ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

Consumption and Saving Behaviour of Vegetable Street Vendors in Thalassery Taluk, Kerala: Evidence from a Field Survey

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Publication Date: 2026/11/02

Abstract: Street vending is an important component of the urban informal economy and provides self-employment to workers with limited access to secure formal jobs. This study examines the consumption and saving behaviour of vegetable street vendors in Thalassery Taluk, Kannur district, Kerala, with particular attention to income conditions, consumption expenditure, saving practices, financial behaviour, and occupational vulnerability. The study is based on primary survey data collected from 100 vegetable street vendors through a structured questionnaire and personal interaction, supported by secondary information from books, journal articles, reports, and government publications. Descriptive statistics, mainly frequencies and percentages, are used for analysis. The findings indicate economic vulnerability: 69 percent were classified as below the poverty line, while 62 percent belonged to the reported income category of 15,000–20,000. Consumption expenditure was concentrated in the 5,000–10,000 category for 62 percent of respondents. Saving behaviour was widespread, and 66 percent preferred banks for deposits, while weekly saving was the most common routine. Disposable income emerged as the leading reported determinant of consumption, identified by 71 percent of respondents. The study also reveals long working hours, dependence on wholesale markets, limited social protection, and the need for supplementary income among many vendors. These findings show that consumption and saving decisions are closely linked to irregular earnings, daily livelihood requirements, and limited financial security. The study recommends improved financial inclusion, accessible saving instruments, social protection, secure vending spaces, affordable insurance, credit support, and stronger municipal assistance to improve livelihood stability among vegetable street vendors in the study area.

Keywords: *Street Vendors; Consumption Behaviour; Saving Behaviour; Informal Sector; Financial Inclusion.*

How to Cite: Rajith M. R.; Ananya Pavithran (2026) Consumption and Saving Behaviour of Vegetable Street Vendors in Thalassery Taluk, Kerala: Evidence from a Field Survey. *International Journal of Innovative Science and Research Technology*, 11(10), 2492-2500. https://doi.org/10.38124/ijisrt/26oct1434

I. INTRODUCTION

Consumption and saving are basic elements of household economic behaviour and are closely related to the level and stability of income. Consumption represents the use of income for satisfying current needs, while saving is the portion of income that is set aside for future use. The relationship becomes especially important among low-income and self-employed households because day-to-day expenditure, business requirements and precautionary needs compete for the same limited income. The study is conceptually informed by the Keynesian proposition that consumption generally rises with income but by less than the increase in income, leaving a portion available for saving. In practical terms, however, the ability to save depends not only on income but also on household responsibilities, uncertainty, access to financial institutions and expectations about future earnings. For workers in the informal economy, these factors often operate under conditions of fluctuating sales, limited social protection and weak employment security.

Street vending is one of the most visible forms of informal self-employment in urban and semi-urban areas. Vendors provide low-cost goods and convenient access to consumers while generating livelihoods with relatively small amounts of capital. At the same time, the work is commonly associated with long working hours, exposure to weather, limited infrastructure, insecure vending locations and dependence on informal or small-scale sources of finance. Vegetable street vendors face additional pressures because their products are perishable and daily sales may

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

vary with season, customer flow, wholesale prices and transport conditions. These characteristics make consumption and saving decisions particularly important. Income received from vending must support the household, maintain business continuity and, where possible, provide a reserve against illness, poor sales or other unexpected events.

The present study focuses on vegetable street vendors in Thalassery Taluk of Kannur district. The study area includes busy market and roadside vending locations where vendors sell vegetables using carts, temporary shelters, or vehicles. The survey covered 100 vegetable street vendors, and primary data were collected through a structured questionnaire and personal interaction. The descriptive data reveal a group facing important livelihood constraints: 69 percent were classified as below the poverty line, 62 percent were concentrated in the 15,000–20,000 income category, and 87 percent reported no community or government social protection. At the same time, the data show active financial behaviour. Banks were the most common place of deposit, weekly saving was widely practised, and a substantial proportion of respondents reported health insurance or some form of physical asset.

Against this background, the present study examines the consumption and saving patterns of vegetable street vendors from a livelihood perspective. It focuses on four interrelated aspects: the socio-economic conditions of vendors, the relationship between reported income and consumption expenditure, the forms and motives of saving, and the occupational conditions that influence financial security. The analysis is descriptive and does not attempt to establish causal relationships beyond what is supported by the survey data. Instead, it uses reported frequencies and percentages to identify the dominant patterns and assess their implications for financial inclusion and urban livelihood policy. The central concern is whether the income generated through street vending is sufficient not only to meet current consumption needs but also to enable regular saving and provide protection against future economic shocks.

II. REVIEW OF LITERATURE

The literature on street vending generally treats the activity as an important component of the urban informal economy. Street vendors provide employment, generate income and supply goods at accessible locations and prices, particularly to lower- and middle-income consumers. Moniruzzaman, Amin, and Alam (2018) describe street vending as an alternative form of self-employment and a means of income generation, while Haque and Rahman (2023) argue that vegetable vending can contribute to urban development and social inclusion when vendors are recognised within appropriate regulatory arrangements. These studies are relevant to the present research because consumption and saving behaviour cannot be separated from the employment structure within which income is generated.

Financial inclusion is a recurring concern in studies of informal workers. Malaswmtluanga and Lalnunthara (2020), in a study of street vegetable vendors in Mizoram, reported limited use of formal financial services and weak participation in insurance. Muduli and Ramana (2018) similarly emphasised that education, age, business experience and turnover influence the financial capability of street vendors, and that access to banking infrastructure can improve financial capability. Manandhar (2024) also linked financial well-being with financial literacy, accessibility, affordability, usage and financial capability. These findings suggest that saving behaviour should be examined not simply as a residual of income, but also in relation to access to institutions and knowledge about financial products.

A second group of studies focuses on credit, cash-flow constraints and the separation of household and business finances. Saha (2011) found that street vendors may borrow for both business and social-security needs and can become vulnerable to high-cost debt. Lesari and Maimunah (2019) observed that many vegetable vendors lacked simple bookkeeping skills and often failed to separate business finance from personal expenditure. Such practices make it difficult to identify net profit and can increase dependence on borrowing. In a livelihood where daily sales finance both household consumption and the next cycle of business purchases, weak financial separation can directly influence the capacity to save.

Studies of the socio-economic conditions of vendors also show that the sector is heterogeneous but generally vulnerable. Omercado (2018) reported that vegetable vendors in the study area were predominantly women and married, with relatively low levels of educational attainment. Banerjee (2014) highlighted the low income and multiple responsibilities of women vendors, while Kumari (2016) drew attention to poor working conditions, eviction, lack of infrastructure, and weak access to government facilities among street vendors. These findings indicate that the financial behaviour of vendors is embedded in broader conditions of housing, education, household responsibility, and occupational insecurity.

Research on the operational environment of vegetable vending identifies additional constraints. Tshikhundo and Manenzhe (2021) found that profitability is affected by business experience, trading conditions and municipal support. Mamboya, Regnard, and Mgumia (2021) emphasised the importance of market availability for vegetable-selling businesses, while Kalitanyi (2021) drew attention to limited awareness of environmentally sustainable practices among fruit and vegetable vendors. The reviewed literature also identifies problems related to storage, transport, waste management, vending space and competition. These factors are important because higher operating costs or unstable sales reduce the surplus available after consumption and thereby restrict saving.

Several studies directly connect street vending with household livelihood security. Tigari and Anushree (2020) discussed income, expenditure, borrowing and saving

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

practices among vegetable street vendors and observed that vendors often use financial institutions, relatives, cooperatives and informal arrangements to support their activities. Orlale (2023) found that informal vegetable marketing can contribute positively to household livelihood as an alternative source of employment. At the same time, Marwa (2022) concluded that vending income may be insufficient for family needs and recommended supportive policies, while Mkwizu (2023) highlighted the need for loans, skills and policy support for women vegetable vendors. Together, these studies show why consumption and saving need to be examined jointly.

The available literature therefore establishes three broad points. First, street vending provides essential employment and income but is often characterised by instability and limited institutional support. Secondly, saving capacity depends on earnings, financial access and household obligations. Thirdly, the sustainability of vending is affected by the costs and risks associated with markets, credit, infrastructure and regulation. However, these themes are often examined separately. A local study that brings together consumption expenditure, saving routine, saving channels, saving motives, income categories, work conditions and social protection can provide a more integrated picture of financial behaviour among vegetable street vendors.

➢ *Conceptual Orientation*

The present study treats the vendor household as a small informal economic unit in which business income, household consumption and saving are closely connected. Income from daily vending is used first to meet household and business requirements. The amount remaining after current expenditure can be held as cash, deposited in a bank or post office, converted into physical assets, or reserved for specific purposes such as housing, medical needs and education. When income is unstable, saving may also perform a precautionary function by helping the household manage lean periods, illness or temporary interruption of work. This framework is consistent with the study's emphasis on consumption, saving, financial inclusion and livelihood security.

For analysis, the survey variables are organised into four dimensions. The first is socio-economic vulnerability, represented by poverty status, housing and reliance on public services. The second is income and consumption, represented by reported income categories and consumption-expenditure bands. The third is saving behaviour, represented by saving frequency, deposit channels, physical savings and motives for saving. The fourth is occupational security, represented by work experience, hours of work, sourcing arrangements, additional income, social protection and willingness to move to other employment. This organisation allows the descriptive data to be interpreted as a connected livelihood pattern rather than as a series of isolated percentages.

➢ *Statement of the Problem*

Vegetable street vendors operate with uncertain daily earnings, limited capital and exposure to fluctuations in prices, demand, weather and working conditions. Their income has to meet both household consumption and the requirements of continuing the vending activity. When earnings are low or irregular, current expenditure can absorb most of the available income, leaving little room for savings, insurance or investment. The study also identifies problems related to infrastructure, transport, finance, vending space and social protection. These conditions make it necessary to examine whether street vending provides sufficient financial security for households and how vendors manage the trade-off between present consumption and future saving.

➢ *Research Gap*

Previous studies have examined financial inclusion, socio-economic conditions, profitability, credit, gender issues and the general problems of street vendors. However, limited local-level evidence is available on the combined consumption and saving behaviour of vegetable street vendors in Thalassery Taluk. In particular, there is a need to connect income categories, consumption expenditure, saving frequency, deposit choices, saving motives and occupational vulnerability within a single descriptive framework. The present study addresses this gap using primary survey evidence from 100 vegetable street vendors in the study area.

➢ *Objectives of the Study*

- To examine the socio-economic conditions of vegetable street vendors in the study area.
- To analyse the consumption and saving behaviour of vegetable street vendors.
- To identify the major problems and livelihood constraints faced by vegetable street vendors.
- To examine the reported factors associated with consumption and saving behaviour among the vendors.

➢ *Significance of the Study*

Street vending is an important source of self-employment and livelihood for a large number of people in the informal economy. Vegetable street vendors contribute to the local economy by supplying fresh produce to consumers and generating income for their households. However, their earnings are often irregular and influenced by daily sales, seasonal variations and uncertain working conditions. This study is significant because it examines the consumption and saving behaviour of vegetable street vendors in Thalassery Taluk and helps to understand how their income is allocated between present consumption and future saving. It also provides information on their saving habits, motives for saving and financial conditions. The findings may be useful for policymakers and local institutions in designing suitable measures for financial inclusion, social protection and livelihood improvement among vegetable street vendors.

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III. RESEARCH METHODOLOGY

The empirical component of the study is based on a cross-sectional descriptive survey of vegetable street vendors in Thalassery Taluk, Kannur district. The study uses both primary and secondary data. Primary data were collected directly from vegetable street vendors through a structured questionnaire and personal interaction, while secondary information was obtained from books, journal articles, reports, government publications, and other relevant sources. The empirical analysis is primarily based on the field survey data. The study focuses on the financial and livelihood conditions of informal vegetable street vendors rather than on registered retail establishments.

The survey was conducted at selected vending locations within the study area, and a total of 100 respondents were randomly selected. The questionnaire covered poverty status, income categories, consumption expenditure, saving practices, forms of deposits, housing conditions, insurance, work experience, working hours, sources of vegetables, work satisfaction, migration, social protection, additional sources of income, and preferences regarding formal employment. The analysis is mainly based on frequencies and percentages. For analytical convenience, the variables are grouped into four broad dimensions: socio-economic conditions, income and consumption, saving and financial practices, and occupational vulnerability.

The study has certain limitations. The sample is confined to 100 vegetable street vendors in the selected study area; therefore, the findings should not be generalised to all street vendors in Kerala without caution. In addition, the data are self-reported and were not independently verified through household accounts or business records. These limitations should be considered while interpreting the findings of the study.

IV. RESULTS AND DISCUSSIONS

Table 1 Selected Socio-Economic and Livelihood Characteristics

Indicator	Response distribution (%)
Poverty status	APL 31; BPL 69
House ownership	Rent 40; Own 53; Other 7
Vehicle for vending	Yes 69; No 31
Insurance type	Home 2; Health 60; LIC 38
Work experience	Below 5 years 41; Above 5 years 59
Hospital preference	Private 10; Government 90

Source: Primary survey data (n = 100).

➢ *Socio-Economic and Livelihood Profile*

The socio-economic profile indicates that the surveyed vendors operate from a relatively vulnerable livelihood position. Sixty-nine percent were classified as below the poverty line, while 31 percent were above it. Housing conditions were mixed: 53 percent owned their houses, 40 percent lived in rented accommodation, and 7 percent were in other arrangements. The survey found that 90 percent lived in single-storey houses, with only small proportions in the other categories. These indicators suggest that street vending is closely associated with modest household resources even where basic assets such as housing are present.

The livelihood profile also shows a relatively experienced workforce. Fifty-nine percent had been engaged in vending for more than five years, suggesting that street vending is not merely a short-term activity for many respondents. Sixty-nine percent reported using a vehicle, which can support mobility and access to different selling locations. Health-related financial protection is more common than other insurance forms: 60 percent reported health insurance, 38 percent LIC and only 2 percent home insurance. The reliance on public services is also clear, with 90 percent indicating government hospitals as their preferred source of treatment. This pattern is consistent with limited ability to absorb high private medical expenditure.

➢ *Income and Consumption Patterns*

Table 2 Reported Income and Consumption Expenditure

Indicator	Category	Percent
Reported income	10,000-15,000	34
Reported income	15,000-20,000	62
Reported income	20,000-25,000	4
Consumption expenditure	Less than 5,000	22
Consumption expenditure	5,000-10,000	62
Consumption expenditure	10,000-15,000	14
Consumption expenditure	Other	2

Source: Primary survey data (n = 100).

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The distribution of reported income is concentrated in the middle category. Sixty-two percent of respondents fall in the 15,000–20,000 category, 34 percent in the 10,000–15,000 category, and only 4 percent in the 20,000–25,000 category. These are reported income categories, but the survey does not provide detailed accounting information that would allow the figures to be converted into verified household disposable income. Even so, the concentration of respondents in the lower categories is consistent with the poverty profile and the wider description of vending as a low-capital livelihood activity.

Consumption expenditure follows a similarly concentrated distribution. Sixty-two percent reported spending in the 5,000-10,000 category, 22 percent below 5,000, 14 percent in the 10,000-15,000 category and 2 percent in the residual category. The pattern suggests that current household expenditure absorbs an important part of the earnings of many vendors. Since the survey does not provide individual-level paired income and expenditure records, it is not possible to calculate a precise average propensity to consume or saving ratio. Nevertheless, the reported bands show that the financial space available for saving is likely to differ considerably across households.

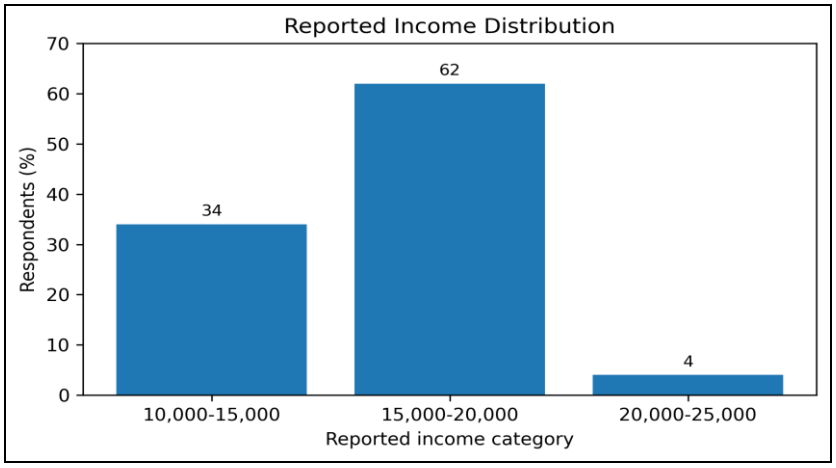


Fig 1 Reported Income Distribution
Source: Primary survey data (n = 100).

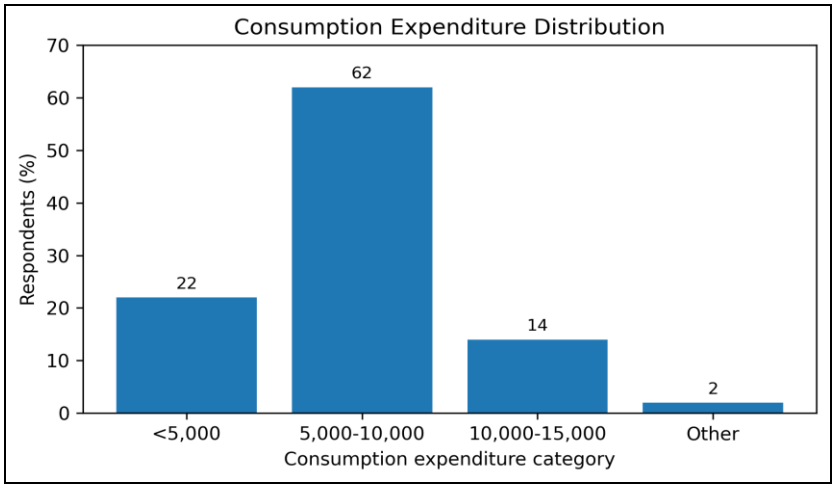


Fig 2 Consumption Expenditure Distribution
Source: Primary survey data (n = 100).

➢ *Saving Behaviour and Financial Practices*

Table 3 Saving Routine, Deposit Channel and Saving Motives

Indicator	**Response distribution (%)**
Saving routine	Daily 35; Weekly 46; Monthly 19
Deposit channel	Keep in hand 9; Bank 66; Post office 21; Other 4
Physical saving	Land 48; Building 11; Other 41
Motive for saving	Emergency 7; Children education 13; Daily expenses 75; Other 5
Purpose of saving	Housing 28; Medical 12; Education 21; Other 39

Source: Primary survey data (n = 100).

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

The saving data indicate that financial planning exists even within a low-income informal occupation. Weekly saving was the most common routine, reported by 46 percent of respondents, followed by daily saving at 35 percent and monthly saving at 19 percent. The predominance of frequent saving is consistent with the daily or short-cycle nature of vending income. Rather than waiting for a monthly salary, vendors may set aside small amounts whenever sales permit. This pattern can be interpreted as a practical response to irregular cash flow, although the survey does not report the average monetary amount saved at each interval.

Formal institutions play an important role in the location of savings. Sixty-six percent reported banks as the main deposit channel, 21 percent used the post office, 9 percent kept money in hand and 4 percent selected other forms. This finding is important because earlier studies have often highlighted limited formal financial inclusion among street vendors. The primary survey suggests that access to formal saving channels is relatively common within the sample, even though wider financial security remains limited. Physical forms of saving are also present: 48 percent reported land, 11 percent building and 41 percent other physical forms.

The motives for saving reveal the pressure of immediate livelihood needs. Seventy-five percent identified daily expenses as the main motive, while 13 percent selected children's education, 7 percent emergency needs and 5 percent other motives. In a separate question on the purpose of saving, 28 percent selected housing, 12 percent medical needs, 21 percent education and 39 percent other purposes. The apparent importance of day-to-day expenditure indicates that saving among vendors may not always represent long-term wealth accumulation. It may instead function as a short-term buffer that allows households to smooth consumption and maintain business continuity during periods of low sales.

➢ *Reported Determinants of Consumption*

Table 4 Reported Determinants of Consumption

Determinant	**Percent**
Disposable income	71
Household wealth	15
Family size	6
Future income expectation	8

Source: Primary survey data (n = 100).

Disposable income is the dominant factor identified by respondents as influencing consumption. Seventy-one percent selected disposable income, compared with 15 percent for household wealth, 8 percent for future income expectations, and 6 percent for family size. The result is consistent with the conceptual framework of the study, which places income at the centre of household expenditure decisions. For vendors whose earnings fluctuate with sales, the amount available after business costs is likely to place an immediate constraint on household consumption.

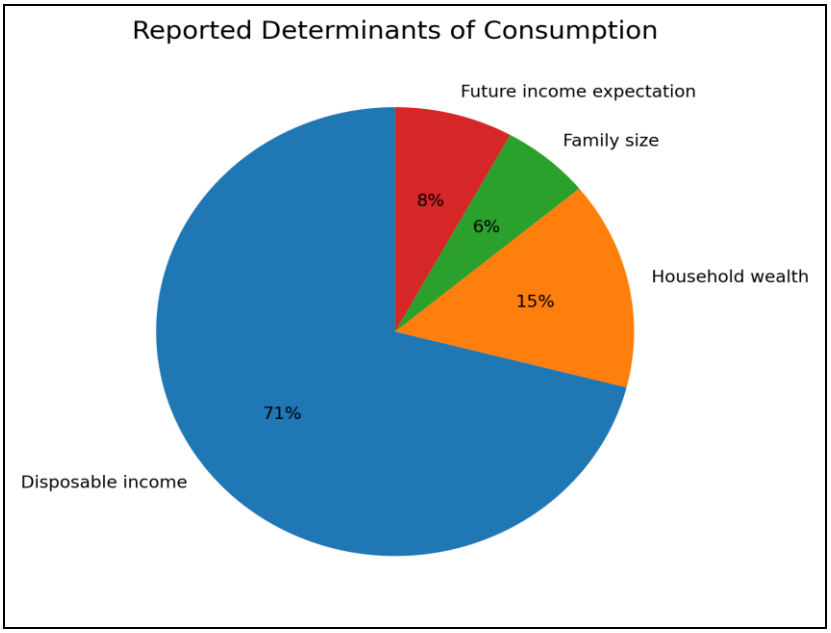


Fig 3 Reported Determinants of Consumption
Source: Primary survey data (n = 100).

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The figure should be interpreted as a distribution of respondents' stated views, not as the result of an econometric model. One of the study objectives also refers to determinants of saving, but the survey results do not provide a comparable statistical determinant table for saving. Saving behaviour is therefore interpreted through the reported saving routine, deposit choices, physical assets, and saving motives rather than through an estimated causal model. This distinction is important for maintaining consistency between the available data and the claims made in the article.

➢ *Work Conditions, Market Dependence and Social Protection*

Table 5 Selected Work and Institutional Indicators

Indicator	Response distribution (%)
Source of vegetables	Retail 5; Wholesale 83; Market 12
Hours of work	8 hours 17; 12 hours 47; 14 hours 36
Work satisfaction	Satisfied 51; Not satisfied 49
Other source of income	Yes 57; No 43
Social protection/support	Yes 13; No 87
Interest in formal sector	Agree 52; Disagree 48
Would move to other job	Yes 57; No 43

Source: Primary survey data (n = 100).

The operational structure of vending shows strong dependence on wholesale supply. Eighty-three percent obtained vegetables from wholesale sources, compared with 12 percent from markets and 5 percent from retail sources. This concentration can provide access to larger quantities and lower unit prices, but it also exposes vendors to changes in wholesale prices, transport costs, and market availability. The mode of trading is varied: 47 percent used vehicles, 33 percent operated from a shelter, and 20 percent used pushcarts. These arrangements influence both mobility and the cost of carrying out the business.

Working hours are long. Forty-seven percent reported working 12 hours a day and 36 percent reported 14 hours, while only 17 percent reported 8 hours. Despite this intensity, work satisfaction is almost evenly divided, with 51 percent satisfied and 49 percent not satisfied. The near balance suggests that vending provides valued self-employment but does not necessarily guarantee adequate returns. The fact that 57 percent reported another source of income and the same proportion indicated willingness to move to another job reinforces the interpretation that many households use livelihood diversification to manage income risk.

Institutional support is a major weakness in the survey. Eighty-seven percent reported that they did not receive or were not aware of community or government social protection, while only 13 percent reported such support. At the same time, 52 percent expressed agreement with moving toward the formal sector and 48 percent disagreed. This divided response shows that formalisation is not a simple preference. Vendors may value independence and flexibility, while also seeking higher income, job stability, access to social security and improved working conditions. Policy should therefore strengthen protection and infrastructure without removing the livelihood advantages that make vending accessible.

V. INTEGRATED DISCUSSION

The combined results indicate that consumption and saving among vegetable street vendors are shaped by the interaction of low and variable earnings, household needs and the operational requirements of vending. The concentration of respondents in the lower income categories, together with the high proportion below the poverty line, places clear limits on financial flexibility. Consumption expenditure is therefore not simply a matter of preference; for many households it is constrained by the amount of cash generated through daily trading. The predominance of the 5,000-10,000 expenditure category and the identification of disposable income as the leading determinant of consumption are consistent with this interpretation.

At the same time, the data do not support the view that low-income informal workers are completely outside formal saving systems. Banks are the main deposit channel for 66 percent of respondents, post offices account for another 21 percent and weekly saving is widely practiced. These results suggest a base of financial inclusion that can be strengthened. However, the motive for saving is strongly oriented toward daily expenses, showing that savings may often be used for consumption smoothing rather than long-term asset accumulation. In such a setting, the distinction between saving and working capital can also become blurred because both household and business needs are financed from the same income stream.

The occupational evidence explains why precautionary financial behaviour is important. Most respondents depend on wholesale markets, many work 12 to 14 hours a day, and more than half report an additional source of income. Social protection is weak, and a substantial share would consider moving to other work. These findings correspond with the wider literature that identifies insecure working environments, credit constraints, long working hours and limited public support as recurring features of street vending (Saha, 2011; Kumari, 2016; Tshikhundo & Manenzhe,

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

2021). For the vendor household, therefore, savings are not only a financial asset but also a mechanism for dealing with income instability and the absence of comprehensive social insurance.

The findings also demonstrate the importance of separating descriptive association from causation. The survey identifies disposable income as the most frequently stated determinant of consumption, but it does not estimate the magnitude of the relationship between income and expenditure. Similarly, the study describes saving routines and motives without estimating a saving function. A stronger future study could collect exact household income, business costs, consumption expenditure and amount saved for each respondent and then estimate marginal propensities to consume and save. The present survey nevertheless provides a useful baseline by showing the main categories through which vendors organise their financial lives.

- *Relation to Earlier Street-Vending Evidence*

The Thalassery findings are broadly consistent with earlier studies that describe street vending as an important but economically insecure form of self-employment. Moniruzzaman et al. (2018) emphasised the role of street vending in employment creation and income generation, while Haque and Rahman (2023) argued that vendors should be recognised as part of the functioning urban economy rather than treated only as an obstruction to formal urban development. The present study adds a household-finance perspective to this literature. The fact that 69 percent of respondents were reported below the poverty line, together with the concentration of income in the lower survey categories, shows that employment generation alone does not guarantee adequate livelihood security. The policy question is therefore not simply whether vending creates work, but whether the income from that work is sufficient to support consumption, saving and protection against shocks.

The financial behaviour observed in Thalassery Taluk also provides an interesting comparison with the financial-inclusion literature. Malaswmtluanga and Lalnunthara (2020) reported relatively limited use of banking and insurance among the street vendors studied in Mizoram, while the present survey records banks as the main deposit channel for 66 percent of respondents and health insurance for 60 percent. This difference may reflect variation in local financial access, programme exposure, or sample characteristics. At the same time, the Thalassery Taluk data do not imply complete financial security. Most respondents identify daily expenses as the principal motive for saving, and 87 percent report an absence of social protection or support. Formal account ownership or deposit use should therefore be distinguished from broader financial resilience. A household can participate in banking while still remaining vulnerable to illness, weak sales, high operating costs, and interruptions in work.

The results are also consistent with studies that stress the close connection between business finance and household finance among informal workers. Saha (2011) highlighted the debt risks faced by street vendors, and Lesari and Maimunah (2019) noted the difficulty many small vendors face in separating personal and business accounts. This study does not provide detailed debt or bookkeeping data, but its pattern of frequent saving, daily-expense motives, additional income and long working hours suggests a similarly tight relationship between household survival and enterprise cash flow. Tigari and Anushree (2020) also describe street vegetable vendors as workers whose income and expenditure decisions are shaped by low earnings and limited security. The present evidence therefore supports interventions that improve not only access to finance but also the capacity to manage cash flow, record business costs, maintain emergency savings and protect household consumption during periods of weak sales.

- *Policy Implications and Suggestions*

The first policy priority is to strengthen financial inclusion in a form suited to irregular daily earnings. Since banks and post offices are already used by a large share of respondents, simple low-balance accounts, recurring micro-savings options and accessible digital or assisted banking services can help vendors convert frequent small savings into more stable financial reserves. Financial-literacy programmes should focus on separating business and household accounts, recording daily sales and costs, building emergency funds and understanding insurance and formal credit products.

The second priority is social protection. The survey findings indicate very limited access to community or government support and strong dependence on government hospitals. Affordable health and accident insurance, simplified enrolment in eligible welfare programmes, and better awareness of available schemes would reduce the need to finance emergencies from working capital or short-term savings. Because daily expenses are the dominant saving motive, stronger social protection can free a portion of household resources for longer-term goals such as education, housing, and business investment.

Thirdly, municipal and local-market infrastructure should reduce the operating costs of vending. Secure vending spaces, sanitation, drinking water, waste-management facilities, storage arrangements, and well-managed wholesale access can improve working conditions and reduce product loss. The finding that vendors require better market facilities is particularly relevant because 83 percent depend on wholesale sources. Infrastructure support should be designed in consultation with vendors so that regulation improves safety and order without displacing existing livelihoods.

Finally, livelihood policy should recognise that many vendors seek greater income stability rather than the elimination of vending itself. Skill development, access to affordable credit, seasonal employment opportunities and support for business upgrading can provide pathways to higher earnings. Where vendors wish to move to other employment, training and placement assistance can help; where they prefer to remain self-employed, policy should improve the productivity and security of vending. The

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct1434

objective should be to expand economic choice while protecting the contribution of street vendors to local food distribution and urban livelihoods.

VI. CONCLUSION

The study of vegetable street vendors in Thalassery Taluk shows that the consumption and saving behaviour of vendors is closely linked to the economic insecurity of informal self-employment. A large proportion of respondents are classified as below the poverty line, income is concentrated in the lower categories reported in the survey, and consumption expenditure occupies a significant share of available resources. Disposable income is identified by most respondents as the main reported determinant of consumption. These findings indicate that the capacity to save is strongly conditioned by the level and stability of earnings.

At the same time, the survey reveals active saving practices. Weekly saving is common, and formal deposit channels, particularly banks, are widely used. Vendors also save through physical assets and for purposes such as housing, education, medical needs, and daily expenses. However, the dominance of daily expenses as a saving motive indicates that much of the saving behaviour appears to be precautionary and short-term in nature. Long working hours, reliance on wholesale markets, additional employment, and weak social protection further underline the vulnerability of this livelihood.

The overall conclusion is that vegetable street vending provides an important source of self-employment and household income, but the financial security generated by the occupation remains limited. Strengthening saving opportunities, social protection, credit access, financial literacy and vending infrastructure can improve the ability of households to manage risk and accumulate assets. A policy approach that combines livelihood protection with financial inclusion is therefore more appropriate than one that treats street vending merely as an urban regulatory problem. Future research based on detailed income, expenditure and saving amounts would allow a more precise economic assessment of household consumption and saving behaviour among informal vendors.

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