Final Report on
Digital Street Project
Digital Transformation of Street Vendors

jointly prepared by
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and
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Curated by

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Introduction

India is witnessing an interesting phenomenon-growing informalisation of work and simultaneous increase in digitisation of informal work. Rise of the gig economy has led to millions of informal workers having their work determined by an algorithm and the advent of cheap internet enabled smartphones has pulled many of the younger informal workers into an increasingly digital world.

India's street vendor ecosystem is a vibrant and thriving market that is estimated to contribute more than US$300 billion to the Indian economy. It is estimated that there are more than 50 million street vendors across India, representing a significant proportion of the Indian population. Street vendors operate in a variety of sectors and sell a wide range of products and services, from fresh produce to handicrafts and garments. Street vending is an integral part of Indian culture. It has been around for centuries and has been an important source of livelihood for people belonging to different castes and religions in rural and urban communities. Over the years, governments have tried to regulate this sector to ensure its growth while minimising the risks associated with it. However, the regulatory framework has often been inadequate and unresponsive to the needs of this fast-growing sector. The growth of the sector has been hampered by inadequate access to credit, lack of quality infrastructure, and lack of consistent and predictable regulation.

Digital Transformation

The advent of Information and Communication Technology (ICT) has impacted the world considerably. As a result, digital transformation has become an integral part of the discourse around transforming the lives of masses. Digital transformation "encompasses the profound changes taking place in society and industries through the use of digital technologies[1] (Vial, G., 2021). These changes are especially needed across sectors that serve/employ the marginalised. Retail sector can benefit from digital transformation to uplift the underserved and lead to a country's overall growth. This is particularly relevant in the context of a developing country like India.

Informal/Unorganised Retail Sector

Retail sector is one of the largest employers in India. It contributes 10 per cent to the Indian GDP and generates 8 per cent of employment[2]. In the financial year 2020, the retail and allied sector has been found to be the second highest employment generator after agriculture in India[3]. Globally, the retail sector is dominated by informal/ unorganised businesses. In

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[1] 1. Vial, G. (2021). Understanding digital transformation: A review and a research agenda. Managing Digital Transformation, 13-66.

[2] https://www.thehindu.com/business/Industry/25-million-new-jobs-in-indian-retail-sector-by-2030-study/article34020291.ece

[3] https://www.financialexpress.com/jobs/on-the-job-retail-hires-on-the-rise/2091283/

India, around 90 per cent of all retail businesses belong to the informal category[4]. Informal retail can be further divided into two categories: those who operate from fixed shops (for example *kirana* shops) and the others who do not (for example hawkers). Generally, it is the latter category of street vendors/sellers that is closer to the bottom of the pyramid for want of resources. This study, called Digital Street, on digital transformation focuses on such underserved contributors to the Indian economy who can benefit from this effort.

According to the National Association of Street Vendors of India (NASVI) "A street vendor is broadly defined as a person who offers goods for sale to the public at large without having a permanent built-up structure from which to sell. Street vendors may be stationary in the sense that they occupy space on the pavements or other public/private spaces or, they may be mobile in the sense that they move from place to place by carrying their wares on push carts or in baskets on their heads[5]."

Digital Technologies and Street Vendors

Emergence of digital technologies has created new business models and innovations that can be used by both informal and formal sector enterprises. Almost all digital innovations are sector agnostic. They can have more inclusive impacts thus benefiting people who may have been excluded from the formal sector in unprecedented ways. The convergence of emerging/existing digital technologies and informal sector solutions can create effective hybrid innovations thus enabling informal entrepreneurs including street vendors to optimise their business practices.

Digital Street Project

With the above aim, Friedrich-Ebert-Stiftung (FES), India office jointly with Centre of Excellence for Digital Transformation at ICFAI Business School (IBS), Hyderabad conceptualised the Digital Street project. The study aims to develop a framework for facilitating digital transformation of street vendors which is based on social dimensions of development and modernisation. The sector is marred by myriad issues that compound the problem at hand. Therefore, it is best to progress systematically step-by step. In

[4]*https://economictimes.indiatimes.com/small-biz/sme-sector/indian-unorganised-retail-key-to-worlds-third-largest-consumer-market/articleshow/86222834.cms?from=mdr*

[5] *https://nasvinet.org/overview-of-street-vendors-a-little-history/*

absence of any published review in the Indian context, understanding of these issues largely remains intuitive, anecdotal and presumptuous based on informal interactions with the people in the sector and insights emanating from study of extant literature published in the West.

The inaugural consultation was organised at New Delhi. This was followed by regional consultations at Bengaluru, Jaipur, Kolkata, and Dehradun. The final consultation was held at Hyderabad. Government representatives, street vendors, digital technology entrepreneurs, academics, college students, non-governmental organisations, street vendor association representatives, etc. participated in these consultations.

Methodology

A two-way approach was followed in the project. One part consisted of city-specific consultations with participation from development sector experts, street vendors organisations, street vendors, industry thought leaders in the digital technology space like platform technologies and space technologies, gender experts, government representatives, researchers and academics, start-ups, environmental groups and advocacy groups.

The other part consisted of interviews through field visits in these cities by teams composed of students and faculty of IBS centers. Vendors, at their place of work, were interviewed on issues ranging from daily routine to use of digital technology like fintech to building identity. Aspects related to gender, climate change, health and education were also explored. Responses from the consultations and observations from these field visits have provided rich insights into the issue.

During regional consultations, stakeholders were invited to the IBS centers. The methodology followed in the regional consultations adopted a funnel approach, starting with fishbowl technique to gather questions and answers related to the topic, followed by focus group discussions to gather deeper insights. And lastly, personal interviews with selected stakeholder to deep dive into stakeholder-specific issues and challenges.

Framework

The above methodology was useful in creating a framework for understanding the issues related to the digital transformation of street vendors. RISE framework encapsulates issues in the street vendor ecosystem. **R** stands for Risk Mitigation, I for **Income Generation**, **S** for **Skill Building** and **E** for **Empowerment**. The components of RISE framework are described below:

Risk Mitigation

Street vending has been a part of Indian culture for centuries. It serves as an important source of livelihood for millions of people in India, contributing

significantly to the national economy. Although street vending is an important part of the Indian economy, it also poses several risks to vendors and customers. From health risks to financial losses, street vending can be a precarious livelihood. However, with the right risk mitigation strategies, it is possible to reduce these risks and ensure the safety and security of both vendors and customers.

Health Risks: A number of vendors are exposed to health risks while vending on the street, owing to the absence of cleanliness and hygiene. Vendors may contract diseases such as Hepatitis A, E. coli, etc., which can be transmitted to customers via food and drink items. Street vendors may also suffer from injuries and back pain owing to precarious working conditions, and absence of ergonomic equipment. Vendors are also at risk of accidents due to the presence of heavy traffic on the roads. Extreme weather conditions owing to climate change also pose enormous health risks to the street vendors.

We met Raees ji during our interaction at the Commercial Street of Bangalore. He has been making and selling *Dhol* (percussion instrument) for 25 years now. He works 11-12 hrs a day, entrapped in a vicious cycle of poverty. He, along with 40 more families in the same occupation, dwells in temporary settlements in poor living conditions. They have migrated from cities like Lucknow and Barabanki. They travel to different parts of the city according to market schedules and gatherings. One of the reasons for migrating to Bangalore is cool weather, admits Raees ji. Most of their earnings is spent in buying raw materials for the next collection of *Dhols*.

Raees ji told us that this occupation, to make and sell *dhols*, is his inheritance. While explaining us the value of different raw materials used in the process, he adds:
"*Paon hona chahiye, chappal ki kya keemat.*" (What is the value of a slipper if you don't have feet?)
He knows how to use WhatsApp and PhonePe, he learnt using this online mode of payment during the 2020 lockdown.
What he desires is a small shop of his own or even a fixed place where he can sit and sell his stuff, probably with the deserved respect. Replying to our statements of hope, he says:
"*Jitni koshish hai kar dalo, milna hai jitna utna hi milega.*" (Irrespective of how much effort you put in, you will get what you deserve)
Must be true. But who decides: how much one will get?

Financial Risks: Vendors are at risk of incurring financial losses owing to the absence of proper inventory management and record keeping. They may also be at risk of theft and other fraudulent activities as they mostly store money in their pockets.

Legal Risks: Vendors face legal issues owing to the absence of appropriate licenses and permits. They may be arrested and fined for operating without the required documents and permissions. Their biggest fear is eviction and loss of livelihood. A secure location is a must for street vendors. As per the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, vendors cannot be evicted unless another vending location is provided. The Street Vendor Act is an attempt to regulate and protect the livelihood of street vendors. After the Act was passed, attempts have been made to conduct surveys, register street vendors and issue vending cards.

Issuance of vending card is often tied up with identification card of an individual. This appears to be an area of concern especially for street vendors who migrate from other states. Getting domicile certificate or having a document ascertaining their residential

status in the State they currently reside in, is a tedious process. The certificate of vending provides assurance and affirmation of legal status as vendor, simultaneously providing a government-approved identification card.

However, most vendors are unaware of their rights and provisions under the Act. The officials of National Association of Street Vendors of India (NASVI) and National Hawkers Federation (NHF) presented this point in various consultations. Many street vendors are not part of any association. Such organisations and associations offer solidarity support and conduct awareness trainings which is beneficial for vendors in carrying on with their business.

Multiple government agencies and development sector organisations are working towards creating processes and platforms to ensure that street vendors' right to livelihood are protected. One interesting perspective shared by Gen. Anil Kumar Bhatt (Retd) from Indian Space Association (ISpA) was use of Geographic Information System (GIS) technologies and platforms for effective mapping of vending spots during city planning thus creating an inclusive space for all. As the Chandigarh Municipal Corporation has demonstrated, using digital technology, latitude and longitude of a vendor's location can be mapped. Once demarcated, the location can be affixed to a vendor and would reduce the risk of eviction. Use of technology can as well minimise the role of police who often harass street vendors. Street vendors, especially in mountains and other natural disaster-prone regions, can benefit from advance information using SpaceTech platforms about weather events, thus preventing loss of lives and livelihood.

Strategies to Mitigate Risk

Some of the above-mentioned risks can be mitigated by:

a) Improved Regulation: A good regulatory system is a critical component of any risk mitigation strategy. Vendors need to adhere to certain regulations and standards of hygiene, safety, and quality control. Moreover, government regulations are essential for ensuring accountability, transparency, and trust within the vendor community. Vendors often operate in a weak economic and social environment. A fragmented regulatory system, with

inconsistent and inadequate controls, makes it challenging for vendors to fulfill various regulations. Ineffective regulatory systems can also increase the risk of corruption and unlawful activities.

b) Better Infrastructure: A well-developed infrastructure can significantly reduce the risks associated with vending. An efficient transportation system, a well-built and clean public space, and a reliable electricity supply can facilitate vendor's business. Vendors can avoid incurring losses owing to the absence of clean water and electricity. According to Mr. Ajay Gupta[6], there is a need to create better systems and infrastructure to ensure longer shelf life for fresh produce, such as cold storage warehouses. In absence of cold storage facilities, vegetable vendors have to make distress sales of their perishable goods, there by incurring loss of income. Digital technologies are helping in reducing the role of the local commission agents, providing direct market access to vendors, and eliminating middle-man commissions.

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[6] Founder and CEO, Ray Business Technologies

c) Customer Education: Vendors and customers are integral stakeholders in the street vendor ecosystem and can contribute significantly towards reducing the risks associated with street vending. Vendors can reduce the risks by using appropriate packaging materials and storing products in clean containers. Likewise, customers can reduce the risks by eating fresh food items and avoiding products that are past their expiry dates.

Income Generation

The street vendor sector has grown significantly over the years. However, there exists many challenges that street vendors face in India, including limited access to capital and loans, lack of financial literacy, and difficulty in accessing formal banking and credit services. There are some government initiatives, strategies, and financial opportunities that can help street vendors generate more income.

One of the main challenges is the lack of access to capital. Street vendors often lack the necessary capital to start, maintain and grow their businesses, which limits their ability to generate more income. In addition, street vendors often lack financial literacy and knowledge of banking and financial services. This lack of knowledge makes it difficult for them to access formal banking and credit services like loans and other financial opportunities. Another challenge that street vendors face is the lack of recognition, as the government does not officially recognise the sector. This lack of recognition makes it difficult for street vendors to access government schemes and initiatives, which can help them generate more income.

Government Initiatives to Support Street Vendors

Indian government has taken several initiatives to support informal workers, such as the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi). This scheme provides loans of up to INR 10,000 (~USD 123) to street vendors, which can be used to purchase equipment, upgrade infrastructure, and improve their living conditions. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) scheme provides free training and financial assistance to street vendors to help them acquire skills and start their own businesses. Pradhan Mantri Employment Generation Programme (PMEGP) programme provides financial assistance to street vendors to help them start and expand their businesses.

Hon'ble Sh. Amit Sihag making his speech in the Inaugural Session

Sh. Amit Sihag[7] is of the opinion that availability of microcredit is the most important intervention needed. In his constituency, of the 450 registered street vendors, only 160 have received credit. Microcredit schemes lack in reach and disbursement. Bank officials do not find vendors as lucrative customers. On the other hand, street vendors mostly do not turn up at the camps organised by the local administration to disburse credit.

Financial inclusion is a basic prerequisite for sustaining any business. There is considerable scope for familiarising more street vendors with the PM SVANidhi scheme. Telangana State is the leader in rolling out the scheme. About 400,000 street vendors have applied for credit, 360,000 have received disbursements and 250,000 have repaid the loan. The top 10 Urban Local Bodies for the disbursement of micro credit are from Telangana. The banks have also been very supportive. Many vendors are now moving

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[7] Hon'ble Member of Legislative Assembly, Dabwali, Haryana

towards the second tranche of loan. Some may even be able to avail of credit up to INR 50,000.

Strategies to Generate Income for Street Vendors

There are several strategies that street vendors can use to generate more income. One of the most effective strategies is to diversify their product offerings. Street vendors could consider adding new products or services to their businesses in order to attract more customers and increase their sales. Another strategy is to use digital technology and digital platforms to promote their products and services, as well as to accept payments from customers. This will help them increase their customer base. For example, they can use social media to reach out to more customers and promote their products and services. They can also use search engine optimization (SEO) to increase their visibility online and attract more customers.

To generate more income, street vendors need to be able to access financial services and products.

a) Microfinance is a form of financial service that provides small loans to individuals or businesses. This type of financial service is beneficial for street vendors, as it allows them to access capital to start or expand their businesses.

b) Digital payment systems: Street vendors can use digital payment systems such as mobile wallets and UPI to accept payments from customers. These services allow vendors to accept payments from customers without having to use cash, which can help them increase their sales and generate more income.

c) Mobile banking is another financial inclusion opportunity for street vendors. This type of service allows vendors to access banking services from their mobile phones, manage their finances and access financial products and services.

d) Online marketplaces: Street vendors can use online marketplaces to reach a larger customer base and sell their products.

e) Delivery services: Street vendors can use delivery services to deliver their products to customers.

f) Access to finance: Street vendors can use digital platforms to access microloans and other forms of financing.

During our field visit to various areas in Bangalore, we met Setu who sells sunglasses on Mysore road. He operates from 8.30 am to 6.30 pm. He uses an online mode of payment. He got cheated while receiving online payment multiple times, people showed him payment messages but he never received the amount. He works from 8:30 am to 6:30 pm. Neighboring vendors take care of his shop when sometimes he is not there. People place orders with him on whatsapp. He is aware of movie and fashion trends. He runs this shop in a van and is enthusiastic about learning new skills which can make his business grow. He sells on Mysore highway and refuses to change his location as he has customers from around the area. Also he doesn't want to sell in the main city due to the fear of Police. Cost price for sunglasses is Rs 65, while his selling price ranges generally from Rs. 100-300. He runs a 99 shop also where everything (accessories only) costs Rs. 99. He keeps experimenting in his business. He wants to expand his business through Youtube.

Generating more income requires development of good financial management skills as well. Here are some tips that street vendors can use to manage their finances:

1. Have a budget and track your expenses: It is important for street vendors to have a budget that

they can stick to, to ensure that they are not overspending and are able to save money.

2. Invest in your business: Street vendors should invest in their businesses to ensure that they are able to generate more income.

3. Seek advice from experts: Street vendors should seek advice from experts, such as financial advisors and accountants, to ensure that they are making the right decisions.

Generating more income for street vendors has many benefits. First, it will help them improve their living conditions, by increasing affordability of better food, clothing, and shelter. Second, it will help them save money, which will enable them to invest in their businesses and expand their operations. Third, it will help them access financial services, such as loans and insurance through which they can protect their businesses and ensure financial stability. Finally, it will help street vendors to contribute to the economy and create more jobs, as they will be able to hire more employees.

Skill Building

The need for skill acquisition for street vendors in India is driven by the changing market conditions and the increasing customer demands. Customers are now more discerning and demanding, and as such, street vendors must be able to provide better services and products to meet their needs. The only way for street vendors to do this is by acquiring new skills and knowledge to remain competitive. For street vendors, it would mean being able to quickly adapt to new technologies, keeping up with the latest trends, and understanding the needs of their customers. Without proper skills, street vendors may find themselves struggling to keep up with the competition and may even find themselves losing customers to more experienced vendors. Moreover, the need for skill acquisition is also driven by the increasing number of opportunities available for them. With the rise of e-commerce and digital platforms, there are now more opportunities for street vendors to expand their businesses and reach new customers.

However, there are several challenges that vendors face in acquisition of necessary skills and knowledge. Street vendors often do not have access to the same resources as larger businesses, like access to educational materials, training courses, and technology. They must rely on their own experience and knowledge to acquire the skills and knowledge that they need. In addition, the cost of training and educational materials can also be prohibitive for street vendors. Finally, access to technology can also be a challenge. Many street vendors lack access to the latest technologies, which can make it difficult for them to keep up with the competition and remain competitive. Some street vendors cannot afford smartphones. Those who can afford need guidance in handling the latest features in those devices. They also need skills to create content for social media.

Here are some strategies that vendors can use to accelerate their skill acquisition.

One of the best strategies for vendors to accelerate their skill acquisition is to build networks and communities or join existing networks to support their efforts. These communities and networks could provide access to resources and peer advice. This is a great way for street vendors to stay up to date with the latest trends and learn from one another.

Through strategic planning, street vendors could create a plan for their skill acquisition and set goals for themselves. This will help them stay focused and motivated. Street vendors could also set aside time each day or week to focus on their skill acquisition. This will ensure that they are making progress and will help them stay on track.

In addition, street vendors should also seek out training and education resources such as online courses and tutorials, books, and videos, to help them acquire the skills and knowledge that they need.

There are a growing number of organisations that offer specialised training and education programmes for street vendors in India.

Technology can also be a powerful tool for accelerating skill acquisition and staying up to date on the latest trends. It can also be used to streamline processes, such as inventory management and customer service, and to track progress and measure results.

Finally, vendors could seek out financing opportunities to support their skill acquisition efforts. There are a number of government and private organisations that offer financing for skill acquisition, including microloans, grants, and other forms of financing.

Empowerment

"While talking to street vendors during the first Regional Consultation of 'Digital Street Project' in Bangalore, we saw her carefully arranging her collection on the stand which constituted her small shop. It was Saturday, she was busy with her customers and thus she declined to give us much time for interaction. But she told us that she travels every week to Rajasthan to bring the products that she sells.

According to Kalima Rose in 'Where women are Leaders: The SEWA Movement in India'-

"Women are better fighters than men of the day-to-day poverty which faces them. They exercise incredible ingenuity in making the ends meet."

The women working on the street are often the sole earners of their families, many are unmarried as well. They lack basic education, which deprives them from working in the formal sector. Sometimes due to loss of jobs of the male members, street vending by the female members of the family turns into a means of survival.

Women tend to spend whatever they earn on their families, always having a hope of a better life for their children. Their life on the streets has merely any support. They are often forced to leave the spaces in which they sell products and services, their goods are forcibly taken into acquisition and recovery involves hefty fines.

In spite of challenges faced by female street vendors, there is an increase in number of women working in informal sectors.

Empowerment is essential for street vendors to overcome the challenges they face. It can help them access capital, gain access to infrastructure and support, and leverage technology and digital tools.

Young men and women from vendors' communities can be identified and trained in technology access and use. These learning champions can then become multipliers and train other street vendors. Children of street vendors are found to be digitally savvy. They can also be involved in guiding their parents about the optimal use of digital technology.

Citizens can help by training vendors on use of different apps. Industrial Training Institutes (ITIs) can also be leveraged to conduct training programs. While the involvement of these stakeholders is important for educating street vendors on digital technology, it is equally necessary to measure the impact of their learning regularly.

Hon'ble Jaivardhan Singh making his speech during the Valedictory Session

Hon'ble Sh. Jaivardhan Singh[8], in his Valedictory address, pointed towards the opportunities that can arise from careful city planning and use of advanced technologies. He emphasised that any city planning exercise should have a horizon of 30-40 years with integration of interests of not just the users of services

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[8] Hon'ble Jaivardhan Singh, Ex-Cabinet Minister of Urban Development and Housing and MLA, Government of Madhya Pradesh

and infrastructure, but also the providers of those services. For instance, while planning for road infrastructure, thought should be given to ways in which the road itself supports pedestrian movement and small businesses by the side and is not restricted to movement of vehicles only. Creating "*haat*" or informal markets to boost hyperlocal businesses by making use of funds under various urban schemes could be an option. Another important aspect that Sh. Singh pointed to was use of data. Collecting data from successful government schemes like PM SVANidhi could provide critical insights into the accessibility of such scheme. The same can be used for creating best practices case studies which would help in upscaling of street vendors livelihoods. According to Sh. Singh, the ultimate objective of any digital transformation process, whether it is use of modern technology or state-of-the-art equipment, should be to elevate current livelihoods and provide upward mobility options to informal workers.

Ways to Implement Digital Transformation

The above-mentioned RISE framework provides an overview of the challenges that vendors face. It also lists solutions and actions that can be taken up to resolve and address these challenges. While some solutions require government intervention, most others are easily implementable at sector and individual level. It is important to reiterate that society and citizens need to be equally involved in onboarding street vendors into the digital transformation revolution.

Implementing digital transformation for street vendors requires careful planning and execution. The following steps are a part of this process:

a) Identify the needs and challenges of street vendors in India.
b) Analyse the current state of digital infrastructure in India.
c) Identify gaps in the current digital transformation approaches.
d) Identify actors in the street vendor ecosystem who should be part of the transformation process.
e) Develop a comprehensive and cross-sectoral strategy to implement digital transformation.
f) Design and develop digital tools and solutions for street vendors, that are not limited to financial inclusion, but address other social, economic and ecological concerns as well.
g) Develop and implement training programs for street vendors. Involve industry actors, civic agencies and citizens while developing and implementing these training programs.
h) Monitor and evaluate the progress of digital transformation initiatives.

Additionally, it is essential to increase awareness of digital transformation among street vendors in India. This can be done through various strategies such as:

a) Training and workshops: Organise training and workshops for street vendors to educate them about digital transformation and its benefits.
b) Digital campaigns: Launch digital campaigns to spread awareness about digital transformation and its benefits for street vendors.
c) Partnerships: Develop partnerships with organisations and institutions to promote digital transformation among street vendors. More than laws and policies, citizens can play an important role in the integration of vendors. By being empathetic and supportive of street vendors, citizens can provide them the dignity of work that vendors yearn for. Why not adopt a street vendor and enable them to learn to use new digital tools and apps?
d) Digital resources: Develop and distribute digital resources such as videos, articles, and e-books to educate street vendors about digital transformation.

Sharma ji of Jaipur

"Are you doing a survey?" Sharma Ji asked us when we tried to confirm with him if they (who were selling grains for feeding pigeons, inside the Jaleb Chowk gate, in Jaipur) were sitting in a vending zone.

When we assured him that we belong to an educational institution and are doing research, he opened about himself and his ideas. He showed us his vending license.

"Madam, it would have been wrong if we were sitting by roadsides or encroaching on any kind of path. We are sitting on the pavement by roadside, which is earmarked as vending zone."

He added that the survey in the old city area was done some 8 years back and he only received his vending license about 7-8 months ago. He has been using cashless transaction modes and had got a speaker machine installed in the past. The machine stopped working and its servicing is a bit complicated. He tried to reach the people who installed it, but they kept postponing their visit.

Throughout the conversation, Sharma Ji, aged 47, was constantly aware of all his customers. He greeted the familiar faces and handed them the grains even before they could ask. Upon being questioned in amazement he said," this is the experience gained in all these years. If by now one doesn't know what one's customers need, then one won't understand in an infinite time."

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