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# Income and Expenditure Pattern of Vegetable Vendors

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## Abstract

*Street vegetable vendors are an integral part of the urban economic development in many countries. In this street, vegetable vendors are selling the vegetables in the truck/cart or streets and public places. The street vegetable vendors earn money for their family members and their children a better education. And more of the street vegetable vendors are illiterates and do not aware of hygienic environments. Street vegetable vendors took money from some financial institution or loans from relatives or friends or some co-operative societies. And some of the street vegetable vendors are the reason for choosing this business like unemployment or family business or not qualified. In this informal sector should be help full to a low-income family, and their living condition has changed because of this business. Some of the street vendors do not have any other occupation, And Summer or rainy season, the sales should be imbalance. It should be affected on their income also. Some of the street vendors have some problems like place related problems or financial related. And their monthly income is low, and expenses should be high; it should be affected by their lifestyle. Street vendors are saving money from L I C, Chit Fund, Fixed deposit. Some of the street vendors are living in the rented house, paid the amount to Children education or gas bill or cable bill or electricity bill etc..Now a day's women also doing the business in the informal sector, the women's are making the decision independently or ability to do this business, it should women going to forward, they earn money for their children better education purpose or households, livelihoods, etc.*

**Keywords:** Street, Vegetable, Vendors, Income and Expenditure.

## Introduction

A street vegetable vendor is a person who was selling the goods and services to the consumer and public place along with having a Temporary truck and Cart etc. The street vendors sector plays an integral part in the urban area of many economically developing countries. In this street vegetable vending providing income to lack of unemployed people in the urban area, the more of the street vegetable vendors' main aim is earning more for their households, their family, and improving their standard of living. Street vegetable vendors are given a quality of vegetables to their customers, and having a good relationship with the customer, street vegetable vendors always see busy area places because they earn more money to their livelihood and saving money for their future structure. Now a day's women also entering into the unorganized sector for doing the business, the women vegetable vendors making decisions independently, they are now capable of upbringing their children and they proving better education to their children and improving their standard of living also. Now a day's more and more women's doing self-employment and creating job opportunity themselves and their ability, it shows how women should grow up, and it should impact on the economic structure.

Poverty is the main cause of many street vendors; poor people are always doing their business in the unorganized sector, both rural and urban areas, to economic development. They have a little amount to do their business, and their income should be very low. Street vendors or hawkers they occupying the places of public and private places and streets, and given fees for their places. In street vegetable vendors of the unorganized sector work as self-employed workers, and daily-paid workers in the informal sector and fixed workers also there. Street vegetable vendors are starting the business at the micro-level. They will move from one place to another place by carrying their goods for sales purposes. Now a day's consumers purchasing goods from these vendors because they will provide quality/quantity of goods and services, and street vegetable vendors have a good relationship with customers itself. The street vegetable problems are they will pay fees for their places and bribe and any financial issues and labor-related issue [labor are not coming proper time] it should be effected on the street vegetable vendors and some time the vegetable stock is more so that's why street vegetable vendors selling goods for a lower price it should be a loss to the street vegetable vendors.

The street vendors are illiterates. They do not know any formal jobs, so that's why it will come from the unorganized sector. The street vendor's amount invested in the business initially less capital, and their income also low, and they have the minimum skill to do their business run and vendors selling the so many varieties of items. Some street vegetable vendors have other occupations; also, they are doing morning some other work and evening doing this one because their basic needs should be fulfilled. The street vegetable vendors face a seasonal imbalance in the arrangement of the sales; it should be effected their income level. Some of the street vegetable vendors taken loans from relatives and loans from the financial institution, and any co-operative societies to do their business in this unorganized business should be helping their living conditions have changed. Street vendors have previous experience in this business; it should be more helping to the future business [they know how to do the business and how much capital we invested or how much return amount will come].

Some vegetable vendors are choosing this business because of their self-interest and unemployment, and also some people doing this business as a family business. The street vegetable vendors face competitors in this business, like vendors keeping the good quality of items giving the customer/consumer by reducing the price and providing home delivery services to the customers and also by providing a hygienic environment to them. Some street vegetable vendors are carrying the vegetable on head selling the vegetable and pulling cart/truck also using they will use vegetables to customers at a very low price and reasonable price. Vegetable vendors lead their life to struggle life because some days, they do not get any returned money; also, they will be collecting vegetables from whole seller vegetable sellers. Now a day's women also entering in the informal sector for her growth and economic independence, and it will be shown about women's position in society. The women vegetable vendors should be contributing to the GDP [Gross Domestic Product] of the country development and producing the goods and services. In this way, they also help in increasing country income/ national income. Women vendors do their business owners and their ability to do this business and their strength and creating jobs for themselves and others also.

### **Review of Literature**

Shyamali Banerjee (2014) conducted the study on the topic "A Study of Socio-Economic Condition of Vegetable Street Vendors in Ranchi." This study related to street vendors' income and expenditure. Now a day's street vendors come from a low-income family and they have less money to do their business because of poverty and a major part of the self-employed work as a street vendor.

Dipak Bahadur Adhikar (2011) conducted the study on the topic "Income Generation in Informal Sector a Case Study of the Street Vendors of Kathmandu Metropolitan City" This study stated that street vending is playing a vital role in the socio-economic of the country, mainly in creating a job opportunity for themselves, production, and income generation in developing countries. This study found that the vendors should invest less, and their aim is earning more income for their life leading.

Channamma Bambara (2016), conducted the study on the topic of “FDI in Retail: Plight of women vegetable vendors.” The study discussed women’s street vendors’ economic condition. Women are usually self-employed in as a street vendor. Now a day’s women’s are independent, they will maintain herself, and their children and her family or earning for life leading and improved their standard of life.

Avi Jain et al. (2016) conducted the study on the topic “A Comparative Study of Vegetable and Fruit Vendors Under Decent Work in Ahmedabad City. The study opinioned that street vendors have been a vital part of the country’s development. The vegetable and fruit vendors to do the business for their livelihood and improving their economic position will grow, and they have less amount to invest in their business and earning money for their households.

Jillard O, Mercado (2018) conducted the study on the topic “Economic Condition of Street Vegetable Vendors in the Five Municipalities of Northern Part of Surigao Del Sur, Philippines”. The study discussed the economic condition of street vegetable vendors. The street vegetable vendors daily income is not fixed; it will be the variation of their money. Sometime they will earn more money, and some time they will earn less money it should be affected by their income, and more of the vegetable vendors earning money for their daily livelihood.

Trivedi, SM et al. (2019) conducted a study on the topic “Performance and Problems of Women Vegetable Vendors in Saurashtra Region.” This study discussed the problems that are faced by women vegetable vendors and their performance also. Now a day’s women’s moves in any sector. In the unorganized sector, women can lead a life with economic activities.

Ramanath Jha (2018) conducted a study on the topic “Strengthening Urban India’s Informal Economy: The Case of Street Vending” published In this study indicates street food vending as a business. It provides a means of income for many unemployed. It should be to reduce the unemployed and fast urbanization of economic development in India.

Prasad & Begari (2018) conducted the study on the topic “Issues and Challenges of the Weekly

Market Street Vendors In Telangana: A Special Reference to Hyderabad.” In this study, they stated that the informal sector plays an integral part in the rural and urban area and providing employment opportunities to unemployed people. This study found that they do not have any proper place to do their business and infrastructure also.

Ray, CN & Assem Mishra (2011) “conducted the study on the topic “Vendors and Informal Sector: A Case- Study of Street Vendors of Surat City” In this study, they stated that the women street vendors are 13.5% and male 86.5% of the vendors. Now a day’s the street vendors and lower level and middle level of the people buying goods for their home needs, for purchasing goods from these street vendors.

Bhatt.Bhasker et al. (2018) “conducted a study on the topic “A Study of a Street Vending Activities in South East Zone of Surat,” stated that street vendors are earning money from their livelihood. The setting on the roadside places and selling the goods for consumers, and lower level of the people buying goods from the vendors.

### Objectives

- To study the income and expenditure pattern of street vegetable vendors.
- To study the socio-economic condition of street vegetable vendors.

### Methodology

#### 1) Primary Data

Primary data was collected from the street vegetable vendors by using an interview schedule. The interview either personal or telephone interview asking the question about the research topic, and through the observation of vendors.

#### 2) Secondary Data

The secondary data was collected through some research papers, some articles, and internet sources and take some websites, links, textbooks also and other sources.

### Scope of the Study

The study related to street vegetable vendors’ income and expenditure pattern and their socio-economic condition. The study is restricted to 30 respondents only. This study is restricted to Davanagere city.

**Need for the Study**

The purpose of the study is the government should offer some scheme for street vegetable vendors/street vendors; it should be helping their economic structure, and also help their income. In the sometimes, urban area should be developed.

**Limitation of the Study**

- This study is restricted to 30 respondents only.
- This study also has the limitation of time, place, and resource.
- The interpretation should be based on the assumption that the respondents have given the correct information.

**Data Analysis and Interpretation**

**Table 1: Profile of street vegetable vendors**

<b>Gender</b>	<b>Fq</b>	<b>%</b>	<b>Marital Status</b>	<b>Fq</b>	<b>%</b>	<b>Own Cart</b>	<b>Fq</b>	<b>%</b>
Male	16	53.30	Married	24	80	Yes	05	16.67
Female	14	46.70	Unmarried	06	20	No	25	83.33
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>
<b>Age</b>	<b>Fq</b>	<b>%</b>	<b>Experience</b>	<b>Fq</b>	<b>%</b>	<b>Reason</b>	<b>Fq</b>	<b>%</b>
18-20	02	06.67	Below 1 years	04	13.33	Unemployment	12	40.00
20-30	07	23.33	1-5 years	12	40.00	Self interest	06	20.00
30-40	12	40.00	5-10 years	11	36.67	Not qualified	05	16.67
40 above	09	30.00	Above 10 years	03	10.00	Family Business	07	27.33
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>
<b>Education</b>	<b>Fq</b>	<b>%</b>	<b>Income (p.m)</b>	<b>Fq</b>	<b>%</b>	<b>Sources of Finance</b>	<b>Fq</b>	<b>%</b>
Illiterates	11	36.67	Below-5,000	02	6.67	Self Finance	08	26.67
Primary	07	23.33	5,000-10,000	10	33.33	Relatives	04	13.33
Secondary	09	30.00	10,000-20,000	11	36.67	Institutions	13	43.33
Degree & above	03	10.00	Above 20,000	07	23.33	Any others	05	16.67
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>
<b>Investment</b>	<b>Fq</b>	<b>%</b>	<b>Expenses (p.m)</b>	<b>Fq</b>	<b>%</b>	<b>Charge</b>	<b>Fq</b>	<b>%</b>
1,000-10,000	02	06.67	5,000-7,000	05	16.67	Yes	20	66.67
10,000-20,000	10	33.33	7,000-10,000	09	30.00	No	10	33.33
20,000 above	18	60.00	10,000 above	16	53.33	<b>Total</b>	<b>30</b>	<b>100</b>
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Totals</b>	<b>30</b>	<b>100</b>			

Source: Field Survey

**Gender:** The above table represents the Gender Classification of the respondents; it shows 53.3% of the respondents are Male street vegetable vendors, and 46.7% of the respondents are Female street vegetable vendors. We can observe that Male street vegetable vendors are more.

**Age:** the above table shows the Age Classification of the respondents. It has 6.67% of the respondents 18-20 years of the age group, and 23.33% of the respondents are 20-30 years of the age group, 40% of the respondents are 30-40 years of the age group people, and 30% of the respondents are 40 above years of the age group people are there. We can

observe that 30-40 years of the age group people are more.

**Education:** The above table shows the Educational Qualification of the respondents. It has 36.67% of the respondents are illiterates, and 23.33% of the respondents are Primary (1-7) education taken, and 30% of the respondents are Secondary (8-12) education is taken, and 10 % of the respondents are Any Degree & above (P G). We can observe the illiterates are more 36.67%.

**Marital Status:** The above table shows the Marital Status of the respondents. It has 80% of the respondents are Married respondents are there, and

20% of the respondents are Unmarried respondents are there. We can observe the Married respondents are more 80%.

**Experience:** The above table shows that year of doing in this business of the respondents. It has 13.33% of the respondents Below 1yeras of doing this business, and 40% of the respondents are 1-5 years of the doing this business, 36.67% of the respondents are 5-10 years of the doing this business, and 10% of the respondents are Above ten years of the doing this business. We can observe that the 1-5 years of the respondents are more 40%.

**Investment:** The above table shows that the amount invested in this business initially. It has 6.67% of the respondents are 1,000-10,000 of the amount invested initially, 33.33% of the respondents are 10,000-20,000 of the amount invested initially, and 60% of the respondents are 20,000 above amount invested in initially. We can observe that 20,000 above amount invested respondents are more than 60%.

**Monthly Income:** The above table shows the Monthly Income of the respondents. It has 6.67% of the respondents are Below-5,000/ of the monthly income, and 33.33% of the respondents are 5,000-10,000 of the monthly income, and 23.33% of the respondents are above 20,000 of the monthly income. We can observe that 10,000-20,000 of the respondent's monthly income is more 36.67%.

**Monthly Expenses:** The above table shows the Monthly Expenses for your business of the respondents. 16.67% of the respondent's monthly expenses are 5,000-7,000/, and 30 % of the respondent's monthly expenses are 7,000-10,000/, and 53.33% of the respondent's monthly expenses are 10,000 above. We can observe that 10,000/ above of the monthly expenses respondents are more 53.33%.

**Source of Finance:** The above table shows the Source of Finance of the respondents. It has 26.67%

of the respondents are Self-finance of the sources, and 13.33% of the respondents are taken Loans from finance relatives of the sources, and 43.33% of the respondents are Loans from financial institutions of the sources, and 16.67% respondents are taken Any other ( Co-operative) of the sources. We can observe that respondents are taken. Loans from finance institutions are more 43.33%.

**Truck/cart:** The above table shows the ownership of the truck/cart of the respondents. It has 16.67% of the respondents saying we have a truck/cart, and 83.33% of the respondents are saying we don't have any truck/cart. We can observe that 83.33% of the respondents do have any truck/cart.

**Charge:** The above table shows that Will you pay any charge are fees for your place of the respondents. It has 66.67% of the respondents saying we will pay charge/fees for a place, and 33.33% of the respondents are said we will not pay charge/fees for a place. We can observe that more of the respondents are pays charge/fees for a place.

**Reason for choosing:** The above table shows the reason for choosing this business of the respondents. It has 40% of the respondents Unemployed for that reason choosing this business, and 20% of the respondents are Self-interest, 16.67% of the respondents are Not qualified (education), and 16.67% of the respondents are choosing this business for a reason of Family business, and 6.67% of the respondents are choosing this business for an Any other reason. We can observe that 40% of the respondents are Unemployed.

**Previous experience:** The above shows that previous experience in this business of the respondents. 33.33% of the respondents has previous experience in this business; 66.67 % of the respondents do not have any previous experience in this business. We can observe that respondents do not have any previous experience in this business is more 66.67%.

**Table 2: Fact Sheet of Vegetable Vendors**

Living Condition	Fq	%	Seasonal	Fq	%	Other Occupation	Fq	%
Yes	28	93.33	Yes	27	90	Yes	13	43.33
No	02	06.67	No	03	10	No	17	56.67
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>



Monthly Savings	Fq	%	Varieties	Fq	%	Problems	Fq	%
100-500	20	66.67	1-2 items	06	20.00	Place Related	17	56.67
500-1,000	06	20.00	2-4 items	17	56.67	Finance Related Issue	10	33.33
1,000 above	04	13.33	5 above	07	23.33	Labor related issue	02	06.67
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>30</b>	<b>100</b>	Other issue	01	03.33
<b>Source: Field Survey</b>						<b>Total</b>	<b>30</b>	<b>100</b>

**Living Conditions:** The above table shows that Living conditions have changed in this business of the respondents. It has 93.33% of the respondents living conditions that should be changed, and 6.67% of the respondents living should not be changed. We can observe that 93.33% of the respondents living should be changed.

**Monthly Savings:** The above table shows the Monthly Savings of the respondents. It has 66.67% of the respondents saved the money in monthly 100-500/, 20% of the respondents are saved the money in monthly 500-1,000, and 13.33 % of the respondents are saved the money in monthly above 1,000. We can observe that respondents are morally saving money is 100-500 monthly.

**Seasonal Imbalance:** The above table shows the seasonal imbalance in the arrangement sales. It has 90 % of the respondents facing the Summer Seasonal imbalance in the arrangement of the sales, and 10 % of the respondents are facing the rainy Seasonal imbalance in the arrangement of the sales. We can observe the respondents are facing the summer seasonal imbalance is more than 90%.

**Varieties of Vegetables:** The above table shows that varieties of vegetables sell. It has 20 % of the respondents sold 1-2 varieties of items, and 56.67% of the respondents are sold 2-4 varieties of items, and 23.33% of the respondents are sold five above varieties of items. We can observe that 56.67% of the respondents are sealing the five above varieties of items.

**Other Occupation:** The above table shows that do you have any other occupation of the respondents. It has 43.33% of the respondents have other occupation, and 56.67% of the respondents do not have any other occupation. We can observe the do not have any other occupation respondents are more 56.67%.

**Problems:** The above table shows the problems faced in this business. 56.67% of the respondents are problems in Place related issues, 33.33% of the respondents are problems in finance-related issues, and 6.67% of the respondents are problems in labor-related or 3.33% of the respondents are problems in any other issue. We can observe the more of the respondents are facing the problems in place related issues.

**Table 3: Day Season and Family Expenses**

Day season	Fq	%	Family Expenses	%	Savings	Fq	%
Monday	01	3.33	Rent (2,000-7,000)	23.33	RD	01	03.33
Tuesday	02	6.67	Groceries (2,000-10,000)	16.67	LIC	17	56.67
Wednesday	01	3.33	Hospital (100-500)	6.67	FD	02	06.67
Thursday	02	6.67	Children school (1,000-3,000)	23.33	Chit Funds	04	13.33
Friday	07	23.3	Gas bill (700-1,000)	16.67	POS	04	13.33
Saturday	08	26.7	Cable bill (100-500)	6.67	Other Specify	02	06.67
Sunday	09	30.0	Electricity bill (100-500)	6.67	<b>Total</b>	<b>30</b>	<b>100</b>
<b>Total</b>	<b>30</b>	<b>100</b>	<b>Total</b>	<b>100</b>			
<b>Source: Field Survey</b>							

**Day or Season:** The above table Shows that which day in your business you have more customers. 3.33% of the respondents are saying

Monday is more customers, and 6.67% of the respondents are saying Tuesday is more customers, 3.33% of the respondents are saying Wednesday is

more customers, and 6.67% of the respondents are saying Thursday is more customers, 23.33% of the respondents are saying Friday is more customers, and 26.67% of the respondents are saying Saturday is more customers, and 30% of the respondents are saying Sunday is more customers. We can observe that respondents say Sunday is more customers, 30%.

**Family Expenses:** The above shows the Family expenses of the respondents. It has 23.33% of the respondents paid rent, 16.67 of the respondents are groceries expenses for their family, 6.67% of the respondents spending the expenses for the hospital, 23.33% of the respondents spending the expenses for the children education, 16.67% of the respondents are spending their gas bill expenses, 6.67% of the respondents are paid cable bill, and 6.67% of the respondents are paid Electricity bill. We can observe that respondents more spending the expenses on rent and children's educational purposes.

**Mode of Savings:** The above table shows the Mode of Savings of the respondents. It has 3.33% of the respondents are amount saved in the Recurring deposit, 56.67% of the respondents are amount saved in the L I C, and 6.67% of the respondents are amount saved in the Fixed deposit, and 13.33% of the respondents are amount saved in the Chit fund, and 13.33% of the respondents are amount saved in the Post office savings. And 6.67% of the respondents are amount saved in the other species; we can observe that more of the respondents are saved the money from the L I C.

### Findings

- The study found that 53.33% of the respondents are male.
- The study found that 20-30 age groups of the respondents are more.
- Out of 100% of respondents, 36.67% of the respondents are Illiterates.
- Among 30 respondents. Twenty-four of the respondents are married.
- Out of 100% of the respondents, 60% of the respondents are Amount invested in the business is initially are more.
- Out of 100% of the respondents, 36.67% of the respondents are Monthly Income is high.

- Out of the 30 of the respondents, nine respondents say Sunday is more customers.
- Out of 100% of the respondents, 53.33% of monthly expenses are high.
- Out of 100% of the respondents, 90% of the respondents are Faces the Seasonal imbalance in their sales.
- Out of 30 respondents, 13 respondents are getting loans from a financial institution.
- Out of the 30 of the respondents, 25 respondents are not having any truck/cart.
- Out of the 30 of the respondents, 20 respondents will pay charges/fees to place.
- Out of the 100% of the respondents, 56.67% of the respondents sealing 2-4 Varieties of vegetable items.
- Out of the 100% of the respondents, 56.67% of the respondents do not have any other occupation.
- Out of 30 respondents. Seventeen respondents face in Place related problems.
- Out of the 30 respondents, seven respondents are paid rent.

### Suggestion

- Street vegetable vendors are providing a good environment for the customers.
- Street vegetable vendors are developing their infrastructure.
- Street vegetable vendors get the license.
- Street vegetable vendors can produce the vegetables to sell them at the same time.

### Conclusion

This study indicated that street vegetable vendors' income and expenditures pattern of Davangere City. The street vegetable vendors are a person who is selling vegetables to the consumers and public places or overcrowded areas etc....The street vegetable sector plays an integral part of the urban area of the economically developing countries, in this street vegetable sector lock of people to do their business for their households and family members. In this vegetable, selling is the income of the lock of a low-income family. Street vegetable vendors are providing the quality of vegetables to their customers and having a good relationship with customers, and

they earn money for their future structure. Now a day's women also entering the unorganized sector for doing business for their families and households and providing a better education for their children. The vegetable vendors using truck/cart. Nowadays, women are doing business over time; they struggling a lot because some day's they do not get the return money. Now a day's peoples are more going into street vegetable vendors because of giving good quality of the vegetables given. Most of the street vegetable vendors are poor in educated and untrained in the street vegetables vending. The problem of street vegetable vendors is the lack of infrastructure and does not have that much knowledge about street vending. Some of the street vegetable vendors doing this business many years to doing this business because of their family business or self-interest or not qualified—the vegetable vendors are facing problems like Place related, finance-related issues, or labor-related issues. And Street vegetable vendors facing seasonal imbalance for their seals in summer season or rainy season seals should be imbalance, and it should affect their income also.

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