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## NOTIFICATIONS BY GOVERNMENT

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# MUNICIPAL ADMINISTRATION AND URBAN DEVELOPMENT DEPARTMENT $\underline{(UBS)}$

TELANGANA STATE STREET VENDING SCHEME, 2016.

[G.O.Ms.No.11, Municipal Administration & Urban Development (UBS), 5th January, 2016].

In exercise of the powers conferred under sub-section (1) of section 38 of the Street Vendors (Protection of Livelihood & Regulation of Street Vending) Act, 2014, (Central Act, 7 of 2014), the Government of Telangana hereby makes the scheme appended to this Notification.

## SCHEME OF STREET VENDING IN TELANGANA

#### 1. Definition of Street Vendor:

"street vendor" means a person engaged in vending of articles, goods, wares, food items or merchandise of everyday use or offering services to the general public, in a street, lane, side walk, footpath, pavement, public park or any other public place or private area, from a temporary built up structure or by moving from place to place and includes hawker, peddler, squatter and all other synonymous terms which may be local or region specific; and the words "street vending" with their grammatical variations and cognate expressions, shall be construed accordingly"

#### 1.1. Categories of street vendors:

Mobile Vendors category is vendors doing street vending with carts/ vehicles and moving in entire area except no vending zone.

Static vendor's category is street vendors fixed to a place and performs vending and they are to be covered in free or restricted vending zones.

The peripatetic category of street vendor is with small basket on the shoulder and travels from one place to other during shorter intervals. This category also gets all provisions of other categories of street vendors.

#### 2. Manner of conducting survey;

2.1. The survey must cover all street vendors in the area being surveyed. The concerned ULB has to develop a strategy suitable to it for conducting the survey.

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- 2.2. The survey is to be conducted through Community Resource Persons (CRPs) and payment of CRPs as per norms of MEPMA.
- 2.3. Wherever the District Resource Persons are utilized for the purpose of training and monitoring of survey, their services are to be compensated as per payment policy of MEPMA and travel charges, wherever applicable.
- 2.4. The data so collected in the survey is to be verified randomly, 10% through DRP, 5% through Town Mission Coordinator, 2% at District Mission Coordinator, 1% at Municipal Commissioner level and random check by the Project Director, MEPMA in all ULBs, for ascertaining the quality of data.
- 2.5. During the survey, the original documents pertaining to present/permanent address proof, especially in the case of migratory population may also be verified so that the Identity Cards issued to the surveyed street vendors can act as sufficient documentation for opening of their bank accounts, getting loans from banks, accessing social security benefits, etc.
- 2.6. Generally the vendors will be Stationary. Mobile and Peripatetic. Care should be taken to cover all categories and by all times by making suitable action plan and by forming suitable number of teams of CRPs and Support officer of the team from among ULB staff.
- 2.7. The survey should preferably be conducted on a whole city basis. Alternatively, the ULB may also choose to complete the survey in a phased manner, covering one area (ward/zone/specified part of city) at a time. In this case, the area identified should be sufficiently large to accommodate mobility of vendors within the area.
- 2.8. The survey data must be collected in the prescribed format and the data is to be supported with ration card. Voter-card or aadhar-card can be considered as additional residential proof, when the ration card is not having present address. The signed declaration of the street vendor must be uploaded as it is also mandatory as per act 2014.
- 2.9. The Town Vending Committee shall, conduct a survey of all existing street vendors, within the area under its jurisdiction, and subsequent survey shall be carried out at least once in every five years. The Town Vending Committee shall ensure that all existing street vendors, identified in the survey, are accommodated in the vending zones subject to a norm conforming to two and half per cent. of the population of the ward or zone or town or city and the holding capacity of the vending zones. No street vendor shall be evicted or, as the case may be, relocated till the survey has been completed and the certificate of vending is issued to all street vendors.

#### 3. The period within which certificate of vending shall be issued:

The process of issuing identity card and vending certificate to the street vendors identified under survey shall be completed within 15 days from the payment of fees for registration and application made to the ULB.

#### 4. The terms and conditions for issue of certificate of vending:

Any person, who is willing to carry on street vending during the intervening period of two surveys is also be given vending certificate and identity card duly following the terms and conditions applicable for regular street vendor, subject to the scheme, the plan for street vending and the holding capacity of the vending zones.

#### 5. The form and the manner of issuing certificate of vending:

The form of vending certificate is enclosed as annexure. The manner of issuing certificate of vending is as per the details of survey and the same will be issued through software directly after entering preliminary survey and after approval of concerned Municipal Commissioner. After verification of payment of required registration fees, nature of vending and allotment of vending zone, the Commissioner approves the status of street vendor in software, the vending certificate will get generated automatically. If it is disapproved, the data will be reverted to Town Mission Coordinator' login along with Municipal Commissioners' remarks for further process. The automatically generated Vending certificate shall get printed and is to be signed by the Municipal Commissioner and affixing the seal of the Municipality and can be issued to the street vendor duly entering the details of the card and taking the signature of street vendor for due acknowledgement.

The vending certificate shall contain the following information.

- (i) Photo of the vendor along with his or her spouse or dependent child above 14 years if involved in vending with the vendor.
- (ii) Name of the vendor.
- (iii) Name of the spouse or dependent child if involved in vending with the vendor.
- (iv) Age and Sex of the person/s whose photo appears. Age shall not be less than 18 years for main vendor.
- (v) Address of residence.
- (vi) Category of Vending (Mobile/Stationary /Natural/ Weekly etc.)
- (vii) Name of the Vending Place (Whether it is historical place, park, market, in front of school/college/hospital/bus stand or malls etc.)
- (viii) Name of the Municipal Body.
- (ix) Date of Issuing Vending Certificate
- (x) Validity.
- (xi) Unique Registration Number.

#### 6. The form and manner of issuing identity cards:

The form of identity card is enclosed as annexure. The manner of issuing identity card is as per the details of survey and the same will be issued through software directly after entering preliminary survey data and after approval of concerned Municipal Commissioner. After verification of payment of required registration fees, nature of vending and allotment of vending zone, the Commissioner approves in software, the identity card will get generated automatically. If it is disapproved, the data will be reverted to Town Mission Coordinator' login along with Municipal Commissioners' remarks for further process. The automatically generated Identity card shall get printed and is to be signed by the Municipal Commissioner and affixing the seal of the Municipality and can be issued to the street vendor duly entering the details of the card and taking the signature of street vendor for due acknowledgement. The Identity Card shall contain the following information.

- (i) Name of the vendor.
- (ii) Age (shall be more than 18 years),
- (iii) Sex.
- (iv) Address of residence.
- (v) Address of the vending site.
- (vi) Photo
- (vii) Phone number.
- (viii) Category of vending.
- (ix) Municipal ward or zone number.
- (x) Police Station.

#### 7. Criteria to be followed for issuing ID and Vending Certificate:

- (1) Ration card or Adhar-card is mandate, which will be both residential & age proof of 18 years and above.

  (New proposal)
- (2) If Ration card/Adhar-card is with old address, Voter-card can be furnished as residential proof document for getting Residential Vending Certificate.

- (3) Individual passport photo (for ID card) and photo of family members involved in street vending. If any dependent children is involved in vending the age of child should be more than 14 years. Children below 14 years and old-age persons, who are not Involved in vending shall not be included in family photo (for Vending Certificate).
- (4) Declaration of the street vendor as per sec.5 of the Act.
- (5) Payment of fees for registration as specified by the TVC.
- (6) Preference shall be given to SC, ST, PWD, BC, Women of deprived & vulnerable categories, Minorities and Destitute persons in issuing IDC and VC.
- (7) Certificate of Vending and Identity cards shall be issued by the TVC, representative by Municipal Commissioner of ULB concerned.

#### 8. Registration Charges:

Fee structure for Registration and renewals of Identity card (IDC) & Vending Certificate (VC):

S.No.	Level of ULB	Fee to be collected
1	ULBs except Corporations & Mission cities	Rs. 100
2	Municipal Corporations	Rs. 150
3.	Mission Cities	Rs. 200
4.	Renewal charges same as above after 3 years as validity period of Vending Certificate is three (3) years	

#### 9. Manner of collecting collection of registration & renewal fees and other fees:

The TVC shall collect the registration & renewal fees, vending fees, maintenance charges, penalties and parking charges through Banks, Mee-seva, and ULB collection Centres. Ultimately the amount so collected is to be deposited into the bank account opened separately by the TVC.

#### 10. Period of validity of Certificate of vending;

The validity period of Vending Certificate is three (3) years from the date of issue by the TVC.

#### 11. Process of Renewal:

Renewal of vending certificate is to be done by collecting the required fees, after 3 years from the date of issue.

#### 12. Manner of suspension or cancellation of Certificate of vending;

The manner of cancellation or suspension of vending certificate shall be in accordance with the sec. 10 & 11 of the Act and the process invariably followed with appeal and hearing to the street vendor before disposal.

#### 13. Preference for issue of certificate of vending;

Preference shall be given to Scheduled Caste, Schedule Tribe, Person With Disability, Backward Caste, Women of deprived & vulnerable categories, Minorities and Destitute persons while issuing the certificate of vending.

#### 14. Manner for carrying out social audit:

The Town Vending Committee has to appoint a organisation or institute well versed with Social Audit process and conducts the same in the vending areas with street vendors especially at leisure hours. During the process the audit team has to verify the survey process, attitude of survey team and support officers, payment systems of registration & other fees, process of issuing identity card & vending certificate, process of maintaining health & hygiene practices, disposal of solid wastes generated in market, decisions of TVC and any other matter related to the welfare of the street vendors. Provided the Social audit must be done once in six months in prime area of street vending and rectification measures are to be undertaken as per the audit findings and after discussing the same in the TVC meetings.

# 15. Conditions under which private places may be designated as restriction free- vending zones, restricted-vending zones and no-vending zones;

Generally ULB is not having any right over the private places and cannot be designated under street vending. But vending in such private places can be permitted, where the owners of the private place permit for such vending by collecting lease/ rent amount duly agreed. The TVCs shall make a Memorandum of Agreement with the owner of the private place.

## 16. Norms to be observed for up keeping public health and hygiene;

Every street vendor shall pay due attention to public health and hygiene in the vending zone/vendors' market concerned and the adjoining area. He/she shall keep a waste collection basket in the place of vending. Further, he/she shall contribute to/promote the collective disposal of waste in the vending zone/area. Associations of/for street vendors may construct public toilet facilities which may be run by them on "pay and use" basis. To promote such associations, the Central Government/State Governments/Municipal Authorities shall encourage the organisation of/for street vendors, by providing financial assistance. The State Government/Municipal Authorities may take special steps to cover street vendors and their families with benefits of programs such as preventive and curative health care including reproductive and child health care facilities and health insurance.

### 17. Designation of State Nodal Officer:

The State Government has to designate the Mission Director of Mission for Eliminating Poverty in Municipal Areas (TSMEPMA) as the State Nodal Officer (SNO), responsible for overall implementation of the component. At the city/town level, the responsibility for implementation will rest with the Urban Local Body. The implementation would also require coordination between several authorities including Commissioner & Director of Municipal Administration (C&DMA), Director of Town & Country Planning (DTCP), Urban Local Bodies, Development Authorities and Town Planning Agencies, Land & Revenue Departments and District Collector and other offices. This Coordination shall be ensured by the State Government by constituting a State Level Review Committee under chairmanship of the Principal Secretary of MA&UD Department.

#### 18. Town Vending Committees (TVCs):

Town Vending Committee (TVC) is to be constituted at each ULB and the implementation of program rests with the TVC under the overall supervision of Municipal Council. In bigger Corporations and cities ward level/ circle level/zonal level committees shall be constituted for effective monitoring of street vending program.

- $\varnothing$  ULBs with less than 10.00 lakhs population shall constitute TVC at ULB level .
- Q ULBs with more than 10.00 lakhs population shall constitute TVC along with Ward/ Circle level committees

#### 18.1 TVC - Constitution:

- a). Town Vending Committee to be headed by the Municipal Commissioner with representation of
  - o 40% of members from Street vending community
  - o 20% from ULB and other Govt Departments (local authority, planning authority and Revenue)
  - o 10% from Police Department.
  - o 10% representatives from Banks and LIC
  - o 10% elected members of ULB (Area/Ward Sabha representatives Or CBOs)
  - o 10% from NGOs, Professional groups (lawyers, doctor, town planners, architects
- b). Commissioner of ULB or representative to be the chairperson for Town vending Committee and Zonal Commissioner for Zonal Vending committee (Members will be in the above proposition).
- c). Number of members in TVC subject to condition that there should be representation across the Urban Local Body.

- 18 members committee in all Mission cities
- 15 member committee in the Corporations
- 12 members committee in ULBs having more than a lakh population.
- 10 members committee in ULBs having less than one lakh population.

Adequate representation should also be provided to the SC, ST. Women and physically challenged persons in the TVC. The Committee meets once in a month duly following 51% quorum and 3 clear days notice period.

#### 18.2 Functions of TVCs:

- Registration of street vendors through photo census, registration, new entrants, ID cards. registration fee and process
- · Collection of revenue registration fee, Monthly maintenance charges, fines and others
- · Recommending to the ULB for demarcation of vending Zones
- Eviction, relocation and Confiscation
- Promotional measures (Public Health and Hygiene, Education and skill trainings, Credit and insurance. Social security, allotment of space, stationery stalls, rehabilitation of child vendors etc.,)
- · Maintenance of records and conducting Social Audit.
- Conducting Social Audit once in year by engaging experts for the purpose.

## 18.3. Manner of maintenance of proper records and other documents:

The TVC is responsible to send reports on quarterly basis to the State Nodal officer and Principal Secretary to Govt. MA&UD dept., with the following details:

- o No. of vending Zones/Vendors markets earmarked or developed
- o No. of registered street vendors
- o CIGs formed among homogenous registered residential street vendors
- Revenue collected
- o Expenditure incurred
- o Promotional and other measures under taken
- Complaints registered and redressed
- o Other matter as prescribed by the State Nodal Agency.

The Town Vending Committee shall maintain the books and records pertaining to the above transactions separately and to be verified on regular basis by the Officers concerned and to suggest any rectifications if required. Every Town Vending Committee shall maintain up to date records of registered street vendors and street vendors to whom certificate of vending has been issued containing name of such street vendor, stall allotted to him, nature of business carried out by him, category of street vending and such other particulars which may be relevant to the street vendors, in such manner as may be prescribed.

Accordingly the planning authority has to devise spatial norms for demarcation of vending zones and has to build the capacities of state level, regional level and ULB level planning staff to ensure the implementation of all norms while making demarcation of vending zones, appropriation of spaces for vending in Master Plans/ Developmental plans/ Zonal plans and Local area plans.

Further the maintenance of records pertaining to demarcation of vending zones and reservation of spaces for vendor markets and vending zones at ULB level is responsibility of them at each level.

The State Nodal Officer will have secondary data collected from the periodical reports from ULBs and Planning Authority. A robust software will be made in collaboration with Centre for Good Governance and the information so collected will be placed open in order to attain transparency except the personal and banking information.

#### 19. Manner of carrying out vending activities on time-sharing basis;

If Street vendors occupying a space on time sharing basis, the vending activity wll be regulated in such a manner that all street vendors shall remove their goods/ wares everyday on expiry of the time sharing period allotted. Timing restrictions on vending shall be in accordance with the need for ensuring non-congestion of public places and maintenance of public hygiene. Rationing of space—should be resorted to if—the number of vendors exceeds the spaces available in the zone. Attempts shall also be made to provide ample parking space to the mobile vendors for providing security to their vehicles and wares during night on payment of suitable fees. The TVC will determine the fees depending on the market needs and requirement. Women vendors should not be discriminated while allotting time-sharing vending activities.

#### 20. Principles for determination of vending zones

The State Government on recommendation from DTCP has to issue necessary guidelines and principles for demarcation vending zones. Separate orders will be issued after finalisation of the guidelines.

#### 21. Principles for determining holding capacity of vending zones

Under section 3 of the Act, the estimation of street vendors of the area is to be determined basing on 2.5% of the population of the area. The holding capacity of a vending zone will be according to the vending site divided by the total treat of the vending area and that space is to be provided for vending shall be 2.5% of the total areas Comprehensive census and survey of street vendors shall be planned accordingly.

#### 22. Premotional measures for welfare of street vendors

#### 22.1 To mation of Common Interest Groups and their associations:

street Vendor Common Interest Group (CIG) formation is to be done by following the procedure laid down:

- (a) Unlike women SHG, where the members are all women. Street vendor group-ClG, is a mixed group of male and female members since more than 30 per cent of the vendors as per data happen to be male vendors.
- (b) Location of vending is the basic criteria for group formation Residential Street Vendors, who are having valid identity card and vending license are eligible to become members of CIGs.
- (c) In case of SHG formation, slum residence is the main criteria for group formation whereas in case Street Vendor group, cluster area is the main criteria.
- (d) 10 to 12 vendors, operating in a particular area of vending in a town, should be formed into a CIG of vendors
- (e) Possibly, similar activity, which can be ascertained after profiling, can be preferred and the members with similar vending or close similarity will be taken as members while forming CIG.
- (f) 10 to 15 CIGs of street vendors will be formed into Area/Territory Level Association in the lines of a Area Level Federation.
- (g) similarly, all CIGs of street vendors can formed into the Town Level Association in the lines of City Level Federation.

#### 22.2. Steps in CIG formation

- (a) Sensitization about the issue of street vendors at the cluster level
- (b) Creating an orientation among the street vendors in a particular cluster area as to why it is important for the vendors to organize themselves into a common interest group in the lines of SHG
- (c) After the formation of the groups, training should be imparted to group members about group dynamics like regular meeting, regular saving and book-keeping. CRPs, selected for the purpose are to be given proper orientation and honorarium shall be paid as per norms decided by MEPMA.

- (d) To strengthen the CIGs, Community Resource Persons (CRP) strategy is to be followed and CRPs are to be identified among Street Vendors or from the existing SHGs in the area, by following norms of CRP selection. CRPs are to be trained by District Resource Persons, who are given inputs.
- (e) The CRPs should create awareness among members about social security schemes like Janasree Bhima Yojana (JBY) or any other special policy which will cover life, health, theft, accidental and natural calamities and the benefits available under them along with the group dynamics.
- (f) Awareness about issues like hygiene and sanitation should be spread among the vendors along with quality, fair pricing and customer relation techniques.
- (g) Protection available in the National Street Vendor Policy and Act 2014, which are aim is given as the street vendors.
- (h) Process about Bank account opening after naming the group and electing leaders among the CIG members. CRP has to facilitate the process. Orientation about group meetings, process of meetings, leadership and rotation, following Panchasuthras and group conditions will be provided and the savings collected from members has to be deposited in this account on next day itself.
- (i) Once the groups are formed and start working towards availing bank loans and other governmental benefits which are available to women SHGs, then the next tier of organization in which area/ territory level association of vendors should take place with representatives from ClG of vendors, It should be followed by the town level grouping of vendors.
- (j) CIGs are to be facilitated on internal lending and book keeping of the money transactions, are to be maintained from the beginning.

## 23. Preparation of City Street Vending Plan

Financial support from National Urban Livelihood Mission (NULM) will be provided to the ULB for Preparation of City Street Vending Plan which will contain the following:

- (i) profile of street vending trades and activities;
- (ii) Spatial distribution of street vending activities;
- (iii) Earmarking of space or area for vending zones;
- (iv) Demarcation of vending zones as free-vending zones, restricted-vending zones and no-vending zones;
- (v) Estimates of holding capacity of vending zones, which is the maximum number of street vendors who can be accommodated in any vending zone; If required allotment can be done on time sharing basis among street vendors if no of vendors are more and area in the zone is less.
- (vi) Understanding of key challenges, constraints and issues relating to street vending; and
- (vii) Possible solutions and potential street vending areas.

The Street Vending Plan will also take into account the natural markets where sellers and buyers naturally congregate for the sale and purchase of products and services. The Plan will be developed after consultations with Street Vendor's representatives and other relevant stakeholders. While preparing the Street Vending Plan, the ULB, in coordination with the city police, traffic police, planning authority and other local agencies, should also devise and promote vendor friendly policies, solutions and strategies to accommodate and facilitate street vending in a manner that is conducive to street vendors and the public at large. This may include policies for traffic management and regulation on market days or at certain times of the day, and arrangements for lighting, water, sanitation and waste disposal in street vendor market areas.

The ULB may coordinate with planning authorities to develop pro-vending norms and stipulation of vending spaces in new or refurbished roads, markets, office and residential complexes and other public spaces and public infrastructure. This will ensure greater acceptability of Street Vending Plans among the stakeholders. The

ULB should make every effort to minimize disruption to existing markets while developing the city street vending plan. Accordingly, the plan may be developed in such a manner that no relocation or eviction of street vendors takes place. Re-location of street vendors, if required, must be based on consultation with the affected vendors. Based on the survey findings, the City Street Vending plan may also include a digitized or non-digitized map of vending activities, vending trades and existing markets at ward or zone level.

For preparing the City Street Vending Plan, the MEPMA shall engage consultants/ agency hired through a transparent selection process and the work shall be awarded after approval by the state level sanctioning committee of MEPMA ie., State Urban Livelihood Mission (SULM). City Street Vending Plans shall be submitted to the MEPMA for approval, and will be considered final once approved by MEPMA. MEPMA will also ensure that these plans are integrated into development plans of the city as per requirement of the law and procedures.

#### 24. Infrastructure Improvement:

Financial support from NULM will be provided to the ULBs for improvement of infrastructure and provision of basic services in the existing markets of street vendors. The ULBs will prepare a Detailed Implementation Plan (DIP) for such infrastructure improvement projects which may include improved civic facilities such as paving, water supply, toilets, waste disposal facility, lighting, common storage space, and specialized carts for specific types of trades, temporary sheds and/or parking facilities. The infrastructure requirements for vendors markets will be assessed based on consultations with street vendors and their associations, local agencies and other stakeholders and will be facilitated by the ULB.

The DIP for infrastructure improvement must be prepared only after the street vendor survey for the area where the project is located, has been completed. In exceptional cases where the survey is not initiated and the ULB feels that there is an immediate need for a project, which will benefit a large number of street vendors, then the survey for that area along with its cost may be included in the DIP. The ULB must ensure that prior to commencing work on the project, the street vendors who will benefit, have been issued the Identity Card as well as the Street Vending Certificate as per the prevailing policy, Act or guidelines of the state. The list of beneficiaries of the project should be placed in the public domain and displayed on the notice board of the ULB and posted on the website of the ULB/State before taking up the project. While preparing the DIP, provision for providing specialized carts to the street vendors for specific types of trades such as food vending etc. may be included with a view to improve the hygiene and optimal utilization of space. These carts may be funded through individual loans covered under the SEP component of NULM.

#### 24.1. DIPs should contain:

- (i) Project rationale, details of beneficiaries and stakeholders, how it will contribute to improved street vending in the surrounding area, and how it fits within the overall City Street Vending Plan
- (ii) Land ownership details
- (iii) Relocation plan, if any must be supported by a letter of consent from the affected street vendors and/or their association
- (iv) Specific infrastructure improvement project details with costs, including operations and maintenance plan
- (v) Detailed and complete list of beneficiaries who will benefit from the project in case the survey is not complete and will be conducted as part of the DIP, the list of beneficiaries will have to be provided upon completion of the survey and prior to commencement of infrastructure improvement.
- (vi) Safety concerns, if any, relating to fire hazard or other hazards.

The ULB has to develop DIP for creation of "food streets", "farmers markets". "night market" and other such specialized/theme based markets subject to the provisions stipulated above. In markets where food will be prepared in the market, the ULB should take into account issues of food safety and fire hazard in addition to other elements of infrastructure improvement that will be required. For preparation of DIPs, the ULB shall hire consultants

using a transparent selection process DIPs must be submitted to the Sanctioning Committee of MEPMA for approval.

#### 25. Education & Skills Training

Street vendors, being micro entrepreneurs should be provided with vocational education and training and entrepreneurial development skills to upgrade their technical and business potentials so as to increase their income levels as well as to look for more remunerative alternatives.

The ULB will conduct one to two days training programmes for all street vendors taking one area at a time. The aim of this program will be to orient the street vendors on aspects such as their rights and responsibilities, specific policies or laws related to street vendors, food safety, maintenance of hygiene, waste disposal, etc. Food vendors will be given 5 day training for covering special knowledge pertaining to quality food, provisions of Food Safety and Security Act, process of obtaining licence and promotion of enterprenurship among them. Cost of conducting such specialized training programmes for the street vendors shall be met from the Employment through Skill Training and Placement (EST&P) component of NULM.

Modules for training, IEC material and workshops may be developed/organized by the MEPMA /ULB in partnership with any resource agency identified by them. Delivery of training may be outsourced to a training institute, a specialized agency such as Food Safety and Standards Authority of India or a reputed NGO. Reports of training conducted and feedback from participants of the training programme will be submitted by the ULB on a monthly basis.

#### 26. Financial Inclusion

Street vendors are often unable to access organized banking services as they lack identity documents, proof of address, tenure or legal rights over their place or business and evidence of their trades and professions. It is envisaged that the Identity Cards issued to street vendors under this scheme will help promote access to banking services. MEPMA and ULBs will liaise with banks and other financial institutions to facilitate access to banking and financial services based on documents issued to street vendors by the ULBs.

The MEPMA at state level will include financial inclusion of urban street vendors as a separate agenda in State Level Bankers Committee (SLBC) and District Consultative Committee (DCC) meetings. The aim of inclusion will be to ensure that all street vendors have bank accounts and are included in financial literacy programmes organized by the banks.

#### 26.1. Financial Literacy

The ULB will organise sessions on financial literacy for identified street vendors with support of resource organisation and field staff. In these sessions the street vendors will be made aware about the savings, credit, insurance etc., along with the modalities and operational requirements for accessing the same. The banks and financial Institutions shall be encouraged to communicate with the street vendors through City Livelihoods Centre (CLC), camps etc. The ULB shall do the necessary coordination with the Lead District Manager (LDM) of the Lead Bank and Financial Literacy & Credit Counselling Centres (FLCCs) of the banks to organise financial literacy sessions and camps.

## 26.2. Opening of Basic Savings Bank Deposit Account:

This includes opening of Basic Savings Bank Deposit Accounts for all the identified street vendors. The MEPMA in discussion and coordination with respective SLBC Convener bank, ULB, DCC and LDM will ensure the following:

- Provide the Lead District Manager of the Lead Bank and DCC with the list of identified street vendors to be covered at city level
- Operational formalities such as availability of forms at all the branches/ extension counter of the banks, CLC3, &ULB office.
  - Organize camps within the respective jurisdiction of banks for opening up of accounts with support of ULB field staff and Resource Organization.
- Engagement of Business correspondents (BC) / Business Facilitators by banks as per the requirement of the city for better outreach.

#### 26.3. Credit to Street vendors

Credit is an important requirement in street vending, both to sustain existing activity and to upscale it. Since vendors work on a turnover basis, they often take recourse to high interest loans from non-institutional lenders. Although they usually demonstrate high repayment capacity, absence of collateral and firm domiciliary status usually debars them from institutional credit. State Governments and the Municipal Authorities should enable Self-Help Groups (SHGs) and organizations of street vendors to access credit from banks through mechanism like SHG-Bank Linkage. The TVC should disseminate information pertaining to availability of credit from various sources, especially micro-finance and should take steps to link street vendors with formal credit structures. Street vendors should also be assisted in obtaining insurance through Micro-insurance and other agencies.

The Government of India has launched a scheme National Urban Livelihood Mission for the promotion of livelihoods of street vendors, where Self Employment Program (Individual) scheme is applied to them with a maximum of Rs. 2.00 lakhs unit cost. This loans are based on interest subsidy, which is charged by the Banks over and above 7% rate of interest for regular payment of instalments. The modalities and procedure for availing loans for poor street vendors shall be similar as detailed out in SEP-Individual component under NULM.

#### 26.4. Credit Card for Urban Street Vendors:

The ULB shall also facilitate credit cards for eligible urban street vendors to meet their working capital and miscellaneous credit needs. The ULB shall identify the prospective street vendors and facilitate linkages with banks for issuance of credit cards. The focus is to initially facilitate issuance of existing credit cards of banks such as General Credit Card (GCC) or any other variant of credit card for micro enterprise development to the urban street vendors. With respect to credit, the Credit Guarantee Fund Scheme for Small Industries (CGFSI), designed by the Ministry of Micro, Small & Medium Enterprises, Government of India and the Small Industries Development Bank of India (SIDBI) shall be extended to the street vendors. This scheme is aiming at resolving the problem of collaterals, and inducing banks to gradually move away from a completely risk-averse stance toward small scale industries.

#### 25. Social Security (Insurance)

Street vendors as a group belong to the unorganized sector of the economy. As such, they have access to Government-assisted social security schemes such as Old Age Pension and other benefits are being provided through the Welfare Boards and similar bodies. But, their coverage of street vendors is very small. Steps for facilitating protective social security to the street vendors to take care of contingencies such as sickness, maternity and old age are to taken care.

In order to bring the street vendors within the ambit of social insurance and to provide coverage from risks/ uncertainties ULBs shall facilitate enrolment of street vendors in insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojan and Micro Insurance of LIC for Life Insurance or any state specific insurance schemes. However, the enrolment in any insurance scheme by ULB should be as per the free will of the street vendors. The ULB will also promote awareness and facilitate enrolment of street vendors in other social security, welfare and social assistance schemes of state and central government.

#### 26. Allotment of Space/Stationary Stalls

Stationary vendors should be allowed space/stalls, whether open or covered, on license basis after photo census/ survey and due enquiry in this regard, initially for a period of 10 years with the provision that only one extension of ten years shall be provided thereafter. After 20 years, the vendor will be required to exit the stationary stall (whether open or covered) as it is reasonably expected that the licensee would have suitably enhanced his/her income, thereby making the said stall available for being licensed to a person belonging to the weaker sections of society. Wherever vending stall/vending space is provided to a vendor on a lease basis for a certain number of years, care should be taken that adequate reservation is made for the SCs/STs in accordance with their share in the total population of the city. Similarly, priority should be given to physically challenged/disabled persons in the allocation of vending stalls/vending spaces as vending space can be a useful medium for rehabilitating physically challenged/disabled

persons. Further, a suitable monitoring system should be put in place by the TVC to ensure that the licensees of the stationary stalls do not sell/ let out their stalls.

## 27. Rehabilitation of Child Vendors

To prevent vending by children and seek their rehabilitation wherever such practice exists, in conformity with the Child Labour (Prohibition & Regulation) Act, 1986, the State Government and Municipal Authorities should undertake measures such as sending the children to regular or bridge schools, imparting them skills training etc.

## 28. Sanctioning Committee at the State Level

State University Livelihood Mission, a state level sanctioning committee, under the chairmanship of Principal Secretary! Secretary in-charge of NULM, Commissioner & Director of Municipal Administration, Commissioner of Women & Child Warre. State level representative from the Police Department, Managing Director, TUFIDC, Engineer in that of Pholic Health. One Nominee from the Ministry of H&UPA as members at the State level. The Mission Operator MEPMA is the Member Convener of the Committee for consideration and approval of proposals of street coding programs submitted by ULBs/MEPMA.

### 29. Monitoring and Evaluation

I e NEPMA at the State level and Town Vending Committee at the ULB level will closely monitor progress of active as targets of street vending programs, undertake reporting and evaluation. The MEPMA and the ULB shall report timely progress in formats indicating the cumulative achievement monthly and up to the end of the quarter estimation.

In additio. the ULBs will be required to submit their progress reports online and may also use this tool to monitor progress ( ) the ground. In the spirit of proactive disclosure of information and ensuring transparency under NULM, 843 properts under Support to Urban Street Vendors will also be made available in the public domain in a timely to anner.

## 30. Promoting Vendors' Organizations

To emble threat vendors to access the benefits of social security schemes and other promotional measures in an offsource manner, it is essential that the street vendors are assisted to form their own organizations. The TVC should take steps to facilitate the formation and smooth functioning of such organizations of street vendors to organize themselves by providing counseling and guidance services wherever required.

## 31. Capacity Building to Street Vendors and Town Vending Committees:

The MEPMA shall organize capacity building programmes to enable the street vendors to exercise the rights a membratica under Act. Further training programs shall be conducted for the members of the TVCs. Elected representatives of ULB and others from time to time for providing awareness and refreshing the policies and provisions of the Act. Further to undertake research, education and training programmes to advance knowledge and understanding of the role of the informal sector in the economy, in general and the street vendors, in particular and to taise awareness among the public through Town Vending Committee.

### 32. Other Promotional Measures

The Government of India has launched a scheme National Urban Livelihood Mission and included support to street vendors as one of the components. Major financial assistance will be provided under this scheme. Any promotional measures suggested from time to time will also be covered for the welfare of street vendors in the State.

M.G. GOPAL.

Special Chief Secretary to Government.