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Inventory Management and Pricing Practices among Street Vendors in Bengaluru: A Survey-Based Assessment of Financial and Digital Literacy

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Abstract

Street vending is a major livelihood within India's urban informal economy, yet vendors often make stocking and pricing decisions with limited financial information and minimal formal record-keeping. This study examines how street vendors in Bengaluru determine their stock and prices while assessing their financial and digital profiles. A quantitative cross-sectional survey was conducted using a structured Google Forms questionnaire administered to 29 vendors selected through convenience sampling. Data on demographics, commodities sold, entry motives, stocking and pricing practices, daily expenditure and profits, borrowing behaviour, and digital literacy were analysed using frequencies, percentages, and graphical summaries. The findings indicate that 72.4% of respondents were aged 19–38 years, while 58.6% were women. Most had secondary education or below. Fruits (55.2%) and vegetables (37.9%) were the primary commodities sold, and limited skills for alternative employment was the leading reason for entering vending (41.4%). Stocking decisions relied primarily on experience or guesswork (44.8%), while only 13.8% used cost-plus pricing. Historical prices (31.0%) and customer bargaining (27.6%) were more common pricing approaches. Daily expenditure ranged between ?201 and ?500 for 65.5% of respondents, while 72.4% reported daily profits of ?500 or less. Although 51.7% had never borrowed, none had accessed Mudra loans. Digital literacy was moderate to high, with 72.4% falling within the upper two proficiency bands. These findings highlight the reliance on experiential decision-making despite meaningful digital capabilities. Short training programmes in inventory planning, costing, and record-keeping, improved access to government credit schemes, and secure digital payment support could strengthen vendors' financial management. Larger, multi-site studies are recommended to validate these findings.

Keywords: Street Vendors, Informal Economy, Inventory Management, Pricing Decisions, Financial

Literacy, Digital Literacy, Bengaluru