



The Impact of Income and Saving on Consumption level of Vegetable Vendor's with Special Reference to New Panvel

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Abstract:

This study, “The Impact of Income and Saving on Consumption level of Vegetable Vendor's with Special Reference to New Panvel ” aims to explore and analyse the consumption patterns of vegetables sold by local vendors in the New Panvel area, an emerging urban locality in Navi Mumbai. The research examines factors influencing consumer demand, vendor operations, and the challenges faced by vegetable vendors in a rapidly changing market. With urbanization and socio-economic shifts, consumer preferences regarding vegetable purchases are evolving, which directly impacts vendors' strategies for inventory management, pricing, and customer relations. The study investigates the frequency of vegetable purchases, preferred types of vegetables, and the various factors affecting consumer buying decisions such as price, quality, and convenience. It also evaluates the challenges vegetable vendors face, including competition from supermarkets and online grocery services, fluctuations in vegetable prices, and issues related to supply chain management.

Through a combination of primary data collection methods, including surveys and interviews with vendors and consumers, the research provides insights into the consumption trends and the business dynamics of vegetable vending in New Panvel. The findings highlight the key drivers of vegetable consumption and offer practical recommendations for vegetable vendors to improve their strategies and adapt to changing market conditions. Ultimately, this study aims to contribute to a deeper understanding of the relationship between vegetable vendors and consumers in New Panvel, helping both vendors and policymakers navigate the evolving food supply landscape.

Keywords: *Vegetable Vendors, Consumption Level, Consumer Behaviour, New Panvel, Urban Market, Vendor Challenges, Price Fluctuation.*

Introduction:

Vegetable vendors play a crucial role in the urban food supply chain, especially in semi-urban and urban areas like New Panvel. As a rapidly developing region in Navi Mumbai, New Panvel's population has grown, leading to an increasing demand for fresh and affordable vegetables. The role of local vendors in this area is indispensable, as they cater to a wide range of consumers, from daily household shoppers to those seeking fresh produce for restaurants and businesses. The study “The Impact of Income and Saving on Consumption level of Vegetable Vendor's with Special Reference to New Panvel” aims to investigate the consumption levels of vegetables sold by these vendors, exploring the factors influencing consumer demand and vendor operations. Given the urbanization and evolving lifestyle of consumers in New Panvel, there are several emerging trends that impact vegetable consumption patterns. Understanding these

consumption levels and trends is vital for vegetable vendors, as it helps them plan inventory, pricing strategies, and customer relationships. The consumption of vegetables is not only influenced by factors such as seasonality, price, and availability but also by broader socio-economic factors, including income levels, education, and awareness of healthy eating habits. Furthermore, the emergence of modern retail outlets, supermarkets, and online grocery services has increased competition for traditional vegetable vendors. This makes it imperative to understand the changing consumption patterns among consumers who traditionally rely on these street vendors. It will also examine the challenges faced by these vendors, including issues related to supply chain management, fluctuating prices, and changing customer preferences. By providing a detailed examination of consumption levels, the study aims to offer insights into how vegetable vendors can adapt to changing consumer behaviour and sustain their businesses in a competitive market environment. This study will contribute to a better understanding of the dynamics between vegetable vendors and consumers in New Panvel, providing valuable insights for future business planning and policy decisions in the area.

Statement of Problem:

In New Panvel, a rapidly developing urban area, vegetable vendors play an essential role in providing fresh produce to local consumers. However, with the ongoing urbanization, evolving consumer preferences, and increased competition from modern retail outlets such as supermarkets and online grocery platforms, the consumption patterns of vegetables are undergoing significant changes. This shift in consumer behaviour is impacting the sales and sustainability of traditional vegetable vendors.

The problem lies in understanding the factors influencing the consumption levels of vegetables purchased from these vendors. Despite the growing demand for fresh produce, vegetable vendors in New Panvel face challenges in adapting to the changing market dynamics, such as fluctuating vegetable prices, seasonal variations in supply, and consumer preferences for quality and convenience.

The key issue addressed by this study is the lack of in-depth research on the consumption levels of vegetables in New Panvel and how vendors can respond to these emerging challenges. Specifically, there is a need to explore:

- The consumption patterns and preferences of consumers when purchasing vegetables from local vendors.
- The impact of price, quality, and vendor services on consumer purchasing decisions.
- The challenges faced by vegetable vendors in terms of inventory management, competition, and price volatility.
- The changing dynamics between traditional vegetable vending and modern retail alternatives in New Panvel.

Objectives:

1. To explore the challenges faced by vegetable vendors in New Panvel,
2. To examine the types of vegetables most preferred by consumers in New Panvel
3. To understand the frequency and quantity of vegetable purchases made by consumers in New Panvel,
4. To assess the role of price sensitivity and product quality in influencing the consumption levels of vegetables among different consumer segments in New Panvel.

Hypothesis:

1. -H0: There is no an impact of Income and Saving on Vegetable Vendor's Consumption level New Panvel.
2. -H1: There is an impact of Income and Saving on Vegetable Vendor's Consumption level in New Panvel.

Review of Literature:

1. Sharma and Singh (2017): the price and quality of vegetables are two primary determinants of consumer choice. Studies also suggest that consumers are becoming more health-conscious, and are therefore increasingly inclined to purchase vegetables that are fresh, organic, or locally sourced
2. Jadhav and Khan (2017): vegetable vendors often deal with unpredictable supply and demand, leading to wastage, especially for perishable items. Additionally, fluctuations in vegetable prices due to seasonal factors or supply chain disruptions significantly impact their sales and profitability.
3. Sharma (2018): highlights that traditional vendor's face stiff competition from supermarkets and online grocery services, which offer greater convenience, better pricing, and sometimes, better quality.
4. Rana & Kaur, (2020): Additionally, convenience plays a major role in purchasing decisions, with consumers preferring vendors who are located near residential areas or those offering home delivery services
5. Sahu and Mishra (2021): discusses how urban consumers are increasingly shifting towards supermarket chains and online platforms for their vegetable purchases, due to the convenience and wider availability of products.

Research Methodology:

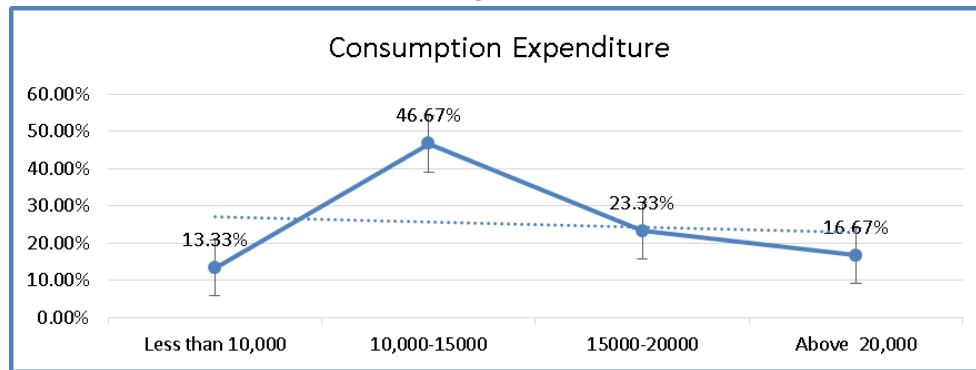
The method used for collecting data for this research work is primary means of data using survey method. Also, the research design used for this research is exploratory research design. Primary data is a type of data that is collected by researchers directly from main sources through interviews, surveys, experiments, etc. Primary data are usually collected from the source, where the data originally originates from and are regarded as the best kind of data in research. The sources of primary data are usually chosen and tailored specifically to meet the demands or requirements of particular research. Also, before choosing a data collection source, things like the aim of the research and target population need to be identified. A survey method is a process, tool, or technique that you can use to gather information in research by asking questions to a predefined group of people. Typically, it facilitates the exchange of information between the research participants and the person or organization carrying out the research. Survey methods can be qualitative or quantitative depending on the type of research and the type of data you want to gather in the end. Exploratory research is defined as a research used to investigate a problem which is not clearly defined. It is conducted to have a better understanding of the existing problem, but will not provide conclusive results. For such a research, a researcher starts with a general idea and uses this research as a medium to identify issues that can be the focus for future research. An important aspect here is that the researcher should be willing to change their direction subject to the revelation of new data or insight. Such a research is usually carried out when the problem is at a preliminary stage. It is often referred to as grounded theory approach or interpretive research as it used to answer questions like what, why and how.

Data Analysis:**Monthly Consumption Expenditure:**

This section analyses the monthly consumption expenditure of the respondents.

Table: 1

Sr. No.	Consumption Expenditure	No. of Responses	Out of	Percentage
1	Less than 10,000	8	60	13.33%
2	10,000-15000	28	60	46.67%
3	15000-20000	14	60	23.33%
4	Above 20,000	10	60	16.67%
Total		60		100%

Figure:1

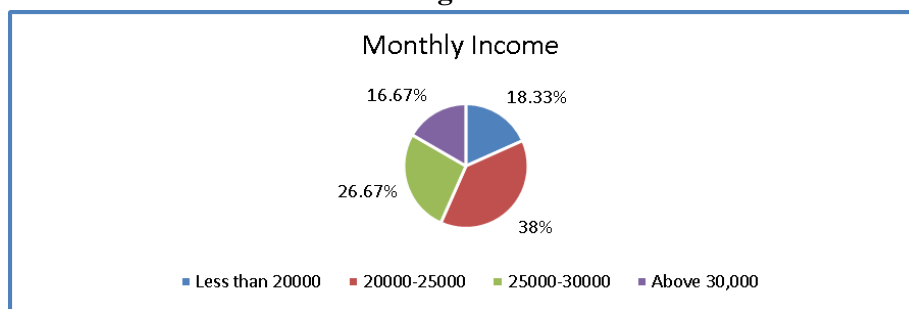
The data in the above table and figure shows a bit of different scenario than the other responses. The responses for the options of monthly consumption expenditure being less than 10,000 and 10,000 to 15000 were different. While the other two option were on the scale of approximately 23.33% and 16.67%.

Monthly Income:

This section analyses the monthly income of the respondents.

Table: 2

Sr. No.	Income Group	No. of Responses	Out of	Percentage
1	Less than 20000	11	60	18.33%
2	20000-25000	23	60	38.33%
3	25000-30000	16	60	26.67%
4	Above 30,000	10	60	16.67%
Total		60		100%

Figure:2

The data in table and figure concludes that most of the respondents, i.e., 38% get more 20000 rupees to 25000 rupees as their monthly income, while 18.33% of respondents get less than 20000 rupees as their monthly income.

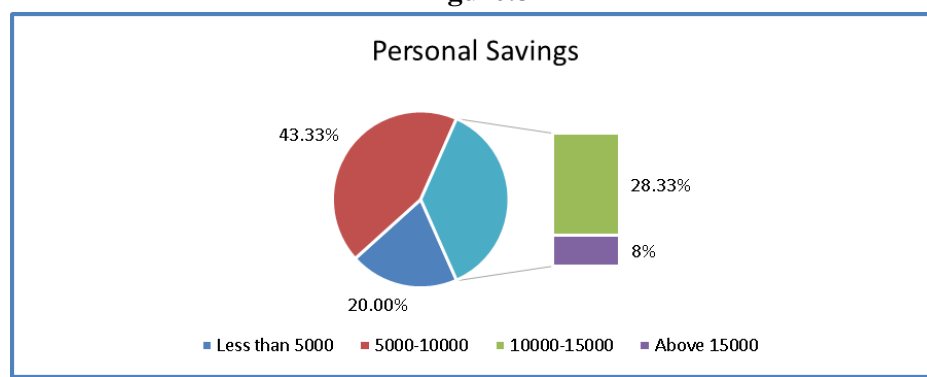
Monthly Personal Savings:

This section analyses the monthly personal savings of the respondents.

Table: 3

Sr. No.	Personal Savings	No. of Responses	Out of	Percentage
1	Less than 5000	12	60	20%
2	5000-10000	26	60	43.33%
3	10000-15000	17	60	28.33%
4	Above 15000	5	60	8.34%
Total		60		100%

Figure:3



We can see in table 3 and figure 3 shows that 65.46% of respondents are on the scale of less than 5000 in case of personal savings in Panvel region.

Results:

The study found that vegetable consumption in New Panvel is largely influenced by price sensitivity, quality of produce, vendor location, and consumer convenience. Vendors face significant challenges, including competition from modern retail outlets, price fluctuations, and supply chain issues. However, they are adapting to these challenges by leveraging digital tools, diversifying their products, and focusing on customer relationships. Seasonality plays a significant role in consumption patterns, with consumers adjusting their purchasing behaviour based on availability and price. The study highlights the need for vegetable vendors to be flexible, innovative, and consumer-focused to thrive in the competitive environment of New Panvel. These results provide valuable insights into the consumption dynamics of vegetable markets in New Panvel, offering actionable recommendations for vendors to improve their business strategies.

Limitations:

- The savings mentioned in here considers personal savings and no other type savings and investments.
- All expenditures except for consumption expenditure are excluded for the purpose of carrying out this research.
- Not much research has been carried out on the aforementioned topic. So the information and data obtainment became quite difficult.

Conclusion:

In a nutshell, the research was about the Impact “A Study of Consumption Level on Vegetable Vendors with Special Reference to New Panvel,” The data collected was divided into two parts, one being respondents’ characteristics to get an insight of respondents’ view on age, income, housing location, preference and ownership preference. The second part was focused on the main objectives of the research, i.e., to know the effect of rent rates on personal savings and consumption expenditure of the respondents. It was known from the data that most of the responses were from the age category of 40 to 45, although the age category chosen for this research was 25 to 60, i.e., the working class. The monthly income category which received more attention was of higher than 20,000. Another question which was asked in the questionnaire was factors one looks while getting an apartment on rent which is explained with the help of table and figure. The options given were as follows: Affordability, Facilities, Surroundings and others.

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