formal sector; (g) unregulated and competitive markets" (International Labour Organization 1972). In India, the informal (or *unorganized*) economy includes all unincorporated private enterprises owned by individuals or households that (a) engage in the sale and production of goods/services, (b) operate on a proprietary or partnership basis and (c) have less than ten workers.

Table 8.1 details the employment patterns in India's formal and informal economy during three periods after liberalization. Informal employment includes all employment in the informal (unorganized) economy and employment *without social protection* in the formal economy. Clearly, the informal employment as a percent of total employment has remained relatively stable across time. It continues to be significantly higher than formal employment two decades after liberalization. While employment in the formal economy has increased, the increase has largely been in informal employment (characterized by lack of job- and social- security).

**Table 8.1** Formal and informal employment as percent of total employment during three time periods: 1999–2000, 2004–2005, 2011–2012

Sector of economy	1999–2000 <sup>a</sup>	2004–2005 <sup>b</sup>	2011–2012 <sup>b</sup>
Formal economy			
Formal employment		6.98%	7.84%
Informal employment (no social security/job security)		6.43%	9.43%
Percent of total employment	8.8%	13.41%	17.27%
Informal economy			
Percent of total employment	91.17%	86.59%	82.72%

<sup>a</sup>Source: National Commission for Enterprises in the Unorganised Sector (NCEUS) (2008)

<sup>b</sup>Source: Srija and Shirke (2014) An analysis of the informal labour market in India. <http://www.ies.gov.in/pdfs/CII%20EM-october-2014.pdf>.

**Table 8.2** Informal employment in the non-agricultural sector across two periods: 2004–2005 and 2011–2012

Non-agricultural sectors	Employment millions (2004–2005)	% informal employment in the sector (2004–2005)	Employment millions (2011–2012)	% informal employment in the sector (2011–2012)
Manufacturing	47.92 mill	79.8%	52.49 mill	74%
Trade, hotels, restaurants	46.02 mill	96%	50.17 mill	94.8%
Construction	24.9 mill	77.5%	48.92 mill	67%
Transport/storage	14.66 mill	90.1%	18.02 mill	87%
Total working population in non-agriculture sector	160.83 million		204.03 million	

Source: Adapted from Srijia and Shirke (2014). An analysis of the informal labour market in India. <http://www.ies.gov.in/pdfs/CII%20EM-october-2014.pdf>.

In India, informal employment appears to be more prevalent in agriculture (99% informal employment), manufacturing, trade, construction, and transport/storage. Together these sectors of the economy employ about 83% of the working age population. Table 8.2 details the percent of formal and informal employment in non-agricultural sectors of the economy across two periods. Trade, hotels and restaurants and transport/storage appear to have higher informal employment than manufacturing and construction.

Employment in India's informal economy is risky and non-remunerative for the poor. At least two sets of factors contribute to this situation: (a) at the enterprise level, the lack of legal recognition for informal enterprises and the restricted access to operating permits, credit, training and spaces to transact business; (b) at the worker level, the lack of social protection mechanisms and secure employment relationships. The first set of factors deters entrepreneurial activity among the poor in the informal sector. The second set of factors deters productive employment among the poor in the informal sector. Together, they conspire to keep down the livelihoods of informal workers.

As a result, inequality and poverty continued to be social challenges despite rapid economic growth. The National Sample Survey data for the period 1993–1994 and 1999–2000 suggest that following liberalization, inequality increased both in rural and urban India. Income disparities between the rural and urban sectors increased during this period (Pal and Ghosh 2007). In 2007, about three-quarters of the Indian population lived with a per capita expenditure of less than US\$2 per day (in terms of purchasing power parity). *Seventy-nine percent of informal workers were among those living on less than US \$2 per day* (NCEUS 2007).

Economic development that promotes the rights of a few people at the cost of the rights of the majority is not sustainable. Ideally, all citizens must have access to a progressively better quality of life. Given the proportion employed in the informal economy, this is more likely when economic development is accompanied by

entrepreneurship<sup>1</sup> and better working conditions in the informal economy. According to the literature on “entrepreneurial ecosystems”, entrepreneurship takes place in a social context comprising interdependent actors. This context could facilitate or impede entrepreneurship (Stam 2015). Policy makers can facilitate informal entrepreneurship by formulating and implementing supportive policies (Kannan and Papola 2007).

This paper will describe the role played by National Association of Street Vendors in India (NASVI) in developing a supportive entrepreneurial ecosystem for street vendors or informal entrepreneurs. The first section details the profile of street vendors, what they do and the challenges they face. The second section presents the formation of NASVI to address their challenges. The third section details the steps NASVI took to build a supportive ecosystem for street vendors and some of the critical challenges it faced. The fourth section explores some of the outcomes of NASVI’s interventions for improving the ecosystem of street vendors. The last section reviews NASVI’s initiatives and suggests some steps that NASVI could take to sustain a supportive entrepreneurial ecosystem for street vendors.

## 8.2 The Profile of Street Vendors

Street vendors are *self-employed workers or informal entrepreneurs*<sup>2</sup> who produce/sell perishable and non-perishable products from a temporary static structure or a mobile stall (Government of India 2004). They constitute about 45% of the informal workers in India. In the years before liberalization and shortly thereafter, poor people were driven by poverty and the lack of education/skills to become street vendors. The low entry barriers – for instance, modest financial and skill requirements- made street vending an attractive occupational choice for them (Bhatt 2006). Most street vendors in India tended to be males with low literacy who belonged to scheduled castes, scheduled tribes or other backward classes. Often the whole family was engaged in street vending. For instance, in case of production of perishable products like snacks, the wife prepared the snacks, the husband looked after the customers and the children washed the utensils. The street vendors walked 10–12 km every day to practise their trade. They worked between 10 and 12 h per day, with little or no access to institutional credit, crèches or toilets. Daily earnings for male street vendors ranged between Rs 50 and 100 (Bhowmik 2001).

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<sup>1</sup>Entrepreneurship is a process in which opportunities for creating new goods and services are explored, evaluated and exploited. Source: Shane, S and Venkataraman, S (2000). ‘The promise of entrepreneurship as a field of research’. *Academy of Management Review*, volume 25, issue 1, pp. 217–226. doi:<https://doi.org/10.5465/AMR.2000.2791611>

<sup>2</sup>Informal entrepreneurs are people who are actively involved in starting a business or who are owners/managers of a business and engage in monetary transactions that are legal but not declared to the state for tax and/or benefit purposes. They could be mobile or operate from a specific location.

Street vendors needed a supportive entrepreneurial ecosystem to operate commercially. They needed supportive relationships with stakeholders to obtain the following critical resources: (a) legal status, acknowledging their right to trade; (b) a license from the relevant authorities permitting them to trade at a natural market; (c) working capital for investing in consumables (including raw materials/finished goods or services); (d) specific vending zones with access to water, electricity and other facilities in areas where they traded; (e) markets; (f) knowledge of regulations such as food safety standards or waste management policies; (g) skills to improve efficiencies, access markets and enhance earnings and (h) social legitimacy.

However, a supportive entrepreneurial ecosystem did not exist. No national law or policy gave street vendors legal status. Lacking legitimacy, they were often seen as “outsiders,” “illegal operators,” and “encroachers” both by the public as well as the authorities. In some states, the laws treated street vending as a public nuisance, much like the slaughtering of animals. Police officers could arrest the street vendors without a warrant and fine them (Sundaram 2008). Given the general hostility towards street vendors, many urban bodies did not develop specific vending zones for them. Some urban bodies even stopped issuing vending licenses to them. (The Mumbai municipality for instance had stopped issuing vending licenses since 1978). As a result, vendors experiencing harassment by local authorities could neither protest nor request for better facilities (Bhatt 2006). They had to bribe implementing authorities to continue their trade. Street vendors in Delhi alone annually paid Rs 600 crores<sup>3</sup> as bribes to the authorities (Economic and Political Weekly Editorial 2007). Despite this, they were subject to surprise demolition drives that created much uncertainty, stress and loss of income (Anjaria 2006).

Access to critical resources like credit and knowledge/skills remained a challenge. Street vendors largely obtained credit at very high (up to 110%), non-standard interest rates from moneylenders (Bhowmik 2001). This pushed them further into debt, significantly limited their growth and increased their vulnerability (Anjaria 2006). Illiteracy and lack of organization prevented access to knowledge and skills required to practise their trade. Women entrepreneurs additionally faced dangerous working conditions and gendered violence which compromised their safety and health. They were confined to traditional roles such as selling flowers at the temple or selling fruits. They operated from places close to their homes to balance vending with taking care of their children (Bhatt 2006). These constraints affected their productivity and livelihood. Women street vendors earned minimal amount despite long hours of work (Bhowmik 2001). The lack of alternate employment was a significant concern to all street vendors. They wanted formal training and support to improve their work prospects.

Worker-led Trade Unions in India did not pay much attention to informal workers or entrepreneurs (Venkata Ratnam 1999). This could be because these unions were preoccupied with the demands of workers in the formal economy or because informal workers/entrepreneurs were too poor to invest resources for unionization (Bonner and Spooner 2011). However, some NGO-led unions -such as the *Shetkari*

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<sup>3</sup>A US \$= Rs 64.31 as of June 05, 2017.

*Mazdoor Sanghathan* for farmers, and *Self-Employed Women's Association (SEWA)* for women craft workers – emerged to fill the gap (Kapoor 2007). These unions addressed the rights of informal workers (in specific occupations) to social security and to “decent work”. There was no such national organization for street vendors, partly because they were very dispersed and disparate. In some cities, street vendors therefore organized themselves into small, local associations to protect their interests and collectively address common challenges. However, their small numbers, lack of legitimacy, poor awareness of their rights and responsibilities and low bargaining power made it difficult to obtain collective benefits. They needed an organization with a national presence to bring in a supportive entrepreneurial ecosystem.

### 8.3 The Formation of NASVI

The National Alliance of Street Vendors of India was born in 1998 to (a) represent the interests of street vendors to policy makers at the national level; (b) coordinate across various national and state-level agencies for a transformative change in the street vendors' ecosystem. The Alliance emerged as an independent but loose network of various informal street vendors' groups across the country. It surveyed street vendors across several cities to understand and document their challenges. The surveys highlighted some of the common challenges faced by street vendors across India such as the low legitimacy among various stakeholders (such as police, citizens' associations and judiciary), non-issuance of licenses by municipal bodies, and the presence of mafia-dominated 'tax' collection. Additionally, the implementation of the Police Act in many states led to arrests (*without a warrant*) and imposition of fines on street vendors for causing 'inconvenience' to the public.

Alliance members realized that supportive national policies and legislations required the cooperation of the Department of Urban Poverty Alleviation in the Ministry of Urban Development. Their initial interactions with the concerned Minister- often called “the bull-dozer man”- were characterized by fear and suspicion. Eventually the interactions helped promote a deeper understanding of the plight of street vendors and an appreciation of their need for government support. In 2001–2002, the Ministry of Urban Development joined hands with Self Employed Women's Association (SEWA) and the Alliance of Street Vendors to organize a national workshop on street vendors. During the workshop, the Ministry announced the setting up of a National Task Force to draft a National Policy on Street Vending (Bhowmik 2010).

As more vendors became members of the Alliance, there was need to transit from a loose network of street vendor groups to a more organized set-up. Typically, such loose networks were captured by a few promoters, lacked democratic decision-making, and allegedly had financial irregularities. In 2002, the Alliance members and its stakeholders explored the formation of a trade union for street vendors. However, this was rejected for several reasons: one, several trade unions were already part of their network and forming another could be viewed as a

competition to them; two, mere protest demonstrations and court orders were not likely to provide a long term solution to the challenges faced by the street vendors (Bhowmik 2001).

They decided to form a membership-based organization called the National Association of Street Vendors of India (NASVI). NASVI was formally registered as an Association in 2003 under the Societies Registration Act, 1860. It was an advocacy-oriented organization aimed at providing a supportive entrepreneurial ecosystem for street vendors in India. It focussed on workplace, employment and livelihood issues of India's street vendors. Membership was open to professionals and to trade unions, community based organizations and NGOs that worked with street vendors. An Executive Committee -with representatives of street vendors (including women street vendors) – managed the Association. Members of the Association elected the Committee every 3 years.

Rather fittingly, the first elected President of the Association was Mr. Sodhan Singh, a street vendor who had approached the Supreme Court to declare that street vending was a fundamental right under the Constitution of India. Among NASVI's first activities was the organization of general body meetings across India, wherein members interacted with stakeholders to discuss wide-ranging issues of relevance to street vendors. As local groups of street vendors realized the potential of the NASVI, more became members of the Association and participated in developing its agenda.

In 2004, the Government of India set up the National Commission for Enterprises in the Unorganized Sector (NCEUS), to promote faster growth of and better working conditions in the informal enterprises. The NCEUS drafted a policy and a model law to protect the rights of street vendors, based on inputs from street vendors' associations, several state governments, government departments, municipal bodies, unions and academics. Based on studies of the informal economy, the NCEUS also recommended various legislative and policy interventions to improve the working conditions in informal enterprises (Kapoor 2007). However, more was needed, given the disparate types of workers and employment in the informal economy.

## **8.4 Building the Entrepreneurial Ecosystem for Street Vendors**

The formation of NASVI gave street vendors the strength to demand legal and social status. Several of the most experienced and vocal street vendors went to Delhi and participated in an indefinite hunger strike to press for supportive legislations. Thousands of street vendors across India demonstrated their support. On several occasions, street vendors stood outside a political leader's house or outside a police station, to voice their opinions. In Mumbai, Lucknow and other cities, they waged a battle against the harassment by the municipal and police authorities. NGOS like Nidan -an NGO that worked with self-help groups in Bihar state-worked behind the scenes to feed information to NASVI, draw media attention to



protests and incidents, and arrange strategic meetings with political leaders on the street vendors' agenda.

In response, the national government created some support systems for the street vendors through the Micro, Small and Medium Enterprises Development Act, 2006. The Act provided informal enterprises with opportunities for skill- and technology-upgradation, marketing assistance, infrastructure facilities, and stronger backward and forward linkages. It also provided for the timely and smooth flow of credit, thus enhancing competitiveness of the informal enterprises. However, subsequent surveys suggested that the potential benefits had not reached the street vendors.

In 2009, the NCEUS proposed a separate national policy and legislation to govern street vendors. By 2014, the Parliament of India i.e., the Lok Sabha and Rajya Sabha,<sup>4</sup> adopted the National Policy for Urban Street Vendors and passed The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act. Broadly, the policy and the Act acknowledged the right of street vendors to equal protection before the law and to practice their trade in a responsible manner. The objective of the National Policy was to provide street vendors with a supportive environment for earning livelihoods while ensuring the absence of congestion and maintenance of hygiene in public spaces and streets. See [Annexure 1](#) for details of the main features of the Policy. The Act recognized and protected the right of street vendors to practice their trade, regulated their behavior and provided a uniform legal framework for street vendors across the country (Mathur 2014). The main provisions of the Act are detailed in [Annexure 2](#).

The new policies and legislations held the states responsible for formulation of supportive state legislations and for implementation of the Act. State policies and legislations also needed to give street vendors legal status and protect their right to trade on street pavements, public places and lands belonging to the government. They needed to provide street vendors with access to services like credit, housing, social security and capacity building so that income inequalities could be reduced and all citizens had the right to adequate means of livelihood. In addition, all city municipal corporations within the state had to create City/town master plans that identified vending zones and provided for new street vending markets. They had to constitute Town Vending Committees (TVCs) –comprising the municipal commissioner and representatives of local planning authorities, residents' associations and street vendors<sup>5</sup>- to help plan, organize and regulate street vending activities. The Committees would specify the number of vendors in each zone, issue vending certificates<sup>6</sup> and identity cards to vendors, maintain updated records of registered street vendors, survey the street vendors once in 5 years and regulate their activities. They

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<sup>4</sup>Members of Lok Sabha are directly elected by the eligible voters. Members of Rajya Sabha are elected by the elected members of State Legislative Assemblies in accordance with the system of proportional representation by means of single transferable vote.

<sup>5</sup>Street vendors were to constitute about 40% of the members. They would be elected among themselves. Other members of the committee would be government nominees.

<sup>6</sup>The certificate would specify the category of vending, the vending zone, when the vendor can practise his trade.



would give preference to vendors who were from the vulnerable sections<sup>7</sup> of society (Mathur 2014). Decisions taken in the Committee had to be participatory and involve the stakeholders in decisions. Some states such as Orissa, adopted policies and legislations supportive of street vendors.

Instituting such supportive policies and legislations was an important first step. Implementing these legislations across states required the support of local implementing authorities such as municipal bodies, local politicians and bureaucrats, police personnel and the judiciary. NASVI organized several meetings with political and social leaders to create awareness about the plight of street vendors and the need to apply the new policies and legislation. However, implementation continued to be a problem due to the following reasons:

First, there were differences in the provisions of the national and state laws with respect to street vendors. While the national Act overrode the state and municipal laws on Street Vending, the differences were bound to create confusion among the implementing agencies (Economic and Political Weekly Editorial 2014). This could potentially increase the harassment of street vendors.

Second, there were discrepancies between the National Policy and the Act. For instance, the National policy provided for registering existing street vendors *before registering new vendors* in a vending zone while the Act did not reinforce this provision. The National policy suggested that eviction of vendors should be the last resort and those evicted should be provided with alternate vending sites, while the Act did not mention this (Bhowmik 2010). Such discrepancies could again cause confusion among the implementing authorities and increase the harassment of street vendors.

Third, in many states, local stakeholders were yet to accommodate the concerns of street vendors. Street vendors were either not included in the Town Vending Committees (TVCs) or were not consulted as members. Contracts for utilization of public spaces and infrastructure did not take cognizance of street vendors' interests. There was a significant chance that powerful interests in the TVCs could capture and influence decisions on whom to certify as a street vendor and on what vending zone to allot. These powerful people could seek a 'rent' from vendors wanting a certificate or allotment to a vending zone. Paying off such 'rents' could potentially reduce the net earnings of the street vendors.

NASVI took up these issues with the national and state governments. At the national level, NASVI worked with the Attorney General of India and the Ministry of Housing & Urban Poverty Alleviation to help implement the law across the country and thereby ensure legal status to the vendors. It offered members legal aid to address problems of police harassment, eviction and the non-issuance of identity cards.

NASVI worked with the state governments to set up Town Vending Committees, ensure representation of street vendors in these committees and address operational

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<sup>7</sup>Vulnerable sections include Scheduled Castes and Tribes, women, people with disabilities and minorities.

challenges. In some states, very few of the stipulated Town Vending Committees were set up. In others, the TVCs did not have the mandated proportion of street vendors in the Committees. In yet others, some listed members were fake. NASVI ensured that street vendors were represented in many Town Vending Committees (TVCs).

Within the TVCs, street vendors had to navigate strong opposition from and biases among other stakeholders. Street vendors were believed to be a nuisance to society (Anjaria 2006). Therefore, representatives of residents' associations and business associations opposed the creation of vending zones in towns. NASVI helped street vendors navigate such opposition. It assisted some TVCs in fee collection from street vendors and ensured that street vendors minimized inconveniences to the public.

When councillors in some TVCs attempted to provide street vending licenses to their relatives or friends and not to other strong contenders, NASVI ensured that these decisions were made in public meetings. Each vendor was identified and his credentials verified through collective consensus.

Once vending zones were identified and licenses awarded appropriate infrastructure such as toilets and kiosks had to be planned at these zones. NASVI worked with business enterprises in some states such as Orissa, to create the necessary infrastructure at street vending zones. Many local businesses funded the infrastructure development. Some vendors tried to secure additional kiosks for their non-eligible kith and kin. NASVI announced a "no-tolerance" policy towards such actions and adopted a democratic and transparent decision-making process for allotment of kiosks.

To improve street vendors' access to credit at more reasonable interest rates, NASVI sought the support of several public and private financial institutions. The financial institutions recommended that street vendors opened bank accounts for the purpose. They insisted that street vendors provided identity proof, permanent address proof and a guarantor's consent to open the bank accounts. Migrant street vendors often did not have such supporting documents and therefore found it difficult to open accounts. Even those who opened accounts found it difficult to access credit because the financial institutions believed that street vendors would not repay the loans. NASVI organized several workshops to promote a better understanding between representatives of financial institutions and street vendors. However, it became clear that public and private financial institutions were unable or unwilling to address the concerns of street vendors.

NASVI decided to offer street vendors membership in the Sanchay Thrift and Credit Cooperative Society. This was a member-owned cooperative started by NASVI and Nidan in 2001 to meet the financial requirements of informal workers (Registrar of Cooperative Societies 2014).

The Cooperative aimed to improve the social and economic well-being of its members through provision of social security, financial assistance and education. Members could save, deposit money and take loans to meet working capital or family needs. Field agents of the Cooperative visited the members daily, collected money for depositing and issued a receipt for the amount taken. Members earned 4% interest on their deposits and could avail loans between Rs 5000 and Rs 75,000 at 18% rate of interest.

Accessing appropriate markets was also a challenge for street vendors, given their lack of knowledge and limited means. They adopted an impulsive, unplanned approach to accessing markets – for example, preferring markets that were closer to their homes. NASVI formed local market-committees comprising street vendors, to identify and address market and other local challenges. The market committees met once a month to discuss problems and find solutions. Representatives of the market committees were elected to form a Town Level Federation to share experiences and explore how to improve livelihoods. Some members from the Town Level Federations were elected to form a State Level Federation of Street Vendors. As of 2016, the state level federations of street vendors were formed in 42 of the 3600 urban level bodies in India (Chaubey 2003). The State Level Federations represented the interests of the street vendors to state authorities. NASVI helped formally register the Federations with the state’s Cooperative Department, to help establish their legitimacy for negotiating with the state governments.

Following public concerns about hygiene, NASVI provided street vendors with training in areas related to street vending. NASVI partnered with Institutes of Hotel Management to help street vendors adopt safe and hygienic practices in compliance with the laws. It worked with the National Urban Livelihoods Mission (NULM)<sup>8</sup> to provide street vendors and their families with opportunities to learn various occupations such as beautician, drivers and computer operation.

In the course of interacting with various stakeholders, NASVI observed that many policy makers and representatives of civil society still saw street vendors as a problem rather than as vital service providers. The lack of social legitimacy was adversely affecting the demand for their services. In 2010, the organization initiated a “Street Food Festival” at Delhi, offering an opportunity for all residents to enjoy safe street foods, and understand the vendors’ legitimate contributions to the city’s fabric. More than 50,000 people attended the 3-day event. Customers paid an entry fee of Rs. 60<sup>9</sup> and a premium for the street food they ate at the Festival. The vendors earned more in the Street Food Festival than they did in months. These street festivals became an important cultural event of Delhi. The local government and business supported these events.

In 2013, the Association started a new company called NASVI Street Food Private Ltd. to enlarge street food business across India. Street food vendors became shareholders of the company. The company planned to expand Street Food Festival to other states/cities of India (i.e., Srinagar, Jaipur and Bangalore and Mumbai). It is exploring the possibility of hiring spaces in Malls and setting up food joints and food streets. NASVI members planned to participate in the International Food Festivals at Islamabad and Manila in 2017. It was expected that many street vendors in urban India would benefit from the more formal business models being created. In this way, the Association has helped and continues to help build a supportive entrepreneurial ecosystem for street vendors across India.

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<sup>8</sup>The NULM is a Government of India initiative set up to (among other things) facilitate street vendors’ access to suitable vending spaces, institutional credit, social security and skills.

<sup>9</sup>One dollar= INR 64.44.

## 8.5 Outcomes

NASVI aimed to provide urban street vendors with a supportive entrepreneurial ecosystem and thereby improve their quality of life.<sup>10</sup> Research on Quality of Life suggests that it has two components: (a) the subjective experience of satisfaction on the work, family, community and personal fronts (b) the objective experience of accessing external objects/resources valuable to an individual and measurable by ‘others’ (Paraskevi 2013). There has been no national survey of street vendors in India to study their perception of the quality of their life. A recent survey of street vendors in Bhubaneswar, Orissa, (Kumar 2012) found that street vendors reported less harassment, greater legitimacy and a more conducive environment for practising their trade in vending zones. There is need for more systematic studies across the country on street vendors’ perceptions of the quality of their lives. However, several objective indicators suggest that street vendors have more access to critical resources, especially in states with progressive laws for street vendors. These could be indicative of improved quality of life. Some of these objective indicators are described below:

However, despite these apparent improvements, challenges remain. Street vendors who have not been accommodated in vending zones in the more vendor-friendly states and those operating in less vendor-friendly states continue to face harassment, poor working conditions and demands for bribe. Relationships with local implementing authorities, residents’ associations and business associations continue to be challenging in several parts of the country. The lack of vending sites in the proposed Smart Cities has also increased the uncertainty for street vendors about their future. Some are acquiring skills for other occupations (e.g., beautician) to transit to the formal sector. Whatever the choice, the struggle to participate in the economy with dignity continues.

### 8.5.1 *Greater Legitimacy Established*

NASVI’s sustained advocacy has provided street vendors with the much needed legal status. The new policies and legislations recognize street vending as a legitimate activity and acknowledge the right of street vendors to practice their trade responsibly. They mandate the setting up of Town Vending Committees across States and the inclusion of street vendors in these Committees. Street vendors thus have an opportunity to participate in the Committees and influence town planning, especially the creation of vending zones.

By 2016, the Town Vending Committees in 42 (out of about 3600) urban level bodies became operational. More than a hundred women street vendors became members of these Committees. About 300 vending zones were proposed by these Committees and 40 of them were approved by the urban level bodies.

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<sup>10</sup>Data for this section was supplied largely by NASVI office bearers.

In Bhubaneswar, Orissa, these developments have allowed street vendors to operate from a fixed place in the city's vending zones. As a result, the public's trust in street vendors improved. NASVI was able to collect an annual fee from the street vendors on behalf of the municipality and ensure that street vendors met their commitments to various stakeholders. The municipal bodies therefore became more trustful of the vendors. The success of the Bhubaneswar model has evoked curiosity among municipalities of other states like Andhra Pradesh, Maharashtra, Bihar and West Bengal. Many of their office bearers have visited Bhubaneswar to understand the model (Kumar 2012).

With NASVI's legal advice and guidance, street vendors are now asserting their rights. They are approaching the courts for relief from eviction orders by local authorities. Many have stopped paying an illegal tax to local contractors and thereby improved their daily net earnings.

### ***8.5.2 Enhanced Access to Credit***

Following the formation of the Sanchay Thrift and Credit Cooperative Society, Street vendors in some states can deposit savings and access credit at more reasonable interest rates through membership in the Sanchay Thrift and Credit Cooperative Society. The cooperative is presently operational in three districts of Bihar state – Patna (the capital), Vaishali and Muzaffarpur only. Annexure 3 give details of the membership growth, deposits and loan amount availed since the inception of the Cooperative Society. The Annexure indicates that the membership of individuals (including street vendors) in the Cooperative has increased across years. However, the rate of membership growth has decreased in the period 2010–2016. While the total deposits received by the Cooperative have been growing unevenly across time, the amount deposited in the period 2010–2016 has grown annually by about 53% on average. Similarly, while the total loan amount disbursed to members has grown unevenly across time, the amount disbursed annually during the period 2010–2016 has grown by about 29% on average. Though the exact figures are not available, at least some part of the aggregate growth in deposits and loans could be attributed to the savings and investments made by street vendors. The data suggests that the Cooperative could be meeting a felt need of the street vendors. As of 2016, NASVI helped about 38,500 vendors access banking services, government insurance- and pension-schemes through the Cooperative.

### ***8.5.3 Enhanced Access to Training***

The Cooperative has helped train street vendors in food safety regulations, to ensure hygiene and safety of their offerings. It also helped street vendors learn new occupations. Between 2011 and 2016, about 8875 street vendors and their family

members received skills training. About 940 street vendors from different urban bodies were trained to be computer operators, drivers, beauticians and so on. About 288 street vendors received training in food safety at the Institutes of Hotel Management (Sonal Sinha 2017, pers. comm.). It is however, not clear whether and how such training has improved the livelihood and effectiveness/innovativeness of street vendors.

#### ***8.5.4 Better Knowledge of and Access to Markets***

Street vendors learnt about customer expectations through their experiences at the street food festivals. They saw that the public was willing to pay well for safe and good quality food. They were motivated to acquire knowledge and information about the street vending business, customer expectations, food safety standards and the regulatory context. NASVI's move to create a separate company to promote street food offers street vendors opportunities to widen their markets. Participation in street food festivals has apparently resulted in more earnings. The movement into the formal sector - through malls and other formal retail or entertainment spaces- also offers an opportunity to improve their livelihoods.

Street vendors in many states have greater opportunities to improve their earnings. They have begun to use their strength in numbers to protect and promote their interests. In Bihar for instance, over 100,000 street vendors and their family members offered to vote enbloc for an aspiring mainstream political party provided the party fielded a candidate who had fought tirelessly for their cause (Dey 2014).

### **8.6 Discussion and Review**

NASVI has succeeded in providing street vendors with a more supportive entrepreneurial ecosystem by first mobilizing street vendors across India under a common umbrella organization, understanding their concerns and articulating these to policy makers. Its tireless advocacy with political parties, judiciary and other government functionaries helped in the formulation and improved implementation of national and state-level regulatory framework for street vendors. Partnerships with other non-government organizations like Nidan, and with various government agencies helped street vendors access financial products/services and markets. Their partnership with academic institutes such as Institutes of Hotel Management helped street vendors access the knowledge and skills required to practice responsible vending. Continuous interaction and trust-building activities with municipal authorities and residents' welfare associations helped establish a more cooperative environment and greater social legitimacy.

NASVI faced many challenges in persuading the government and financial institutions to support street vendors. Many government functionaries were not aware of the predicament of street vendors. Others in the TVCs saw street vendors as “nuisances” or “outsiders” and treated them accordingly. They often favored the interests of “insiders” like relatives over “outsiders” like migrant/minority street vendors even though the latter were more qualified. Changing the perceptions and norms of the various stakeholders required much time and effort. This could explain why only 13 of the 29 states established supportive legislation and only 42 of the over 3600 urban level bodies implemented Town Vending Committees.

Sustaining the entrepreneurial ecosystem for street vendors requires building two independent but related subsystems: (a) the research economy, whose purpose is to produce new knowledge; (b) the commercial economy whose purpose is to transform knowledge into commercially viable products, processes and management practices.

NASVI has concentrated more on building the commercial economy, so that street vendors could improve their income and quality of life as soon as possible. It has developed strong partnerships with some NGOs, the national government and the governments of some states to ensure legitimacy and access to valued resources. However, NASVI needs to scale up its efforts to improve the ecosystem of street vendors across all states. This may require expansion and/or working through partnerships, besides access to more resources. Large business enterprises could potentially support this effort through their Corporate Social Responsibility (CSR) departments or Foundations. First, large businesses could provide street vendors with training in entrepreneurship and subsequently mentor them, to enhance the chances of their success. In some cases, these trained entrepreneurs could be absorbed into the distribution networks of businesses, to enhance the reach of business into new market segments and simultaneously improve the livelihood of street vendors. Second, large businesses could enable the development of supportive infrastructure –such as dustbins, kiosks and toilets- across the country so that street vendors can improve the quality and hygiene of street-food.

NASVI has built knowledge about its stakeholders that was useful in the formulation of supportive policies and legislations. However, there is need for new knowledge to scale up the efforts and to help street vendors transit into new markets. NASVI has to establish stronger partnerships with financial institutions and academic institutions to build the research economy. Some of the potential areas of collaboration are as follows:

*Partnerships with financial institutions.* NASVI has helped about 38,500 of the ten million street vendors in India access banking and insurance services. Clearly, there are immense opportunities for financial institutions to address the credit and insurance requirements of street vendors. They could collaborate with NASVI to develop a greater variety of customized financial products and services –such as health insurance, microfinance- for street vendors. They could develop innovative business models that (a) permit street vendors easy access to these financial products/services and (b) assure financial institutions of reasonable profits. They could organize programs to (a) inform street vendors about the banks’ products and services and about how to access them, (b) instill credit



discipline and where possible (c) help them switch to cashless transactions for greater flexibility.

*Partnerships with educational institutions.* Educational institutions can develop and disseminate knowledge/skills that could be useful for street vendors to maintain or expand their business. For instance, colleges (in partnership with civil society) can improve the street vendors' proficiency in English and in the use of mobile technology. The Institute of Hotel Management (IHM) could generate and disseminate knowledge about (a) the nutritive value of street foods, (b) safe food handling, preparation and storage practices, (c) display/presentation of street foods and (d) responsible waste disposal. They could also help street vendors develop and share new recipes to cater to the changing tastes. Business schools could generate and disseminate knowledge about how street vendors could improve their operational efficiencies and retain customers even as they expanded their business. They could also help NASVI to rapidly scale up their efforts and reach out to many more street vendors across India. Lastly, research institutions could generate and disseminate knowledge on the nutritive value and cultural significance of many street foods. They could help street vendors find simple, cost-effective ways of minimizing adverse impacts of street foods on people and the environment.

Clearly, there are several opportunities for creating a sustainable entrepreneurial ecosystem for street vendors in India. For NASVI, the challenge will be scaling up while remaining strongly committed to improving the quality of life of street vendors.

## 8.7 Summary and Conclusion

India has been one of the faster growing economies of the world. While unemployment rates are low, a significant proportion of people are employed in the informal economy. Street vending is an important occupation in the informal economy. Many poor people become street vendors out of necessity and because it has low entry barriers. However, earning a decent livelihood from the street vending business is difficult, in the absence of a supportive ecosystem. NASVI helped create a more supportive entrepreneurial ecosystem for street vendors in India.

This chapter described NASVI's experience of creating a supportive entrepreneurial ecosystem for street vendors in India and the outcomes thereof. There is no systematic survey of street vendors' perception of the quality of their life following NASVI's interventions. A recent survey of street vendors in Bhubaneswar, Orissa, found that street vendors reported less harassment, greater legitimacy and a more conducive environment for practising their trade in vending zones. This is a likely outcome in states with more progressive and supportive legislations for street vendors. More objective indicators suggest that street vendors have better access to critical resources.

NASVI's progress has been heartening. However, sustaining the entrepreneurial ecosystem requires NASVI to build the commercial economy and the research

economy of the ecosystem. To improve the commercial economy, NASVI needs collaborate with business and business schools to scale up its efforts across states. To improve the research economy, NASVI needs to collaborate with educational and financial institutions to generate and disseminate new and relevant knowledge. The challenge for NASVI is to manage growth while remaining committed to the welfare of street vendors.

## Annexure 1

### *Elements of National Policy for Urban Street Vendors*

- Reflect the spirit of the Constitution of India on the right of citizens to equal protection before the law as well as right to practice any profession, trade, business or occupation.<sup>11</sup>
- The duty of the State is to strive to minimize the inequalities in income and to adopt policies aimed at securing that the citizens have the right to adequate means of livelihood as enshrined in article 38(2), 39 (a) and 41 of the Constitution. Procedure to regulate such right of street vending when reasonable restriction is warranted in public interest.
- States must organize Town Vending Committees (TVC), adopt a participatory approach and supervise the entire process of planning, organization and regulation of street vending activities. They must facilitate the implementation of socio-economic policies for the street vendors. They must delegate authority to local municipal bodies to frame necessary rules for identification of street vendors/vending zones and for implementation of policy. All matters related to street vendors like, i-card, vending zones, eviction, survey, should be decided by TVC only.
- The TVC should make a committee [Headed by a woman official] to take into account the Domestic Violence Act, 2005 and also a committee to be formed under Vishakha Guidelines against Sexual Harassment at workplace (Prevention, Prohibition, Redressal) Act 2013 – it will lead to a new mechanism of protecting women from sexual harassment for informal sector. Grievance Redressal Forum should be developed to help the dissatisfied in a meaningful way.
- City/town master plans need to recognize the need for developing vendor market/outlets and weekend markets and make provisions for creating new vending markets. They must provide street vendors with civic facilities for appropriate use of identified places for vending markets.
- Street vendors must be given a legal status by formulating an appropriate law and thereby providing for legitimate vending/hawking zones in the city/town master plans. Ensure that the laws are enforced. Recognize the fundamental right of street vendors to carry on trade and business mentioned in Article 19 (1)g on street pavements, public places and land belonging to state and union governments.

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<sup>11</sup> Source: Sonal Sinha, NASVI, pers. comm. 2016.

- Promote access of street vendors to such services as credit, skill development, housing, social security and capacity building.
- Promote organizations of street vendors to facilitate their collective empowerment.

## **Annexure 2**

### ***Elements of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act***

The Act aims at creating a conducive atmosphere where street vendors, are able to carry out their business in a fair and transparent manner, without the fear of harassment and eviction.<sup>12</sup>

- (i) The Act provides for constitution of a Town Vending Authority in each Local Authority, which is the fulcrum of the Act, for implementing the provisions of the Act.
- (ii) In order to ensure participatory decision making for aspects relating to street vending activities like determination of natural market, identification of vending zones, preparation of street vending plan, survey of street vendors etc. the TVC is required to have representation of officials and non-officials and street vendors, including women vendors with due representation from SC, ST, OBC, Minorities and persons with disabilities. It has been provided that 40% members of the TVC will be from amongst street vendors to be selected through election, of which one-third shall be women.
- (iii) To avoid arbitrariness of authorities, the Act provides for a survey of all existing street vendors, and subsequent survey at-least once in every 5 years, and issue of certificate of vending to all the street vendors identified in the survey, with preference to SC, ST, OBC, women, persons with disabilities, minorities etc.
- (iv) All existing street vendors, identified in the survey, will be accommodated in the vending zones subject to a norm conforming to 2.5% of the population of the ward or zone or town or city.
- (v) Where the number of street vendors identified are more than the holding capacity of the vending zone, the Town Vending Committee (TVC) is required to carry out a draw of lots for issuing the certificate of vending for that vending zone and the remaining persons will be accommodated in any adjoining vending zone to avoid relocation.
- (vi) Those street vendors who have been issued a certificate of vending/license etc. before the commencement of this Act, they will be deemed to be a street vendor for that category and for the period for which he/she has been issued such certificate of vending/license.

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<sup>12</sup>Source: Sonal Sinha, NASVI, pers. comm. 2016.

- (vii) It has been provided that no street vendor will be evicted until the survey has been completed and certificate of vending issued to the street vendors.
- (viii) It has also been provided that in case a street vendor, to whom a certificate of vending is issued, dies or suffers from any permanent disability or is ill, one of his family member i.e. spouse or dependent child can vend in his place, till the validity of the certificate of vending.
- (ix) Thus the mechanism is to provide universal coverage, by protecting the street vendors from harassment and promoting their livelihoods.
- (x) Procedure for relocation, eviction and confiscation of goods has been specified and made street vendor friendly. It is proposed to provide for recommendation of the TVC, as a necessary condition for relocation being carried out by the local authority.
- (xi) Relocation of street vendors should be exercised as a last resort. Accordingly, a set of principles to be followed for 'relocation' is proposed to be provided for in the Act, which states that (i) relocation should be avoided as far as possible, unless there is clear and urgent need for the land in question; (ii) affected vendors or their representatives shall be involved in planning and implementation of the rehabilitation project; (iii) affected vendors shall be relocated so as to improve their livelihoods and standards of living or at least to restore them, in real terms to pre-evicted levels (iv) natural markets where street vendors have conducted business for over 50 years shall be declared as heritage markets, and the street vendors in such markets shall not be relocated.
- (xii) The Local authority is required to make out a plan once in every 5 years, on the recommendation of TVC, to promote a supportive environment and adequate space for urban street vendors to carry out their vocation. It specifically provides that declaration of no-vending zone shall be carried subject to the specified principles namely; any existing natural market, or an existing market as identified under the survey shall not be declared as a no-vending zone; declaration of no-vending zone shall be done in a manner which displaces the minimum percentage of street vendors; no zone will be declared as a no-vending zone till such time as the survey has not been carried out and the plan for street vending has not been formulated. Thus the Bill provides for enough safeguards to protect street vendors interests.
- (xiii) The thrust of the Act is on "natural market", which has been defined under the Act. The entire planning exercise has to ensure that the provision of space or area for street vending is reasonable and consistent with existing natural markets. Thus, natural locations where there is a constant congregation of buyers and sellers will be protected under the Act.
- (xiv) There is a provision for establishment of an independent dispute redressal mechanism under the chairmanship of retired judicial officers to maintain impartiality towards grievance redressal of street vendors.
- (xv) The Act provides for time period for release of seized goods, for both perishable and non-perishable goods. In case of non-perishable goods, the local

authority is required to release the goods within two working days and in case of perishable goods, the goods shall be released the same day, of the claim being made.

- (xvi) The Act also provides for promotional measures to be undertaken by the Government, towards availability of credit, insurance and other welfare schemes of social security, capacity building programs, research, education and training program etc. for street vendors.
- (xvii) The Act provides for protection of street vendors from harassment by police and other authorities and provides for an overriding clause to ensure they carry on their business without the fear of harassment by the authorities under any other law.
- (xviii) The Act specifically provides that the Rules under the Act have to be notified within 1 year of its commencement, and Scheme has to be notified within 6 months of its commencement to prevent delay in implementation.

### Annexure 3

Membership, savings deposited and loans availed by members of the Sanchay Thrift and Credit Cooperative Society across three districts of Bihar where the Cooperative is presently operational: 2001–2016.<sup>13</sup>

Year	Individual members (excluding self-help groups) <sup>a</sup>	Savings (rupees) deposited by individuals and self-help groups over preceding year)	Savings (in US \$) <sup>b</sup> deposited by individuals and self-help groups	Loans (rupees) availed by individuals and self-help groups over preceding year)	Loan (in US \$) availed by individuals and self-help groups from cooperative
2001–2002	886	Rupees 02,63,880	US \$ 3951.54	Rupees 01,64,020	US \$ 2456.16
2002–2003	1372 (35%)	06,97,696 (165%)	10,447.83	07,32,817 (346%)	10,973.76
2004–2005	2340 (70%)	19,88,182 (65%)	29,772.56	20,72,551 (182%)	31,035.97
2005–2006	2115 (–9.5%)	27,80,131 (40%)	41,631.81	32,53,757 (57%)	48,724.25
2006–2007 <sup>c</sup>	3141 (48%)	41,91,824 (50%)	62,771.59	49,55,834 (52%)	74,212.46
2007–2008	4170 (33%)	47,11,416 (12%)	70,552.36	62,80,551 (27%)	94,049.79
2008–2009	5017 (20%)	47,66,467 (01%)	71,376.73	65,65,130 (4%)	98,311.29
2010–2011	7090 (41%)	73,15,867 (53%)	109,553.41	84,23,308 (28%)	126,137.08

(continued)

<sup>13</sup>Dollar-rupee conversion: \$1 = Rs 66.779, as of 12 September, 2016.

Year	Individual members (excluding self-help groups) <sup>a</sup>	Savings (rupees) deposited by individuals and self-help groups (percent growth over preceding year)	Savings (in US \$) <sup>b</sup> deposited by individuals and self-help groups	Loans (rupees) availed by individuals and self-help groups (percent growth over preceding year)	Loan (in US \$) availed by individuals and self-help groups from cooperative
2011–2012	9769 (38%)	116,02,516 (59%)	173,744.98	126,19,096 (50%)	188,968.03
2012–2013	11,817 (20%)	187,36,763 (61%)	280,578.67	159,01,181 (26%)	238,116.49
2016 Sep	14,037 (19%)	265,60, 856 (41%)	397,742.64	140,00,000 (13.5%)	209,646.74

<sup>a</sup>Source: Sonal Sinha, NASVI, pers. comm. 2017

<sup>b</sup>Individual members are largely street vendors and their family members. Self-help groups have about 15–20 members each. There were 792 self-help groups across the three districts of Bihar by end 2016

<sup>c</sup>Until this year, expansion was largely confined to Patna district. After this year the Cooperative expanded to another two districts of Bihar

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