Read this first

This file is a **sample project proposal (synopsis) for MEDSP-045 Project Work**, the project elective of MAUS Year I and of PGDUPDL. It is study reference only. It shows how the seven parts that the MEDSP-045 Handbook on Project Work asks for can be filled for one urban topic. It is not a proposal you can post.

How it was made

Prepared by the ignouproject.com editorial desk with AI assistance, part by part from section 6 and the notes of the MEDSP-045 Handbook on Project Work (School of Extension and Development Studies, IGNOU), read in October 2026. Facts about the scheme and the Act were checked in October 2026 against the sources listed in the References. Published under BK Sahni's editorial responsibility.

How to use it

- Read it to see what each part does. Then choose your own topic with your supervisor and write every line yourself.
- Square brackets [ ] mark facts only you can supply: your ward, your city, your sample size, the studies you have read, your dates.
- Annexure I of the Handbook lists 30 sample topics and says they are ideas, not a fixed list. This sample takes its direction from item 28 (an urban poverty alleviation programme) but uses the survey method, which section 5 of the Handbook describes.
- Scheme figures change. Check the current PM SVANidhi guidelines before you quote any amount or date.

What travels with a real MEDSP-045 proposal

Item	What the Handbook says
Annexure II proforma	Filled and signed by both the student and the supervisor
The project proposal	One copy, signed by the supervisor; keep a copy yourself

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Item	What the Handbook says
Supervisor's bio-data	Signed, with date of birth, full office and residential addresses, telephone numbers, qualifications with year of passing, and experience with designation and organisation. Without it the proposal "will not be entertained"
Envelope	"MEDSP-045" written prominently; addressed to The Coordinator (PGDUPDL), School of Extension and Development Studies, IGNOU, Maidan Garhi, New Delhi-110068

The Handbook was printed for PGDUPDL, so the proforma asks whether the supervisor is an Academic Counsellor of PGDUPDL and the envelope goes to the Coordinator (PGDUPDL). MAUS learners who take MEDSP-045 should confirm with the SOEDS coordinator if any box is unclear for their programme.

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PROJECT PROPOSAL

MEDSP-045 Project Work

Awareness and Use of PM SVANidhi Working Capital Loans among Street Vendors in Ward [ ], [City]: A Survey

Submitted by	[Name of the student]
Enrolment No.	[Current enrolment number]
Programme	[MAUS / PGDUPDL]
Study Centre and Regional Centre	[Name and code] / [Regional Centre]
Supervisor	[Name, designation, institution]
Supervisor's eligibility	[Route (a), (b), (c), (d) or (e) of section 6(2) of the Handbook, with the detail that meets it]

School of Extension and Development Studies

Indira Gandhi National Open University, Maidan Garhi, New Delhi-110068

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1. Title

Awareness and Use of PM SVANidhi Working Capital Loans among Street Vendors in Ward [ ], [City]: A Survey

> *The title names the scheme, the group studied, the place and the method. Change the ward and city to your own; if your supervisor advises a case study of one vending zone instead, change the last words too.*

2. Introduction

Street vending is one of the most visible forms of informal work in Indian cities. Bhowmik (2005) describes vendors across Asian cities as a large, low-income group whose livelihood depends on access to public space and to small amounts of working capital. In India, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 (Act No. 7 of 2014) defines a street vendor as a person engaged in vending articles, goods, wares, food items or merchandise of everyday use, or offering services to the general public, in a street, footpath or other public place. Section 3 of the Act asks the Town Vending Committee to survey all existing street vendors in its area, and to repeat the survey at least once in every five years.

The Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched on 1 June 2020 to support street vendors affected by the COVID-19 pandemic. It offers collateral-free working capital loans in three tranches, and State Bank of India's scheme page lists an interest subsidy of 7 per cent per annum on regular repayment (State Bank of India, n.d.). On 27 August 2025 the Union Cabinet approved a restructuring that raised the first tranche from Rs 10,000 to Rs 15,000 and the second from Rs 20,000 to Rs 25,000, kept the third at Rs 50,000, extended the lending period to 31 March 2030, and offered a UPI-linked RuPay credit card to vendors who repay the second loan (News on AIR, 2025).

Whether a national scheme reaches the vendors of one ward is a local question. In Ward [ ] of [City], [describe in two or three sentences the vending pattern you have observed: main streets, kinds of goods, weekly markets]. [Summarise in three to five sentences what the

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studies you have read say about vendors' access to credit and to PM SVANidhi, citing each one.] This study asks how far vendors in the ward know the scheme, how many have used it, and what stops the others.

Rationale. The study applies the urban development themes of MEDS-041 to MEDS-044 to a scheme whose lending period now runs to 2030. Its findings can be useful to the Urban Local Body and to lenders in the ward. [Add one line on why the ward matters to you: access, language, prior work.]

3. Objectives

- To describe the socio-economic profile of street vendors in Ward [ ], [City].
- To assess the vendors' awareness of PM SVANidhi, its three loan tranches and the interest subsidy.
- To examine the uptake of the first loan, its repayment and the movement to the second and third tranches among the respondents.
- To identify the difficulties vendors report in applying, repaying and using digital payments.
- To suggest measures to the Urban Local Body and lending institutions, as far as the findings support them.

The Handbook does not list hypotheses among the parts of a proposal. If your supervisor asks for one, a working hypothesis such as "awareness of the scheme is not associated with the vendor's level of education" can be added and tested with the chi-square test in section 5.

4. Problem Statement

PM SVANidhi depends on vendors being identified, knowing their entitlement and reaching a lender. The Act gives the Town Vending Committee the duty of surveying vendors, and the scheme sets loan amounts and a repayment incentive at the national level. What is not known for Ward [ ] is the distance between the scheme on paper and its use on the street: how many vendors know of it, how many applied, how many moved beyond the first tranche, and why others did not.

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Research questions:

- Who are the street vendors of Ward [ ] by age, gender, education, type of vending and years in vending?
- What do they know about PM SVANidhi, and from whom did they learn it?
- How many took the first loan, repaid it and took a second or third?
- Which difficulties do vendors name, and do these differ between stationary and mobile vendors?

5. Research Methodology

Research design

A descriptive survey. Section 5 of the Handbook describes the survey as a fact-finding study of the nature and problems of a community, with a limited geographical scope, and lists its steps from selecting the problem to report writing. This proposal follows those steps.

Locale

Ward [number and name] of [Municipal Corporation / Municipal Council], [State]. [Give the reason for choosing it: you live or work there, you speak the local language, the ward has a mix of fixed and mobile vendors.]

Universe and sampling

The universe is the street vendors who vend in Ward [ ]. The sampling frame will be [the vendor list from the Town Vending Committee survey / the ULB's vendor register / a listing done by the researcher], obtained with an authorisation letter from the supervisor or the study centre, as section 6 of the Handbook allows. Vendors will be grouped by type ([stationary / mobile] and [food / vegetables and fruit / non-food]) and [n] respondents drawn by stratified random sampling with proportional allocation. A vendor who cannot be met after [two] visits will be replaced by the next name in the same group.

Stratum	Vendors in frame	Share	Sample
[Stationary, food]	[ ]	[ ]%	[ ]

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Stratum	Vendors in frame	Share	Sample
[Stationary, non-food]	[ ]	[ ]%	[ ]
[Mobile, vegetables and fruit]	[ ]	[ ]%	[ ]
[Mobile, other]	[ ]	[ ]%	[ ]
Total	[ ]	100%	[n]

Instrument

A structured interview schedule, used in personal interviews. The Handbook notes that personal surveys can be used where there is a low literacy rate and give a high degree of control over who answers. The schedule will be pre-tested with [five] vendors outside the sample and revised before field work. Its sections:

Section	Covers	Example item (to be worded by you)
A. Profile	Age, gender, education, household size, years in vending, type of goods, place of vending	"How many years have you been vending in this ward?"
B. Awareness	Whether heard of PM SVANidhi, source of information, knowledge of tranches and subsidy	"Have you heard of a loan for street vendors called PM SVANidhi? Yes / No"
C. Loan use	Applied or not, tranche taken, lender, time taken, purpose	"Which loan have you taken: first, second, third, none?"
D. Repayment and digital payments	Repayment status, use of UPI for sales, awareness of cashback	"Do customers pay you through UPI? Never / Sometimes / Often"
E. Difficulties	Documents, bank visits, recommendation or vending certificate, other	"What was the main difficulty, if any, in getting the loan?"

Data collection and time limits

Interviews in [language] from [month] to [month] [year], at hours that do not disturb sales. Fixing this period is the step the Handbook calls "definition of time limits". Participation will be voluntary, names will not be recorded in the report, and findings will be shown only in totals, as section 5 of the Handbook asks for ethical standards and confidentiality.

Statistical tools

Frequencies and percentages for every item; cross-tables of awareness and loan use by type of vending, gender and education; the mean and range for years in vending and loan amount; the chi-square test of association at the 0.05 level of significance. Data will be entered and analysed in [spreadsheet or statistical software]. Secondary information (scheme guidelines, published progress figures for [City], ULB records) will be used only to describe the setting.

Planned chapters of the report

Introduction (with objectives and rationale); Review of Literature; Methodology; Results and Discussion; Conclusion; Limitations; Suggestions for Further Work; References; Appendices. This follows the order in the Handbook's Format for Project Report.

6. Limitations

- The study covers one ward, so its findings describe that ward only and do not stand for the whole city.
- Loan and repayment details are reported by the vendors and are not checked against bank records.
- Mobile vendors may be under-counted if the sampling frame misses them.
- [Add any limit of time, language or access that applies to you.]

7. References

Bhowmik, S. (2005). Street vendors in Asia: A review. *Economic and Political Weekly, 40*(22), 2256-2264.

Government of India. (2014). *The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014* (Act No. 7 of 2014). Legislative Department, Ministry of Law and Justice.

Indira Gandhi National Open University, School of Extension and Development Studies. (n.d.). *MEDSP-045 project work: Handbook on project work for Post Graduate Diploma in Urban Planning and Development (PGDUPDL)*. IGNOU.

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Kothari, C. R., & Garg, G. (2019). *Research methodology: Methods and techniques* (4th ed.). New Age International.

News on AIR. (2025, August 27). *Union Cabinet approves restructuring of PM SVANidhi scheme*. https://newsonair.gov.in/union-cabinet-approves-restructuring-of-pm-svanidhi-scheme

State Bank of India. (n.d.). *PM SVANidhi*. Retrieved [date], from https://sbi.bank.in/web/get-business-product-information/pm-svanidhi

[Two to four recent studies on street vendors or PM SVANidhi that you have read yourself, in APA style, in alphabetical order.]

The Handbook asks for APA references listed alphabetically. Every study cited in the Introduction must appear here, and nothing should appear here that is not cited.

Signature of the Student	Signature of the Supervisor
[Name] Date: [ ]	[Name, designation] Date: [ ]

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