

# Assessing the Economic Contribution of street vendors to the local economy of Jammu City

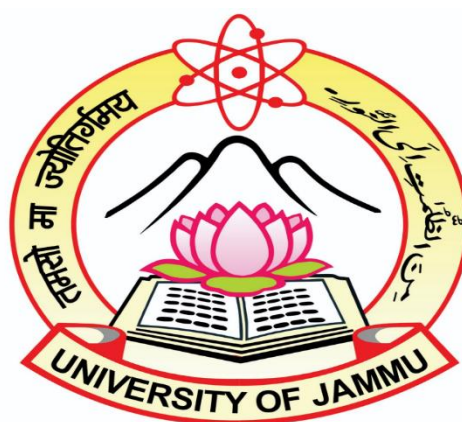
## MAJOR PROJECT REPORT

SEMESTER- I

FOUR-YEAR UNDERGRADUATE PROGRAMME  
(DESIGN YOUR DEGREE)

SUBMITTED TO

UNIVERSITY OF JAMMU, JAMMU



SUBMITTED BY THE TEAM: **PARTH**

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## CERTIFICATE

The work embodied in this report entitled “*Assessing the Economic Contribution of street vendors to the local economy of Jammu City*” has been done by Team PARTH including group members- Adil Mahajan, Harshit Kour, Pawandeep Singh, Raghav Sharma and Tavishi Amla as a Major Project for Semester I of Four-Year Undergraduate Programme (Design Your Degree). This work was carried out under the guidance of Mentors Dr. Anil Gupta and Dr. Shallu Sehgal for the partial fulfilment of the award of the Design Your Degree, Four Year Undergraduate Programme, University of Jammu, Jammu & Kashmir. This project report has not been submitted anywhere else.

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## ACKNOWLEDGMENT

We avail this opportunity to acknowledge all those who helped and guided us during the course of our work. First and foremost, we thank Almighty God from the depth of our heart for generating enthusiasm and granting our spiritual strength to successfully pass through this challenge. Words are too meager to express our esteem indebtedness and whole hearted sense of gratitude towards our mentors Dr. Anil Gupta, Department of SHTM and Dr. Shallu Sehgal, Department of Economics and University of Jammu, Jammu. It is our pleasure beyond words to express our deep sense of feelings for their inspiring guidance, generous encouragement and well versed advice. They provided us undaunted encouragement and support in spite of their busy schedules. Really, fortunate we are and we feel extremely honoured for the opportunity conferred upon us to work under their perpetual motivation.

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We acknowledge all the people, mentioned or not mentioned here, who have silently wished and gave fruitful suggestions and helped us in achieving the present goal.

## ABSTRACT

Street vendors in Jammu City play a crucial role in the local economy, providing accessible goods, creating jobs, and stimulating economic activity. This study delves into the intricate socio-economic landscape of these vendors, aiming to decode the diverse factors influencing their participation, profitability, and sustainability within the industry. The study provides a comprehensive analysis covering five key aspects: demographics, consumption expenditure, job creation, sales and turnover, and challenges and awareness.

Firstly, an examination of the demographic and personal information of respondents reveals the diversity within the vendor demographic, encompassing variables such as age, gender, education, household income, and access to different things. This analysis sets the groundwork for understanding the diverse pathways and motivations leading individuals into the vending domain.

Secondly, an analysis of consumption expenditure of their goods provides insights into spending habits and consumer preferences that support the financial sustainability of vendors. It also uncovers disparities, such as less experienced vendors earning more than their seasoned counterparts.

Thirdly, the study investigates the contribution to job creation by street vendors locally. This exploration uncovers the role vendors play in providing employment opportunities within the community, thereby contributing to the local economy.

Fourthly, an examination of sales and turnover reveals the preference of vendors to different payment methods. Understanding supply-demand issue and its effect, also learning the impact of competition on street vendors.

Finally, the study uncovers the various challenges faced by vendors and their awareness of these issues. These challenges span a wide range, from navigating shifts in the market to adhering to regulations and adopting new technologies. The study also explores how these challenges differ depending on the vendors' locations.

In essence, this study not only sheds light on the experiences of street vendors in Jammu City but also provides practical insights for improving their situation. Whether you're a policymaker shaping regulations, a practitioner working directly with vendors, or simply someone interested in understanding this dynamic, there's valuable information here to help create a more supportive and sustainable environment for vendors in urban settings.

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## **CHAPTER 1**

### **INTRODUCTION**

Street food vending is the practice of selling food directly to consumers in public spaces. This can be done through various channels, including:

**Street Vending:** This is the most common form of food vending in Jammu City, involving the sale of food from carts, stalls, or trucks in public places.

**Food Markets:** These are markets where vendors sell their food directly to consumers.

**Food Stalls in Shopping Centres:** These stalls sell a variety of food items, offering consumers the convenience of shopping and eating in one place.

Street food vending is a popular practice in Jammu City, providing fresh and affordable food directly to consumers without any intermediaries involved. One of the most common forms of food vending is street vending. It involves selling food from carts, stalls, or trucks in public places, such as on the roadside or in a busy market area. Street vendors offer a wide range of food items at affordable prices, making it a convenient option for people on the go.

In addition to street vending, food markets are also a common channel for food vending. These markets provide a platform for vendors to sell their food directly to consumers, eliminating the need for middlemen. This ensures that the food is fresh, locally sourced, and of high quality.

Food stalls in shopping centres are another common channel for food vending. These stalls offer a variety of food items and are a convenient option for consumers who prefer to do all their shopping in one place.

This study aims to investigate the impact of these street food vendors on the local economy of Jammu City. The respondents for this study will be the street food vendors themselves, providing valuable insights into the economic implications of their trade.

Most street vendors provide the main source of income for their households, bringing food to their families and paying school fees for their children.

These informal workers have strong linkages to the formal economy. Over half of the interviewed workers said they source the goods they sell from formal enterprises. Many customers work in formal jobs.

Many vendors try to keep the streets clean and safe for their customers and provide them with friendly personal service.

Street vendors create jobs, not only for themselves but for porters, security guards, transport operators, storage providers, and others.

Many generate revenue for cities through payments for licenses and permits, fees and fines, and certain kinds of taxes.[1]

Street vending significantly contributes to economic development in a multitude of ways. It stimulates local economies as street vendors purchase goods, supplies, and services from local markets, thereby fostering economic activity and bolstering local businesses. Additionally, street vending promotes entrepreneurship by providing individuals with the opportunity to start and manage their own businesses at a low startup cost. This not only enhances the vitality and vibrancy of urban spaces, attracting both tourists and locals, but also creates a crucial source of employment and income for many individuals and households. Street vending doesn't just create jobs for vendors, but also for others involved in the supply chain, such as suppliers, transport operators, and security guards. For many vendors, street vending is their primary source of income, which supports their families and contributes to their household income. In the absence of formal social security systems, the income generated from street vending can provide a much-needed safety net for individuals and families.[2]



## **CHAPTER 2**

### **OBJECTIVES**

#### **2.1 Project description**

Street vending is a vital part of local economies, offering a variety of goods while also serving as a source of income for many individuals. This project aims to investigate the impact of street vendors on the local economy of Jammu City.

Firstly, an examination of the demographic and personal information

Secondly, an analysis of the consumption expenditure on their goods

Thirdly, the study investigates the contribution of street vendors to local job creation

Fourthly, an examination of sales and turnover

Finally, the study uncovers the various challenges faced by vendors and their awareness of these issues.

By thoroughly understanding these aspects, the study aims to provide insights and recommendations to enhance the sustainability and profitability of their businesses, thereby positively impacting the local economy of Jammu City.

#### **2.2 Objectives of the study**

##### **Following are the objectives of the study**

- ❖ To analyse the socio-economic background of street vendors.
- ❖ To assess the consumption expenditure of street vendors.
- ❖ To investigate the contribution of street vendors to the local economy in terms of local job creation, sales and turn over.
- ❖ To identify and analyse the challenges encountered by street vendors

### **2.3 Problem statement**

Despite their significant contribution to the local economy and urban food supply chain, street food vendors in Jammu City often operate within challenging socio-economic conditions. This study aims to comprehensively analyse the socio-economic background of street food vendors, conduct an in-depth economic analysis of their activities, investigate their sourcing of goods and their impact on the formal economy, and identify and analyse the multifaceted challenges they encounter. By addressing these objectives, this research seeks to shed light on the complexities of street food vending in Jammu City and provide insights that can inform policies and interventions aimed at improving the livelihoods and working conditions of street food vendors. The choice of this project is motivated by the need to understand the economic implications of street food vending, its impact on job creation, and its contribution to the local economy. The insights gained from this study could be instrumental in formulating strategies to enhance the sustainability and profitability of their businesses, thereby positively impacting the local economy of Jammu City.

### **2.4 Significance**

- ❖ This project report holds significant value as it aims to analyse the economic contribution of street vendors and their role in job creation. This study highlights the employment opportunities generated by this sector.
  
- ❖ This study can help to assist local authorities and policymakers in making regulations, licensing and support system for street vendors. It can contribute to local development initiatives by highlighting the areas of improvement and growth within the street vending sector which will positively influence the economic development of Jammu city. Understanding these challenges is essential for implementing targeted interventions. Additionally, the report's findings can guide street vendors in developing strategies to enhance their sustainability and profitability of street food businesses.
  
- ❖ This study will help in understanding the sales, turnover, and types of goods offered by street vendors which provides insights into consumer behaviour. These insights can be valuable for businesses and researchers.

- ❖ This project report will help to understand the factors that contribute to business sustainability, such as access to markets, financial stability and community support.
  
- ❖ Overall, this project report on street vendors holds impactful and crucial part in informing decision-makers, making improvements, and fostering innovation within the street vending sector.

### **1.5 Project Outcomes**

This study provides a comprehensive understanding of street vendors through their:

- Socio-economic demographics: It will reveal insights into their age, gender, educational attainment, income levels, family structure, and access to social security.
- Consumption patterns: By analysing their spending habits, the study will identify patterns regarding essential expenses like food, housing, education, and healthcare, ultimately providing valuable information on their financial well-being.
- This study will quantify the economic impact of street vendors which highlights the role of street vendors in providing employment opportunities and supporting local businesses.
- It will also help in understanding the dynamics of supply and demand, payment methods, and competition within the street vending sector.
- Total sales and turnover figures will provide a clear picture of their economic activity and their contribution to the local economy.
- Challenges and opportunities: By identifying and analysing the key challenges faced by street vendors, such as lack of permits, harassment, competition, and infrastructure limitations, the research can pave the way for identifying potential solutions and support programs.
- This project will propose specific and actionable recommendations which includes changes in policies, development of support programs and public awareness.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter covers the research design, study area, sample size, sampling unit, data collection method, data collection, data presentation and ethical considerations.

#### **3.2 Research Design**

The cross-sectional survey design is adopted for the study. It is used because it examines a group of individuals at a specific point in time. This approach is useful for studying patterns and in-depth analysis of characteristics in a population.

#### **3.3 Study Area**

The study is conducted in four urban areas of Jammu City which comprises of Canal road, Gandhi Nagar, Nai Basti and Old city Jammu (Parade, Moti bazar, Patel Bazar, Jain Bazar, Sabzi Mandi & Purani Mandi).

#### **3.4 Sample Size**

A sample of 50 street vendors is taken in account from the chosen study area. After, consultation with our mentors, the decision of 50 samples and 4 places were identified for the study.

#### **3.5 Sampling Unit**

The sampling unit for this study is defined as the street vendors who sells food and beverages, which consists of vendor who have mobile and fixed spots.

#### **3.6 Data Collection method**

Primary data is collected using interview schedule method. The interview schedule was approved by the mentors.

#### **3.7 Data collection**

An authority letter was issued by University of Jammu, to collect data, conduct interviews and perform other relevant activities necessary for the successful completion of the survey.

Interview schedule is divided into 5 sections which are –

- ❖ Section 1- This section is based on the socio-economic background of the respondent.
- ❖ Section 2- This section is on the economy of Street vendors investigating their consumption expenditure.
- ❖ Section 3- This section investigates the contribution to job creation by street vendors locally. This exploration uncovers the role vendors play in providing employment opportunities within the community, thereby contributing to the local economy.
- ❖ Section 4- It is an examination of sales and turnover reveals the preference of vendors to different payment methods. Understanding supply-demand issue and its effect, also learning the impact of competition on street vendors.
- ❖ Section 5- Final section reveals the challenges faced by Street vendors and also through light on awareness their level.

### **3.8 Data Analysis and Interpretation**

The data collected from the interview schedule is sorted, tabulated and interpreted. It is also analysed and organised to draw desired conclusions. Simple average method is used to draw inferences

### **3.9 Ethical Considerations**

SIIEDC of University of Jammu has briefed on the ethical considerations and guidelines for conducting the survey. Assured respondents that their responses will be kept confidential and their participation is voluntary.

## CHAPTER 4

### RESULTS AND DISCUSSION

#### 4.1 Section A

This section is based on the socio-economic background of the respondent.

##### **About the respondents**

This section focuses on personal information about respondents typically includes demographic details, socio-economic background, employment history and financial aspects such as gender, age, marital status, family size, and dependency ratio provide a profile of the street vendors. Education level, religion, caste/community and ownership of a ration card help understand the socioeconomic background of the street vendors. Information about migration, reasons for migration and duration in the city sheds light on the vendor's background and history. Type of goods or services, years of experience, initiation into street vending and nature of vending spot (fixed or mobile) provide insights into the street vending business. Income, savings, borrowing practices, assets and liabilities offer a detailed view of the financial aspects of street vendor's lives.

##### **1. Gender of Respondents**

This pie chart presents a breakdown of individuals by gender, revealing a stark gender imbalance with males comprising of 100% which implies that males are more engaged in street vending as compare to females.

Table 4.1.1 Gender of Respondents

<b>Gender</b>	<b>Count of Gender</b>	<b>Percentage</b>
Male	50	100%
Female	0	0%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

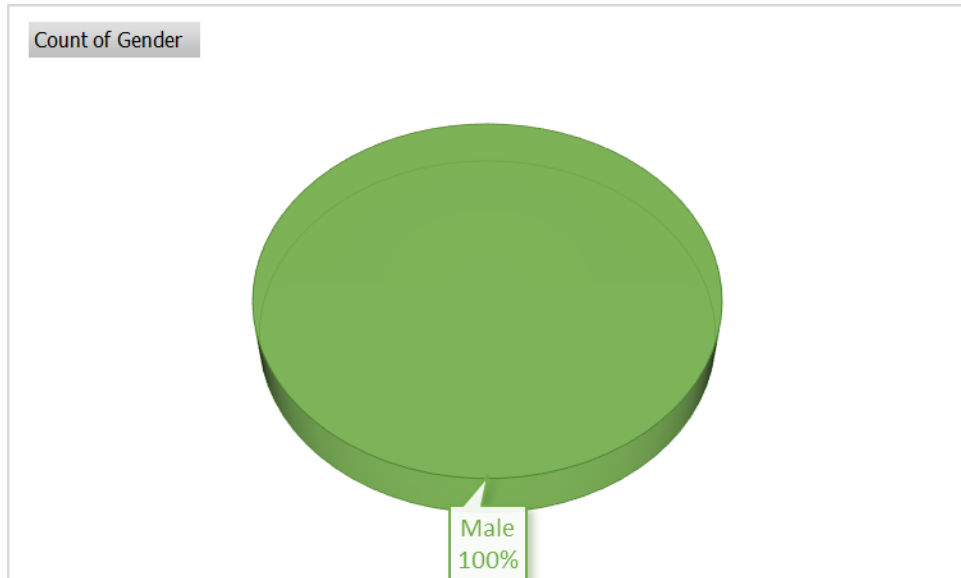


Fig 4.1.1 Gender of Respondents

## 2. Age of Respondents

This graph presents a distribution of individuals across various age groups. The data reveals that the largest proportion of individuals falls within the age range of 33-36 years, followed by the 20-24 age group and the 29-31 & 36-40 age group shows same trend.

Table 4.1.2 Age of Respondents

Age	Count of Age
20	2
21	5
23	3
24	1
25	1
28	3
29	1
30	4
31	1

33	1
34	7
35	4
36	1
38	4
40	1
41	1
42	2
43	1
45	1
46	1
48	1
52	2
55	1
64	1
<b>Grand Total</b>	<b>50</b>

Source: Field survey

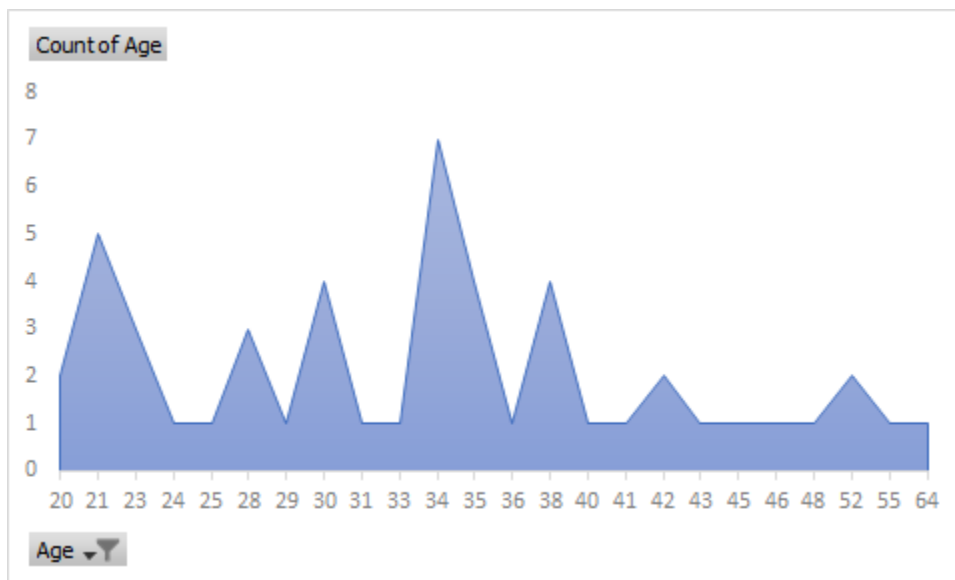


Fig 4.1.2 Age of Respondents



### 3. Marital Status of Respondents

This pie chart represents individuals based on their marital status, offering insights into the distribution of relationship statuses within the sample size. The data indicates that the majority of individuals, comprising 60%, are married. Additionally, 40% of individuals are unmarried.

Table 4.1.3 Marital Status of Respondents

Marital status	Count of Martial Status	Percentag e
Married	30	60%
Single	20	40%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

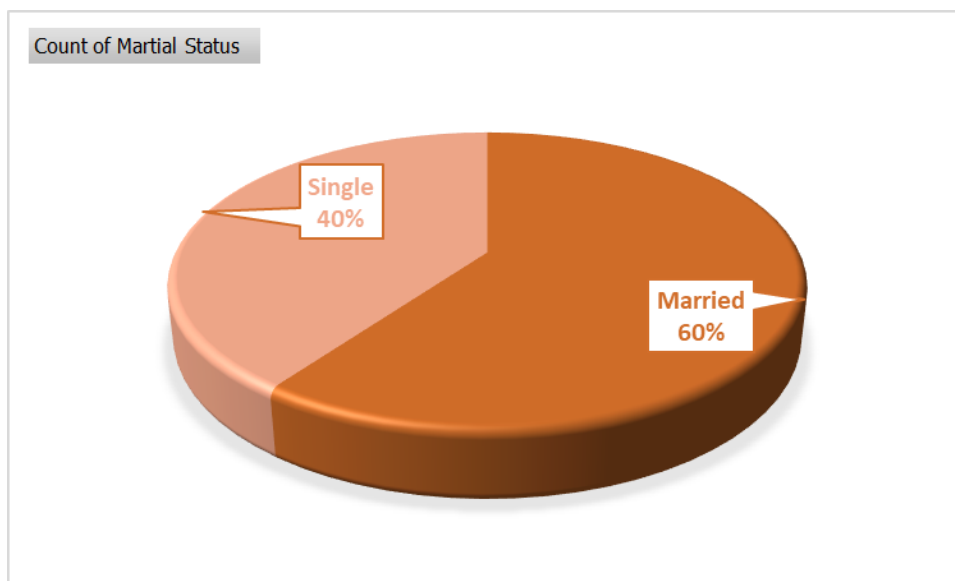


Fig 4.1.3 Marital Status of Respondents

### 4. Number of family members of respondents

This graph represents the number of family members respondents have. The range spans from the minimum count of 1 to the maximum count of 12, indicating a wide diversity in family sizes among the individuals in the dataset.

Table 4.1.4 Number of family members of respondents

Number of family members	Count of Family members
1	1
2	1
4	13
5	18
6	8
7	4
8	1
11	2
12	2
<b>Grand Total</b>	<b>50</b>

Source: Field Survey

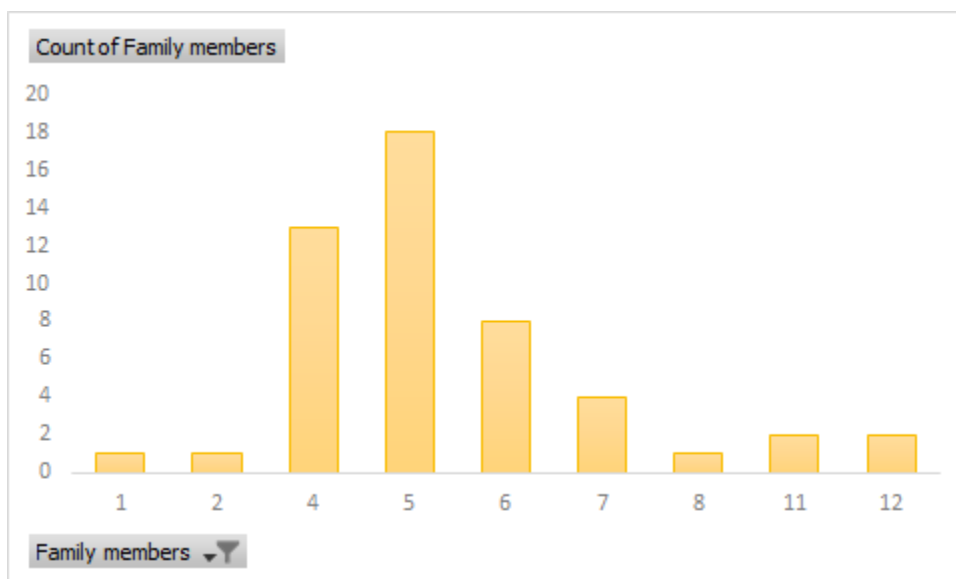


Fig 4.1.4 Number of family members of respondents

## 5. Number of dependent members on respondent

The data indicates that most individuals, have 4 dependent members, followed by 10 respondents who have 3 dependent members. In the collected data only 3 respondents have dependent members more than 7.

Table 4.1.5 Number of dependent members on respondent

<b>Number of dependent members</b>	<b>Count of Dependent members</b>
0	4
1	3
2	1
3	10
4	16
5	4
6	8
7	1
11	2
12	1
<b>Grand Total</b>	<b>50</b>

Source: Field Survey

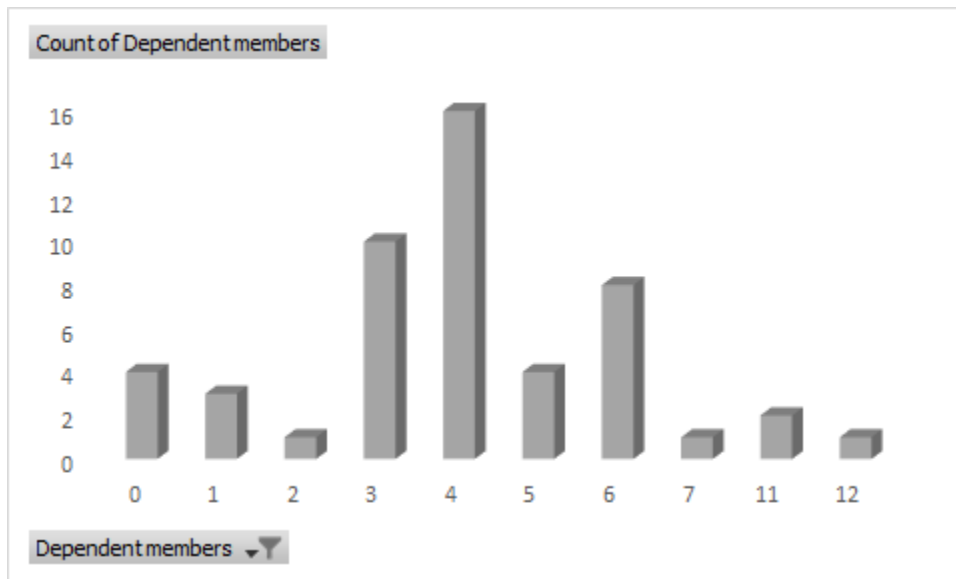


Fig 4.1.5 Number of dependent members on respondent

## 6. Religion of Respondents

Most individuals in the dataset are Hindu, with some being Muslim. The data indicates that the majority of individuals, comprising 94%, are Hindus and 6% are the Muslims.

Table 4.1.6 Religion of Respondents

Religion	Count of Religion	Percentage
Hindu	47	94%
Muslim	3	6%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

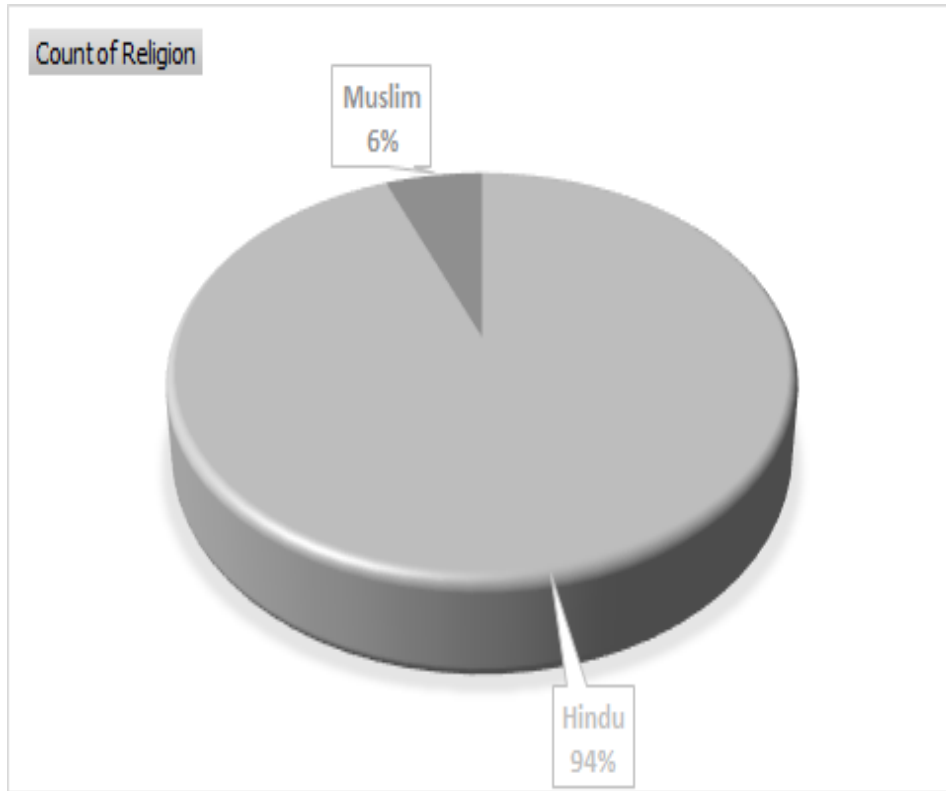


Fig 4.1.6 Religion of Respondents

### 7. Education level of respondents

The table outlines the educational status distribution among a group of individuals, presenting the number of persons and the percentage of each educational category within the total. It reveals a varied educational background within the sample. The highest percentage of individuals fall under the Secondary school category, constituting 32% of the group, indicating a significant proportion have completed schooling up to this level, followed by Higher Secondary School category, constituting of 24%. Moreover, the Graduate and Post- Graduate categories both account for 6% and 2% respectively. The Primary school category represents 10% of the data, The individuals with no formal education accounts for 26% indicating that street vending provides employment to who are not educated. There is a minimal representation in the "post-graduate" category, comprising only 2% of the total which indicates more educated people tend not to prefer street vending as job.

Table 4.1.7 Education level of respondents

Education	Count of Education	Percentage
Graduate	2	4%
Higher secondary school	12	24%
No formal education	13	26%
Post Graduation degree	1	2%
Primary School	5	10%
Secondary School	16	32%
Under Graduate	1	2%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

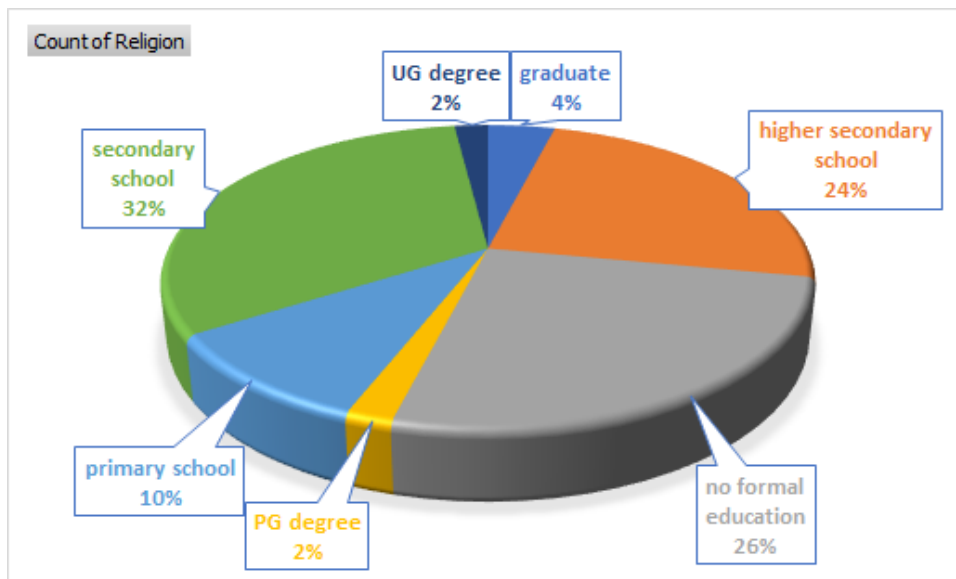


Fig 4.1.7 Education level of respondents

## 8. Caste of Respondents

This table provides a breakdown of individuals based on their caste, offering insights into the distribution of caste within the respondents. The data indicates that the majority of individuals, comprising 58%, are from General category. 12% of individuals belong to SC category. On the other hand, OBC and ST accounts for 10% and 4% respectively.

Table 4.1.8 Caste of Respondents

Caste	Count of Caste	Percentage
Gen	29	58%
OBC	5	10%
other	8	16%
SC	6	12%
ST	2	4%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

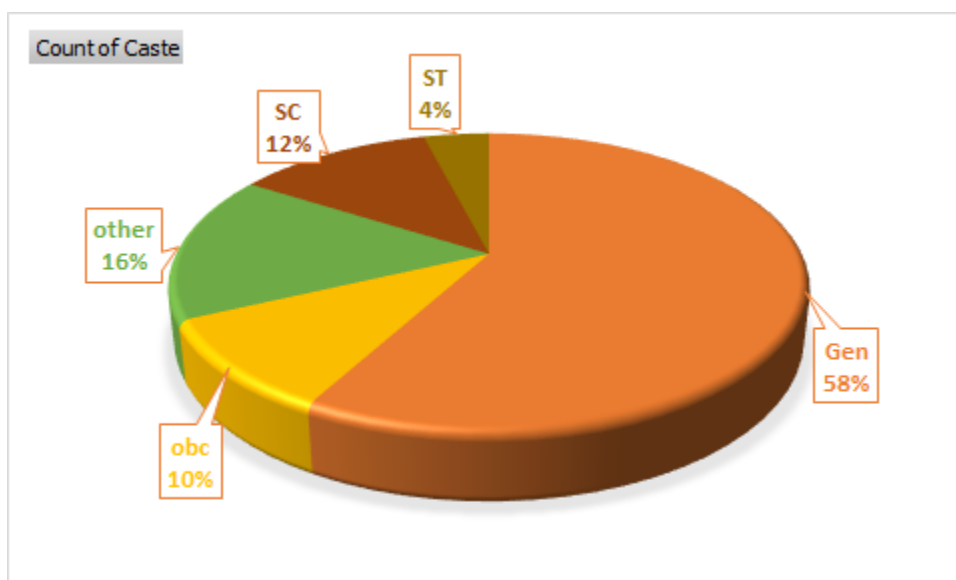


Fig 4.1.8 Caste of Respondents

## 9. Ration Card status of Respondents

This pie chart represents if the respondent has ration card or not, the data indicates that the majority of individuals, comprising 74%, have ration card and 26% of individuals have no ration card.

Table 4.1.9 Ration Card status of Respondents

<b>Ration card status</b>	<b>Count of Ration Card</b>	<b>Percentage</b>
No	13	26%
Yes	37	74%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

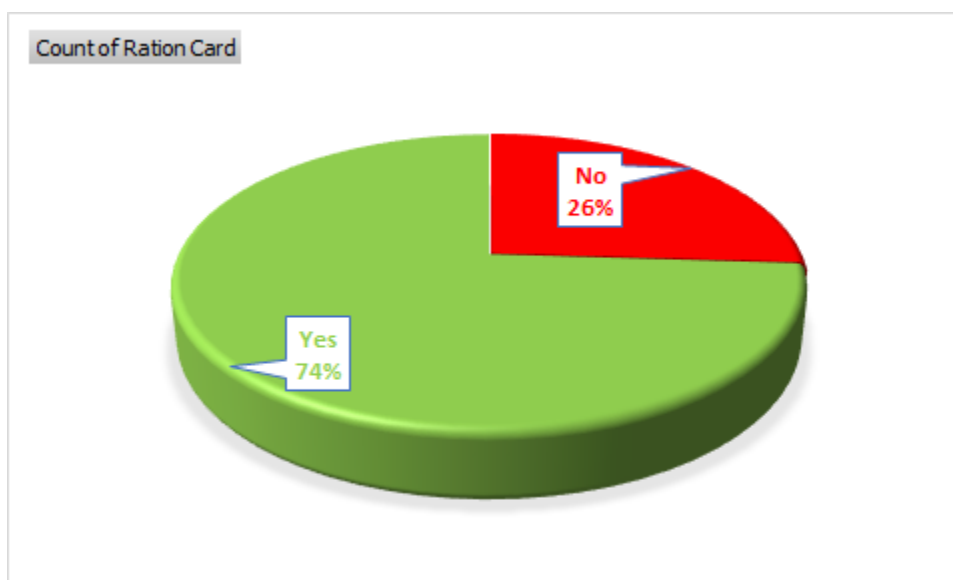


Fig 4.1.9 Ration Card status of Respondents



## 10. Migration status of Respondents

The table presents a breakdown of individuals checking whether the vendors are migrant or native revealing balance within the population. Nearly 50% of the vendors are migrant and half of the total respondents are native.

Table 4.1.10 Migration status of Respondents

<b>Migration status</b>	<b>Count of Native/Migrant</b>	<b>Percentage</b>
Migrant	25	50%
Native	25	50%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

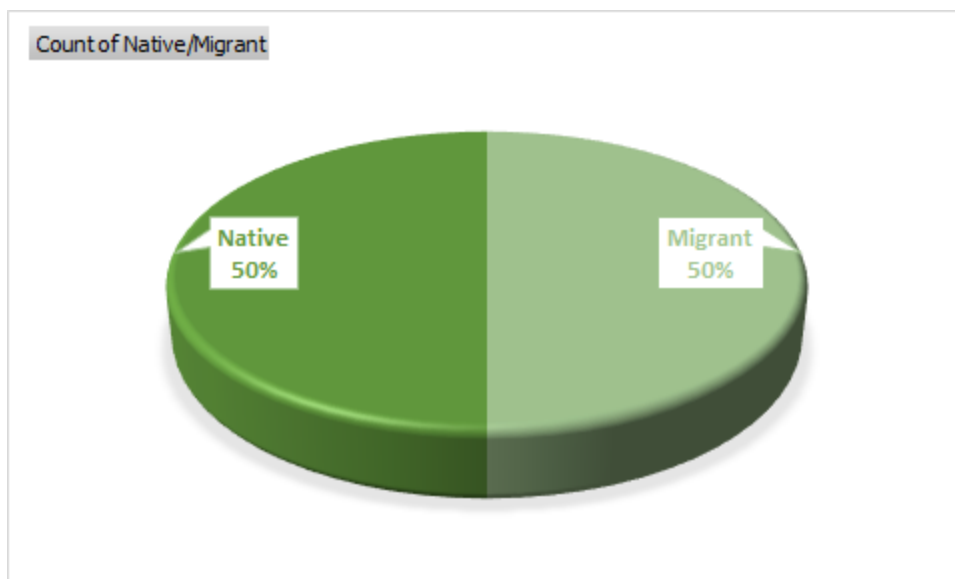


Fig 4.1.10 Migration status of Respondents

## 11. Reason of Migration of Respondents

The pie chart provides an analysis on the reason behind the migration of respondents. Employment emerges as the main reason for the migration which accounts for 96% of the total population of migrated people. Whereas, education is the other reason, constituting of 4%.

Table 4.1.11 Reason of Migration of Respondents

Reason of migration	Count of Migration Reason	Percentage
Education	1	4%
Employment	24	96%
<b>Grand Total</b>	<b>25</b>	<b>100%</b>

Source: Field Survey

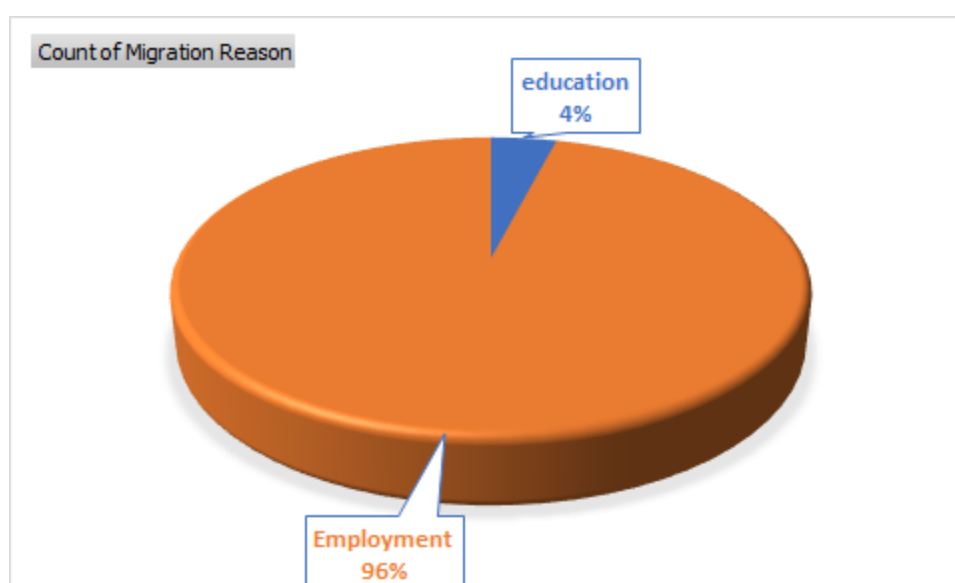


Fig 4.1.11 Reason of Migration of Respondents

## 12. Years as Street vendor of respondents

This table provides the analysis on duration of involvement of individuals as a street vendor. The variation ranges from 0.5 to 42 years. The duration of involvement can also impact the economic stability and livelihood of vendors, as longer duration shows more stable income sources and financial security. The majority of vendors constituting of 68%, have been in business for less than 10 years, with 52% of them having been street vendors for 5 years or less.

Table 4.1.12 Years as Street vendor of respondents

<b>Years as a street vendor</b>	<b>Count of Years as street vendor</b>
0.5	1
0.8	1
1	1
1.5	1
2	2
3	2
4	2
5	2
6	2
7	2
8	4
10	5
11	1
12	3
14	1
15	6
16	1
18	2
20	1
22	1
24	3
25	1
30	3
37	1
42	1
<b>Grand Total</b>	<b>50</b>

Source: Field Survey

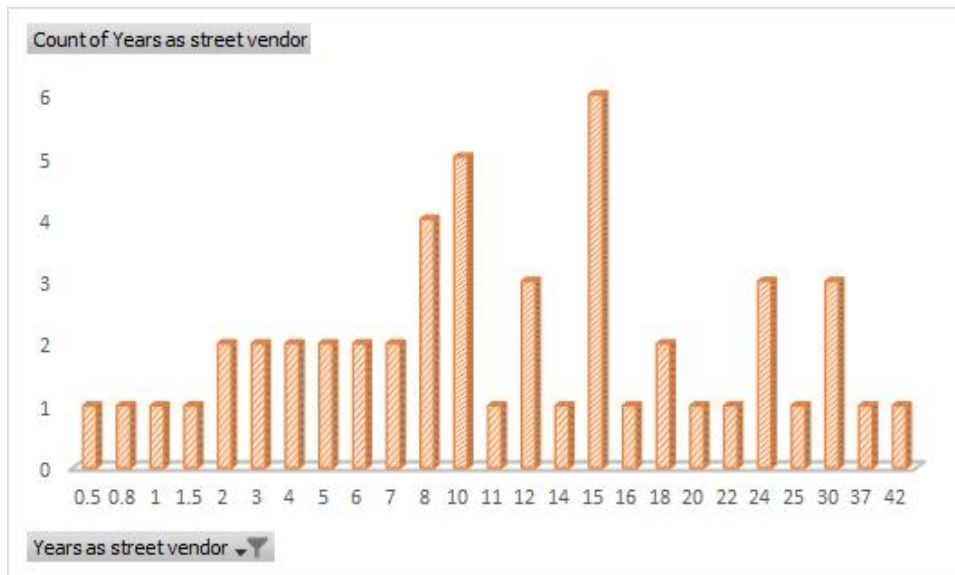


Fig 4.1.12 Years as Street vendor of respondents

### 13. How respondents learnt street vending

The table provides a breakdown of individuals based on how they started as street vendor. A significant portion of street vendors comprising of 48% inherited their businesses. 46% are self-taught, indicating a high degree of entrepreneurship and independent initiative within the street vending community. On the other hand, 6% of the respondents learnt from friends/relatives.

Table 4.1.13 How respondents learnt street vending

Start as a street vendor	Count of Start as street vendor	Percentage
Inherited	24	48%
learned from friends/relatives	3	6%
Self-taught	23	46%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

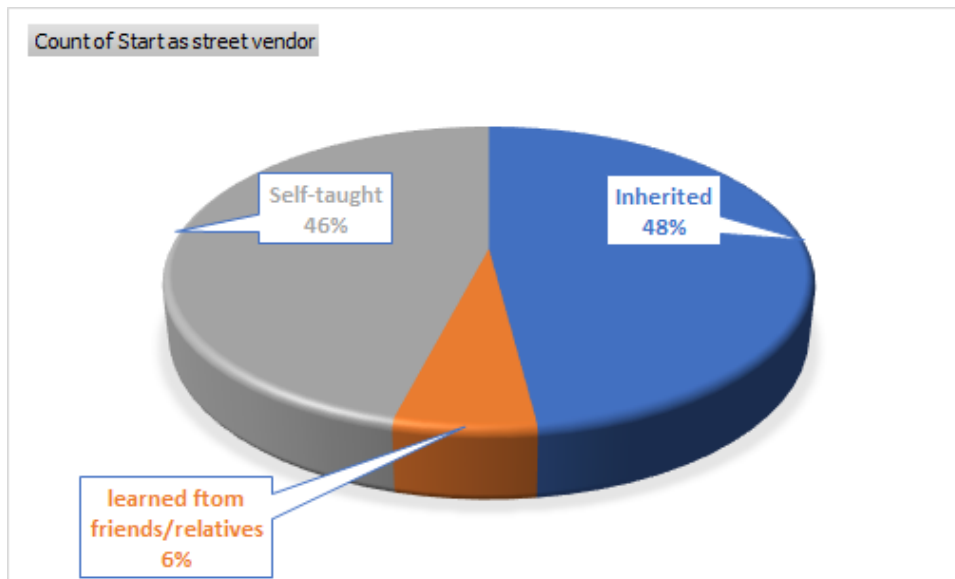


Fig 4.1.13 How respondents learnt street vending

#### 14. Type of vending spot of Respondents

This pie chart represents if the respondent has fixed or mobile vending spot. The data indicates that the majority of individuals, comprising 52%, do not have fixed vending spot. On the other hand, 48% of individuals have fixed vending spot.

Table 4.1.14 Type of vending spot of Respondents

Type of vending spot	Count of Vending spot type	Percentage
Fixed	24	48%
Mobile	26	52%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

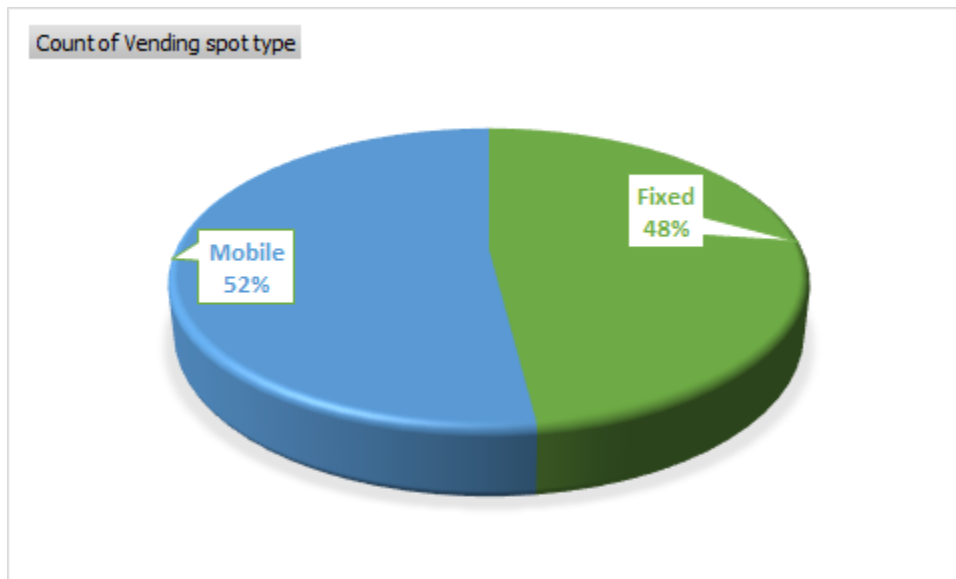


Fig 4.1.14 Type of vending spot of Respondents

### 15. Duration of working hours per day

The table no.4.1.15 depicts that both maximum and minimum work hours per day which is 17 and 3 respectively. The most common work hour reported by street vendors is 8 hours per day, with 17 vendors, comprising of 34% working for this duration 36% of the vendors work for more than 8 hours per day, with 12% working for 12 hours or more. 10% work for less than 8 Row Labels, Count of Type of goods/services hours per day, with the shortest reported time is 3 hours.

Table 4.1.15 Duration of working hours per day

<b>Duration of work hours</b>	<b>Count of Work hours per day</b>
3	1
7	3
8	17
9	3
10	6
11	1
12	10
14	3
15	3
16	1
17	2
<b>Grand Total</b>	<b>50</b>

Source: Field Survey

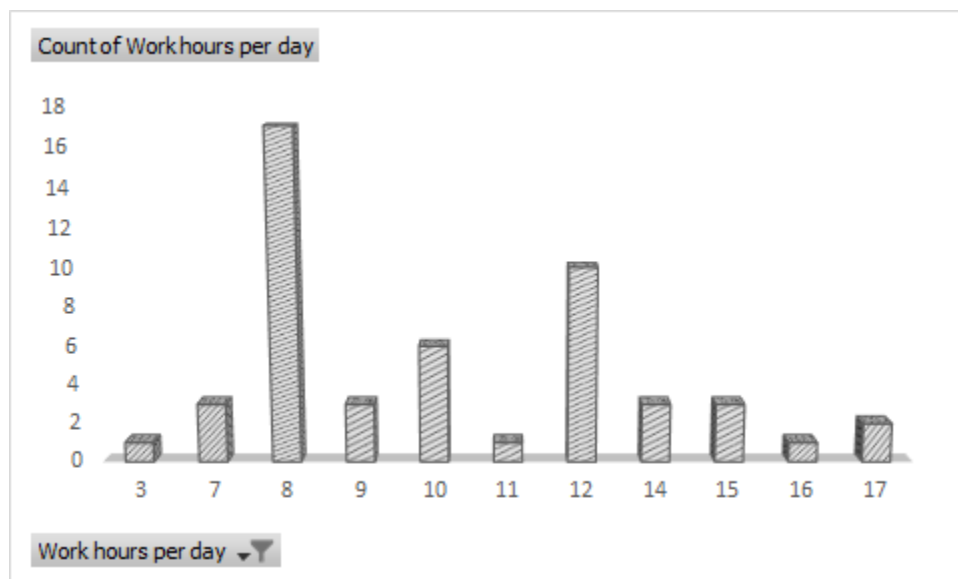


Fig 4.1.15 Duration of working hours per day

## 16. Number of days respondents work per week

Table no 4.1.16 depicts days per week the street vendors work. It shows that 94% of the respondents work for 7 days in a week and 6% of the respondents work for 6 days in a week. Thus, the results show that street vendors are working hard without taking any break for their living.

Table 4.1.16 Number of days respondents work per week

Number of days	Count of Work days per week	Percentage
6	3	6%
7	47	94%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

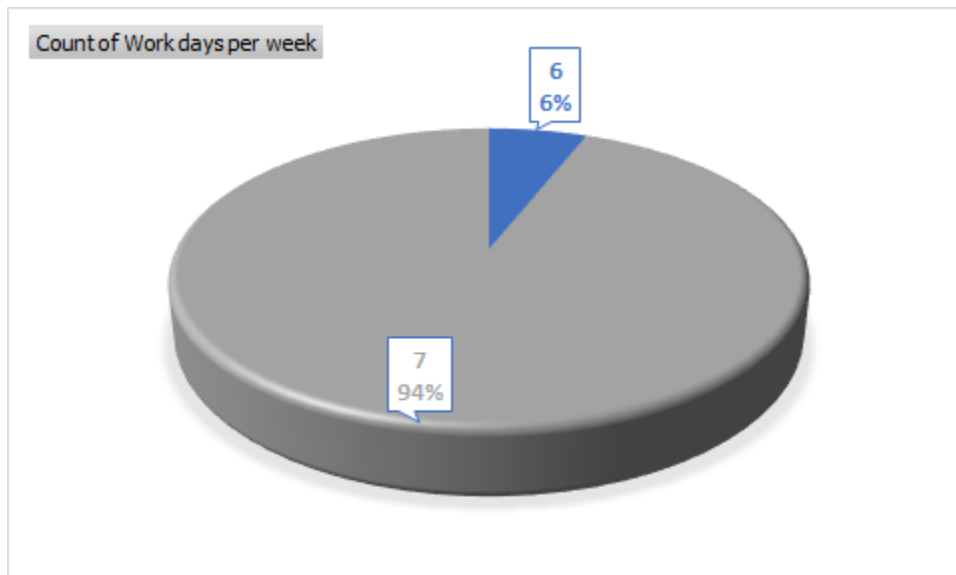


Fig 4.1.16 Number of days respondents work per week



### 17. Average Price per Unit of commodity of Respondents

The most common average price per unit falls within the range of 20 to 40, with these prices accounting for 72% of the total vendors. This suggests that a significant portion of street vendors offer products at mid-range prices. The chosen average price per unit can impact profit margins and overall competitiveness in the market. Vendors need to strike a balance between setting prices that are attractive to customers while ensuring profitability and sustainability for their businesses.

Table 4.1.17 Average Price per Unit of commodity of Respondents

<b>Average price per unit</b>	<b>Count of Average price per unit</b>
6	1
10	1
20	12
25	3
30	1
35	4
40	18
50	5
60	1
80	1
100	2
200	1
<b>Grand Total</b>	<b>50</b>

Source: Field Survey

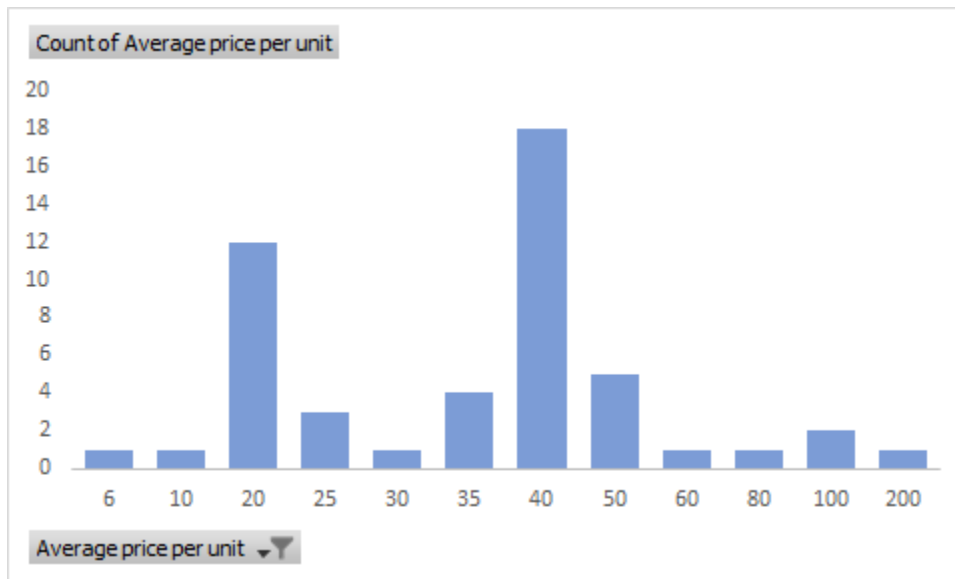


Fig 4.1.17 Average Price per Unit of commodity of Respondents

**18. Average number of units sold per day of respondents**

The data shows a diverse distribution of units sold per day by street vendors, ranging from 10 to 200 units. The most common sales volumes per day fall within the range of 100 to 150 units, with 27% of vendors selling within this range. This suggests that a significant portion of street vendors achieve relatively high sales volumes on a daily basis.

Table 4.1.18 Average number of units sold per day of respondents

Average number of unit sold	Count of Units sold per day
10	2
11	4
12	2
13	1
14	1
15	2
20	1
30	4

35	3
40	2
50	3
60	1
70	2
72	1
80	2
90	1
100	6
150	7
200	4
<b>Grand Total</b>	<b>49</b>

Source: Field Survey

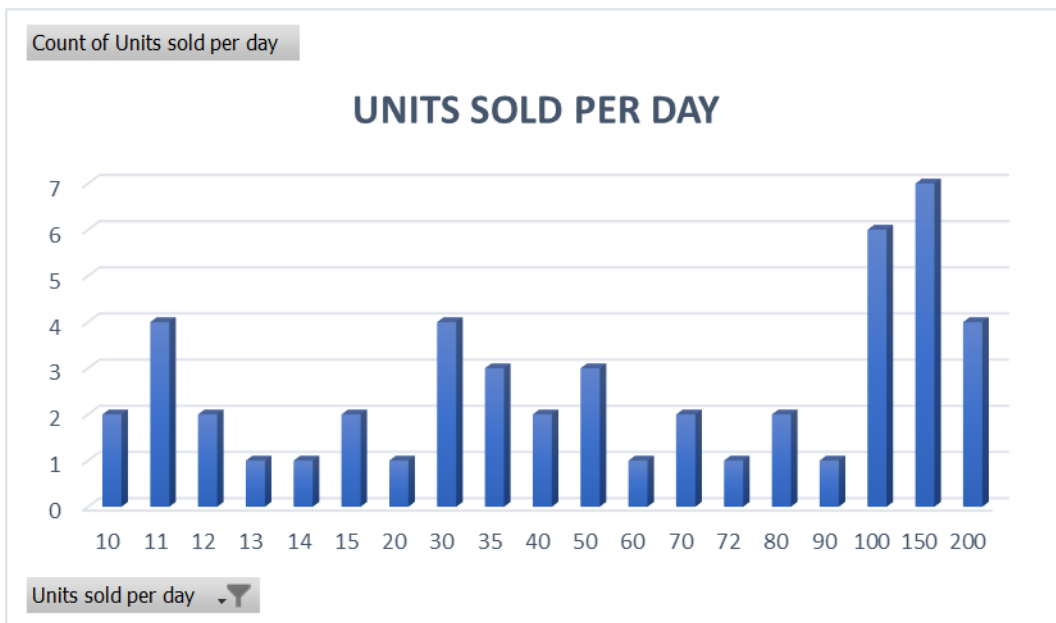


Fig 4.1.18 Average number of units sold per day of respondents

### 19. Status Of savings of respondents

The table and pie chart 4.1.19 shows that majority of respondents have savings. The data shows that 84% of the respondents reported having savings, while only 16% reported not having any savings. This indicates that most of the respondents are financially prudent and have some form of savings for future needs.

Table 4.1.19 Status of Savings of Respondents

Status of Savings	Count of Savings	Percentage
No	8	16%
Yes	42	84%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

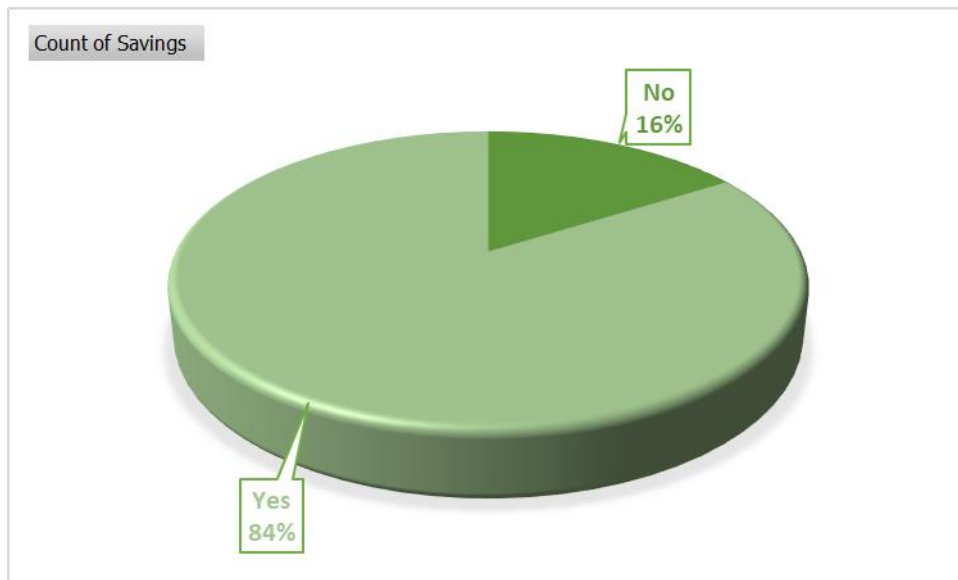


Fig 4.1.19 Status of Savings of Respondents

## 20. Saving of Respondents per month

The table and bar chart shows the distribution of monthly savings among 41 respondents from a field survey. The savings amounts range from 0 to 25000, with the majority of respondents (7 out of 41) saving ₹500 per month.

The data shows that most of the respondents save less than ₹100 per month, which is the lowest. This indicates that the respondents have low income or high expenses.

The table shows a high variation in the savings amounts, indicating that the respondents have different income levels. The standard deviation of the savings amounts is ₹5,321.67, which is much higher than the mean of ₹3,170.73. The median of the savings amounts is ₹700, which is lower than the mean, and the maximum is ₹25,000.

Table 4.1.20 Saving of Respondents per month

Saving of Respondents	Count of Savings amount
0	2
100	1
500	7
550	2
600	2
700	2
750	1
800	1
1200	1
2400	1
3000	1
5000	2
6000	2
6500	1
7000	1
8000	2
9000	2
10000	2
12000	1
13000	1
15000	2
20000	2
24000	1
25000	1
<b>Grand Total</b>	<b>41</b>

Source: Field Survey

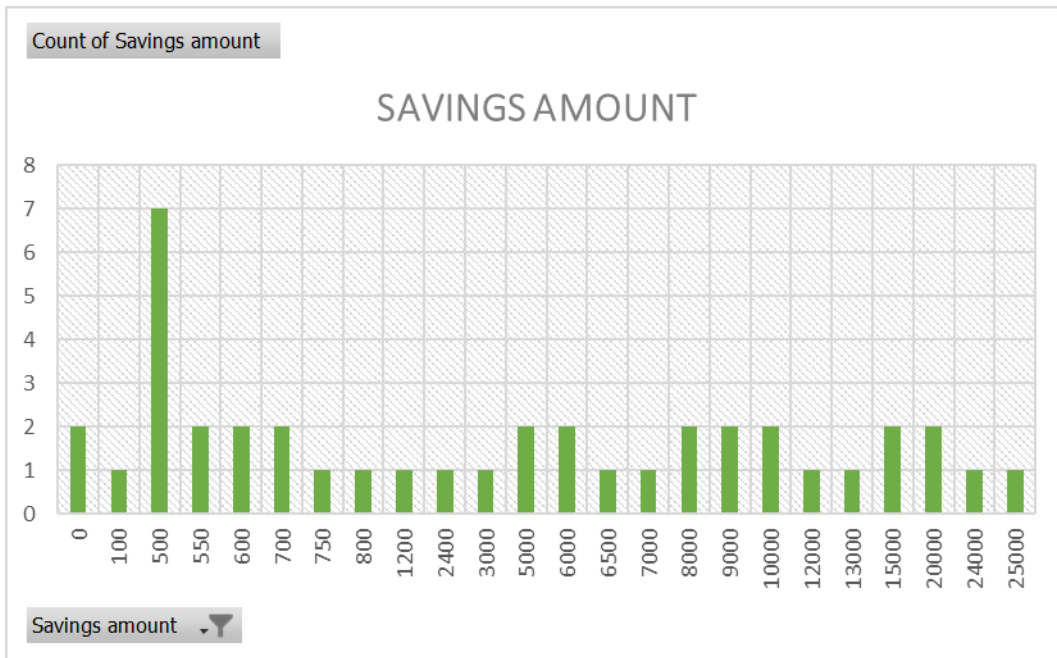


Fig 4.1.20 Saving of Respondents per month

## 21. Status of Saving location of Respondents

Table 4.1.21 shows that 76% of the respondents save their money in institutional source like banks while 24% indicated that they save money at home. The prevalence of bank savings suggests that many street vendors trust formal financial institutions with their savings. Keeping savings in banks may offer advantages such as security, interest accrual, and accessibility to financial services.

Table 4.1.21 Status of Saving location of Respondents

Saving location	Count of Savings location	Percentage
Bank	32	76%
Home	10	24%
<b>Grand Total</b>	<b>42</b>	<b>100%</b>

Source: Field Survey

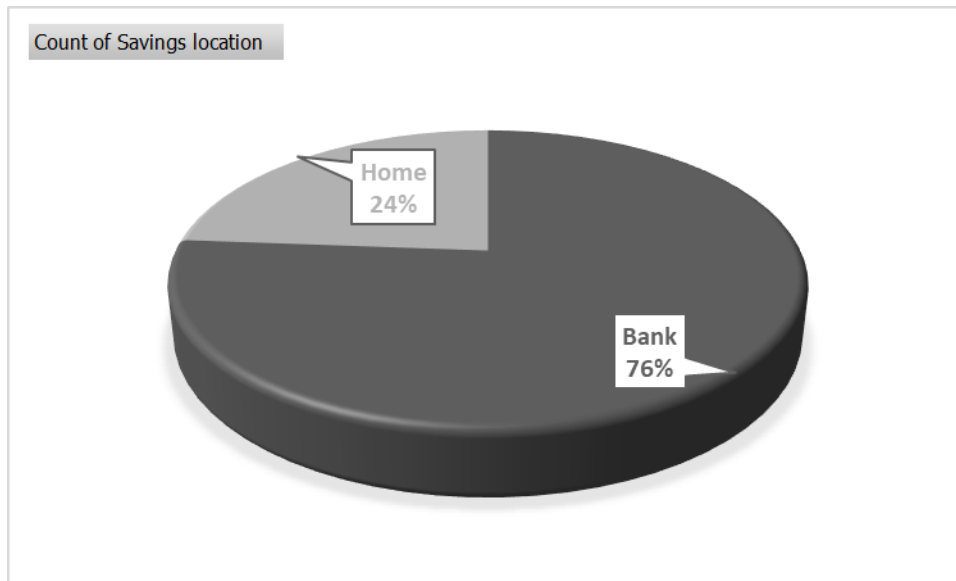


Fig 4.1.21 Status of Saving location of Respondents

## 22. Borrowing status of respondents

Many street vendors (66%) reported that they have not borrowed any money from any source while a smaller proportion (34%) indicated that they do borrow money.

Table 4.1.22 Borrowing status of respondents

Row Labels	Count of Borrowing	Percentage
No	33	66%
Yes	17	34%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

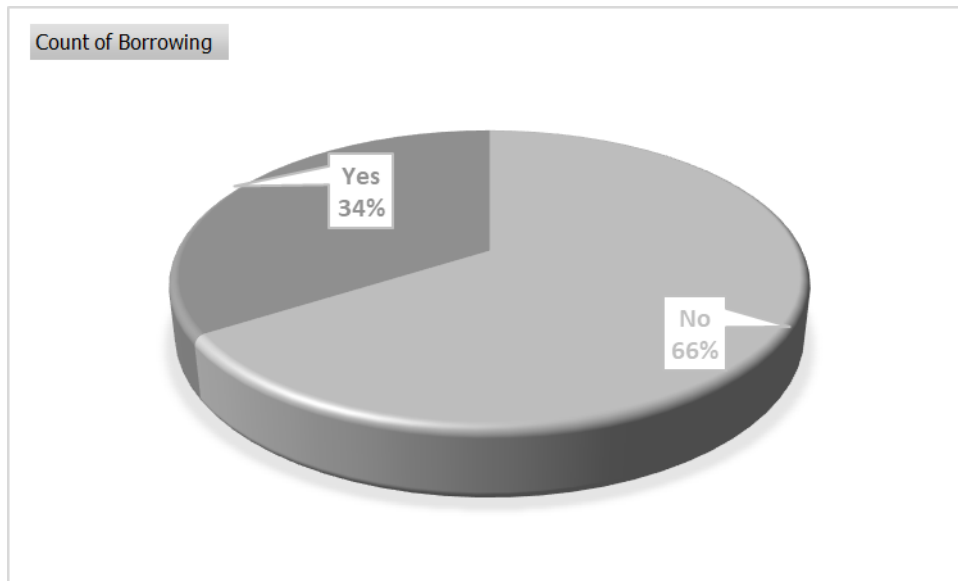


Fig 4.1.22 Borrowing status of respondents

### 23. Amount of money borrowed by Respondents

The most common borrowing amounts fall within the range of 10,000 to 30,000, with 8 out of 17 vendors borrowing within this range. This suggests that a significant portion of street vendors require relatively moderate amounts of financing to support their businesses and family.

Table 4.1.23 Amount of money borrowed by Respondents

Amount of money borrowed	Count of Borrowing amount
2000	1
3000	1
5000	2
8000	1
10000	5
25000	1



30000	2
50000	1
150000	1
250000	1
400000	1
<b>Grand Total</b>	<b>17</b>

Source: Field Survey

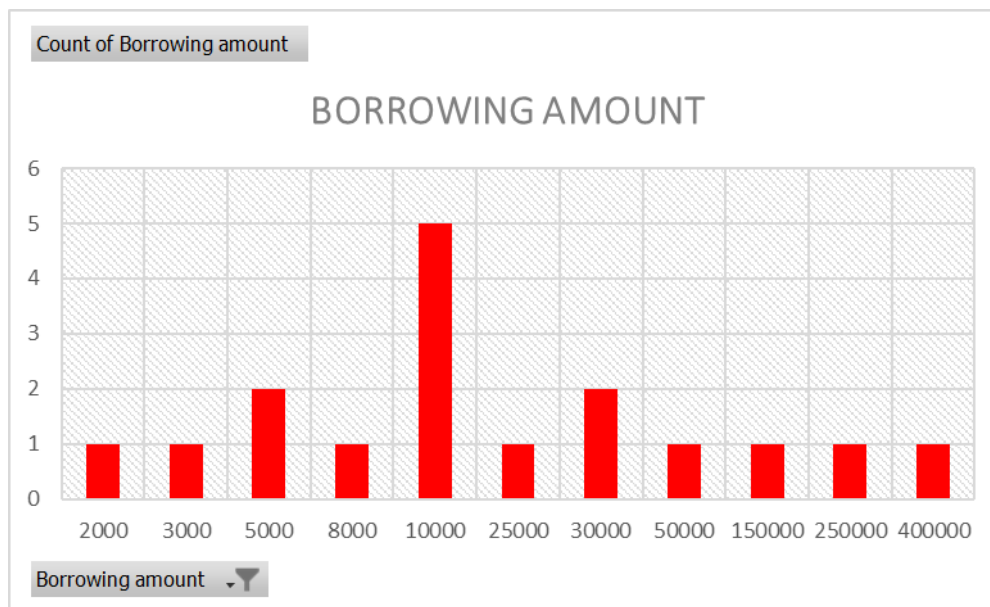


Fig 4.1.23 Amount of money borrowed by Respondents

#### 24. Source of borrowed money

The majority of street vendors (76%) reported borrowing from non-institutional sources. Non-institutional sources may include informal lenders, moneylenders, friends, family, or community-based lending networks. A small percentage of street vendors (12%) reported borrowing money from government sources. Another small percentage of vendors (12%) borrowed from institutional sources. Thus, the results depict that borrowing from noninstitutional source can lead towards exploitation of the street vendors with heavy interest charges.

Table 4.1.24 Source of borrowed money

Source of borrowed money	Count of Borrowing source	Percentage
Government	2	12%
Institutional	2	12%
Non-Institutional	13	76%
<b>Grand Total</b>	<b>17</b>	<b>100%</b>

Source: Field Survey

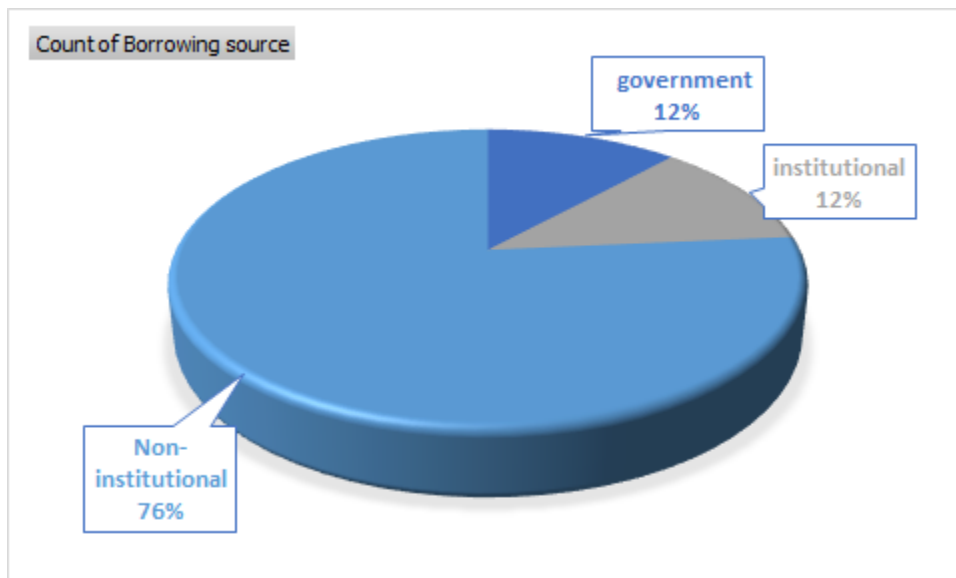


Fig 4.1.24 Source of borrowed money

## 25. Information on assets of Respondents

The vast majority of street vendors (96%) reported that they own assets, while a very small proportion (4%) indicated that they do not own any assets.

Table 4.1.25 Information on assets of Respondents

<b>Assets status</b>	<b>Count of Assets</b>	<b>Percentage</b>
No	2	4%
Yes	48	96%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

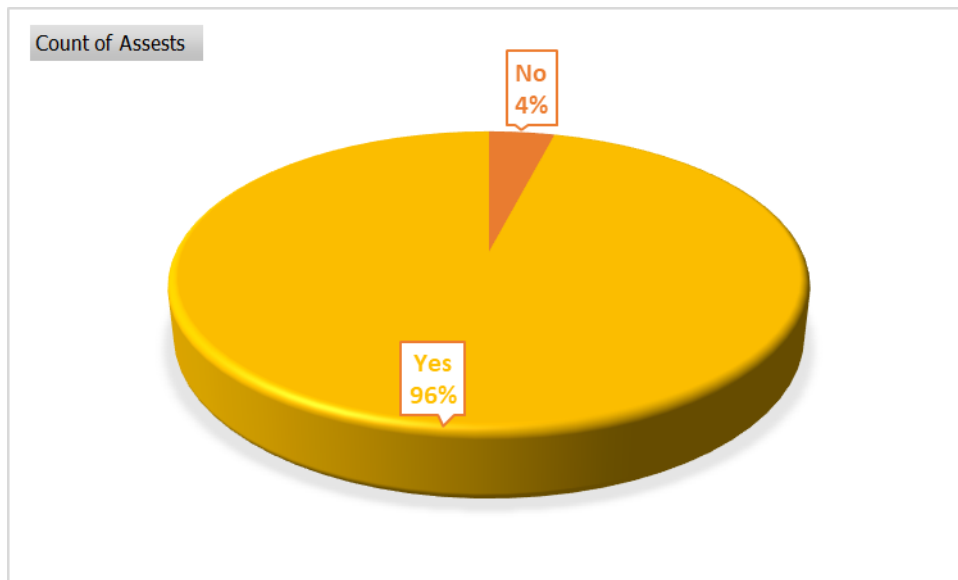


Fig 4.1.25 Information on assets of Respondents

## 26. Information on liabilities of Respondents

table no 4.1.26 shows that 70% of street vendors stated that they do not have any liabilities, indicating that a significant majority of vendors operate without owing any debts. Conversely, 30% of street vendors reported having liabilities, suggesting that a smaller portion of vendors have financial obligations or debts to manage

Table 4.1.26 Information on liabilities of Respondents

<b>Liabilities stats</b>	<b>Count of Liabilities</b>	<b>Percentage</b>
No	35	70%
Yes	15	30%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

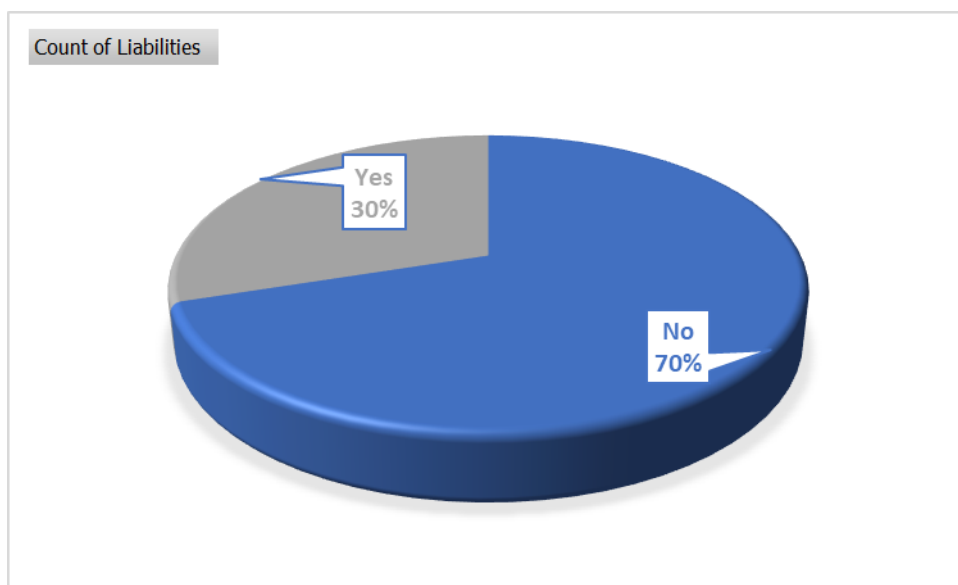


Fig 4.1.26 Information on liabilities of Respondents

## 27. Type of goods or services Respondents are involved

The data shows a variety of goods and services offered by street vendors, including drinks, fruits, gachak, kulcha, momos, street food, and vegetables. The most common offerings among street vendors are vegetables, with a total count of 14 vendors (23%). This suggests that vegetables are a popular and widely available product among street vendors. Followed by fruits vendors which is 17% of the respondents. Street food likes momos and kulcha accounts for 8% and 13% respectively. Other street food than the se accounts for 9%.

Table 4.1.27 Type of goods or services Respondents are involved

Types of goods/services	Count of Type of goods/services	Percentage
drinks	6	13%
Fruits	8	17%
Gachak	8	17%
Kulcha	6	13%
momos	4	8%
Street food	4	9%
Vegetables	14	23%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

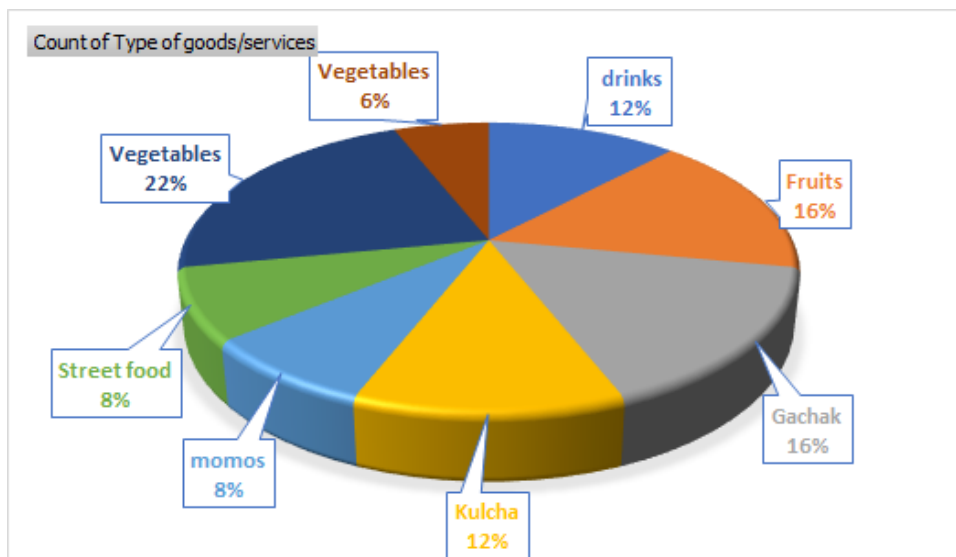


Fig 4.1.27 Type of goods or services Respondents are involved

## CONCLUSION

This survey paints a picture of street vendors as a diverse group in terms of age, family size, and educational background. While the majority are males between 20 and 40 years old, some have completed only secondary school or even lack formal education. Interestingly, nearly half are migrants seeking employment opportunities. Despite facing challenges, many vendors demonstrate financial responsibility, saving money in banks and owning assets. However, some rely on non-institutional lenders, potentially exposing them to exploitation.

It also reveals insights into their work patterns. Most operate mobile vending spots, often working long hours, even every day of the week. They primarily sell vegetables and fruits at mid-range prices, with some offering street food options. While sales volume varies, a significant portion achieves relatively high sales daily.

Looking beyond these initial findings, further analysis could delve deeper into the vendors' income and profitability, the challenges they face, and potential solutions to improve their working conditions. Additionally, exploring the impact of street vending on the local economy and community could provide valuable insights for policymakers and stakeholders.

## 4.2 Section: B - consumption expenditure

This section is on the economy of Street vendors investigating their consumption expenditure.

### 1. Average monthly income of respondents from street vending

The data represents the distribution of average monthly income among street vendors. Here are some key observations in a range format:

Income Range of 5000 to 10000 Rupees: There are 5 vendors (10% of total vendors) in this income range, with the lowest income being 5000 Rupees (2% of vendors).

Income Range of 10000 to 15000 Rupees: This is the most common income range, with 24 vendors (48% of total vendors). The most common income within this range is 15000 Rupees, earned by 18 vendors (36% of total vendors).

Income Range of 15000 to 20000 Rupees: There are 6 vendors (12% of total vendors) in this income range, with the highest income being 18000 Rupees (10% of vendors).

Income Range of 20000 to 25000 Rupees: There are 7 vendors (14% of total vendors) in this income range, with the highest income being 25000 Rupees (6% of vendors).

Income Range of 25000 to 30000 Rupees: There are 3 vendors (6% of total vendors) in this income range.

Income above 30000 Rupees: There are 2 vendors (4% of total vendors) who earn 60000 Rupees.

This data suggests a significant disparity in earnings among street vendors, with incomes ranging from 5000 to 60000 Rupees. The most common average monthly income is around 15000 Rupees. However, incomes above or below 15000 Rupees are less common among street vendors.

The graph suggests that while there is a wide range of incomes among street vendors, a significant number of them earn an average monthly income of around 15000 Rupees. However, there is a considerable income disparity, with some vendors earning as low as 5000 units and others earning above 30000 Rupees. This could be due to various factors such as the type of goods sold, location, hours of operation, and customer base.

Table 4.2.1 Average monthly income of respondents from street vending

<b>Average monthly income</b>	<b>Count of Average monthly income from street vending</b>	<b>Percentage</b>
5000	1	2%
7000	1	2%
8000	1	2%
10000	3	6%
12000	3	6%
13000	1	2%
14000	1	2%
15000	18	36%
16000	1	2%
18000	5	10%
20000	6	12%
24000	1	2%
25000	3	6%
30000	3	6%
60000	2	4%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey





Fig 4.2.1 Average monthly income of respondents from street vending

## 2. Expenditure of respondents on food

The x-axis represents the amount spent on food per month, while the y-axis shows the count of spending occurrences.

There is a notable peak at 6000, indicating that this specific amount is spent most frequently by street vendors on food.

The data is quite varied, with spending amounts ranging from 500 to over 11000. In conclusion, the graph and additional data suggest that street vendors' spending on food varies widely, with a notable peak at 6000. This could indicate a common budget range for many vendors. However, the wide range of spending amounts highlights the diversity in vendors' financial capabilities and business scales. The integration of street vendors into food delivery platforms could potentially impact these spending patterns, as it opens up new market opportunities.

Table 4.2.2 Expenditure of respondents on food

<b>Spending on food</b>	<b>Count of Spending on food per month</b>	<b>Percentage</b>
500	1	2%
1200	1	2%
1500	2	4%
1800	1	2%
2000	5	10%
2500	2	4%
3000	8	17%
4000	2	4%
5000	13	27%
6000	3	6%
7000	1	2%
7500	1	2%
8000	2	4%
10000	4	8%
11000	1	2%
15000	1	2%
<b>Grand Total</b>	<b>48</b>	<b>100%</b>

Source: Field Survey

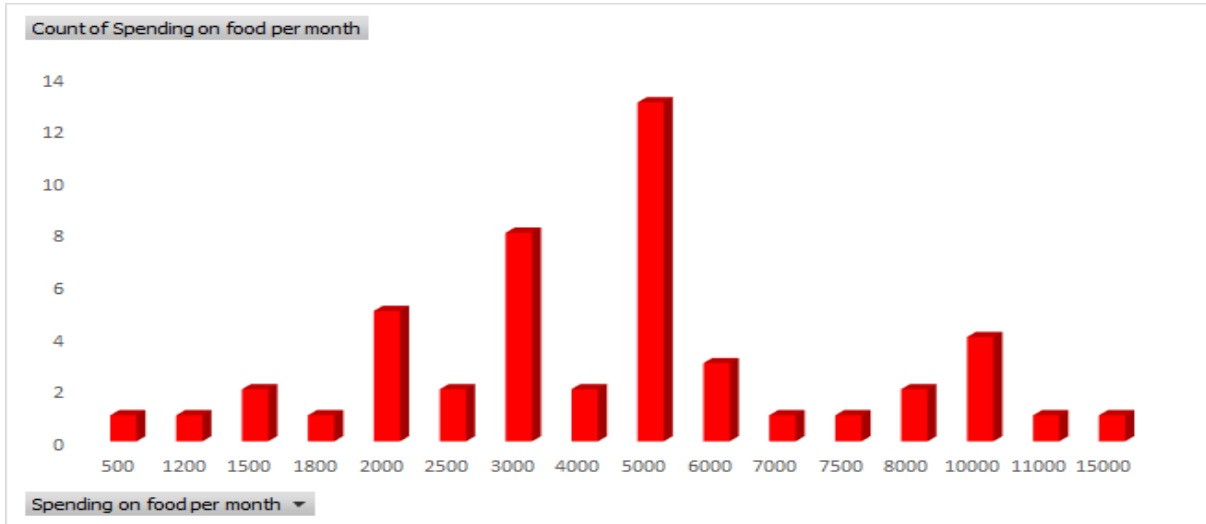


Fig 4.2.2 Expenditure of respondents on food

### 3. Source of income of respondents

Based on the data and the chart, it can be inferred that a significant majority (94%) of the surveyed population does not have other sources of income. This could suggest a high dependency on a primary source of income for most individuals in this group. The small minority (6%) that does have other sources of income might indicate some level of financial diversification or additional earning opportunities within this population. However, given the small percentage, these opportunities seem to be limited or not widely adopted. This information could be crucial for understanding the financial stability and economic behaviours of this group. It might also be useful for planning financial literacy programs or other interventions aimed at promoting income diversification.

Table 4.2.3 Source of income of respondents

<b>Other source of income</b>	<b>Count of Other sources of income?</b>	<b>Percentage</b>
No	47	94%
yes	3	6%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

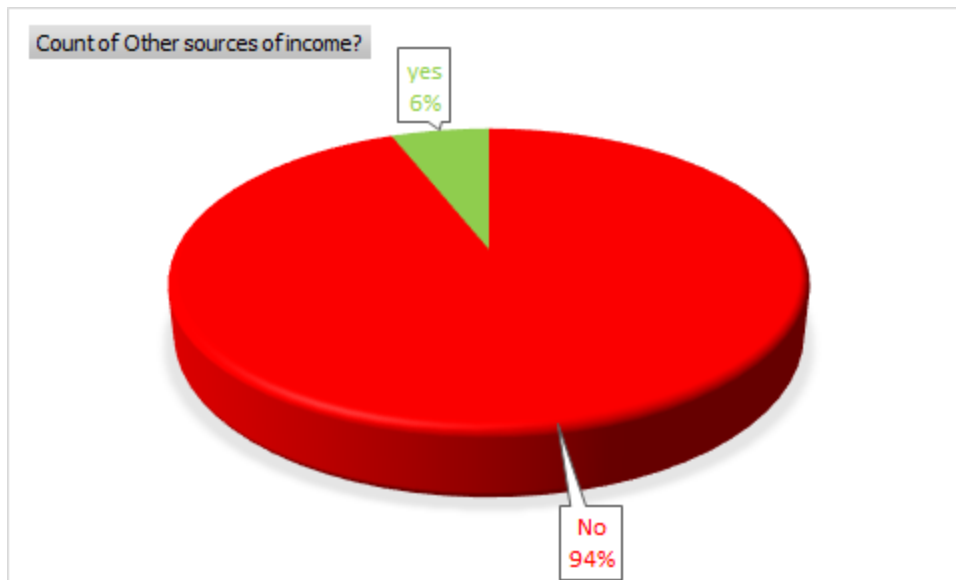


Fig 4.2.3 Source of income of respondents

#### 4. Expenditure of respondents on housing

Based on the data and the chart, it can be inferred that the majority of the surveyed population spends between 2500 and 3000 rupees per month on housing, with 31% spending 3000 rupees and 22% spending 2500 rupees. This indicates that the most common housing expenditure among the respondents falls within this range.

A smaller proportion of the population (10%) spends 2000 rupees per month, while very few individuals spend more than 3000 rupees. Only 3% of respondents spend 3500, 4000, 4500, or 9000 rupees per month, and 6% spend 7000 rupees. This suggests that higher housing expenditures are less common among the surveyed population.

At the lower end of the spectrum, 7% of respondents spend 1000 rupees per month, 3% spend 1200 rupees, and 6% spend 1500 rupees. This indicates that a small portion of the population has relatively low housing costs.

Overall, this data provides valuable insights into the distribution of housing expenditures within this population. It could be useful for understanding economic behaviours, planning housing policies, or conducting further research into factors influencing housing costs.

Table 4.2.4 Expenditure of respondents on housing

Housing expenditure	Count of Spending on housing per month	Percentage
1000	2	7%
1200	1	3%
1500	2	6%
2000	3	10%
2300	1	3%
2500	7	22%
3000	10	31%
3500	1	3%
4000	1	3%
4500	1	3%
7000	2	6%
9000	1	3%
<b>Grand Total</b>	<b>32</b>	<b>1005</b>

Source: Field Survey

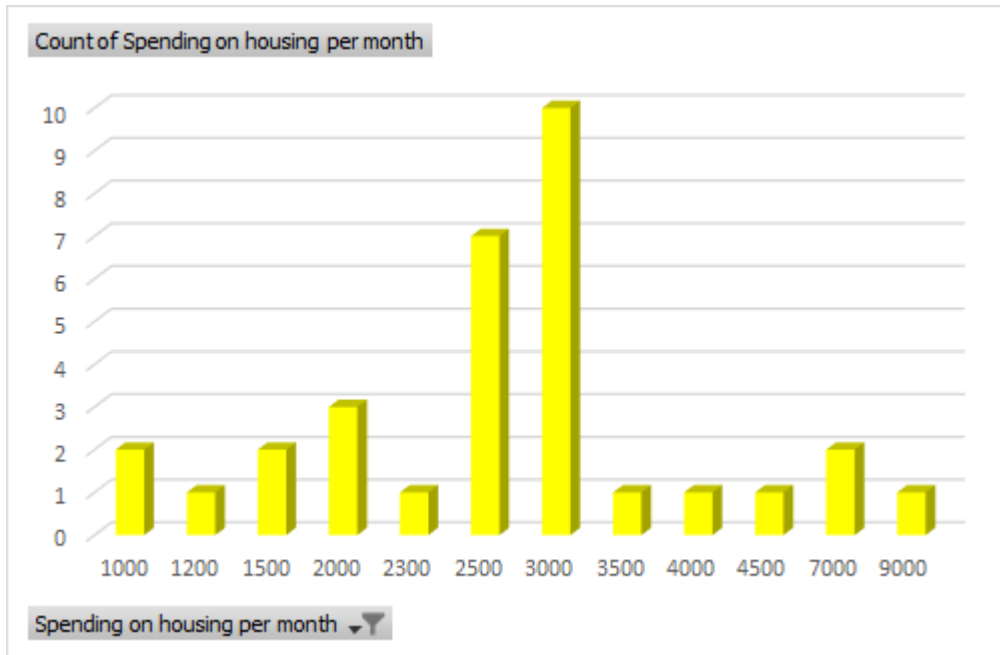


Fig 4.2.4 Expenditure of respondents on housing

## 5. Housing Status of respondent

The data and the accompanying pie chart provide insights into the housing preferences of a group of 50 individuals. It is evident that renting is the predominant choice, with two-thirds (66%) of the group opting for this. In contrast, homeownership is less common, with just over a third (34%) of the group owning their homes.

Table 4.2.5 Housing Status of respondents

Housing status	Count of Housing status	Percentage
Own	17	34%
Rent	33	66%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

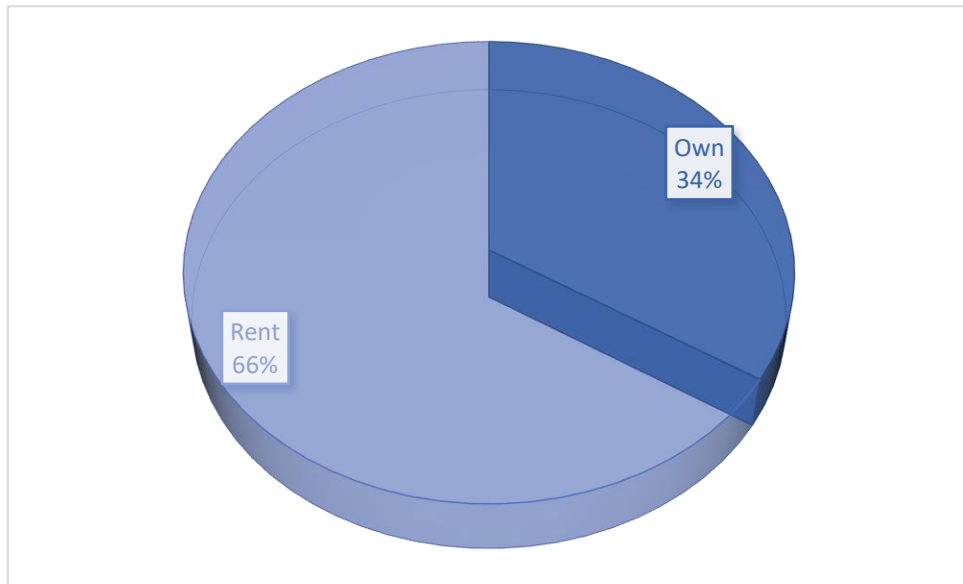


Fig 4.2.5 Housing Status of respondents

## 6. Expenditure of respondents on gas

The data and line graph provide a comprehensive view of gas utility spending in rupees among a group of 44 individuals. The most striking observation is that a significant majority, 84% or 37 individuals, spend ₹1000 on gas utilities. This is considerably higher than the other spending categories, which include ₹950 (2%), ₹1200 (5%), ₹2000 (7%), and ₹7000 (2%).

This concentration of spending at ₹1000 could suggest that this amount is a typical utility rate, or it might reflect a similar income or consumption level among a large portion of the group.

Table 4.2.6 Expenditure of respondents on gas

<b>Gas spending</b>	<b>Count of Spending on utilities (gas)</b>	<b>Percentage</b>
950	1	2%
1000	37	84%
1200	2	5%
2000	3	7%
7000	1	2%
<b>Grand Total</b>	<b>44</b>	<b>100%</b>

Source: Field Survey

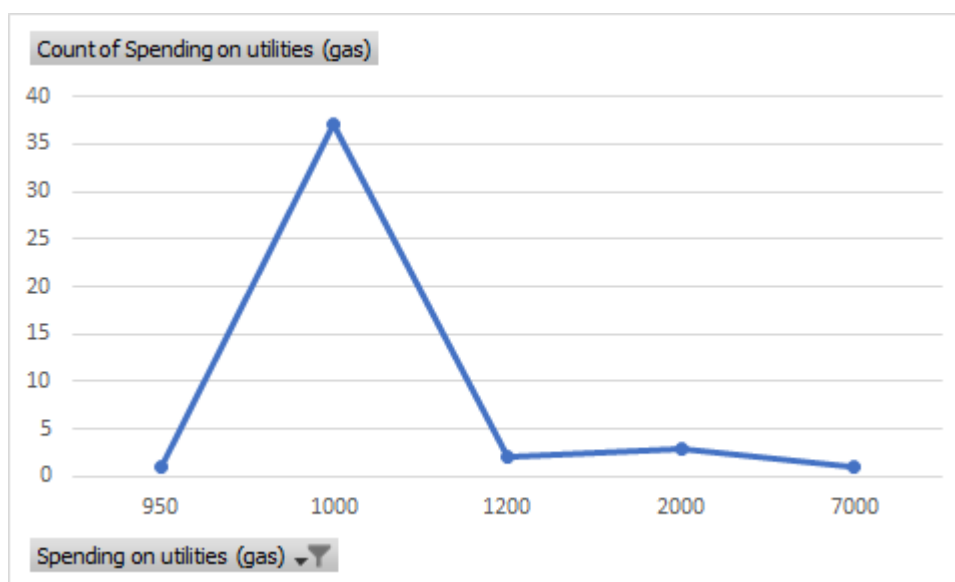


Fig 4.2.6 Expenditure of respondents on gas

## 7. Expenditure of respondents on electricity

The data and line graph present an insightful overview of electricity utility spending in rupees among a group of 41 individuals. The most common spending amount is ₹400, with 24% or 10 individuals falling into this category. This is followed by ₹300 (20%) and ₹500 (15%), indicating that a majority (59%) of the group spends between ₹300 and ₹500 on electricity utilities.



Interestingly, there is a sharp decrease in the number of people spending above ₹500, with only a few individuals spending ₹550, ₹800, and ₹3500. This suggests that most individuals in this group aim to keep their electricity expenses within a moderate range, possibly due to income constraints or energy conservation efforts.

Table 4.2.7 Expenditure of respondents on electricity

<b>Electricity expenditure</b>	<b>Count of Spending on utilities (electricity)</b>	<b>Percentage</b>
200	5	12%
300	8	20%
400	10	24%
500	6	15%
550	1	3%
600	2	5%
700	2	5%
800	1	2%
1000	2	5%
1500	3	7%
3500	1	2%
<b>Grand Total</b>	<b>41</b>	<b>100%</b>

Source: Field Survey

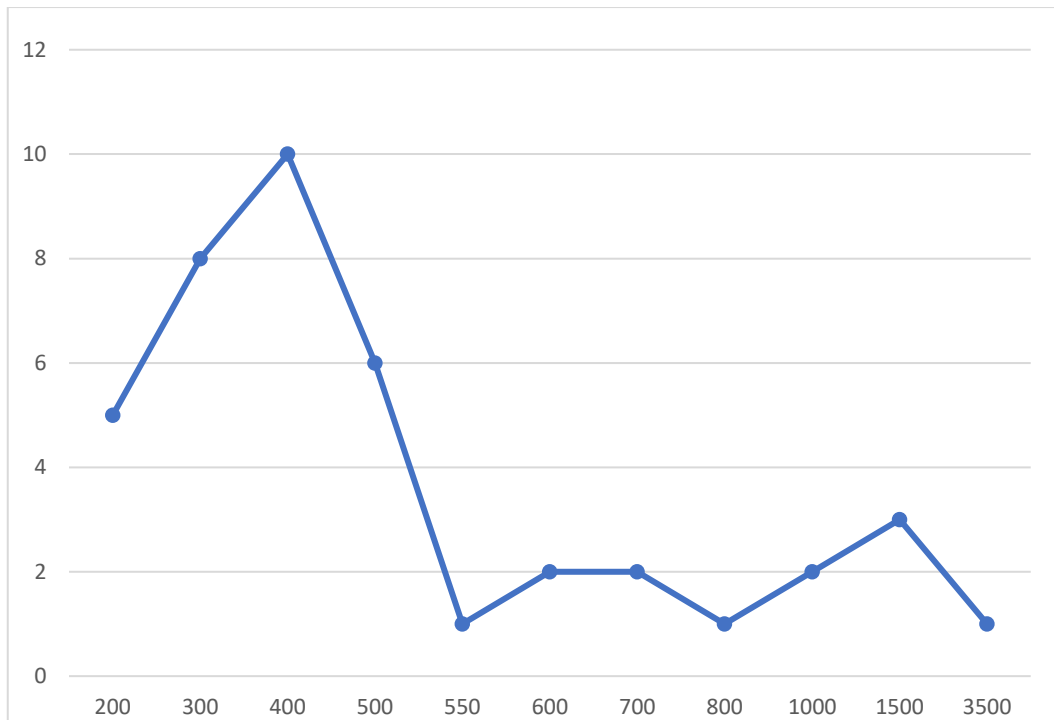


Fig 4.2.7 Expenditure of respondents on electricity

## 8. Expenditure of respondents on mobile

A substantial portion, 40% or 20 individuals, allocate ₹200 for their monthly mobile expenses, making it the most common spending amount.

The second-largest group, 24% or 12 individuals, spend ₹300 on mobile services each month.

Other notable spending categories are ₹250 and ₹500, each representing 8% of the total respondents or 4 individuals.

The remaining spending amounts, ranging from ₹107 to ₹1200, are less common, each accounting for 2% to 4% of the total.

In summary, the data indicates that ₹200 and ₹300 are the most frequent monthly mobile expenditure amounts among this group. The wide range of spending amounts, however, suggests diverse mobile usage habits and financial capacities within the group

Table 4.2.8 Expenditure of respondents on mobile

<b>Mobile expenditure</b>	<b>Count of Spending on mobile per month</b>	<b>Percentage</b>
107	1	2%
139	1	2%
180	2	4%
200	20	40%
250	4	8%
270	1	2%
280	1	2%
299	1	2%
300	12	24%
400	2	4%
500	4	8%
1200	1	2%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

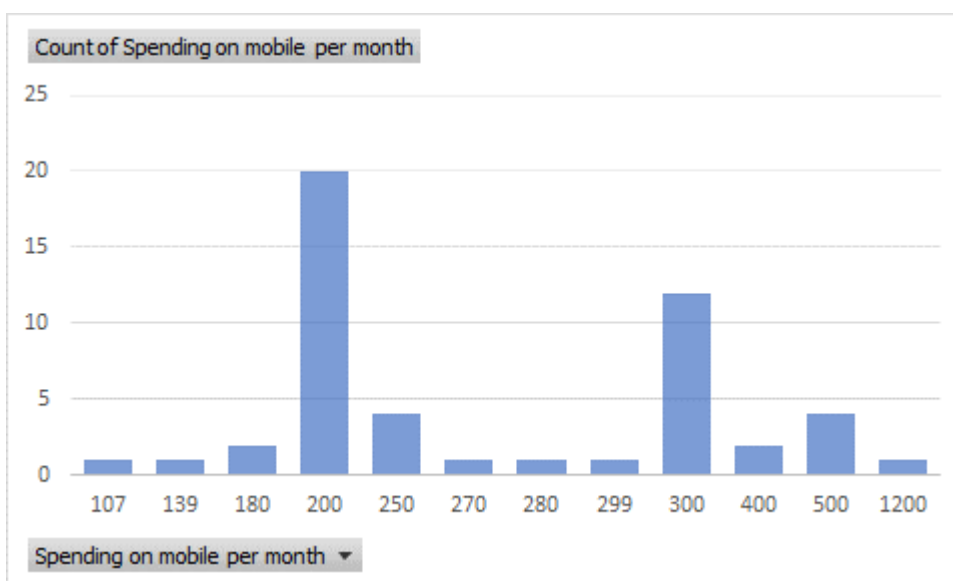


Fig 4.2.8 Expenditure of respondents on mobile

## 9. Expenditure of respondents on personal care

The most common monthly expenditure is ₹500, with a significant 70% (35 individuals) of the group spending this amount on personal care.

A smaller portion of the group, 10% (5 individuals), spend ₹200 per month, making it the second most common expenditure.

The monthly spending of ₹300 is observed for 8% (4 individuals) of the group.

Only a minor fraction of the group, 4% (2 individuals each), spend either ₹1000 or ₹1500 per month.

The highest monthly expenditures, ₹3000 and ₹5000, are quite rare, with only 2% (1 individual each) of the group spending these amounts.

In conclusion, the majority of the group tends to spend a moderate amount of ₹500 per month on personal care, while higher expenditures are less common. This could indicate a general preference for budget-friendly personal care options within this group.

Table 4.2.9 Expenditure of respondents on personal care

Spending on personal care	Count of Spending on personal care per month	Percentage
200	5	10%
300	4	8%
500	35	70%
1000	2	4%
1500	2	4%
3000	1	2%
5000	1	2%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

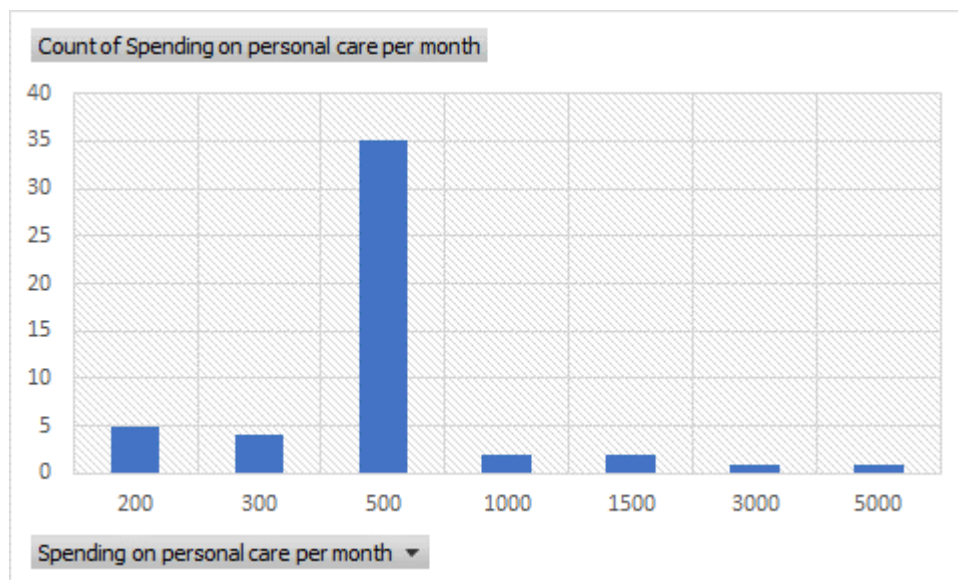


Fig 4.2.9 Expenditure of respondents on personal care

## 10. Expenditure on Social obligations

A significant majority, 54% or 27 individuals, allocate ₹500 for their monthly social obligations, indicating a prevalent spending bracket.

Spending amounts of ₹101, ₹1100, and ₹2000 are also noteworthy, each representing 8% of the total respondents or 4 individuals.

The remaining spending amounts, ranging from ₹0 to ₹4000, are less common, each accounting for 2% to 4% of the total.

In summary, the data reveals that ₹500 is the most common monthly expenditure on social obligations among this group. However, the wide range of spending amounts suggests a diversity of social obligations and financial capacities within the group.

Table 4.2.10 Expenditure on Social obligations

<b>Spending on social obligations</b>	<b>Count of Spending on social obligations per month</b>	<b>Percentage</b>
0	1	2%
100	2	4%
101	4	8%
111	1	2%
500	27	54%
1000	2	4%
1100	4	8%
1200	1	2%
2000	4	8%
3000	2	4%
3500	1	2%
4000	1	2%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

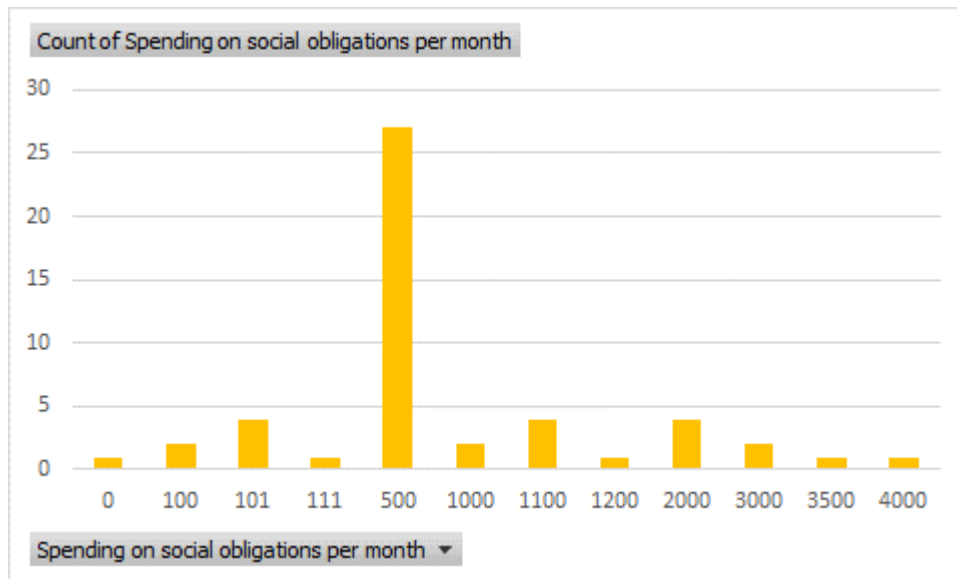


Fig 4.2.10 Expenditure on Social obligations

## 11. Mode of transportation used by respondents

The data and pie chart provide a comprehensive view of transportation preferences among a group of 49 individuals. The most prevalent mode of transportation is public transport, utilized by more than half of the group (53%). This could be due to its cost-effectiveness, wide coverage, or convenience.

Walking is the second most popular choice, accounting for 31% of the group. This could indicate a significant number of individuals living in close proximity to their destinations or preferring active transportation for health or environmental reasons.

Private vehicle usage is less common, with only 12% of individuals opting for this mode. This could be due to factors such as traffic congestion, parking difficulties, or the higher costs associated with vehicle ownership and maintenance.

Bicycle usage is the least common, at just 4%. This could be due to a lack of safe cycling infrastructure, longer commuting distances, or personal preferences.

These findings highlight the importance of public transport and pedestrian-friendly environments in this group's commuting habits. They also underscore the need for urban planning and policies that cater to these preferences while also considering the needs of private vehicle and bicycle users.

Table 4.2.11 Mode of transportation used by respondents

Mode of transportation	Count of Mode of transportation	Percentage
Bicycle	2	4%
on foot	15	31%
own vehicle	6	12%
public transport	26	53%
<b>Grand Total</b>	<b>49</b>	<b>100%</b>

Source: Field Survey

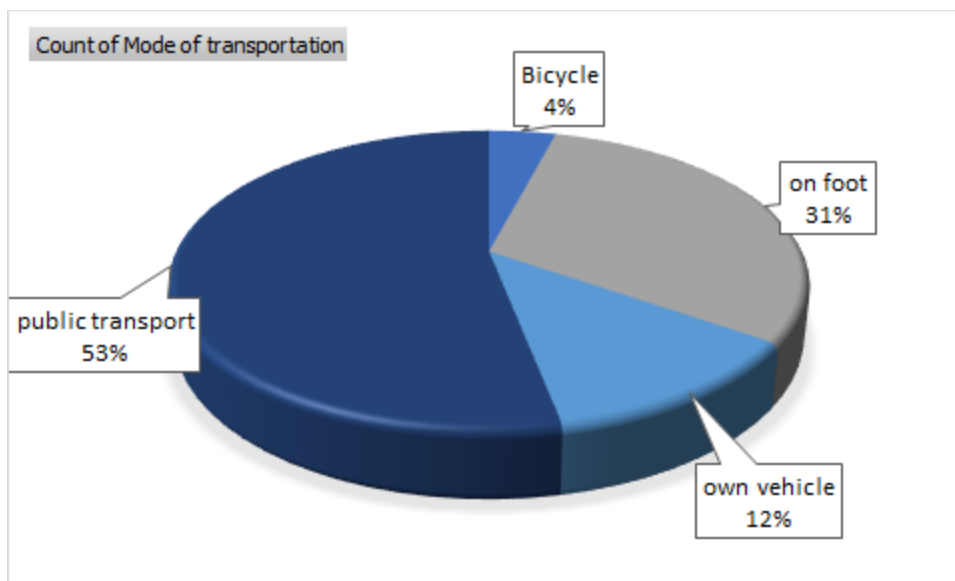


Fig 4.2.11 Mode of transportation used by respondents



## 12. Expenditure on entertainment by respondents

A significant majority, comprising 90% or 45 individuals, do not spend any money on entertainment each month.

A small segment, 6% or 3 individuals, allocate ₹300 for their monthly entertainment.

Only 2% of the group, which is one person, spends ₹500 on entertainment per month.

Similarly, another individual, representing 2% of the total, has a monthly entertainment budget of ₹700.

In summary, the data reveals that most individuals in this sample (90%) do not allocate any funds for entertainment. The remaining 10% distribute their entertainment budget across different amounts, ranging from ₹300 to ₹700.

Table 4.2.12 Expenditure on entertainment by respondents

Spending on entertainment	Count of Spending on entertainment per month	Percentage
0	45	90%
300	3	6%
500	1	2%
700	1	2%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

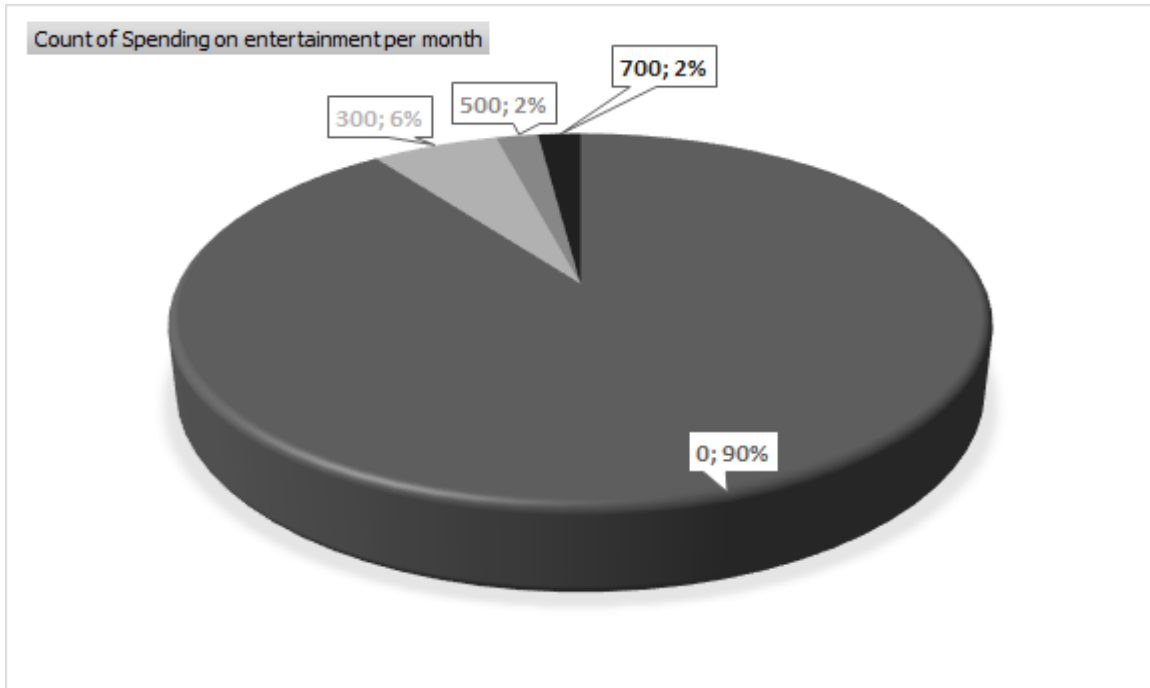


Fig 4.2.12 Expenditure on entertainment by respondents

### 13. Expenditure on intermediate goods by respondents

The provided data and chart offer insights into the distribution of total expenditure on intermediate goods, expressed in Indian Rupees (₹).

A key observation is that the ₹1500 category is the most frequent, accounting for 21% of the total expenditures. This suggests that the majority of expenditures fall within this range.

Other significant categories include ₹2000, ₹2500, and ₹3050, each contributing to 12%, 9%, and 9% of the total expenditures respectively. These three categories collectively make up 30% of the total expenditures, indicating a substantial portion of the expenditures are concentrated in these ranges.

The remaining expenditure categories each have a count of one or two, signifying a more dispersed distribution for other expenditure values. This could imply a wide range of expenditure habits or needs among the population.

In conclusion, while there is a broad spread across different expenditure categories, there is a noticeable concentration in the ₹1500, ₹2000, ₹2500, and ₹3050 categories. This information could be valuable for understanding spending patterns and making informed decisions in related areas.

Table 4.2.13 Expenditure on intermediate goods by respondents

<b>expenditure on intermediate goods</b>	<b>Count of Total expenditure on intermediate goods</b>	<b>Percentage</b>
550	1	2%
700	1	2%
1060	1	2%
1100	1	2%
1200	1	2%
1350	1	2%
1500	9	21%
1700	1	2%
1900	1	2%
2000	5	12%
2080	1	2%
2100	2	5%
2200	1	2%
2500	4	9%
2800	1	2%
3000	2	5%
3050	4	9%
4000	1	2%
4100	1	2%
5000	2	5%
5150	2	5%
<b>Grand Total</b>	<b>43</b>	<b>100%</b>

Source: Field Survey

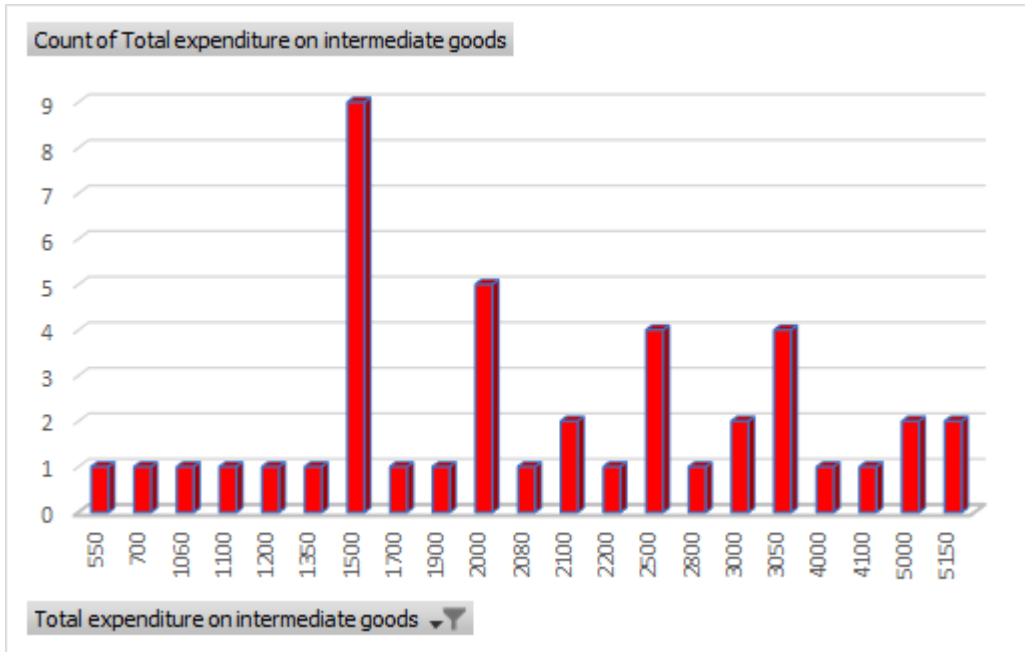


Fig 4.2.13 Expenditure on intermediate goods by respondents

## CONCLUSION

This study explores the spending habits of street vendors, revealing a diverse yet challenging financial landscape. While incomes range widely, from ₹5,000 to ₹60,000 monthly, with ₹15,000 being the most common, many vendors face financial limitations.

Essential expenses dominate their purchases:

- **Food:** While spending varies, a peak at ₹6,000 suggests a shared budget range for many.
- **Housing:** The majority spend between ₹2,500 and ₹3,000, primarily opting for renting.
- **Utilities:** A significant portion spends ₹1,000 on gas, potentially reflecting similar income levels or a standard rate. Electricity costs tend to be between ₹300 and ₹500.
- **Mobile:** Expenses range from ₹200 to ₹300, highlighting diverse usage patterns and financial ability.
- **Personal Care:** Most spend a moderate ₹500, indicating a preference for affordable options.
- **Social Obligations:** Many allocate ₹500 for this, suggesting a common spending bracket.
- **Transportation:** Public transport (53%) and walking (31%) are dominant, likely due to cost-effectiveness, convenience, or proximity to destinations.
- **Entertainment:** Most (90%) spend nothing on entertainment, while the remaining 10% have minimal spending (₹300-₹700).

Overall, the survey points to the financial challenges faced by many street vendors. While some earn moderate incomes, a significant portion prioritizes essential needs, leaving little room for entertainment or other non-essential items.

### 4.3 Section: C – Contribution to Job creation by Street Vendors Locally

This section focuses on contribution of street vendors to job creation locally which tells about their work structure, whether the street vendor works alone or with others. If working with others, identify the number of people involved and their relationship to the street vendor and how the street vendor compensates individuals working with them.

#### 1. Respondents working alone or with others

The distribution of street vendors who work alone (84%) versus those who collaborate with others (16%) underscores a prevalent trend of independent entrepreneurship. The significant majority working alone suggests a self-reliant and individualistic approach, possibly driven by the nature of street vending businesses. The smaller percentage opting for collaboration indicates a notable but minority preference for shared endeavours, which may offer benefits such as shared responsibilities or pooled resources. Overall, this analysis reflects the diverse strategies employed by street vendors in structuring their work arrangements.

Table 4.3.1 Respondents working alone or with others

<b>Work alone/with others</b>	<b>Count of Work alone/with others</b>	<b>Percentage</b>
Alone	42	84%
Others	8	16%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

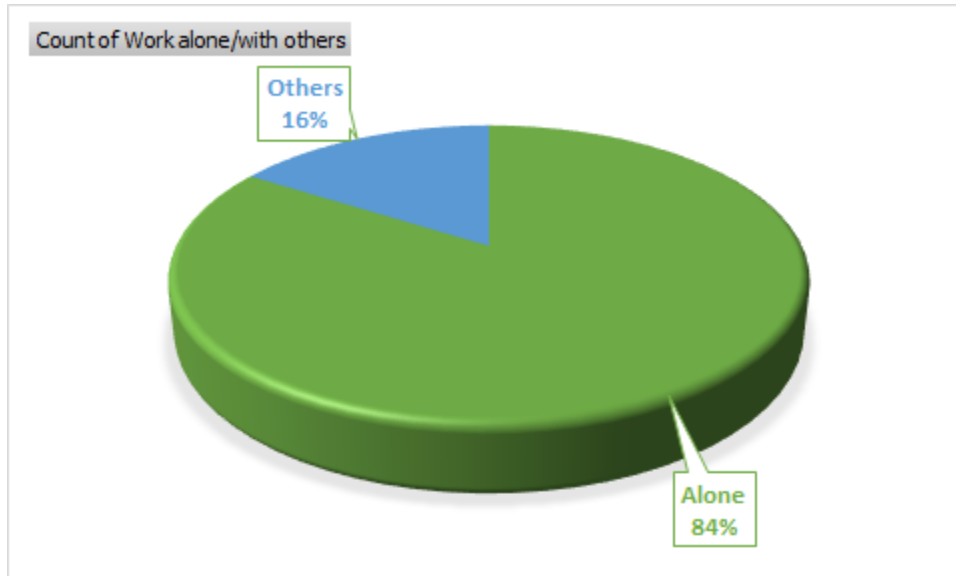


Fig 4.3.1 Respondents working alone or with others

## 2. Monthly spending on other workers by respondents

The pie chart illustrates the monthly spending on other workers, with three segments representing percentages of 25%, 25%, and 50%. Interestingly, despite the equal percentages, there is a substantial disparity in the actual spending. One street vendor, constituting the 25% segment, spends nothing, highlighting a potential outlier or unique circumstance. Meanwhile, the two other categories, both at 25%, demonstrate a clear distinction – one individual expends 6000, while the other allocates double that amount at 12000. This disparity within the equal percentage brackets suggests diverse spending habits among the workers, urging a closer examination of individual circumstances or factors influencing their financial decisions.

Table 4.3.2 Monthly spending on other workers by respondents

Monthly/Daily spending (Rupees)	Count of Monthly/Daily spending (Rupees)	Percentage
0	1	25%
6000	2	50%
12000	1	25%
<b>Grand Total</b>	<b>4</b>	<b>100%</b>

Source: Field Survey

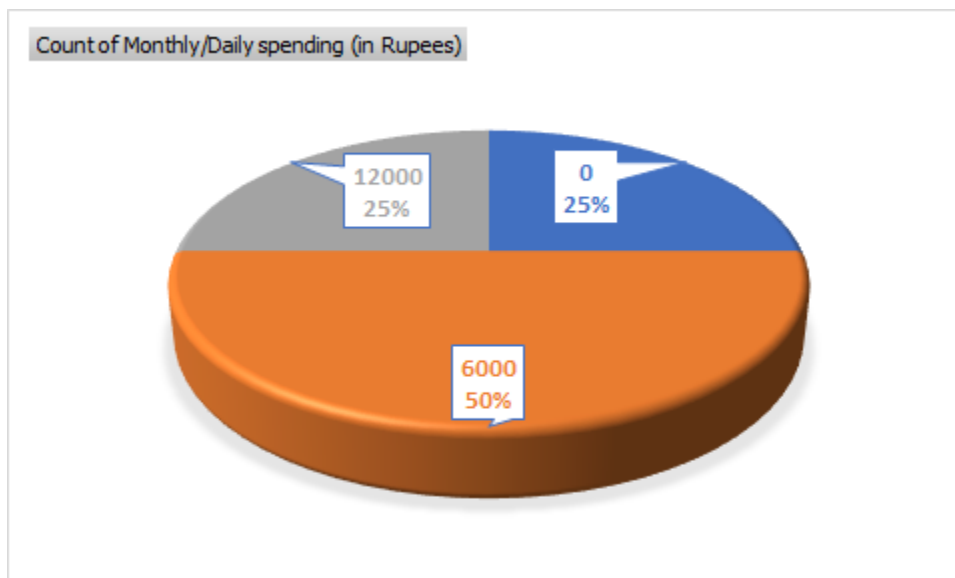


Fig 4.3.2 Monthly spending on other workers by respondents

### 3. From where the respondents get the goods and services

The pie chart depicts the source of goods used by street vendors, revealing a notable split of 27% from retail sources and a substantial majority of 73% from wholesale channels. This distribution underscores a prevailing reliance on wholesale suppliers among street vendors. The smaller retail segment, though not insignificant, suggests a minority preference for purchasing goods directly from local retailers. The dominance of the wholesale category implies potential cost efficiency and bulk procurement strategies employed by the majority of street vendors, likely contributing to their overall business viability and economic sustainability.



Table 4.3.3 From where the respondents get the goods and services

Source of goods	Count of Source of goods	Percentage
Retail	13	27%
wholesale	36	73%
<b>Grand Total</b>	<b>49</b>	<b>100%</b>

Source: Field Survey

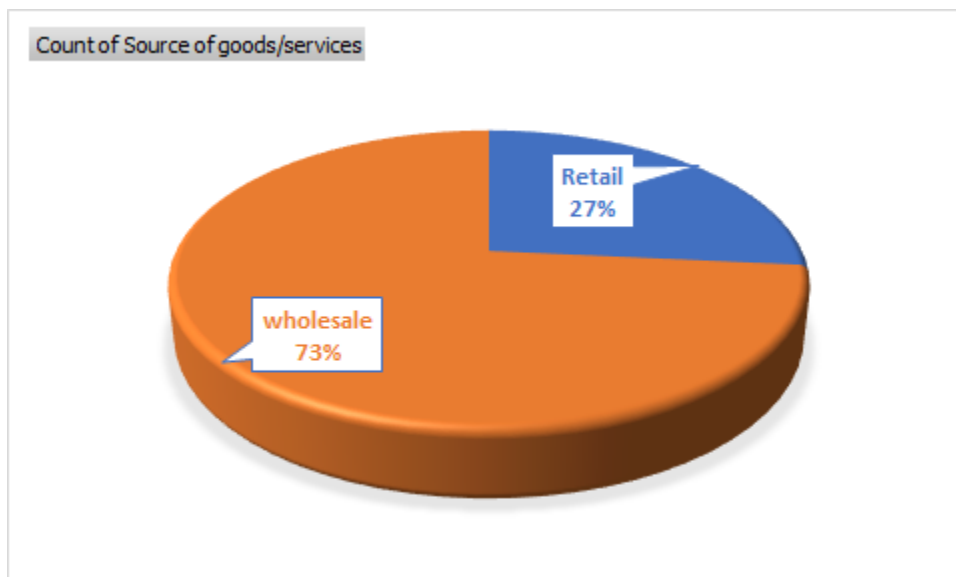


Fig 4.3.3 From where the respondents get the goods and services

#### 4. Number of people hired by respondents

The pie chart representing the number of people hired by street vendors shows a diverse distribution. The largest segment, comprising 84%, indicates a substantial number of street vendors operating independently without hiring additional personnel. 16% of the respondents hire people. The segments of 10%, 2%, 2%, and 2% reflect varying degrees of employment, possibly indicating a range of business sizes or specific roles within the street vendor community. Overall, this distribution highlights the prevalent trend of independent operations among street vendors, with a notable minority engaging in some level of hiring.

Table 4.3.4 Number of people hired by respondents

No. of people	Count of No. of people	Percentage
1	5	10%
2	1	2%
3	1	2%
4	1	2%
0	42	84%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

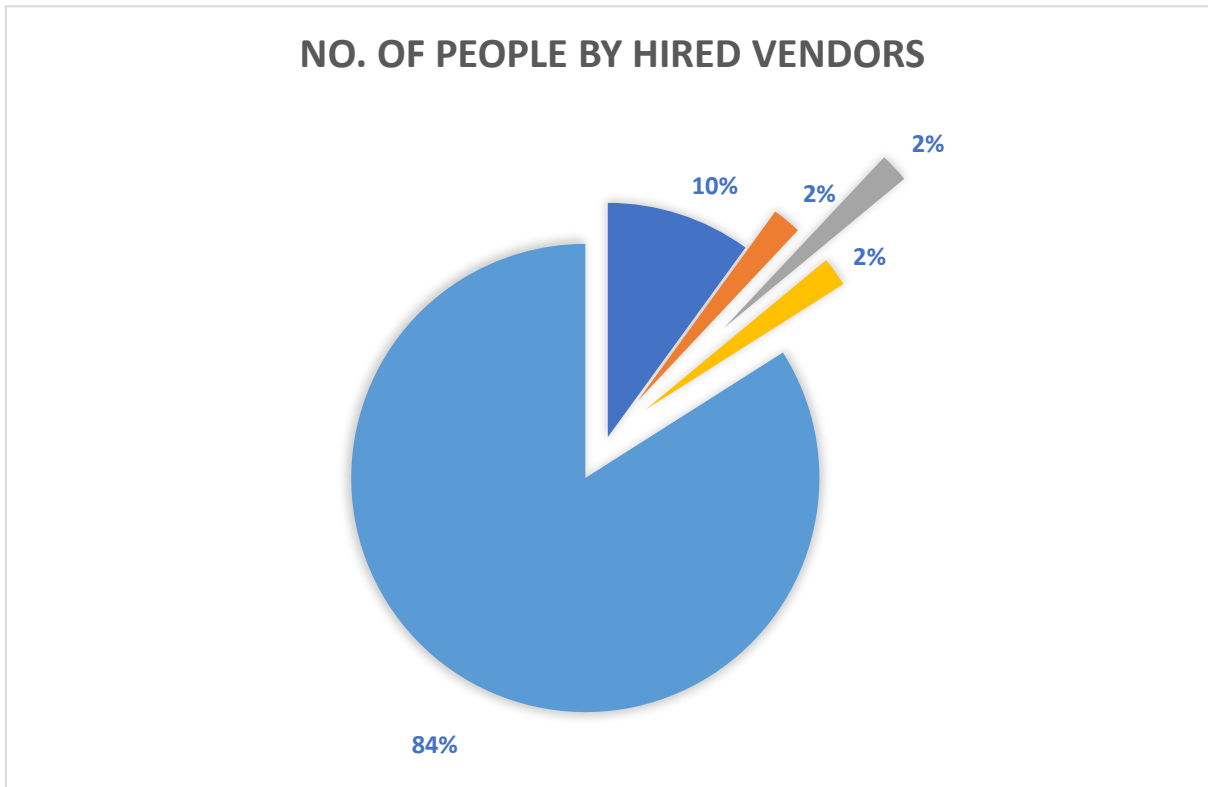


Fig 4.3.4 Number of people hired by respondents

### 5. Compensation method used respondents

The compensation method pie chart for street vendors reveals a diverse approach to remuneration. The majority, representing 50%, receive a fixed salary, suggesting a stable income structure for a significant portion of street vendors. Additionally, 25% participate in a profit-sharing arrangement, indicating a shared business model where earnings are distributed among collaborators. The 12% commission segment suggests a commission-based compensation structure for a smaller subset of street vendors. Meanwhile, the 13% in-kind category implies that a portion of vendors receive compensation in goods or services rather than traditional monetary forms. This varied distribution underscores the flexibility and adaptability of compensation methods within the street vendor community, catering to different business models and preferences.

Table 4.3.5 Compensation method used respondents

Compensation Method	Count of Compensation Method	Percentage
Commission	1	12%
In-kind	1	13%
salary	4	50%
Share of profit	2	25%
<b>Grand Total</b>	<b>8</b>	<b>100%</b>

Source: Field Survey

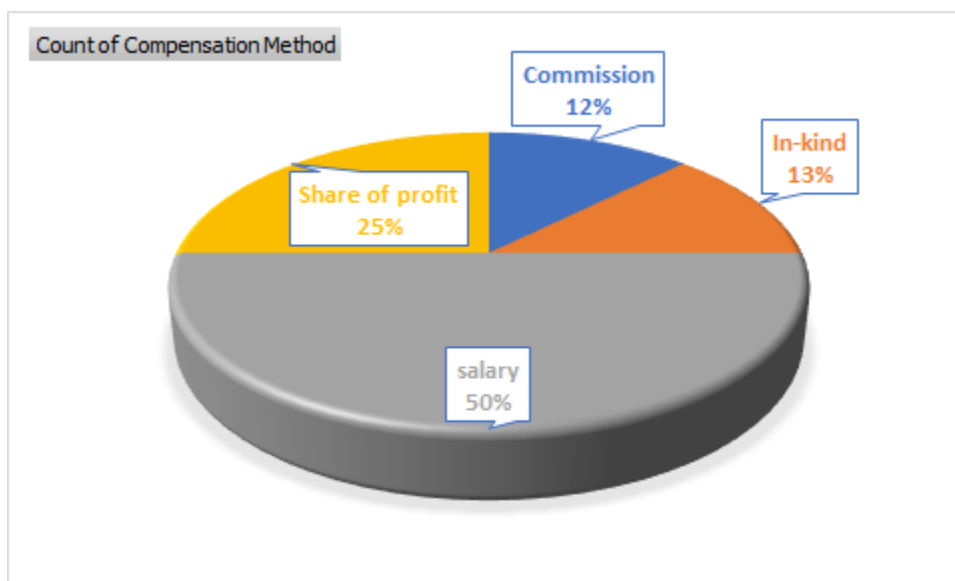


Fig 4.3.5 Compensation method used respondents

## 6. How often the respondents hire the workers

The pie chart illustrating the frequency of if hired workers among street vendors indicates a uniform trend, with 100% of vendors engaging in the practice of hiring workers often. This unanimous distribution suggests a commonality in the dynamic nature of street vendor businesses, where the need for additional labour is a regular occurrence, possibly influenced by factors such as demand fluctuations, special events, or operational expansions. The consistent pattern of frequent hiring underscores the agile and responsive nature of street vendors in adapting to the ever-changing demands of their businesses.

Table 4.3.6 How often the respondents hire the workers

<b>Frequency of hiring</b>	<b>Count of Frequency of hiring</b>	<b>Percentage</b>
daily	3	100%
<b>Grand Total</b>	<b>3</b>	<b>100%</b>

Source: Field Survey

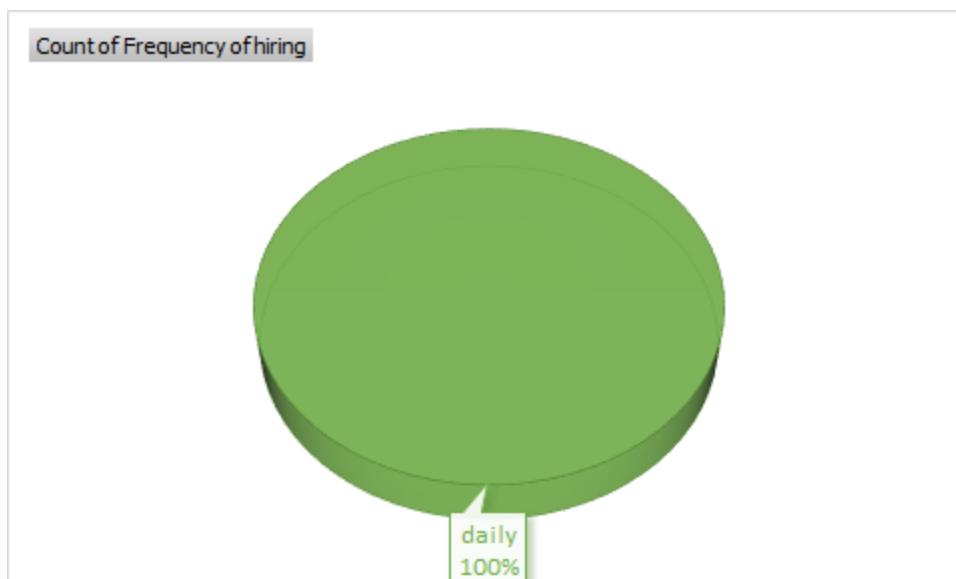


Fig 4.3.6 How often the respondents hire the worker

## 7. Working hours of respondents

The pie chart representing the hours of hired labour among street vendors demonstrates an equal distribution, with each category comprising 25%. Notably, a quarter of hired labour involves no specified hours (0 hours), suggesting a flexible arrangement or possibly task-based employment. Meanwhile, the 12-hour, 10-hour, and 4–5-hour segments each constitute a significant portion, indicating a diverse range of employment durations. This balanced distribution underscores the adaptability in scheduling among street vendors, accommodating varying labour needs and preferences within their workforce.

Table 4.3.7 Working hours of respondents

<b>Hours of hired labour</b>	<b>Count of Hours of hired labour</b>	<b>Percentage</b>
0	1	25%
12	1	25%
10 hours	1	25%
4-5 hours	1	25%
<b>Grand Total</b>	<b>4</b>	<b>100%</b>

Source: Field Survey

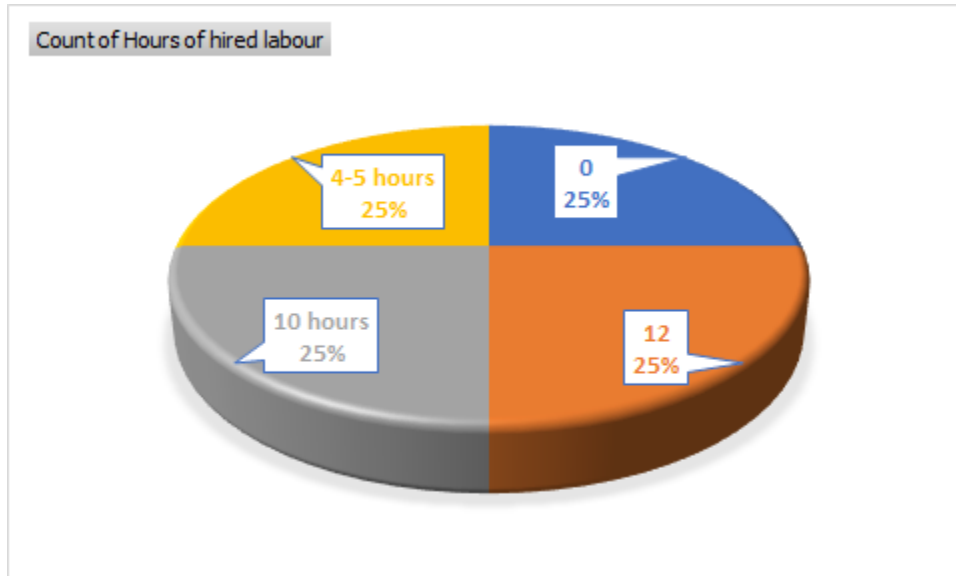


Fig 4.3.7 Working hours of respondents

### 8. Amount paid to hired workers

The pie chart depicting the range of monthly compensation for people working with street vendors presents a balanced distribution. A notable 40% of individuals receive a monthly compensation of 12000, indicating a significant segment with a higher income level. The 20% categories at 4500, 6000, and 7200 suggest a more uniform distribution in the mid-range compensation levels. This composition reflects a diverse range of income structures, catering to various roles or levels of responsibility within the street vendor workforce. The overall pattern suggests a mix of compensation levels, with a substantial proportion earning a higher monthly income, while others fall into moderate salary ranges, providing a nuanced perspective on the economic dynamics within the street vendor community.

Table 4.3.8 Amount paid to hired workers by respondents

Monthly compensation (in rupees)	Count of Monthly compensation (in rupees)	Percentage
4500	1	20%
6000	2	40%
7200	1	20%
12000	1	20%
<b>Grand Total</b>	<b>5</b>	<b>100%</b>

Source: Field Survey

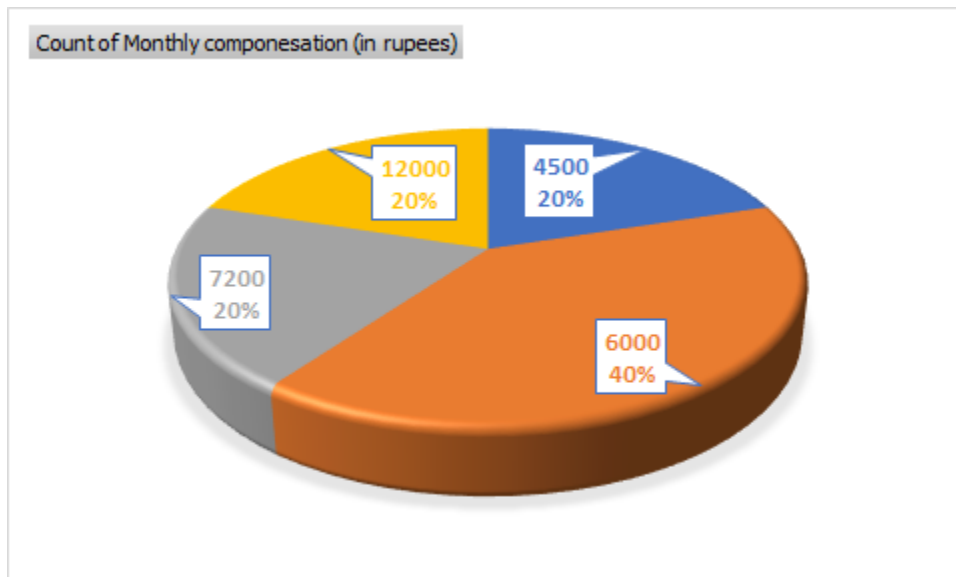


Fig 4.3.8 Amount paid to hired workers by respondents



## 9. Relationship of worker with respondents

The distribution of relationships among street vendors reveals a strong familial bond, with 75% indicating family connections. In contrast, the 25% who cite friendships highlights a smaller yet significant subset of vendors with non-familial associations. This distribution underscores the predominant role of family ties in street vendor businesses, contributing to a sense of shared commitment and trust within this close-knit community

Table 4.3.9 Relationship of worker with respondents

<b>Relationship with vendor</b>	<b>Count of Relationship with vendor</b>	<b>Percentage</b>
Family	6	75%
friends	2	25%
<b>Grand Total</b>	<b>8</b>	<b>100%</b>

Source: Field Survey

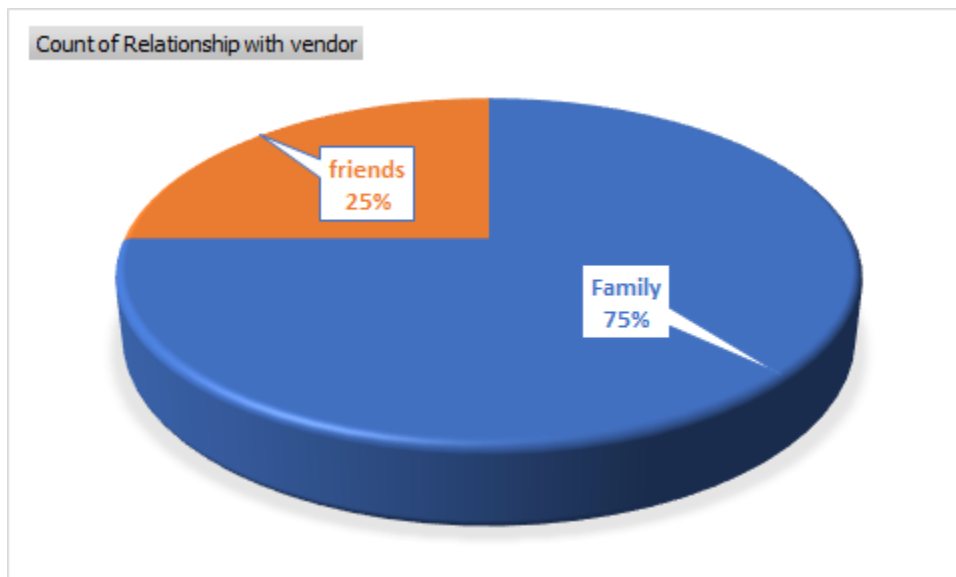


Fig 4.3.9 Relationship of worker with respondent

## 10. Other services utilized by respondents

The distribution of other service providers, with percentages of 25%, 25%, and 50%, along with respective counts of 0, 1, and 4, reveals a diverse landscape. The segment with 50% holds the highest count of 4, suggesting a notable presence of these service providers. Meanwhile, the 25% categories, each with counts of 0 and 1, imply variability in engagement with these services, with a portion of respondents not utilizing them. This analysis highlights the mixed utilization of other service providers within the surveyed population, indicating potential variations in needs or preferences among street vendors.

Table 4.3.10 Other services utilized by respondents

<b>Other service provider</b>	<b>Count of Other service provider</b>	<b>Percentage</b>
0	1	25%
1	2	50%
4	1	25%
<b>Grand Total</b>	<b>4</b>	<b>100%</b>

Source: Field Survey

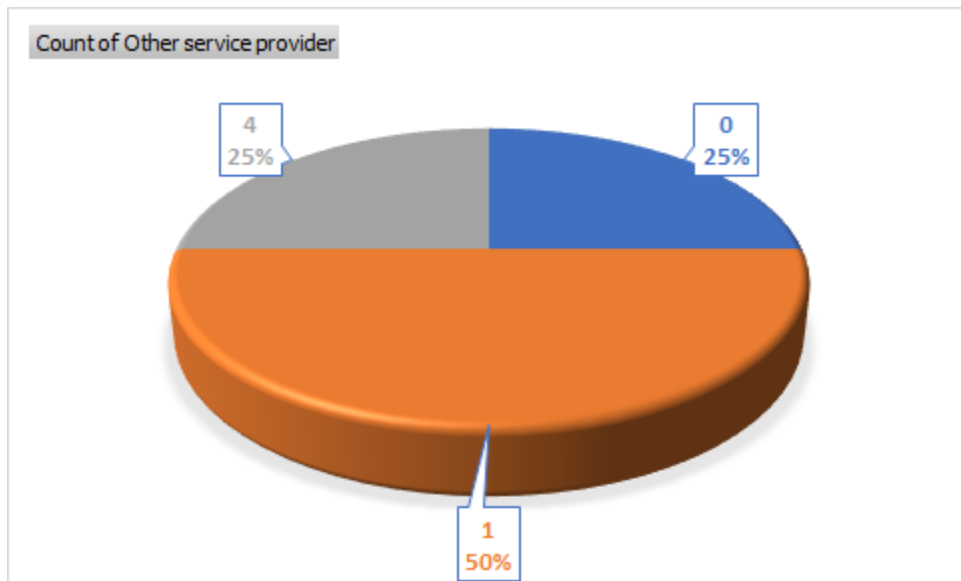


Fig 4.3.10 Other services utilized by respondents

## CONCLUSION

Street vendors play a significant role in local job creation, employing a diverse workforce and utilizing various compensation methods. While most vendors (84%) operate independently, highlighting a self-sufficient approach, some choose to collaborate (16%) for shared responsibilities or resources.

Compensation for hired workers varies, with 50% receiving fixed salaries, 25% sharing profits, 12% receiving commission, and 13% receiving compensation in-kind. Interestingly, monthly earnings range from ₹4500 to ₹12000, with a significant portion earning the higher end of the spectrum.

Hiring practices are also diverse, with all vendors who hire workers doing so frequently, suggesting a dynamic business environment. Work hours for hired labour are flexible, ranging from no set hours to fixed durations of 4-5, 10, or 12 hours.

Family ties play a strong role in this sector, with 75% of workers having family relationships with vendors, fostering trust and commitment. While less prevalent, 25% of workers share non-familial relationships, such as friendships, with the vendors they work for.

The use of other services varies amongst vendors, with some opting not to utilize any, some employing one provider, and others utilizing up to four. This highlights the diverse needs and preferences within the street vendor community.

In conclusion, street vendors create significant job opportunities locally, employing a diverse workforce with varied compensation methods. While independent work prevails, collaboration and family ties are essential aspects of this sector. Further research could explore factors influencing work structure preferences, income disparities, challenges and opportunities in worker management, and the broader impact of street vendors on the informal economy.

#### 4.4 Section: D – Sales and Turnover

This section focuses into the sales and turnover aspects of street vending businesses which includes the various modes of payment accepted by street vendors, such as cash, cheque, bank transfer, mobile wallet (UPI), or other forms, whether street vendors maintain records of their sales or turnover, methods of record keeping, monetary impact of supply fluctuations, regulation of supply and demand in daily operations and impact of competitions.

##### 1. Payment method accepted by street vendors

**Cash (58%):** The chart shows that 58% of the street vendors prefer cash as their primary mode of payment. This suggests that cash transactions are still dominant in the street vending sector.

**Cash/UPI/Bank Transfer (12%):** The chart indicates that 12% of the street vendors prefer a mix of cash, UPI (Unified Payments Interface), and bank transfers. This could imply that these vendors are adapting to digital payment methods while still accepting cash.

**UPI/Cash (30%):** The chart also shows that 30% of the street vendors prefer both UPI and cash payments. This suggests a growing acceptance of digital payment methods like UPI among street vendors.

From this data, we can infer that while cash remains the most common payment method among street vendors, there is a significant portion of vendors who are open to digital and mixed payment methods. This could be indicative of a broader trend towards digitalization in the street vending sector. However, the specific percentages might vary based on the region or the specific group of vendors surveyed.

Table 4.4.1 Payment method accepted by street vendors

Payment Method	Count of Payment Method	Percentage
Cash	29	58%
cash/upi/bank transfer	6	30%
UPI/Cash	15	12%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

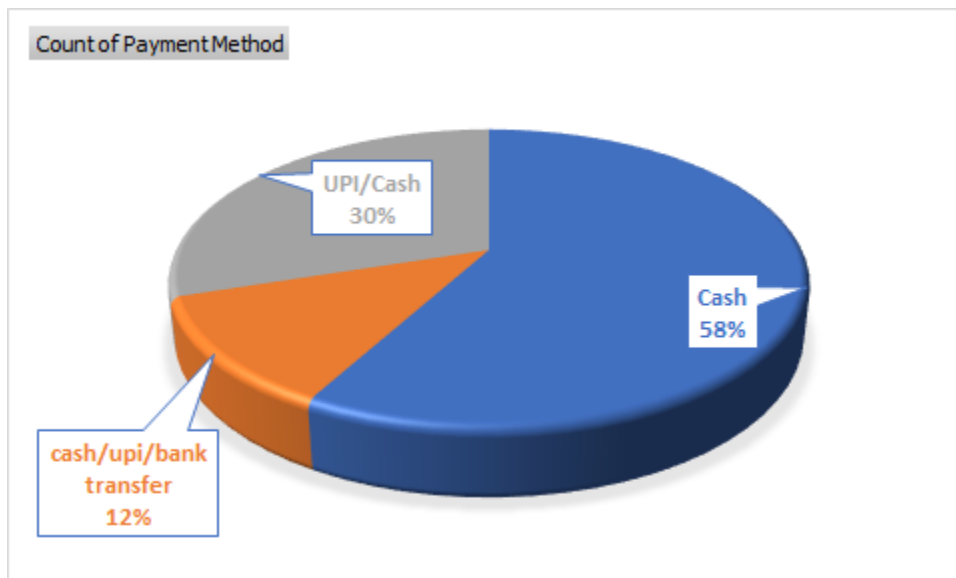


Fig 4.4.1 Payment method accepted by street vendors

## 2. Record keeping practices by Respondents

**No (92%):** The chart shows that a significant majority, 92% of street vendors, do not keep records. This could be due to various reasons such as lack of awareness about the importance of record-keeping, lack of resources, or the informal nature of their business.

**Yes (8%):** On the other hand, only a small minority, 8% of street vendors, keep records. This suggests that there are some vendors who understand the value of record-keeping for managing their business operations and finances.

From this data, we can infer that there is a significant gap in record-keeping practices among street vendors. This could have implications for their business management, financial tracking, and potential for growth. It also indicates a need for initiatives to educate street vendors about the benefits of record-keeping and provide them with the necessary tools and resources to do so. However, the specific percentages might vary based on the region or the specific group of vendors surveyed.

Table 4.4.2 Record keeping practices by Respondents

<b>Keep records</b>	<b>Count of Keep records</b>	<b>Percentage</b>
No	46	92%
Yes	4	8%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

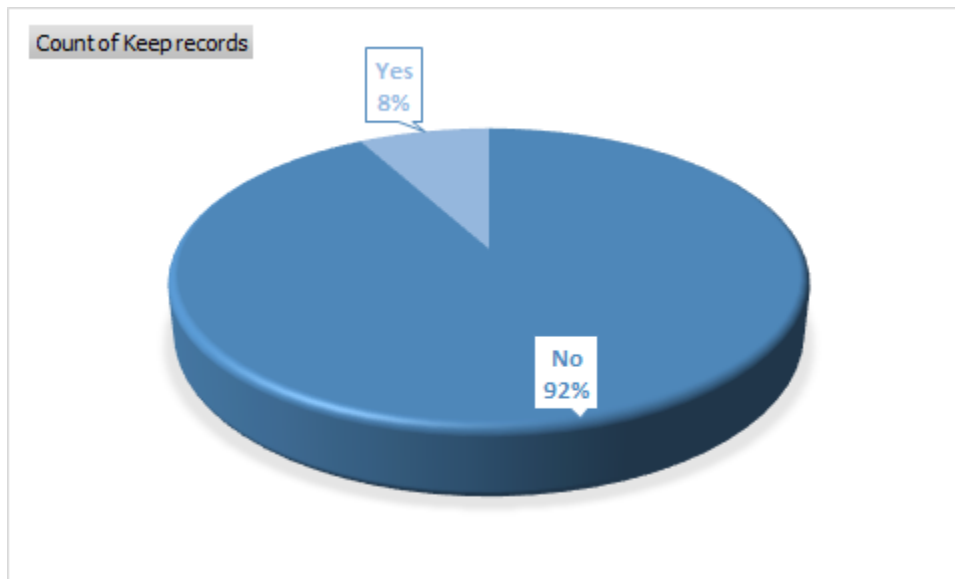


Fig 4.4.2 Record keeping practices by Respondents

### 3. Do respondents track their sales and turnover.

**Not Necessary (85%):** The chart shows that a significant majority, 85% of street vendors, believe it is not necessary to keep records. This could be due to a lack of understanding of the benefits of record-keeping, or they might find it irrelevant to their business operations.

**Not Willing (15%):** A smaller portion, 15% of street vendors, are simply not willing to keep records. This could be due to various reasons such as the perceived effort involved, lack of time, or other personal reasons.

From this data, we can infer that most street vendors do not see the value in keeping records, either because they don't see the necessity or are unwilling to do so. This highlights a significant gap in the understanding and practice of record-keeping among street vendors, which could have implications for their business management and growth. It also indicates a need for initiatives to educate street vendors about the benefits of record-keeping and provide them with the necessary tools and resources to do so.



Table 4.4.3 Do respondents track their sales and turnover.

<b>Reasons for not keeping the record</b>	<b>Count of Reasons for not keeping the record</b>	<b>Percentage</b>
not necessary	39	85%
not willing	7	15%
<b>Grand Total</b>	<b>46</b>	<b>100%</b>

Source: Field Survey

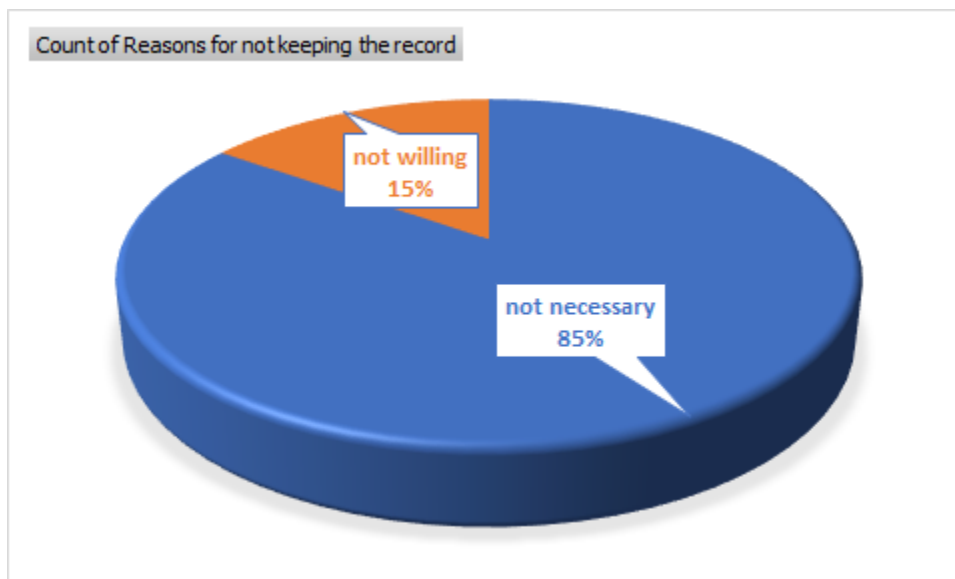


Fig 4.4.3 Do respondents track their sales and turnover.

#### 4. Methods of record keeping practiced by respondents

**Notebook (100%):** The chart shows that all the street vendors surveyed, i.e., 100% of them, prefer using a notebook for record-keeping. This could be due to the ease of use, accessibility, and affordability of notebooks. It also suggests that digital or other advanced methods of record-keeping have not yet penetrated this segment of the market.

This data indicates a unanimous choice for traditional methods of record-keeping among street vendors. It highlights a potential area for intervention, such as introducing simple and affordable digital record-keeping tools tailored to the needs of street vendors. However, the specific percentages might vary based on the region or the specific group of vendors surveyed.

Table 4.4.4 Methods of record keeping practiced by respondents

<b>Record keeping method</b>	<b>Count of Record keeping method</b>	<b>Percentage</b>
Notebook	4	100%
<b>Grand Total</b>	<b>4</b>	<b>100%</b>

Source: Field Survey

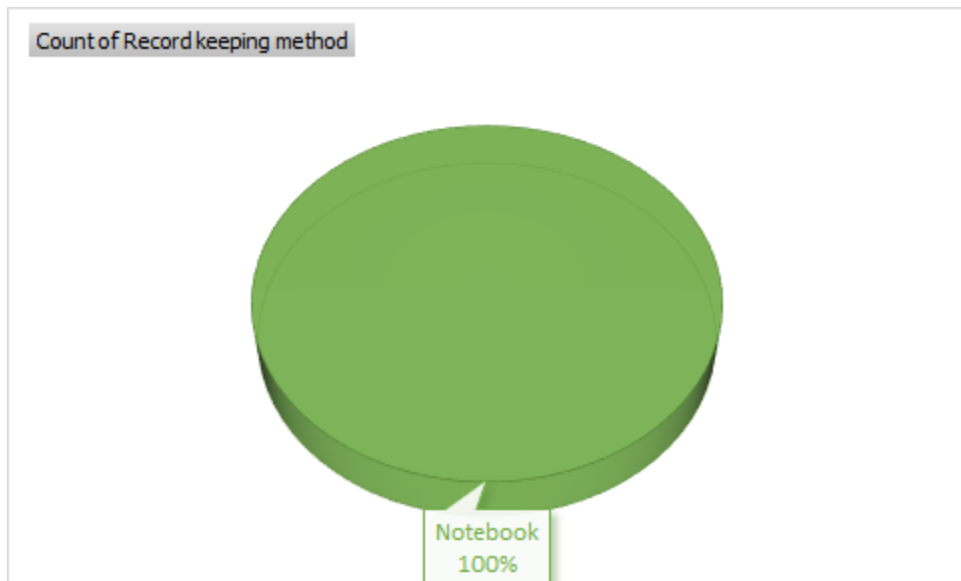


Fig 4.4.4 Methods of record keeping practiced by respondents

## **5. Respondents deal with Supply and Demand Fluctuations**

**On Spot (13%):** This segment of the chart indicates that a portion of street vendors manage supply and demand “on the spot.” This could imply that these vendors are adept at quickly adapting to the immediate needs and demands of their customers.

**Buy it from Somewhere Else (5%):** This segment represents vendors who “buy it from somewhere else,” suggesting reliance on external sources for their supplies to meet demand.

**No Need (33%):** This segment represents vendors who apparently do not require any specific handling of supply and demand. This could be due to the nature of their products or services, or it could indicate a lack of awareness or resources to manage supply and demand effectively.

**Nothing (26%):** Vendors falling into this category do not take any particular actions regarding supply and demand. This could be due to a variety of reasons, such as the stability of their product demand, lack of competition, or other factors.

**Other Jobs (5%):** A small portion of vendors engage in other jobs to manage the dynamics of supply and demand. This could indicate a diversified income source, which can help buffer against fluctuations in supply and demand for their primary vending business.

**Stock (18%):** A portion maintains a stock to balance their supplies with market demands. This suggests some level of planning and resource management among these vendors. This data provides valuable insights into the strategies street vendors use to manage supply and demand. It highlights the diversity of approaches and the potential challenges vendors face in this area.

Table 4.4.5 How respondents deal with Supply and Demand Fluctuations

Handling supply and demand	Count of Handling supply and demand	Percentage
buy it from somewhere else	2	5%
No need	13	33%
nothing	10	26%
On spot	5	13%
other jobs	2	5%
Stock	7	18%
<b>Grand Total</b>	<b>39</b>	<b>100%</b>

Source: Field Survey



Fig 4.4.5 How respondents deal with Supply and Demand Fluctuations

## 6. Does supply and demand affect business

“Does supply and demand affect business?” The responses are evenly split, with 50% of respondents answering “Yes” and the other 50% answering “No”.

However, the chart does not provide specific data related to street vendors. Therefore, a detailed inference on how supply and demand affect the business of street vendors based on this chart is not possible.

In general, supply and demand are fundamental concepts in economics and they certainly have an impact on all types of businesses, including street vendors. When demand for a product or service exceeds supply, prices tend to rise, which can lead to increased revenue for vendors. Conversely, if supply exceeds demand, prices may fall, potentially reducing revenue.

For street vendors, these dynamics can be influenced by various factors such as location, time of day, competition, and the type of products or services they offer. For example, a food vendor in a busy office district may experience high demand during lunch hours, but low demand at other times of the day.

Understanding these dynamics can help street vendors make informed decisions about what to sell, when to sell, and at what price.

Table 4.4.6 Does supply and demand affect business

<b>Does supply and demand affect business</b>	<b>Count of Does supply and demand affect business</b>	<b>Percentage</b>
No	25	50%
Yes	25	50%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

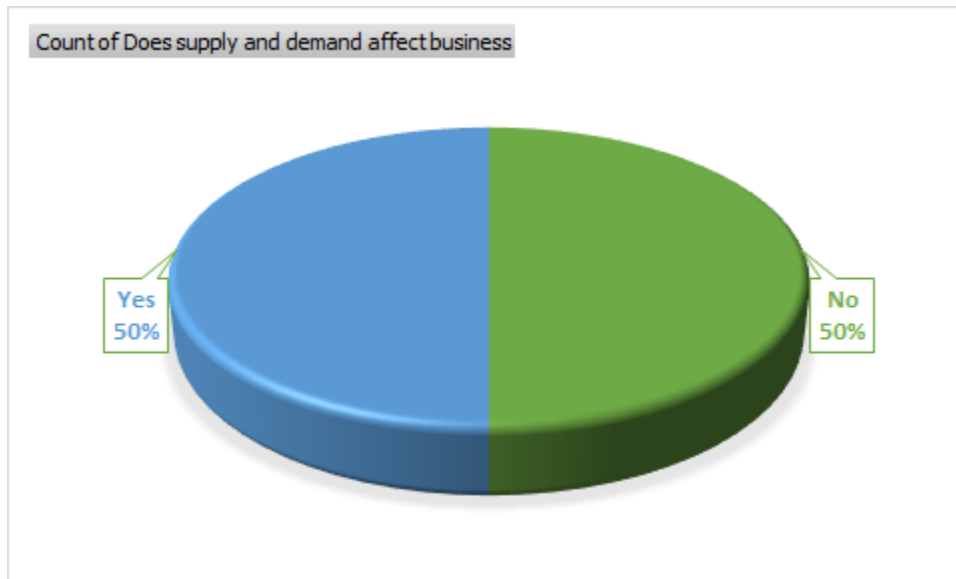


Fig 4.4.6 Does supply and demand affect business

## 7. Monetary Impact of Supply Fluctuations

The x-axis represents the “Average Impact (in Rupees)” and the y-axis represents the “Count of Average Impact (in Rupees).”

The graph shows that as the average impact in rupees increases, there is initially a minimal count of average impacts. However, there is a significant spike at 500 rupees, indicating a high count of average impacts due to supply and demand at this point. Beyond 500 rupees, the count drastically decreases and remains low.

This graph suggests that street vendors experience the most when supply and demand cause an average impact around 500 rupees. Below or above this value, the influence of supply and demand on business appears to be minimal.

It could imply that there is an optimal balance between supply and demand at this specific monetary value for street vendors. Understanding these dynamics can help street vendors make informed decisions about what to sell, when to sell, and at what price. However, without specific data or context related to street vendors, it’s difficult to make a detailed inference based on the provided chart.

In conclusion, the graph indicates that the impact of supply and demand on the business of street vendors is most significant around an average impact value of 500 rupees. This could be a crucial insight for street vendors in managing their business effectively.

Table 4.4.7 Monetary Impact of Supply Fluctuations

Average impact (in rupees)	Count of Average impact (in rupees)
200	3
300	1
400	1
450	1
500	10
1000	1
2000	1
3000	1
5000	1
<b>Grand Total</b>	<b>20</b>

Source: Field Survey

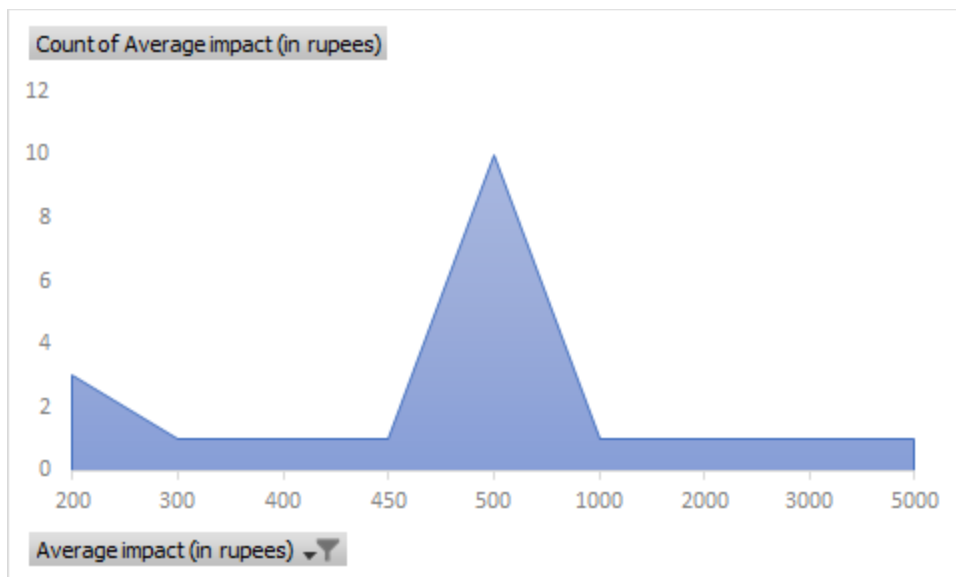


Fig 4.4.7 Monetary Impact of Supply Fluctuations



## **8. How respondents manage fluctuations Supply and Demand**

**Shelf Life (50%):** This is the most significant factor. It suggests that products with longer shelf lives are less affected by fluctuations in supply and demand. Vendors selling goods with longer shelf lives, such as non-perishable items, may not need to adjust their supply based on demand changes frequently.

1. **Stock (23%):** This indicates that having a sufficient stock of goods can mitigate the impact of supply-demand dynamics. Vendors who maintain ample stock can better manage sudden spikes or drops in demand.

2. **Don't Care (14%):** This suggests that some vendors are indifferent to supply-demand dynamics. These could be vendors who are confident about the steady demand for their products or those who sell goods that aren't significantly affected by market changes.

3. **Easily Available (9%):** This implies that the availability of goods isn't a major concern for these vendors. They can easily replenish their stock, thereby reducing the impact of supply-demand changes.

4. **Competition (4%):** This has the least influence on the supply-demand impact. It could mean that the competition among street vendors is not intense, or the vendors have found ways to differentiate their products or services, reducing direct competition.

In conclusion, the factors affecting the supply-demand dynamics among street vendors are multifaceted, with 'Shelf Life' and 'Stock' being the most influential. Understanding these factors can help vendors strategize their operations for better business outcomes.

Table 4.4.8 How respondents manage fluctuations Supply and Demand

Reasons for no impact	Count of Reasons for no impact	Percentage
competition	1	4%
don't care	3	14%
easily available	2	9%
shelf life	11	50%
stock	5	23%
<b>Grand Total</b>	<b>22</b>	<b>100%</b>

Source: Field Survey

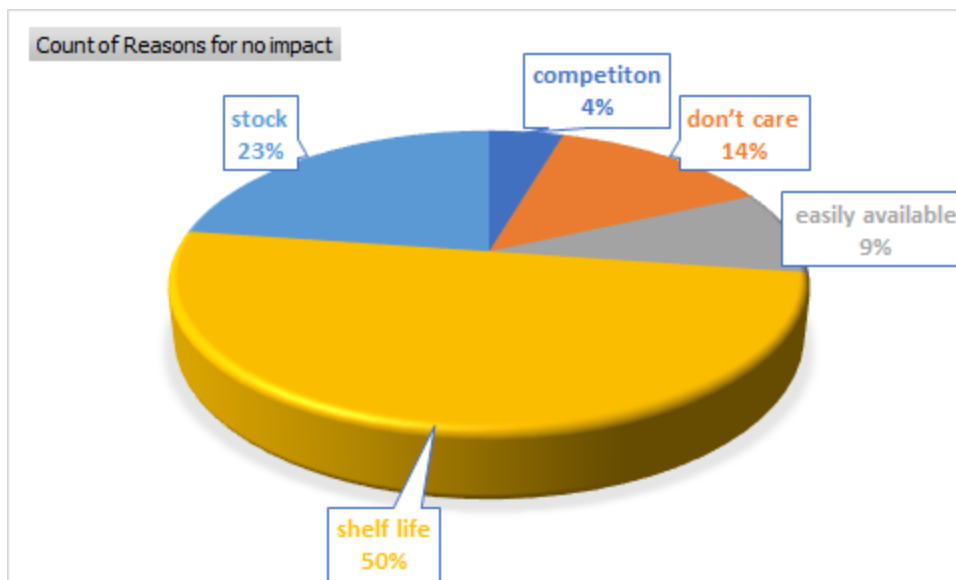


Fig 4.4.8 How respondents manage fluctuations Supply and Demand

## 9. How respondents manage supply and demand

**Do Nothing (85%):** This is the most significant strategy, suggesting that a majority of street vendors do not actively regulate supply and demand. They might rely on natural market forces or have a steady demand that doesn't require active regulation.

1. **Discount (5%):** Some vendors use discounts as a strategy to regulate supply and demand. By lowering prices, they can increase demand, especially for goods that are about to exceed their shelf life or when there is an oversupply.

2. **Previous Profit (5%):** This suggests that some vendors base their supply on previous profits. If a product has been profitable in the past, they might choose to stock more of it, anticipating that the demand will remain high.

3. **Seasonal (5%):** This indicates that some vendors adjust their supply based on the season. Certain products might be in higher demand during specific seasons, and vendors stock up on these products accordingly.

In conclusion, while a majority of street vendors do not actively regulate supply and demand, others use strategies like offering discounts, basing decisions on previous profits, and adjusting to seasonal demands. These strategies can help vendors optimize their sales and profits.

Table 4.4.9 How respondents manage supply and demand

<b>Regulating supply demand</b>	<b>Count of Regulating supply demand</b>	<b>Percentage</b>
discount	1	5%
do nothing	18	85%
Previous profit	1	5%
seasonal	1	5%
<b>Grand Total</b>	<b>21</b>	<b>100%</b>

Source: Field Survey

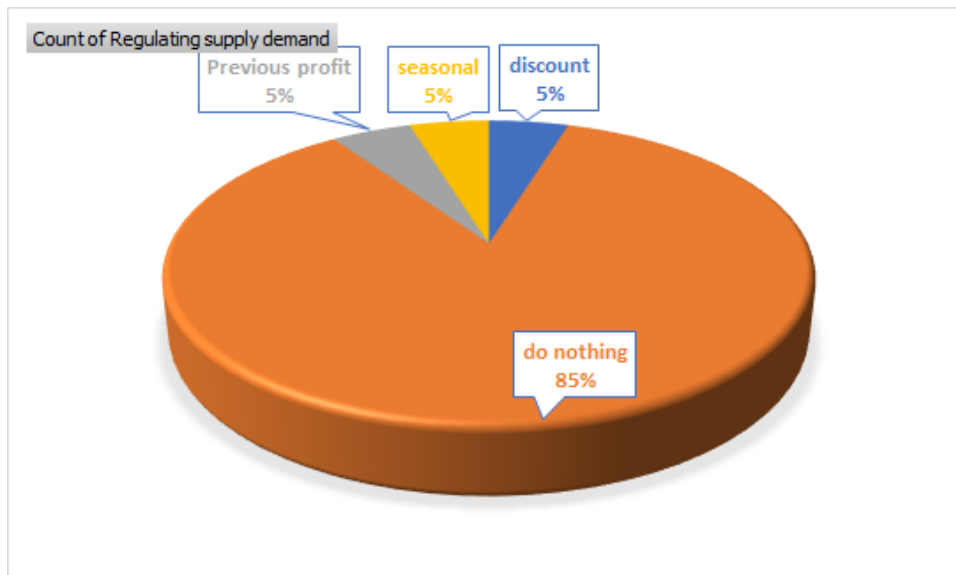


Fig 4.4.9 How respondents manage supply and demand

**10. Does competition affect street vending**

**Yes (62%):** This segment suggests that a majority of the respondents believe that competition does affect street vendors. This could be due to factors such as price wars, product differentiation, or market saturation.

**No (38%):** This segment represents a significant minority of respondents who believe that competition does not affect street vendors. They might believe that factors other than competition, such as location, product quality, or customer service, are more influential in determining a vendor's success.

In conclusion, while a majority believe that competition does affect street vendors, a substantial minority disagrees. This divergence in opinion could be due to different experiences or perceptions of the street vending industry.

Table 4.4.10 Does competition affect street vending

<b>Does competition affect</b>	<b>Count of Does competition affect</b>	<b>Percentage</b>
No	30	62%
Yes	18	38%
<b>Grand Total</b>	<b>48</b>	<b>100%</b>

Source: Field Survey

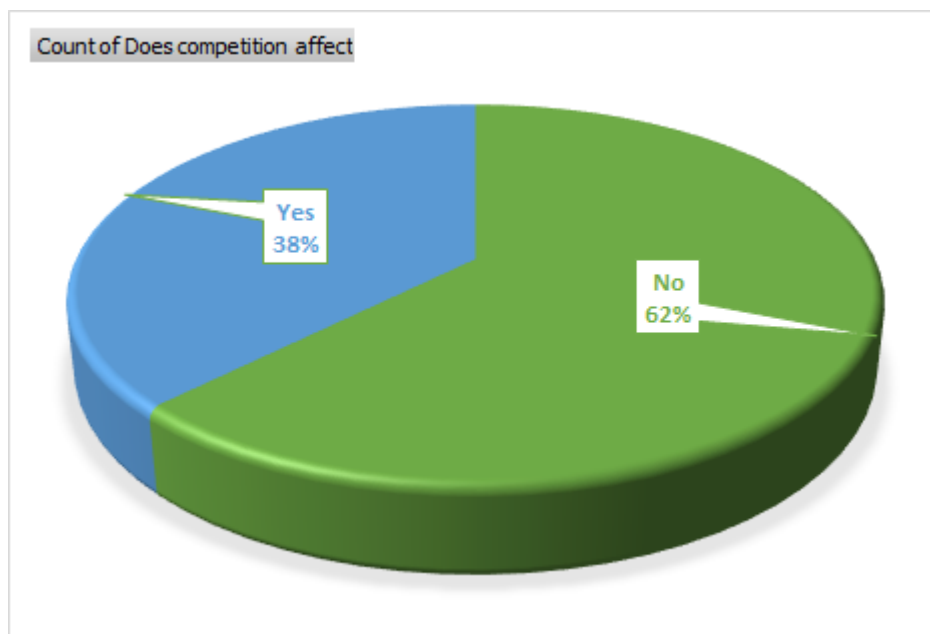


Fig 4.4.10 Does competition affect street vending

## 11.Reasons for no impact of competition

**Doesn't Matter (38%):** This response suggests that some street vendors believe that competition doesn't significantly impact their business. This could be due to factors such as unique product offerings, customer loyalty, or location advantages.

**Hub for Vegetable Sellers (41%):** This response indicates that being part of a hub for vegetable sellers reduces the impact of competition. This could be because customers visiting these hubs have a variety of options, and individual competition between vendors is less relevant.

**Quality (4%):** One vendor cited quality as a reason for the lack of competition impact. This suggests that maintaining high quality can help vendors stand out from the competition and attract customers.

**Regular Customer (17%):** Some vendors believe that having regular customers shields them from competition. This could be due to established relationships and trust, leading to consistent business regardless of competition.

In conclusion, while competition is a significant factor in business, these street vendors have found ways to mitigate its impact. Their strategies highlight the importance of factors such as location, quality, and customer relationships in business success.

Table 4.4.11 Reasons for no impact of competition

Reasons for no competition impact	Count of Reasons for no competition impact	Percentage
doesn't matter	2	7%
doesn't matter	9	31%
hub for vegetable sellers	12	41%
quality	1	4%
regular customer	5	17%
<b>Grand Total</b>	<b>29</b>	<b>100%</b>

Source: Field Survey

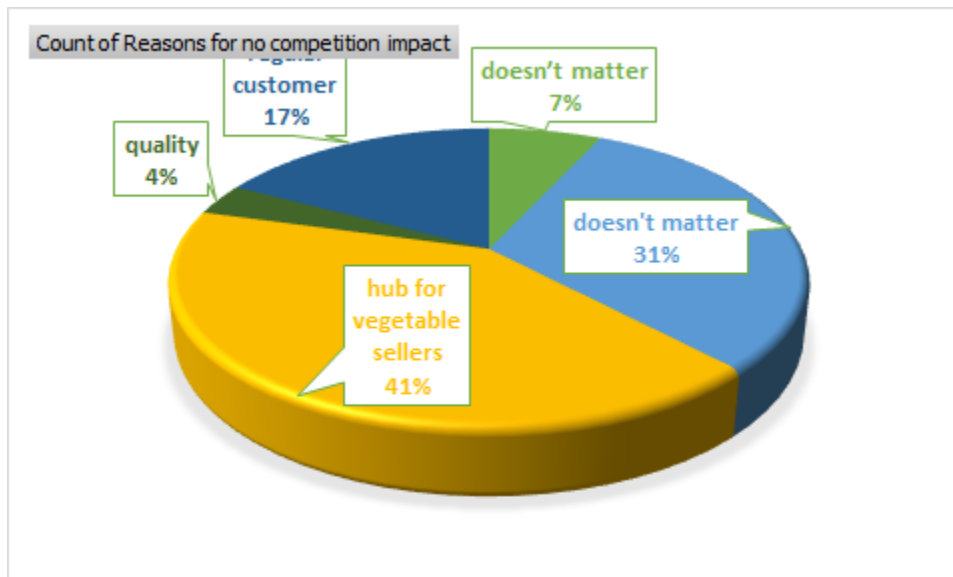


Fig 4.4.11 Reasons for no impact of competition

## 12. Strategies to Enhance Competitiveness

**Competitive Pricing (10%):** This strategy involves setting prices of goods or services in comparison to competitors to attract customers. It's moderately used among the vendors.

1. **Customer Engagement (5%):** This strategy, which is less focused on, involves activities and actions companies use to establish a connection with their customers.

2. **Diverse Product Selection (24%):** This popular strategy involves offering a variety of products to cater to different customer needs and preferences.

3. **New Ventures (8%):** A few vendors are exploring new business opportunities or expanding their existing operations.

4. **Nothing (16%):** Surprisingly, a significant number of vendors are not employing any specific enhancement strategies, indicating potential untapped opportunities for improvement.

5. **Quality Assurance (32%):** This is the most adopted strategy. Ensuring and maintaining the quality of goods or services builds customer trust and loyalty.

6. **Unique Promotions or Discounts (5%):** Similar to customer engagement, fewer vendors are utilizing this approach, which involves offering special deals or discounts to attract customers.

In conclusion, while various strategies are being employed, there's a clear emphasis on quality assurance and diverse product selection. However, areas such as customer engagement and unique promotions or discounts could be further explored for business enhancement.

Table 4.4.12 Strategies to Enhance Competitiveness

<b>Strategies for Business Enhancement</b>	<b>Count of Strategies for Business Enhancement</b>	<b>Percentage</b>
Competitive pricing	4	10%
customer engagement	2	5%
Diverse product selection	9	24%
new ventures	3	8%
nothing	6	16%
Quality assurance	12	32%
Unique promotions or discounts	2	5%
<b>Grand Total</b>	<b>38</b>	<b>100%</b>

Source: Field Survey



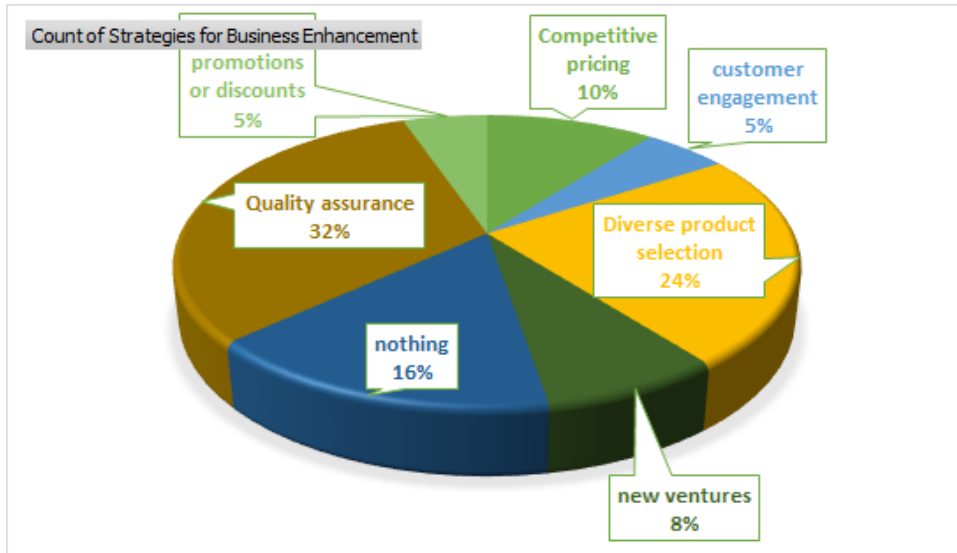


Fig 4.4.12 Strategies to Enhance Competitiveness

## CONCLUSION

The data presented in the tables provides a comprehensive overview of the practices, preferences, and challenges faced by street vendors.

Cash remains the preferred payment method for a majority of vendors, although there is a noticeable shift towards digital payment methods like UPI. However, record-keeping practices among vendors are largely absent, with a significant majority not keeping any records. This highlights a potential area for intervention, such as education about the benefits of record-keeping and the introduction of simple and affordable digital record-keeping tools.

Supply and demand dynamics are another crucial aspect of street vending. While some vendors employ strategies like discounting and seasonal adjustments to manage supply and demand, a significant majority do not actively manage these aspects. This could be due to a reliance on market dynamics or a steady demand that doesn't necessitate active regulation.

Competition is perceived as a significant factor by a majority of vendors, although a substantial minority disagrees. This divergence in opinion could stem from different experiences or perceptions of the street vending industry. Some vendors have found ways to mitigate the impact of competition, highlighting the importance of factors such as location, quality, and customer relationships in business success.

In conclusion, while various strategies are being employed by street vendors, there's a clear emphasis on quality assurance and diverse product selection. However, areas such as customer engagement and unique promotions or discounts could be further explored for business enhancement. The data suggests that there are several opportunities for interventions that could support street vendors in managing their businesses more effectively. However, the specific percentages might vary based on the region or the specific group of vendors surveyed.

#### 4.5 Section: E – Challenges and awareness

Final section reveals the challenges faced by Street vendors and also through light on awareness their level.

This section focuses on the general awareness of respondents about schemes and the challenges faced by them like safety concerns, challenges, and government initiatives related to street vending.

##### 1. Safety concerns encountered by Respondents

**Majority Safe:** A significant majority of street vendors, 88%, do not face safety concerns. This could indicate that most street vendors operate in environments they consider safe.

**Minority at Risk:** However, there is a notable minority, 12%, who do face safety concerns. This is a significant proportion and indicates that safety issues are indeed a problem for a substantial number of street vendors.

**Implications:** The data suggests that while many street vendors do not face safety concerns, there is a need to address the issues faced by the 12% who do. This could involve measures such as improving law enforcement in areas where street vendors operate, providing safety training for vendors, or implementing regulations to protect them.

This analysis is based on the data presented in the chart. The actual situation may vary depending on factors such as the location of the vendors, the type of goods they sell, and the time of day they operate.

Table 4.5.1 Safety concerns encountered by Respondents

Safety concerns	Count of Safety concerns	Percentage
No	44	88%
Yes	6	12%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

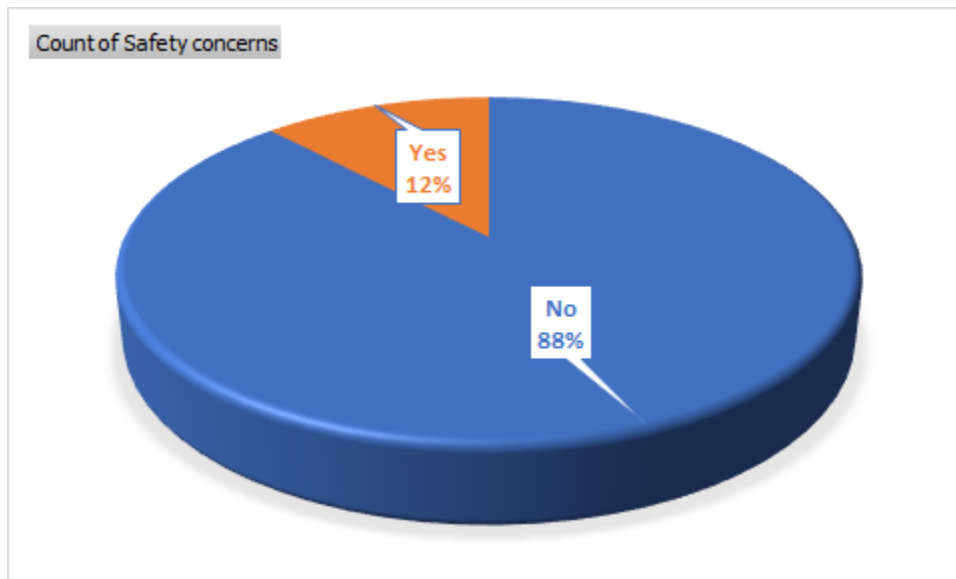


Fig 4.5.1 Safety concerns encountered by Respondents

## 2. Harassment faced by Respondent

**Majority Unaffected:** A significant majority of street vendors, 82%, have not faced harassment. This could indicate that most street vendors operate in environments where they do not face harassment from local authorities or the municipality.

**Minority Harassed:** However, there is a notable minority, 18%, who have faced harassment. This is a significant proportion and indicates that harassment from local authorities or the municipality is indeed a problem for a substantial number of street vendors.

**Implications:** The data suggests that while many street vendors do not face harassment, there is a need to address the issues faced by the 18% who do. This could involve measures such as improving law enforcement in areas where street vendors operate, providing safety training for vendors, or implementing regulations to protect them.

Table 4.5.2 Harassment faced by Respondent

Harassment faced	Count of Harassment faced	Percentage
No	41	82%
Yes	9	18%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

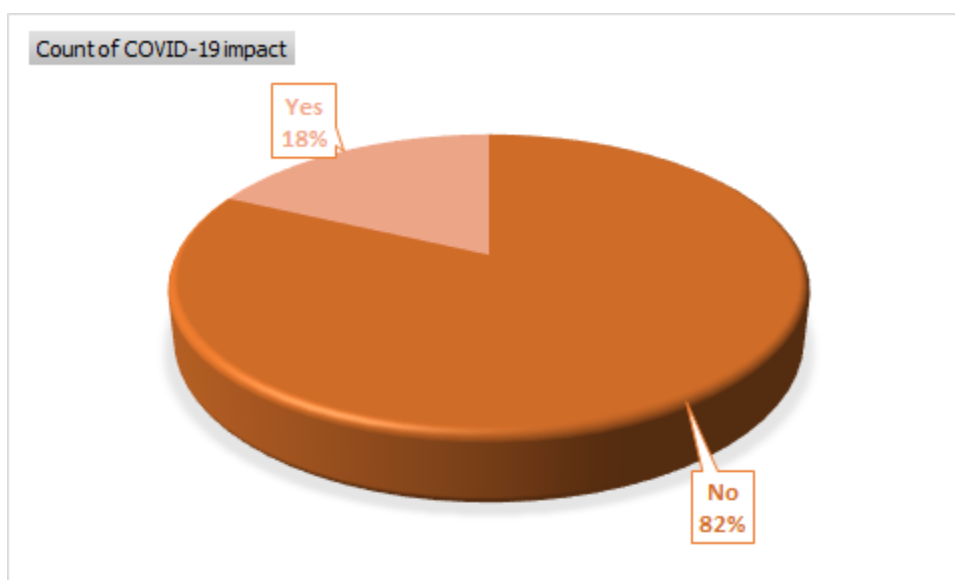


Fig 4.5.2 Harassment faced by Respondent

### 3. Impact of COVID-19 on Respondents

It shows that 100% of the respondents, presumably street vendors, answered “Yes” to facing the impact of COVID-19. This suggests that all the street vendors surveyed have been affected by the pandemic in some way. However, the image does not provide information on the specific nature of these impacts. It could range from reduced customer footfall and income to challenges in sourcing supplies or adhering to safety protocols. Further data would be needed to draw more detailed inferences

Table 4.5.3 Impact of COVID-19 on Respondents

<b>COVID-19 impact</b>	<b>Count of COVID-19 impact</b>	<b>Percentage</b>
Yes	50	100%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

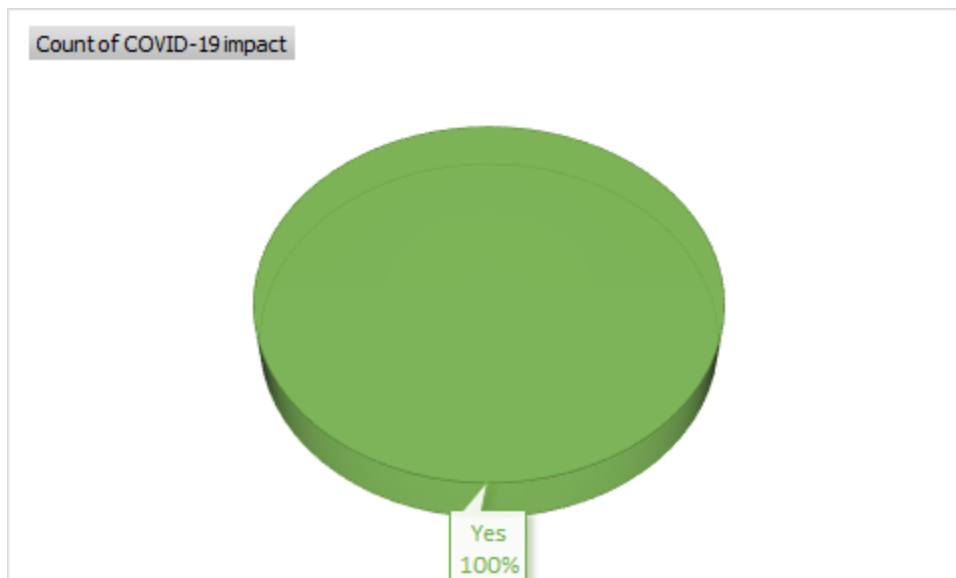


Fig 4.5.3 Impact of COVID-19 on Respondents

#### 4. Adaptation to COVID-19 Situation by respondents

**Decline in Income (63%):** The majority of street vendors experienced a significant reduction in their income during the pandemic. This could be due to various factors such as reduced customer footfall, increased competition, or increased costs.

**No Sale (21%):** A significant portion of street vendors reported having no sales at all. This could be due to lockdown restrictions, fear of the virus among customers, or disruption in supply chains.

**Restriction from Vending (14%):** Some street vendors faced restrictions from vending. These could be due to lockdown measures, social distancing norms, or local regulations implemented to curb the spread of the virus.

**Others (2%):** A small percentage of street vendors were affected by other unspecified issues related to the pandemic.

This data suggests that the COVID-19 pandemic had a significant impact on street vendors, primarily through a decline in income and sales, and restrictions on vending.

Table 4.5.4 Adaptation to COVID-19 Situation by respondents

<b>Reason of impact</b>	<b>Count of Reason of impact</b>	<b>Percentage</b>
decline In income	10	21%
no sale	1	2%
others	7	14%
restriction from vending	31	63%
<b>Grand Total</b>	<b>49</b>	<b>100%</b>

Source: Field Survey

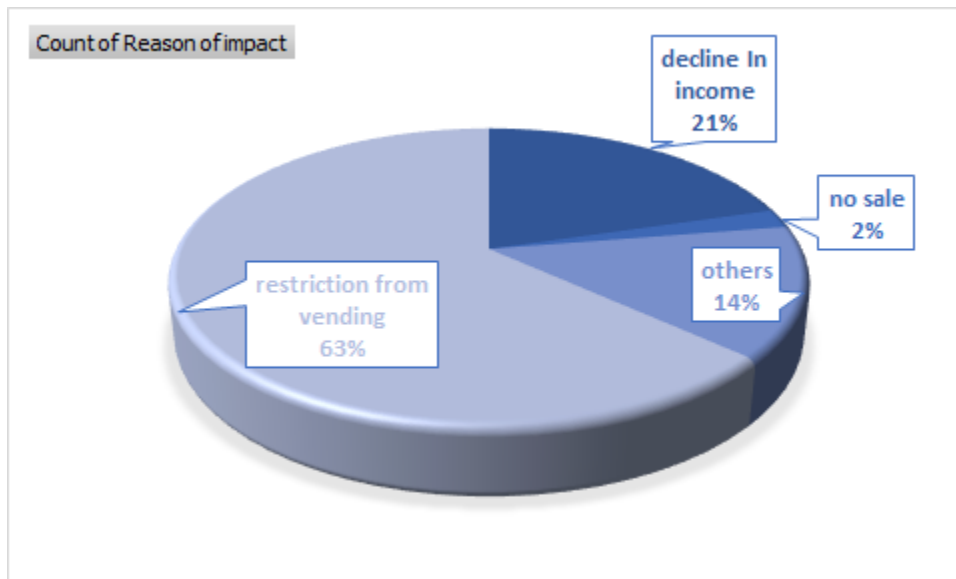


Fig 4.5.4 Adaptation to COVID-19 Situation by respondents

## 5. How respondents adapted to the CoVID-19

**Did Nothing (7%):** Some vendors did not take any specific measures to adapt to the pandemic. This could be due to a lack of resources, information, or viable alternatives.

**Used Previous Savings (23%):** Some street vendors relied on their previous savings to sustain themselves during this period. This indicates the importance of savings as a safety net during crises.

**Borrowed Money (7%):** A smaller segment of street vendors resorted to borrowing money, possibly from friends, family, or financial institutions. This could have helped them maintain their business operations or meet their personal expenses.

**Government Help (3%):** An equal proportion of vendors sought help from government relief programs. This underscores the role of government support in mitigating the impact of such crises.

**Other Jobs (51%):** A significant portion of street vendors found other jobs to supplement their income, demonstrating their resilience and adaptability.

**Relatives Help (2%):** A small percentage of vendors received help from relatives, highlighting the role of familial support.



**Went Home (7%):** A few vendors chose to return to their homes, possibly to reduce expenses or because they were unable to continue their vending activities. This data suggests that street vendors employed a variety of strategies to cope with the challenges posed by the COVID-19 pandemic. However, it's important to note that a significant majority were unable to take any adaptive measures, indicating the severity of the pandemic's impact on this vulnerable group.

Table 4.5.5 How respondents adapted to the CoVID-19

How you adapted	Count of How you adapted	Percentage
borrow money	3	7%
govt's help	1	3%
nothing	3	7%
Other jobs	22	51%
Previous savings	10	23%
relatives help	1	2%
went home	3	7%
<b>Grand Total</b>	<b>43</b>	<b>100%</b>

Source: Field Survey

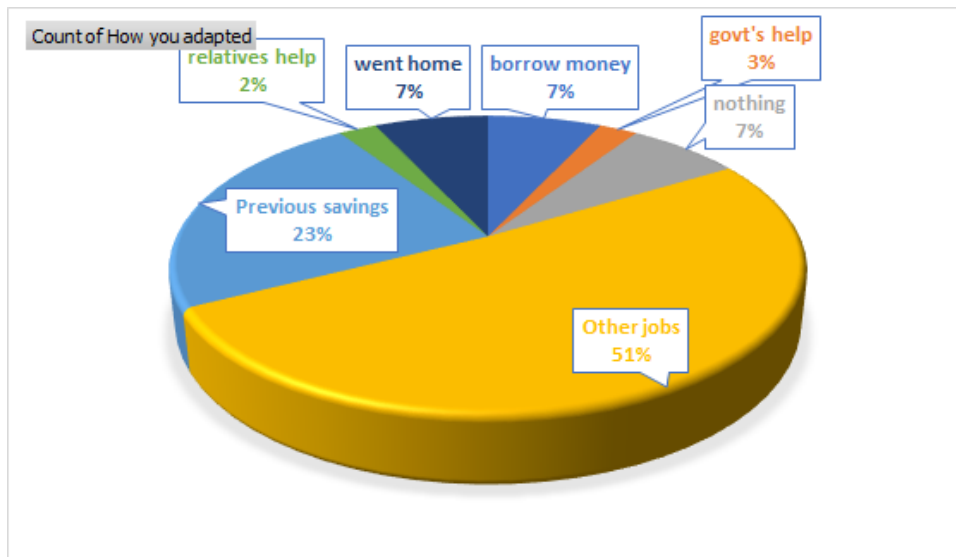


Fig 4.5.5 How respondents adapted to the CoVID-19

## 6. Do Respondents face any challenge?

**Yes (80%):** A significant majority of street vendors face challenges in their profession. These challenges could potentially include issues related to location, permits, weather conditions, competition, or the impact of the COVID-19 pandemic.

**No (20%):** A smaller portion of street vendors do not face challenges. This could be due to a variety of factors such as a favourable location, supportive local policies, or a lack of competition.

This data suggests that a large majority of street vendors encounter difficulties in their profession.

Table 4.5.6 Do Respondents face any challenge

Challenges faced	Count of Challenges faced	Percentage
No	40	80%
yes	10	20%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

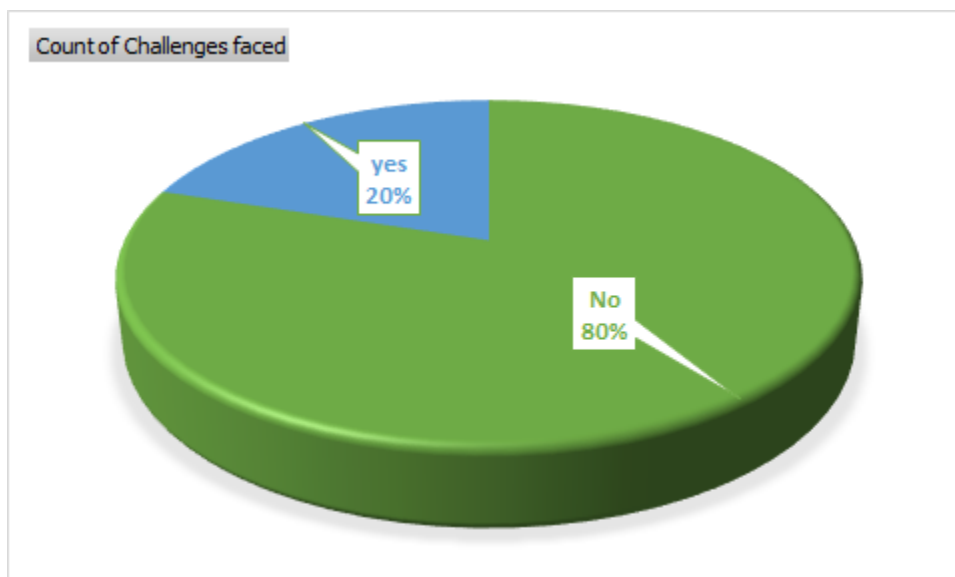


Fig 4.5.6 Do Respondents face any challenge

## 7. Challenges faced by Respondents

**Absence of Proper Vending Zones (80%):** The majority of street vendors face the issue of not having proper vending zones. This could be due to a lack of designated spaces for street vendors, leading to difficulties in setting up their stalls or shops.

**Municipality (10%):** A smaller portion of street vendors face problems related to the municipality. These could include issues such as obtaining necessary permits, dealing with local regulations, or facing penalties for non-compliance.

**People Interruption (10%):** Another set of street vendors face interruptions from people. This could be due to disruptive behaviour from customers, passersby, or even other vendors.

This data suggests that the primary challenge for street vendors is finding appropriate spaces to set up their stalls or shops. Further research would be needed to identify specific solutions to these problems. It also highlights the need for supportive policies and regulations to assist street vendors in their profession.

Table 4.5.7 Challenges faced by Respondents

<b>What kind of problem</b>	<b>Count of What kind of problem</b>	<b>Percentage</b>
absence of proper vending zones	8	80%
municipality	1	10%
people interruption	1	10%
<b>Grand Total</b>	<b>10</b>	<b>100%</b>

Source: Field Survey

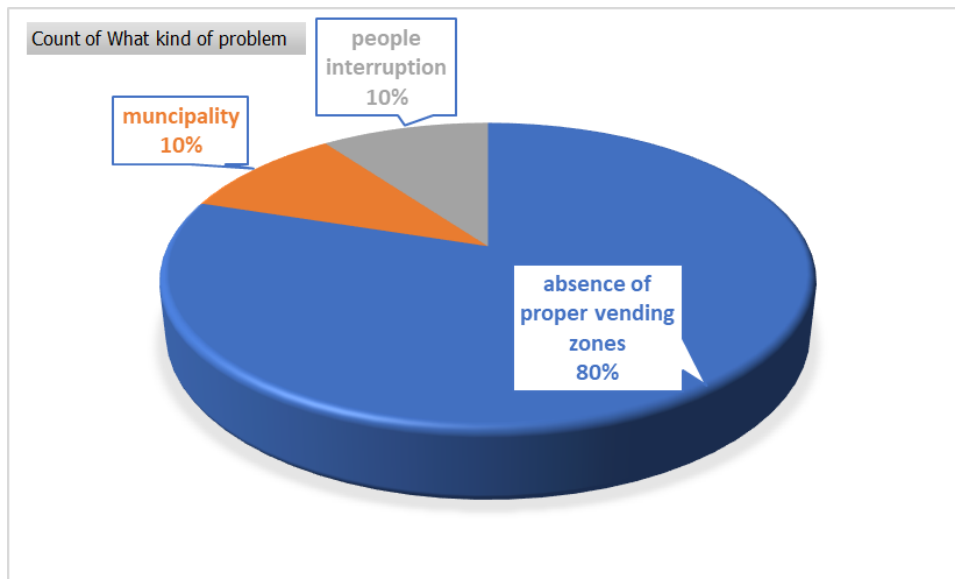


Fig 4.5.7 Challenges faced by Respondents

### 8. Struggle with limited access to prime locations

**No Struggle (86%):** A significant majority of street vendors do not face struggles accessing prime locations. This could be due to various factors such as flexible local regulations, supportive municipal policies, or the nature of their goods and services.

**Struggle (14%):** A smaller portion of street vendors experience difficulties in accessing prime locations. These struggles could be due to high competition, restrictive regulations, or other barriers to entry.

This data suggests that while a notable number of vendors face challenges in securing prime spots for their business, the majority are not encountering this issue. However, for the 14% who are struggling, supportive policies and interventions may be necessary to ensure fair access to prime vending locations. It also highlights the importance of prime locations in the street vending business.

Table 4.5.8 Struggle with limited access to prime locations

Struggle with the access	Count of Struggle with the access	Percentage
No	43	86%
yes	7	14%

<b>Grand Total</b>	<b>50</b>	<b>100%</b>
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Source: Field Survey

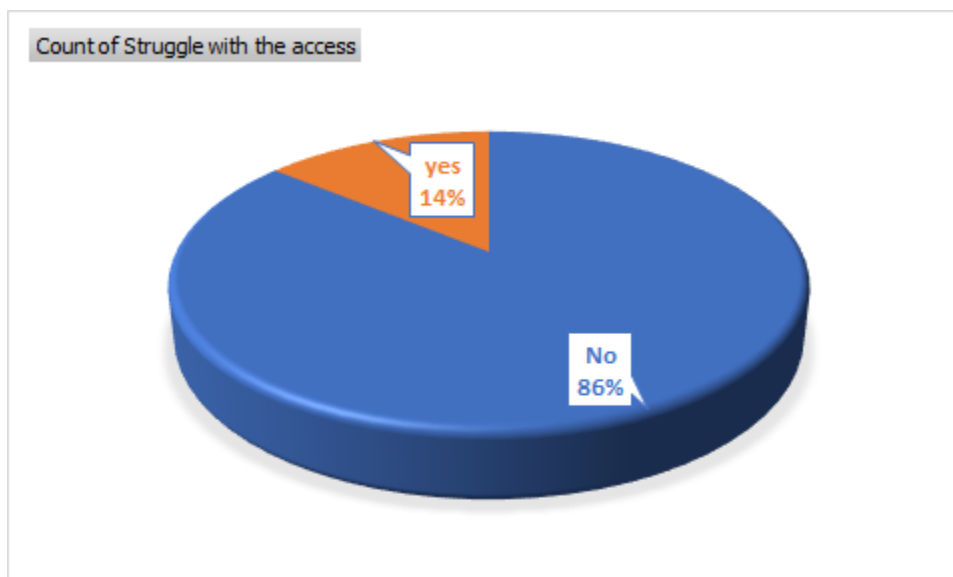


Fig 4.5.8 Struggle with limited access to prime locations

### 9. Awareness about PMJDY

**Unaware (94%):** A significant majority of street vendors are not aware of PMJDY. This could be due to a lack of information dissemination among street vendors about this financial inclusion program.

**Aware (6%):** Only a small portion of street vendors are aware of PMJDY. This indicates that efforts to raise awareness about this scheme among street vendors have reached only a limited audience.

This data suggests that there is a significant gap in the awareness of PMJDY among street vendors. This could potentially limit their access to the benefits of this scheme. It highlights the need for effective strategies to disseminate information about such schemes to street vendors and other informal sector workers.

Table 4.5.9 Awareness about PMJDY

Awareness about PMJDY	Count of PMJDY	Percentage
No	47	94%
yes	3	6%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

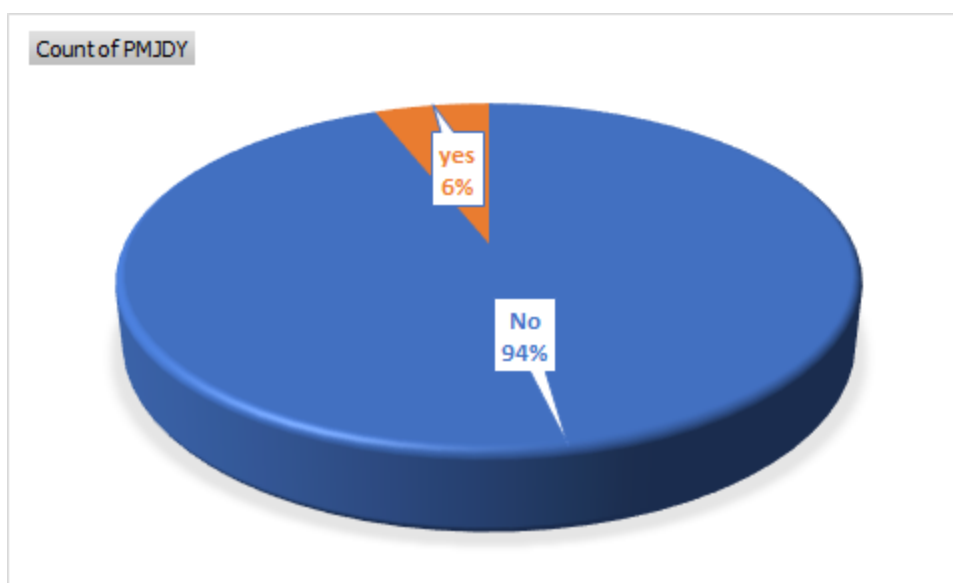


Fig 4.5.9 Awareness about PMJDY

#### 10. Is PMJDY beneficial?

**Beneficial (100%):** The entire circle is filled, indicating that all the respondents who are aware of PMJDY find it beneficial. This suggests that the scheme is positively received among those who know about it.

This data indicates that PMJDY is seen as beneficial by those who are aware of it. However, as the previous data suggested a lack of awareness about PMJDY among street vendors, it underscores the importance of increasing awareness about the scheme to ensure that more people can benefit from it

Table 4.5.10 Is PMJDY beneficial?

<b>PMJDY beneficial</b>	<b>Count of Beneficial</b>	<b>Percentage</b>
yes	2	100%
<b>Grand Total</b>	<b>2</b>	<b>100%</b>

Source: Field Survey

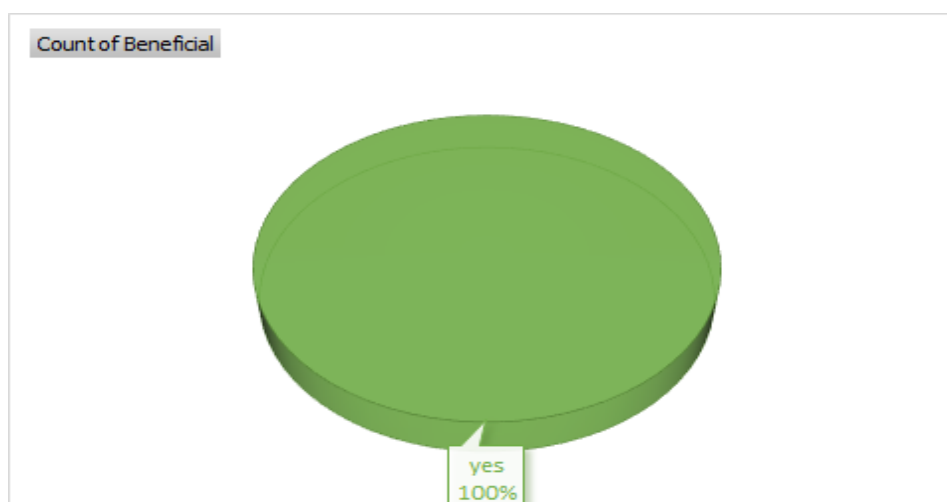


Fig 4.5.10 Is PMJDY beneficial?

### 11. How PMJDY benefitted the respondent

**Ayushman Card (50%):** Half of the respondents have benefited from the Ayushman card, which is part of the Ayushman Bharat scheme. This scheme provides health insurance to economically disadvantaged individuals in India.

**Account-2000 (50%):** The other half of the respondents have benefited from having an account with a balance of 2000. This could refer to the overdraft facility of Rs. 2000 provided under the PMJDY scheme.

This data indicates that the benefits of PMJDY are evenly split between the Ayushman card and the account balance of 2000 among the respondents. It suggests that both health insurance and financial inclusion are significant benefits of the PMJDY scheme for those who are aware of it.

Table 4.5.11 How PMJDY benefitted the respondent

benefits	Count of How it benefitted	Percentage
account-2000	1	50%
Ayushman card	1	50%
<b>Grand Total</b>	<b>2</b>	<b>100%</b>

Source: Field Survey

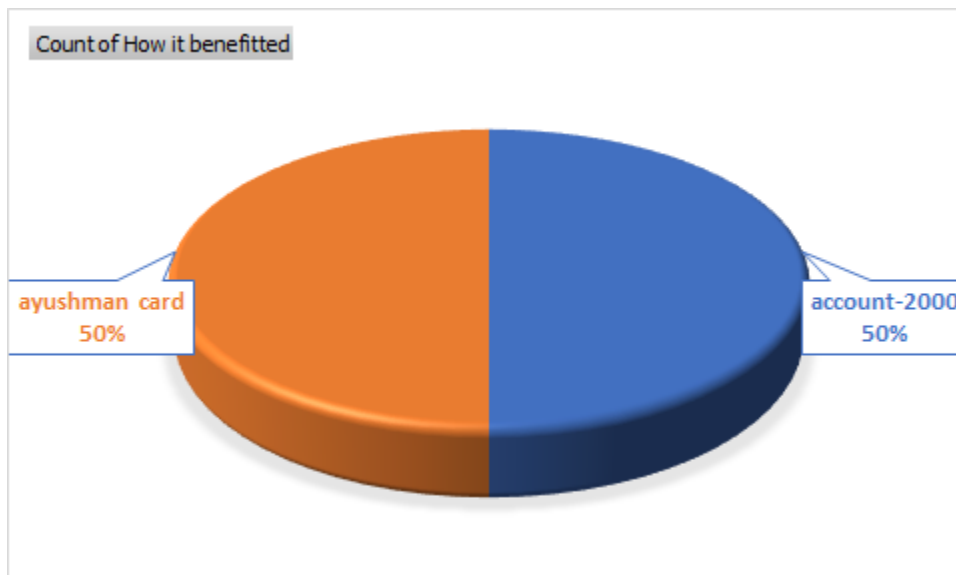


Fig 4.5.11 How PMJDY benefitted the respondent

## 12. Awareness about PM SVANidhi

**No (96%):** A significant majority, 96% of the street vendors, are not aware of PM SVANidhi. This indicates a lack of information dissemination among the street vendor community regarding this scheme.



**Yes (4%):** Only a small fraction, 4% of the street vendors, are aware of PM SVANidhi. This suggests that efforts to raise awareness about the scheme have reached only a limited number of street vendors.

This data indicates a significant gap in the awareness of PM SVANidhi among street vendors. It suggests that more efforts are needed to disseminate information about the scheme to ensure that the benefits reach the intended beneficiaries.

Table 4.5.12 Awareness about PM SVANidhi

Awareness about PM SVANidhi	Count of PM SVANidhi	Percentage
No	48	96%
yes	2	4%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

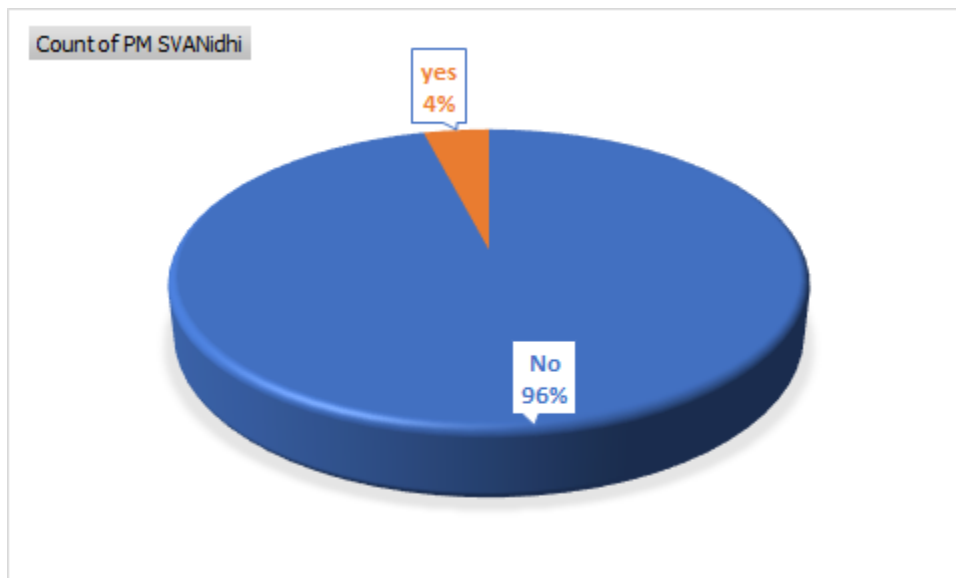


Fig 4.5.12 Awareness about PM SVANidhi

### 13. Is PM SVANidhi beneficial?

**No Benefit (100%):** The large red circle dominating the graph represents the street vendors who, despite being aware of PM SVANidhi, do not find it beneficial. This suggests that the scheme might not be meeting the needs of the street vendors or that there might be barriers to accessing its benefits.

This data suggests that there is a significant gap between the awareness of PM SVANidhi and its perceived benefits among street vendors. It indicates that more efforts are needed not only to disseminate information about the scheme but also to ensure that the benefits are accessible and meet the needs of the street vendors.

Table 4.5.13 Is PM SVANidhi beneficial?

benefits	Count of Advantageous?	Percentage
no	2	100%
<b>Grand Total</b>	<b>2</b>	<b>100%</b>

Source: Field Survey



Fig 4.5.13 Is PM SVANidhi beneficial?

#### 14. How the PM SAVNidhi benifitted

**No Benefit (100%):** The large red circle dominating the graph represents those who, despite being aware of PM SVANidhi, do not perceive any benefits from it. This suggests that the scheme might not be meeting the needs of the beneficiaries or that there might be barriers to accessing its benefits.

This data suggests that there is a significant gap between the awareness of PM SVANidhi and its perceived benefits. It indicates that more efforts are needed not only to disseminate information about the scheme but also to ensure that the benefits are accessible and meet the needs of the beneficiaries.

Table 4.5.14 Is PM SVANidhi beneficial

Benefits	Count of How it benefitted2	Percentage
no benefits	2	100%
<b>Grand Total</b>	<b>2</b>	<b>100%</b>

Source: Field Survey



Fig 4.5.14 Is PM SVANidhi beneficial?

### 15. Street vending permit own by respondents

**Street Vendors with Permit (40%):** The chart shows that 40% of the street vendors own a street vending permit. This suggests that these vendors are operating in compliance with local regulations.

**Street Vendors without Permit (60%):** The chart indicates that 60% of the street vendors do not own a permit. This could imply that these vendors might be operating informally or illegally, which could expose them to various risks, such as eviction or fines.

From this data, we can infer that a significant number of street vendors are operating without the necessary permits, leading to potential legal and regulatory challenges. This could indicate a need for more accessible and affordable permitting processes, increased awareness about the importance of permits, or stronger enforcement of vending regulations. It's also important to note that this chart represents a specific data set or survey, and the situation could vary among different groups or regions. Further research would be needed to understand the reasons behind this high percentage of street vendors operating without permits.

Table 4.5.15 Street vending permit own by respondents

<b>Street vending Permit</b>	<b>Count of Street vending Permit</b>	<b>Percentage</b>
No	30	60%
Yes	20	40%
<b>Grand Total</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

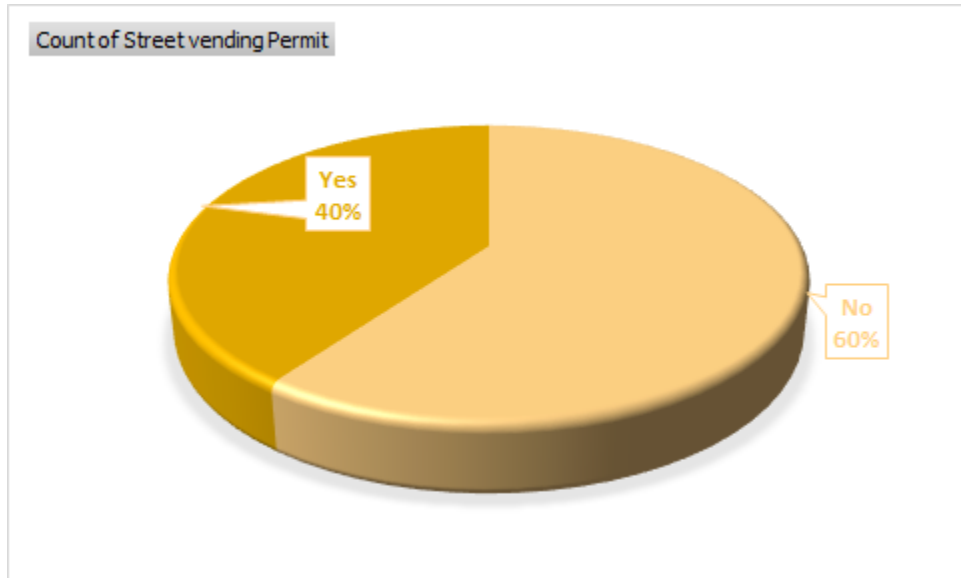


Fig 4.5.15 Street vending permit own by respondent

## CONCLUSION

Street vendors are crucial contributors to the local economy, but they face various challenges that hinder their well-being. While the majority feel safe (88%), a significant minority (12%) experience safety concerns, highlighting the need for improved safety measures. Similarly, while most (82%) are not harassed, a notable portion (18%) faces harassment from authorities, emphasizing the need for increased protection.

The COVID-19 pandemic significantly impacted all vendors, with most experiencing income decline (63%), no sales (21%), and restrictions on vending (14%). To cope, vendors adopted various strategies like utilizing savings (23%), finding other jobs (51%), and seeking government help (3%). However, a significant portion (43%) lacked resources or alternatives.

Overall, a large majority of vendors (80%) face challenges, primarily related to the lack of proper vending zones (80%), difficulties with the municipality (10%), and interruptions from people (10%). While most (86%) don't struggle, securing prime locations remains an issue for a notable minority (14%), suggesting the need for supportive policies.

Furthermore, low awareness of government schemes limits the potential benefits available to street vendors. A significant majority (94%) are unaware of the Pradhan Mantri Jan Dhan Yojana (PMJDY), highlighting the lack of information dissemination. While only a small portion (6%) are aware, all find it beneficial, showcasing its potential value. Among those aware, the benefits include Ayushman cards (50%) and account balances (50%).

The situation is even more concerning for the Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) scheme, with a vast majority (96%) lacking awareness, highlighting the need for increased outreach. Even among the aware (4%), none find it beneficial, suggesting the scheme might not address their needs or face accessibility issues.

In conclusion, while street vendors play a vital role in the local economy, numerous challenges hinder their well-being, including safety concerns, harassment, and difficulties securing vending spaces. Additionally, low awareness of government schemes limits their potential benefits. Addressing these challenges and improving communication about support programs are crucial to empower street vendors and contribute to their overall well-being.

## CHAPTER 5

### CONCLUSION

#### 5.1 Conclusion and insights

##### Relation between average monthly income and food spending per month by a street vendor

Table 5.1.1 Relation between average monthly income and food spending per month by a street vendor

<b>Spending on food per month</b>	<b>Average monthly income from street vending</b>
3000	15,000
5000	15,000
3000	15,000
5000	15,000
5000	15,000
8000	15,000
3000	15,000
5000	20,000
10,000	25,000
10,000	25,000
5000	10,000
7500	15,000
5000	20,000
5000	20,000
2500	15,000
500	5,000
2000	15,000
5000	20,000
2000	10,000
3000	15,000
5000	18,000
5000	15,000
3000	12,000
5000	15,000
2000	10,000
6000	60000
11000	18,000

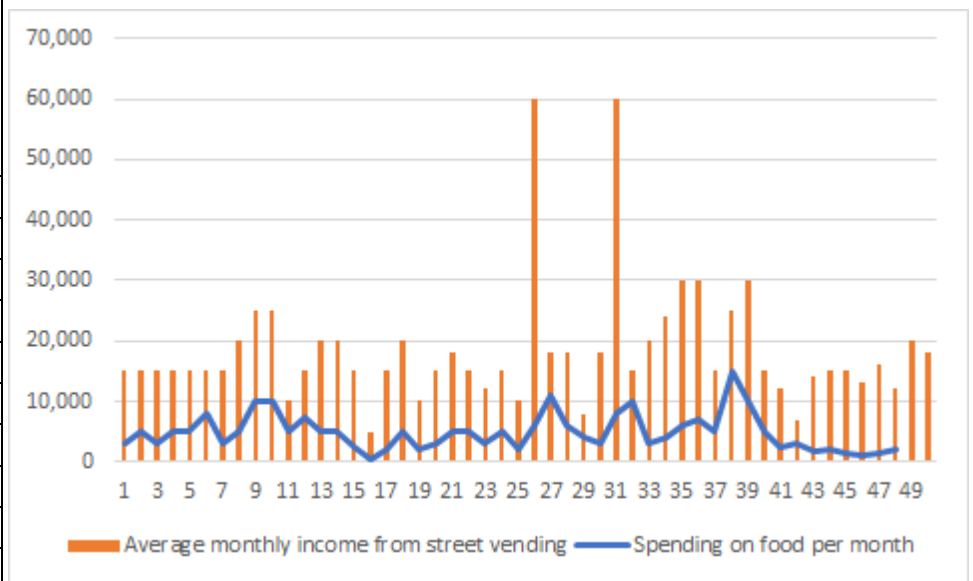


Fig 5.1.1 Relation between average monthly income and food spending per month by a street vendor

The most common average monthly income from street vending is 15,000, with 36% of vendors earning this amount.

The most common spending on food per month is 5,000, with 27% of people spending this amount. So, on average street vendors spend 34% of their income on food.

6000	18,000
4000	8,000
3000	18,000
8000	60000
10000	15,000
3000	20,000
4000	24,000
6000	30,000
7000	30,000
5000	15,000
15000	25000
10000	30,000
5000	15,000
2500	12000
3000	7000
1800	14000
2000	15000
1500	15000
1200	13000
1500	16000
2000	12000
	20000
	18000



Table 5.1.2 Relation between average monthly income and total income from all sources

<i>Average monthly income from street vending</i>	<i>Total income from all sources</i>
15,000	15,000
15,000	15,000
15,000	15,000
15,000	28,000
15,000	15,000
15,000	15,000
15,000	15,000
15,000	15,000
20,000	20,000
25,000	25,000
25,000	25,000
10,000	10,000
15,000	15,000
20,000	20,000
20,000	20,000
15,000	15,000
5,000	5,000
15,000	15,000
20,000	20,000
10,000	10,000
15,000	15,000
18,000	18,000
15,000	15,000
12,000	12,000
15,000	15,000
10,000	10,000
60000	60000
18,000	18,000
18,000	18,000
8,000	8,000
18,000	18,000
60000	60000
15,000	25000

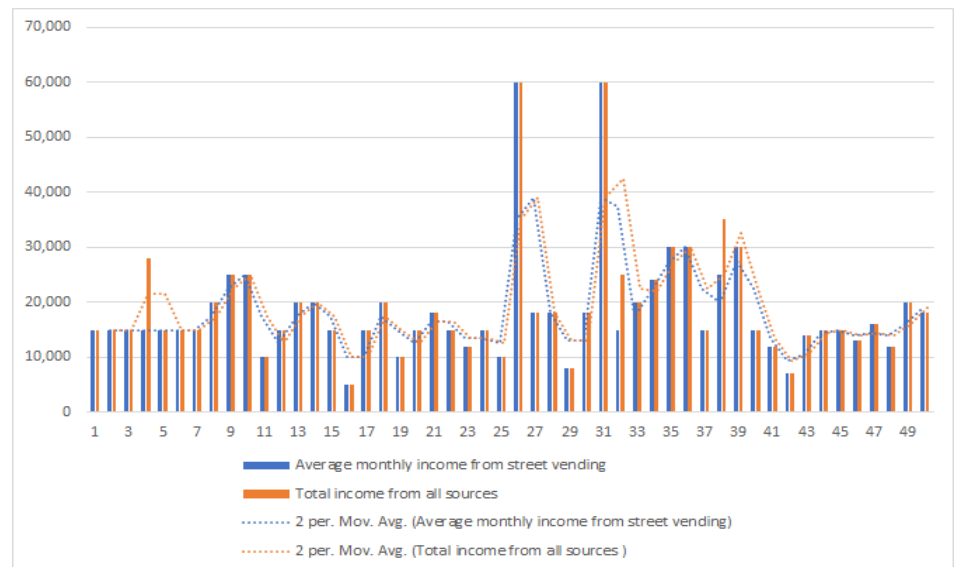


Fig 5.1.2 Relation between average monthly income and total income from all sources

**Primary Source of Income:** For most street vendors, street vending appears to be their primary or only source of income. This is evident as the average monthly income from street vending matches the total income from all sources for most individuals.

**Income Range:** Most street vendors (approximately 76%) earn 15,000 or less per month from street vending.

**Outliers:** There are a few outliers with significantly higher incomes (60,000), which skew the average upwards.

**Additional Income Sources:** In a few cases, individuals have a total income higher than their income from street vending, indicating additional sources of revenue.

**Income Trends:** The two-period moving average lines for both “average monthly income from street vending” and “total income from all sources” show similar trends over time, except for the spikes caused by outliers.

20,000	20,000
24,000	24,000
30,000	30,000
30,000	30,000
15,000	15,000
25000	35000
30,000	30,000
15,000	15,000
12000	12000
7000	7000
14000	14000
15000	15000
15000	15000
13000	13000
16000	16000
12000	12000
20000	20000
18000	18000

Source: Field survey

In terms of percentages, if we consider the number of vendors earning 15,000 or less as the base group (38 out of 50), then:

Approximately 100% of this group rely solely on street vending for their income.

Around 5.26% (2 out of 38) have additional sources of income.

About 5.26% (2 out of 38) are outliers with a significantly higher income.

These percentages further emphasize the reliance of these vendors on street vending as their primary source of income, and the impact of outliers on the overall income distribution.

Table 5.1.3 Relation between total income and spending on (gas) utilities

<i>Total income from all sources</i>	<i>Spending on utilities (gas)</i>
15,000	1000
15,000	950
15,000	1000
28,000	1000
15,000	1000
15,000	1000
20,000	1000
25,000	2000
25,000	2000
10,000	1000
15,000	1000
20,000	1000

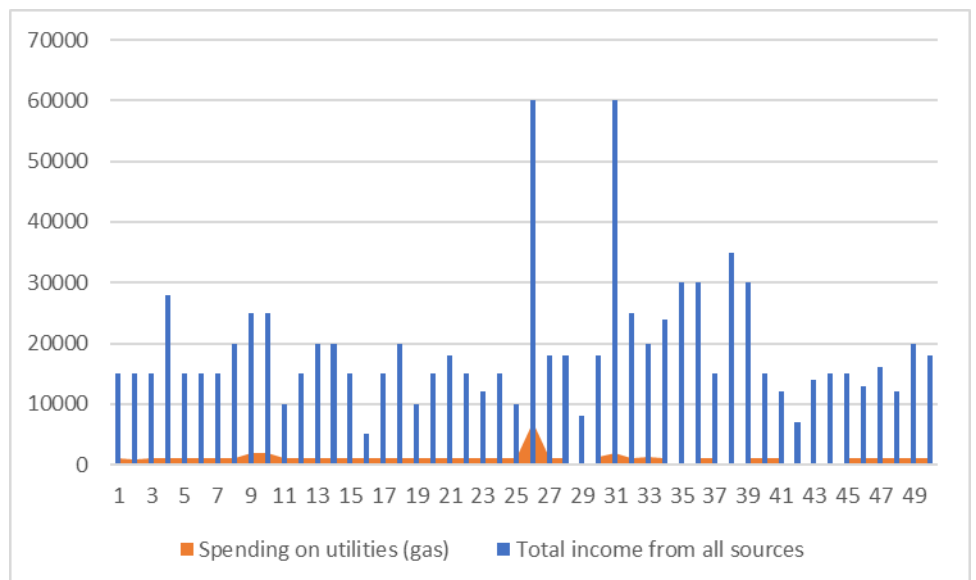


Fig 5.1.3(a) Relation between total income and spending on (gas) utilities

20,000	1000
15,000	1000
5,000	1000
15,000	1000
20,000	1000
10,000	1000
15,000	1000
18,000	1000
15,000	1000
12,000	1000
15,000	1000
10,000	1000
60000	7000
18,000	1000
18,000	1000
8,000	
18,000	1200
60000	2000
25000	1000
20,000	1200
24,000	1000
30,000	
30,000	1000
15,000	1000
35000	
30,000	1000
15,000	1000
12000	1000
7000	
14000	
15000	
15000	1000
13000	1000
16000	1000
12000	1000
20000	1000
18000	1000

Source: Field survey

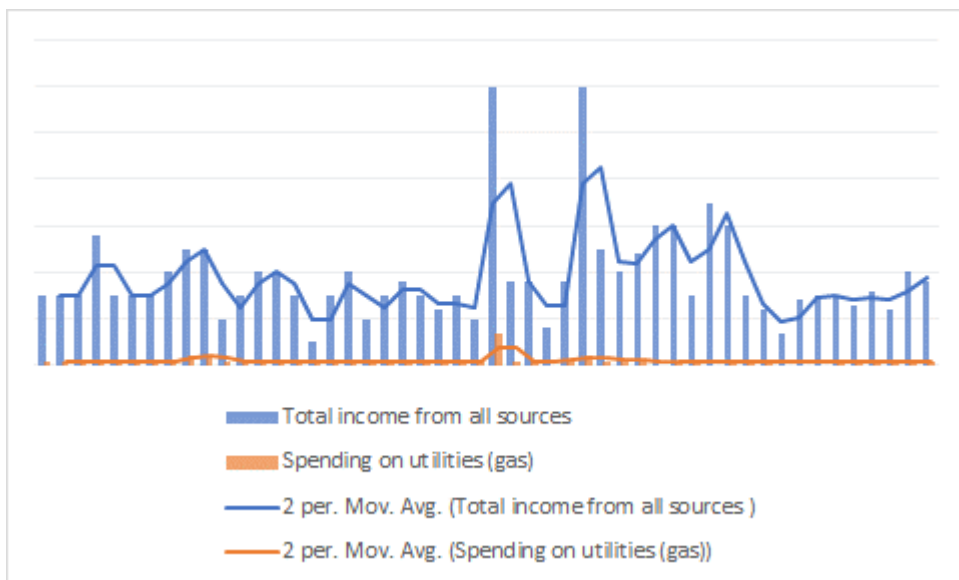


Fig 5.1.3 Relation between total income and spending on (gas) utilities

The majority of individuals spend a consistent amount on utilities (gas), regardless of their total income. This is evident as the “Spending on Utilities (Gas)” line on the graph is relatively stable, with slight variations.

For most individuals with a total income of 15,000, the spending on utilities is around 1,000. This means approximately 6.7% of their income is spent on utilities.

There are outliers with higher incomes (60,000) who have correspondingly higher utility spending (7,000 and 2,000). This suggests that as income increases, spending on utilities also increases, although not proportionally.

There are some instances where no utility spending is recorded. This could be due to various reasons such as data not being available, or the individuals not having any utility expenses during that period.

The two-period moving averages for both total income and utility spending provide a clearer trend by smoothing out the fluctuations in their respective data sets. The moving average for utility spending remains relatively flat, further emphasizing the consistency of utility expenses across different income levels. However, the moving average for total income shows more variability, reflecting the changes in income over time or across different individuals.

In conclusion, while total income varies among individuals, spending on utilities tends to remain consistent. This suggests that utility expenses constitute a fixed cost that individuals need to manage regardless of their income level. However, higher-income individuals appear to have higher utility expenses, indicating a correlation between income and utility spending. This analysis highlights the importance of considering both income and fixed expenses like utilities when assessing financial stability.

Table 5.1.4 Relation between total income and spending on (electricity) utilities

<i>Total income from all sources</i>	<i>Spending on utilities (electricity)</i>
15,000	400
15,000	550
15,000	300
28,000	600
15,000	800
15,000	
15,000	1500
20,000	1500
25,000	200
25,000	200
10,000	300
15,000	400
20,000	500
20,000	500
15,000	300
5,000	500
15,000	400
20,000	400
10,000	300
15,000	400

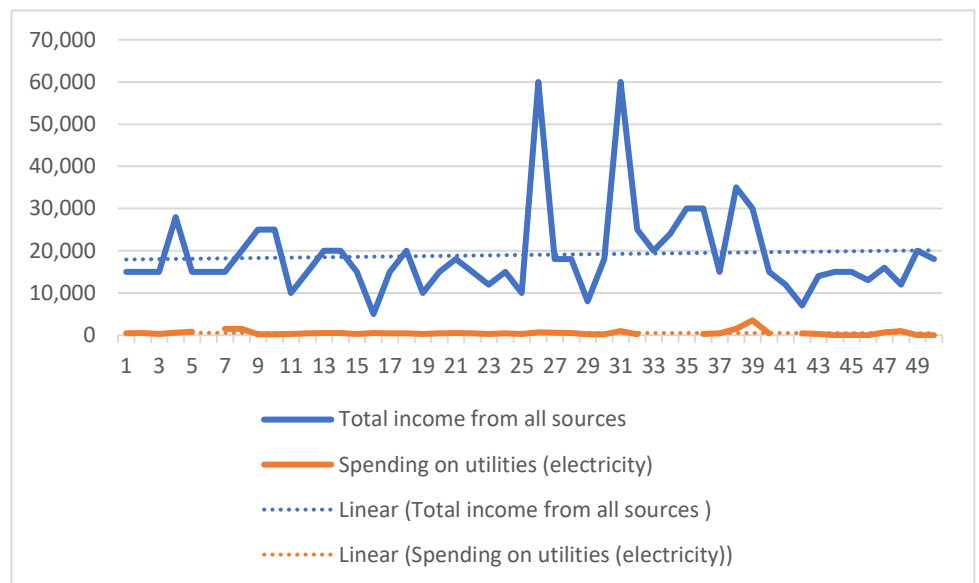


Fig 5.1.4 Relation between total income and spending on (electricity) utilities

The majority of individuals have a total income of 15,000, with spending on utilities (electricity) varying from 300 to 1,500. This suggests that utility expenses are not directly proportional to income for these individuals.

There are occasional spikes in income up to 60,000, with corresponding utility spending of 700 and 1,000. This indicates that higher-income individuals may have higher utility expenses, but not proportionally so.

18,000	500
15,000	400
12,000	300
15,000	400
10,000	300
60000	700
18,000	600
18,000	500
8,000	200
18,000	200
60000	1000
25000	200
20,000	
24,000	500
30,000	
30,000	300
15,000	400
35000	1500
30,000	3500
15,000	400
12000	
7000	400
14000	300
15000	
15000	
13000	
16000	700
12000	1000
20000	
18000	

Source: Field Survey

There are some instances where no utility spending is recorded. This could be due to various reasons such as data not being available, or the individuals not having any utility expenses during that period.

The linear trend lines for both total income and utility spending provide a clearer trend by smoothing out the fluctuations in their respective data sets. The trend line for utility spending remains relatively flat, further emphasizing the variability of utility expenses across different income levels. However, the trend line for total income shows more variability, reflecting the changes in income over time or across different individuals.

In terms of percentages:

For most individuals with a total income of 15,000, the spending on utilities varies from 2% to 10% of their income.

For the outliers with a total income of 60,000, the spending on utilities is around 1.2% to 1.7% of their income.

In conclusion, while total income varies among individuals, spending on utilities (electricity) does not show a consistent pattern and tends to vary widely. This suggests that utility expenses are influenced by factors other than income level. This analysis highlights the importance of considering both income and variable expenses like utilities when assessing financial stability.

Table 5.1.4 Relation between total income and spending of housing.

<i>Total income from all sources</i>	<i>Spending on housing per month</i>
15,000	
15,000	2000
15,000	2300
28,000	3000
15,000	7000
15,000	3500
15,000	3000
20,000	
25,000	
25,000	
10,000	2500
15,000	3000
20,000	
20,000	
15,000	2500
5,000	
15,000	2500
20,000	3000
10,000	2500
15,000	3000
18,000	
15,000	3000
12,000	2500
15,000	3000
10,000	
60000	7000
18,000	3000
18,000	
8,000	
18,000	4000
60000	
25000	2500
20,000	3000
24,000	

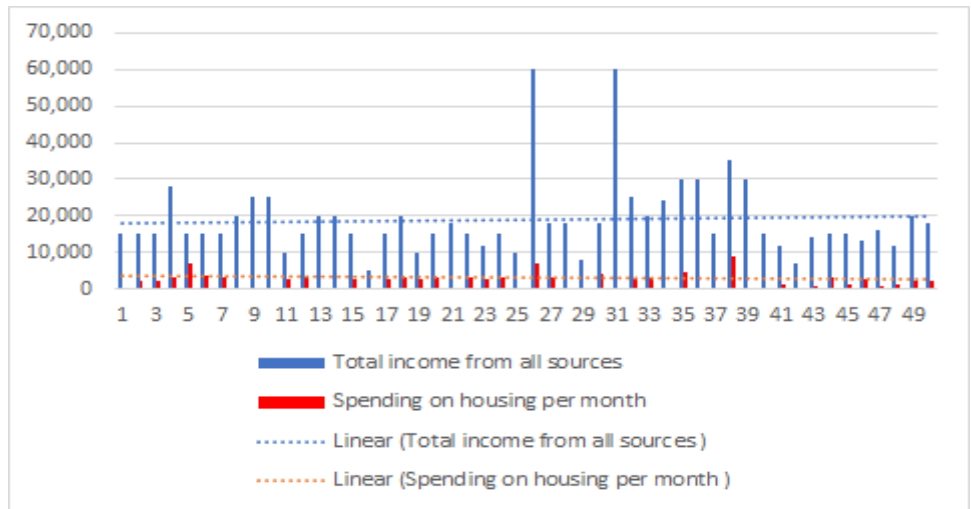


Fig 5.1.4 Relation between total income and spending of housing.

The majority of individuals have a total income from all sources around 15,000, with some earning more and a few earning significantly more (up to 60,000).

Spending on housing per month varies but is often around 2,500-3,000 for those with an income of 15,000.

There are outliers where individuals with the same income of 15,000 are spending as low as 2,000 and as high as 7,000 on housing per month.

The highest monthly housing spending recorded is 9,000 from an individual with a total income of 35,000.

In terms of percentages:

For most individuals with a total income of 15,000, the spending on housing services varies from 13.3% to 46.7% of their income.

For the outliers with a total income of 60,000, the spending on housing services is around 11.7% of their income.

For the individual with a total income of 35,000, the spending on housing services is around 25.7% of their income.

30,000	4500
30,000	
15,000	
35000	9000
30,000	
15,000	
12000	1200
7000	
14000	1000
15000	3000
15000	1500
13000	2500
16000	1000
12000	1500
20000	2000
18000	2000

In conclusion, while total income varies among individuals, spending on housing shows a wide range. This suggests that housing expenses are influenced by factors other than income level. This analysis highlights the importance of considering both income and variable expenses like housing when assessing financial stability. It's also important to note that housing costs can take up a significant portion of an individual's income, particularly for those on the lower end of the income scale. This could have implications for discussions around affordable housing and wage standards.

Source: Field survey

Table 5.1.5 Relation between savings amount and total income

<b>Savings amount</b>	<b>Total income</b>
600	15,000
2,400	15,000
500	15,000
500	28,000
700	15,000
1,000	15,000
500	15,000
2,000	20,000
0	25,000
0	25,000
550	10,000
500	15,000
800	20,000
100	20,000
500	15,000

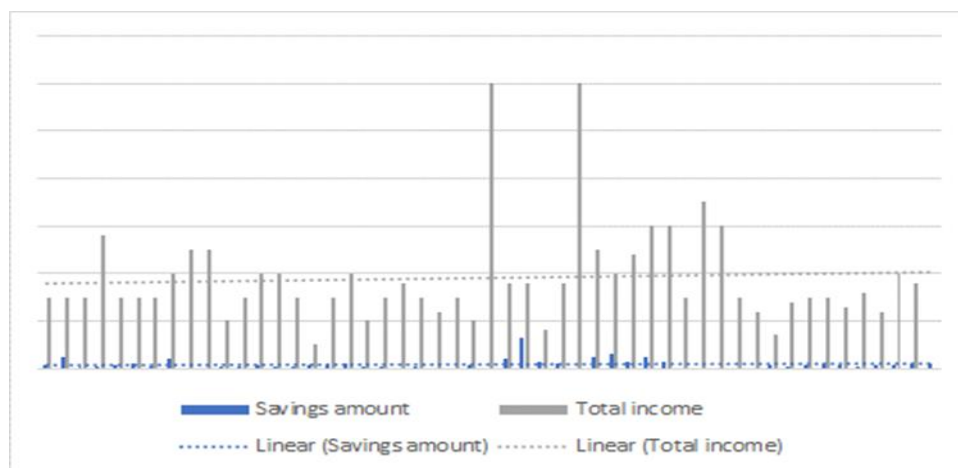


Fig 5.1.5 Relation between savings amount and total income

600	5,000
750	15,000
1200	20,000
500	10,000
550	15,000
0	18,000
500	15,000
0	12,000
0	15,000
700	10,000
0	60000
2000	18,000
6500	18,000
1500	8,000
900	18,000
0	60000
2500	25000
3000	20,000
1300	24,000
2400	30,000
1500	30,000
0	15,000
0	35000
0	30,000
0	15,000
0	12000
800	7000
500	14000
600	15000
1200	15000
700	13000
500	16000
800	12000
600	20000
1000	18000
900	

Source: Field survey

**Income Distribution:** The majority of individuals have a total income ranging from 10,000 to 30,000, with a few outliers earning 60,000.

**Savings:** Savings amounts are generally low in comparison to total income. A significant number of individuals have zero savings.

**Highest Savings:** The highest savings amount recorded is 6,500 against a total income of 18,000 which is approximately 36% of the total income.

**Zero Savings:** There are more instances of zero savings when the total income is higher (25,000 and above).

**Savings for Income of 15,000:** For those earning 15,000, savings vary but remain below 2,400. On average it's around 3-4% of their income.

on Average Street vendors save% of their income

These inferences suggest that while income varies, savings are generally low across the board, with many individuals not saving at all. This could indicate a lack of financial planning or other economic factors at play.



Table 5.1.6 Relation between work our per day and total income

Work hours per day	total income
15	15,000
8	15,000
12	15,000
8	28,000
9	15,000
17	15,000
12	15,000
10	20,000
8	25,000
8	25,000
8	10,000
9	15,000
17	20,000
12	20,000
10	15,000
8	5,000
8	15,000
10	20,000
8	10,000
8	15,000
	18,000
15	15,000
8	12,000
12	15,000
8	10,000
8	60000
10	18,000
14	18,000
10	8,000
15	18,000



Fig 5.1.6 Relation between work our per day and total income

From the provided data and graph, there isn't a clear linear correlation between work hours per day and total income. The income varies greatly for similar work hours, indicating other factors might be influencing income.

The linear trend line for work hours is almost flat, suggesting little to no direct increase in income with increased working hours.

For instance, individuals working 8 hours per day have incomes ranging from 5,000 to 60,000.

There are also instances where individuals working more hours (e.g., 15 or 17) are earning the same as those working fewer (e.g., 8 or 9) at 15,000.

In terms of percentages:

A significant portion (40%) of individuals earn 15,000 regardless of their work hours.

Only a small percentage (10%) earn above 30,000; these are not necessarily those who work the most hours.

12	60000
3	25000
12	20,000
10	24,000
8	30,000
14	30,000
12	15,000
14	35000
12	30,000
12	15,000
12	12000
16	7000
8	14000
9	15000
11	15000
7	13000
8	16000
8	12000
8	20000
7	18000
7	

The data suggests that while there is some variation in income with different work hours per day as street vendors, there isn't a strong correlation between these two variables. Income levels are likely influenced by other unaccounted factors such as location of vending, products sold or business strategies employed. This analysis is based on the provided data and the graph. For a more accurate analysis, additional data points and factors might be needed.

Source: Field survey

Table 5.1.7 Relation between total income and spending on (mobile) utilities

<i>Total income from all sources</i>	<i>Spending on mobile per month</i>
15,000	300
15,000	107
15,000	250
28,000	300
15,000	500
15,000	200
15,000	300
20,000	300
25,000	300
25,000	300
10,000	200
15,000	200
20,000	200
20,000	200
15,000	200
5,000	200
15,000	200
20,000	200
10,000	200
15,000	200
18,000	200
15,000	200
12,000	200
15,000	200
10,000	200
60000	1200
18,000	280

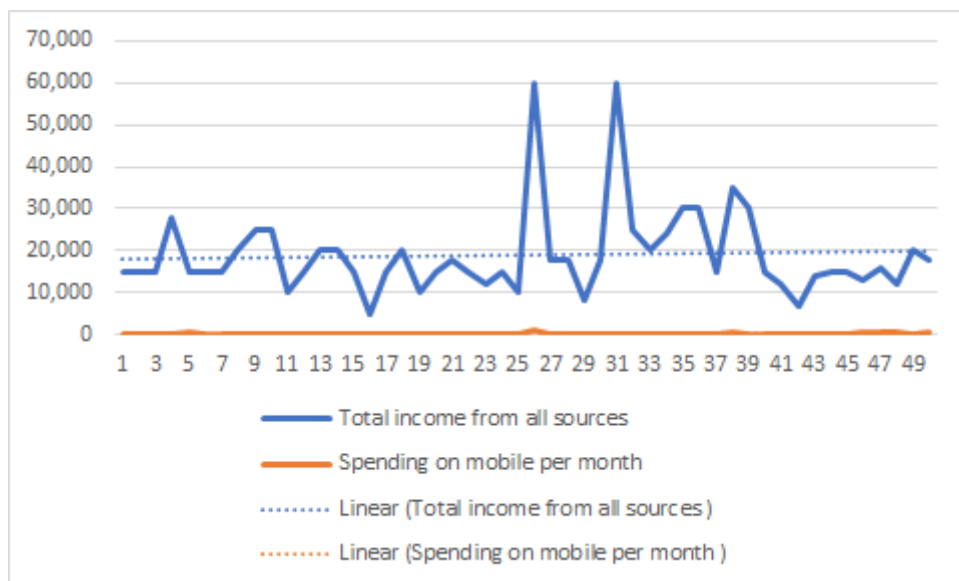


Fig 5.1.7 Relation between total income and spending on (mobile) utilities

The majority of individuals have a total income of 15,000, with their monthly spending on mobile services ranging from 107 to 500. This suggests that mobile expenses are not directly proportional to income for these individuals.

There are occasional spikes in income up to 60,000, with corresponding mobile spending of 1,200 and 270. This indicates that higher-income individuals may have higher mobile expenses, but not proportionally so.

A significant number of people with varied incomes spend around 200-300 on mobile services per month. This could indicate a common pricing range for mobile services.

The linear trend line for total income shows more variability, reflecting the changes in income over time or across different individuals. However, the mobile spending line remains relatively flat, further emphasizing the variability of mobile expenses across different income levels.

18,000	200
8,000	250
18,000	300
60000	270
25000	299
20,000	180
24,000	300
30,000	180
30,000	200
15,000	139
35000	500
30,000	250
15,000	200
12000	250
7000	300
14000	300
15000	200
15000	300
13000	400
16000	400
12000	500
20000	300
18000	500

In terms of percentages:

For most individuals with a total income of 15,000, the spending on mobile services varies from 0.7% to 3.3% of their income.

For the outliers with a total income of 60,000, the spending on mobile services is around 0.45% to 2% of their income.

In conclusion, while total income varies among individuals, spending on mobile services does not show a consistent pattern and tends to vary widely. This suggests that mobile expenses are influenced by factors other than income level. This analysis highlights the importance of considering both income and variable expenses like mobile services when assessing financial stability.

Source: Field Survey

## Vendors Profile

Table 5.1.8 Vendors Profile

<b>VENDORS PROFILE</b>	
Savings	15%
Food	34%
Gas	6%
Electricity	5%
Mobile	1%
Housing	30%
Personal care	3%
Social obligations	3%
Misceallenous	3%

Source: Field survey

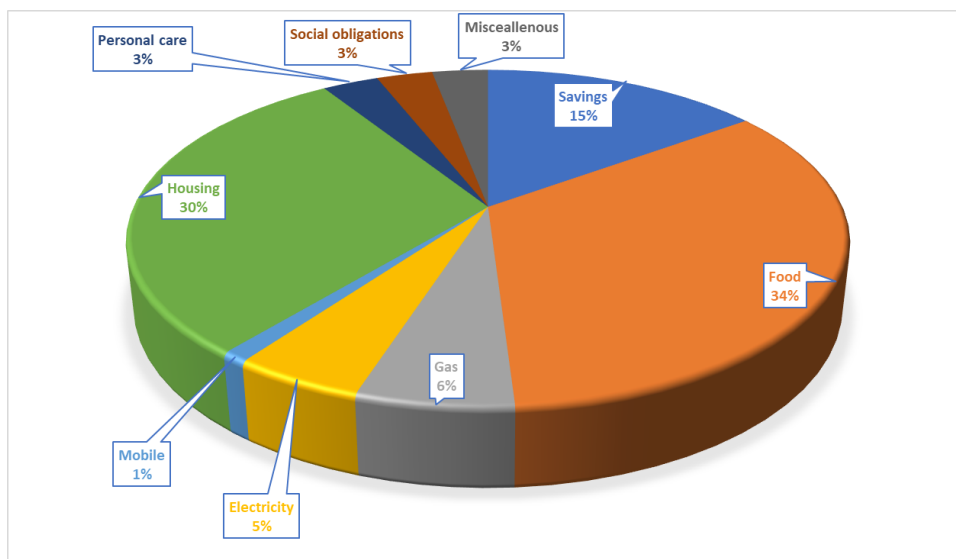


Fig 5.1.8 Vendors Profile

## CHAPTER 6

### FUTURE SCOPE

#### 6.1 Future scope for the research

The proposed study project offers a strong foundation for further exploration and deeper understanding of street vendors.

**Include non-food vendors:** Broaden the study scope to encompass street vendors selling various goods besides food and beverages, including clothing, handicrafts, electronics, and repair services. This allows for a more comprehensive understanding of the diverse experiences and contributions of street vendors in the informal economy.

**Comparative analysis:** Comparing the findings with existing data on street vendors in other regions or countries to identify broader trends and patterns.

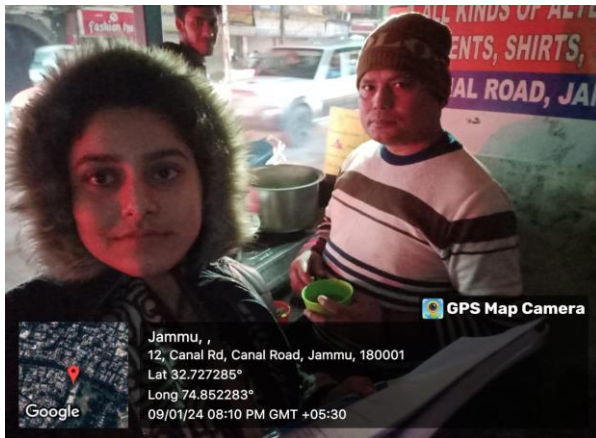
**Impact on specific sectors:** Analysing the specific impact of street vendors on particular sectors, such as tourism or food security.

**Longitudinal studies:** Conducting follow-up research to track the changes and impacts over time, allowing for a more nuanced understanding of the evolving situation.

**Innovation and Entrepreneurship:** Explore opportunities for innovation and entrepreneurship within the street vending sector, such as the adoption of technology for payment systems, inventory management, or marketing strategies. Supporting street vendors in leveraging technology and business skills could enhance their competitiveness and sustainability.

# ANNEXURE:

## Survey pictures



## References

[1] <https://www.wiego.org/street-vendors-and-market-traders>

[2] Bhowmik, S., & Saha, D. (2012). Street Vending and Public Policy: A Global Review. *International Journal of Sociology and Social Policy*, 32(1/2), 34-46.



## Interview Schedule

### Title of the Study: *Assessing the economic contribution of street vendors to local economy of Jammu city*

Name of the respondent \_\_\_\_\_

1. What is your gender?
  - Male
  - Female
  - Other
2. What is your age? \_\_\_\_\_ years
3. What is your marital status?
  - Single
  - Married
  - Divorced
  - Widowed
  - Other
4. How many members are there in your family? \_\_\_\_\_
5. How many members of your family are dependent on you? \_\_\_\_\_
6. What is your highest level of education?
  - No formal education
  - Primary school
  - Secondary school
  - Higher secondary school
  - Diploma
  - Graduate
  - Postgraduate
  - Other
7. What is your religion?
  - Hindu
  - Muslim
  - Christian
  - Sikh
  - Buddhist
  - Jain
  - Other
8. What is your caste/community?
  - General
  - Scheduled Caste
  - Scheduled Tribe
  - Other Backward Class
  - Other
9. Do you have a ration card?
  - Yes
  - No

10. Are you a migrant or a native of this city?

- Migrant
- Native

(a) If migrant, where did you migrate from? \_\_\_\_\_

(b) If migrant, when did you migrate to this city? \_\_\_\_\_

-

11. If migrant, what was the main reason for your migration?

- Employment
- Education
- Family
- Other

12. What type of goods or services do you sell as a street vendor? \_\_\_\_\_

13. How long have you been working as a street vendor? \_\_\_\_\_ years/months

14. How did you start working as a street vendor?

- Inherited from family
- Learned from friends/relatives
- Self-taught
- Other

15. Do you have a fixed or a mobile vending spot?

- Fixed
- Mobile

(a) If fixed, where is your vending spot located? \_\_\_\_\_

(b) If mobile, what are the areas you cover for vending? \_\_\_\_\_

16. How many hours do you work per day as a street vendor? \_\_\_\_\_ hours

17. How many days do you work per week as a street vendor? \_\_\_\_\_ days

18. What is the average price of your goods or services per unit? \_\_\_\_\_ rupees

19. How many units of your goods or services do you sell per day on average? \_\_\_\_\_ units

20. Do you save any money from your income as a street vendor?

- Yes
- No

(a) If yes, how much do you save per month? \_\_\_\_\_ rupees

(b) If yes, where do you save your money? (You can tick more than one option)

- Bank
- Post office
- Self-help group
- Chit fund
- Informal lender
- Home
- Other

- .....

21. Do you borrow any money for your street vending business?

- Yes
- No

(a) If yes, how much do you borrow per month? \_\_\_\_\_ rupees

-

(b) If yes, from whom do you borrow money? (You can tick more than one option)

- institutional
- non- institutional

(c) If yes, what is the interest rate you pay for your borrowings? \_\_\_\_\_ percent per month

-

22. Do you own any assets related to your street vending business?

- Yes
- No

(a) If yes, what are the assets you own? (You can tick more than one option)

- Cart
- Stall
- Vehicle
- Equipment
- Other

- .....

23. Do you have any liabilities related to your street vending business?

- Yes
- No

(a) If yes, what are the liabilities you have? (You can tick more than one option)

- Loan
- Mortgage
- Lease
- Other

.....

**Section II Consumption Expenditure of Street Vendors Locally**

1. What are the main intermediate goods that you use for your street vending business? (For example, raw materials, packaging etc.) \_\_\_\_\_

2. How much do you spend on intermediate goods per day on average? \_\_\_\_\_ rupees

3.

INTERMEDIATARY GOOD	QUANTITY	AMOUNT (in Rupees)


4. What is your average monthly income from street vending? \_\_\_\_\_ rupees

5. Do you have any other sources of income besides street vending?

-  Yes

-  No

6. If yes, what are the other sources of income that you have? (You can tick more than one option)

-  Another job

-  Pension

-  Remittance

-  Rental

-  Interest

-  Dividend

-  Other

7. How much do you earn from your other sources of income per month on average?

\_\_\_\_\_ rupees

8. What is your total income from all sources per month on average? \_\_\_\_\_ rupees

9. How much do you spend on food per month on average? \_\_\_\_\_ rupees

10. How much do you spend on basic food items

FOOD ITEM	QUANTITY	AMOUNT
Fruits		
Vegetables		
Animal produce		
Dairy products		
Bakery		
Condiments		
Oils and sauces		
Grains and legumes		
Lentils and other		
Miscellaneous		
Alcohol/Tobacco		

11. How often do you eat out or order food from outside? \_\_\_\_\_ times per month
12. How much do you spend on eating out or ordering food from outside per month on average? \_\_\_\_\_ rupees
13. How much do you spend on clothing per month on average? \_\_\_\_\_ rupees
14. How often do you buy new clothing? \_\_\_\_\_ times per year
15. How much do you spend on housing per month on average? \_\_\_\_\_ rupees
16. What is your housing status?
- Own
  - Rent
  - Live with relatives or friends
  - Other
17. If rent, how much do you pay as rent per month? \_\_\_\_\_ rupees
18. How much do you spend on utilities.) per month on average? \_\_\_\_\_ rupees

UTILITIES	DURATION	AMOUNT (in Rupees)
Water		
Electricity		
Gas		

19. How much do you spend on health care per month on average? \_\_\_\_\_ rupees
20. How often do you visit a health care provider? \_\_\_\_\_ times per year
21. How much do you spend on education per month on average? \_\_\_\_\_ rupees
22. How many members of your household are currently studying? \_\_\_\_\_
23. How do you pay for the education of the members of your household who are currently studying? (You can tick more than one option)
- Scholarship
  - Loan
  - Savings
  - Income
  - Other
24. How much do you spend on transportation per month on average? \_\_\_\_\_ rupees

25. What are the modes of transportation that you use? (You can tick more than one option)

- Own vehicle
- Hired vehicle
- Public transport
- Bicycle
- On foot
- Other

26. How much do you spend on mobile per month on average? \_\_\_\_\_ rupees

27. How much do you spend on entertainment per month on average? \_\_\_\_\_ rupees

28. How much do you spend on personal care per month on average? \_\_\_\_\_ rupees

29. What are the items or services that you use for personal care? (You can tick more than one option)

- Soap
- Shampoo
- Toothpaste
- Toothbrush
- Comb
- Hair oil
- Cosmetics
- Barber or salon
- Other

30. What are the types of social obligations that you participate in? (You can tick more than one option)

- Wedding
- Funeral
- Birthday
- Festival
- Donation
- Other

31. How much do you spend on social obligations per month on average? \_\_\_\_\_ rupees

32. (a) How much do you spend on other goods and services per month on average?  
\_\_\_\_\_ rupees



b.  With others

(1.1) If with others, how many people work with you as a street vendor?

\_\_\_\_\_

(1.2) If with others, what is their relationship to you? (You can tick more than one option)

- c. a.  Family
- d. b.  Friends
- e. c.  Hired workers
- f. d.  Other
- g.

2. How do you pay or compensate the people who work with you as a street vendor? (You can tick more than one option)
  - a.  Salary
  - b.  Commission
  - c.  Share of profit
  - d.  In-kind
  - e.  Other
3. How much do you pay or compensate the people who work with you as a street vendor per month on average? \_\_\_\_\_ rupees
4. Where do you get the goods or services that you sell as a street vendor? (You can tick more than one option)
  - a.  Wholesale market
  - b.  Retail shop
  - c.  Manufacturer
  - d.  Farmer
  - e.  Self-produced
  - f.  Other
5. How many other service providers do you hire or use as a street vendor? \_\_\_\_\_
6. Number of hours hired labour works on daily basis.....
7. How often do you hire or use other service providers as a street vendor?
  - a.  Daily
  - b.  Weekly
  - c.  Monthly
  - d.  Occasionally
  - e.  Other
8. How much do you pay or spend on other service providers as a street vendor per month/daily on average? \_\_\_\_\_ rupees



#### Section IV: Sales and Turnover

1. How do you receive your sales or turnover from the customers? (You can tick more than one option)
  - a.  Cash
  - b.  Cheque
  - c.  Bank transfer
  - d.  Mobile wallet (UPI)
  - e.  Other
2. Do you keep a record of your sales or turnover?
  - f.  Yes
  - g.  No

(2.1) If yes, how do you keep a record of your sales or turnover? (You can tick more than one option)

- a.  Notebook
- b.  Receipt
- c.  Mobile app
- d.  Other

(2.2) If no, what are the reasons for not keeping a record of your sales or turnover? (You can tick more than one option)

- e.  Not necessary
- f.  Not aware
- g.  Not able
- h.  Not willing
- i.  Other

3. How do you deal with difference in supply and demand of your goods?.....

4. Does the difference in supply affect your business monetarily?
  - a) yes
  - b) no

(4.1) If yes how much on average?.....

(4.2) If no why?.....

5. How do you regulate things such as supply demand issue in your daily life.....

6. Does competition affect your business
  - a) yes

b) no

(6.1) If no why.....

(6.2) If yes how.....

7. How do you enhance yourself from competition?

- a) Product Differentiation:
- b) Quality Assurance:
- c) Customer Engagement:
- d) other.....

### Section V: Challenges and awareness

1) Are there any safety concerns or incidents you've encountered while working as a street vendor?

- a) Yes
- b) No

2) Have you ever faced any kind of harassments from local authorities, like arbitrary fines, Confiscation of goods, etc?

- a) Yes
- b) No

3) Does COVID-19 pandemic affect your income?

- a) Yes
- b) No

(3.1) If a, how?

- a) Restrictions from vending
- b) decline in your income
- c) Others

(3.2) How did you adapt to the situation?.....

4) Do you face any challenge working as a street vendor?

- a) Yes
- b) No

(4.1) If a, what kind of challenges do you face?

- a) Absence of proper vending zones
- b) Sanitation facilities
- c) Waste management
- d) Other

(4.2) If d, please specify your problem?.....

5) Do you face any struggle with regard to limited access to prime location?

- a) Yes                      b) No

6) Do you have an account of Pradhan Mantri Jan Dhan Yojana?

- a) Yes                      b) No

(6.1) if a, are you getting benefit from the yojana?

- a) Yes                      b) No

(6.2) if a, specify the benefit?.....

7) Do you know that the Indian government has implemented the PM SVANidhi (Pradhan Mantri Street Vendor's Atmanirbhar Nidhi) scheme to support street vendors?

- a) Yes                      b) No

(7.1) If a, are they taking the advantage of the scheme?

- a) Yes                      b) No

(7.2) If a, how has it benefited you?.....

8) Do you own a permit to do street vending in the area?

- a) Yes                      b) No

*“Thank you for taking the time to complete the survey”*