

Lund University

Bachelor in Development Studies

Department of Sociology

Women Vendors in Dar es Salaam: Surviving or Climbing the Livelihood Ladder?

Exploring the Livelihoods of Women in the Urban Food and Beverage Vending Sector in Tanzania



LUND
UNIVERSITY

Author: Elvira Tillerman

Bachelor Thesis: UTKV03, 15hp

Spring Term 2012

Tutor: Olle Frödin

Abstract

Author: Elvira Tillerman

Title: *Women Vendors in Dar es Salaam: Surviving or Climbing the Livelihood Ladder? Exploring the Livelihoods of Women in the Urban Food and Beverage Vending Sector in Tanzania*

Bachelor Thesis: UTKV03, 15 hp

Tutor: Olle Frödin

Department of Sociology

The overrepresentation of women in informal, insecure, low paid and precarious employments is well-documented. The purpose of this research study is to explore the livelihoods of formal, semi-formal and informal female food and beverage vendors in Dar es Salaam, Tanzania. The research questions centre on why the livelihood strategy of food or beverage vending is undertaken, what livelihood constraints this type of vending brings, how coping strategies are utilised by the vendors and which livelihood assets are important in this urban context. This exploratory research study is based on qualitative semi-structured interviews with 16 women vendors in the suburbs of Dar es Salaam. The study incorporates purposive sampling because the aim is not to generalise findings, but rather to increase the contextual understanding of livelihoods. The theoretical framework is based on the urban livelihoods framework which is a useful approach to explore how key contextual factors interact with livelihoods. Since the poor have very limited opportunities to strategically reduce vulnerabilities, the role of agency should not be overestimated. The main findings reveal that women vendors draw primarily on labour assets and social capital in order to construct livelihoods. However, engaging in food or beverage vending is in itself not sufficient for securing livelihoods or even survival. This could be explained by external livelihood constraints such as increased competition from other food/beverage vendors—constraints which reduce individual revenues. Seasonal price fluctuations increase operation costs for vending and decrease the flow of customers resulting in declining incomes. The women vendors draw on social support through informal loan and credit taking as a substitute for financial resources in order to make ends meet. The importance of labour assets and social capital in the urban context is in general consistent with previous research. In addition to previous research, this study has revealed that informal vending space in residential areas, accessed through private contacts and social capital, is an important livelihood asset. By avoiding vending in public spaces such as by main roads, visible streets and around market areas, the women vendors avoid bribe payments and police harassments which decreases livelihood constraints.

Keywords: women, urban, vendors, Tanzania, livelihoods, vending space

Acknowledgements

I am most grateful to the women in this study for sharing their experiences with me. I would also like to thank Mr. Maziku and Mr. Shigula for devoting their time to my field study and introducing me to the women. This research study could not have been conducted without the interpreters, Fina and Getrude, who helped me a great deal during this process. I am also thankful for the guidance of Professor Claude Mon'gon'go at the University of Dar es Salaam. Finally, I would like to express my gratitude to Olle Frödin for his much appreciated supervision.

Table of Contents

| | |
|---|----|
| 1.0 Introduction | 1 |
| 1.1 General Background | 1 |
| 1.2 Purpose and Research Questions | 3 |
| 1.3 Limitations of the Study | 4 |
| 2.0 A Brief Overview of Existing Research | 4 |
| 2.1 Urban Employment, Informality and Gender- Contrasting Views on Opportunities and Constraints | 4 |
| 3.0 Research Design and Methodology | 5 |
| 3.1 Qualitative and Exploratory Research Study | 5 |
| 3.2 Sources of Data | 6 |
| 3.3 Sampling | 7 |
| 3.4 Data Collection Tools | 7 |
| 3.5 Data Analysis | 8 |
| 4.0 Clarification of Concepts | 8 |
| 4.1 Defining Informality and Formality | 8 |
| 5.0 Theoretical Framework | 9 |
| 5.1 The Urban Livelihoods Framework | 9 |
| 5.2 Capital Assets – Human, Financial, Social, Physical and Natural Capital | 11 |
| 5.3 The Vulnerability Context – Shocks, Trends and Seasonality | 12 |
| 5.4 Transforming Structures and Processes | 13 |
| 5.5 Strengths and Weaknesses of the Urban Livelihoods Framework | 13 |
| 6.0 Research Findings and Analysis | 14 |
| 6.1 Food and Beverage Vending as a Livelihood Strategy | 14 |
| 6.2 Upholding or Challenging Traditional Gender Roles Through Food and Beverage Vending? Opportunities and Constraints | 15 |
| 6.3 Livelihood Constraints | 17 |

| | |
|---|-----------|
| 6.3.1 Unpredictable Incomes and a Tendency for Overcrowding of Vendors..... | 17 |
| 6.3.2 Seasonality and Price Fluctuations in Commodities..... | 18 |
| 6.3.3 Government Policies and Pressures for Formalisation..... | 20 |
| 6.3.4 Vending with a Business License – Does it Make a Difference?..... | 21 |
| 6.3.5 Vending without a Business License, Avoiding Public Space and the Importance of Access to Residential Space..... | 22 |
| 6.4 Coping strategies..... | 23 |
| 6.4.1 Social Support on an Everyday Basis..... | 23 |
| 6.4.2 Social Support in Times of Crisis..... | 24 |
| 6.4.3 Combining Household Expenditures and Food Vending..... | 24 |
| 6.4.4 Formal Access to Financial Resources..... | 25 |
| 6.4.5 Survival or Long-Term Livelihood Improvement?..... | 26 |
| 7.0 Conclusion..... | 27 |
| References..... | 29 |

1.0 Introduction

1.1 General Background

This research study concerns livelihood strategies, coping strategies and livelihood constraints among female food and beverage vendors in Dar es Salaam, Tanzania. During the last two decades, an increase of women in labour market participation has occurred on a global level with a few exceptions such as East and Central Europe and Central Asia (Hassim and Razavi, 2006;UNDP, 2008). This has generally been accompanied by an overrepresentation of women within low compensated sectors and precarious forms of employment. In Sub-Saharan Africa, 85 percent of women in total are vulnerably employed whereas 70 percent of all men engage in vulnerable employment (ILO, 2012). This indicates that a larger share of women engage in self-employment as own-account workers or unpaid family workers. Vulnerable employment is often characterised by inadequate incomes, low productivity and difficult conditions of work and is thus more likely to be informal in developing countries; however, it is not limited to informal economic activities (ILO, 2012). Women’s general disadvantaged employment positions have contributed to the debate that the labour market itself is “feminised” which suggests that the employment in which women engage in is associated with low pay, insecurity and precariousness (Heintz, 2006).

Furthermore, the “feminisation” of the global labour force is connected to urban growth and the expansion of informal employment (Tacoli, 2012). Sub-Saharan Africa is urbanising at an average of almost 5 percent annually which is twice as high as in Asia and Latin America (UN-HABITAT, 2009). The economic liberalisations in East Asia that have been characterised by an increase in urban-based employment have generally not taken place in sub-Saharan Africa (Potts, 2009). It has been stated that the African urbanisation is not consistent with the assumptions of conventional economic theory since the link between industrialisation and urbanisation has not been witnessed in the region (Rakodi, 1997; World Bank, 2009). Instead, urbanisation is occurring at lower rates of economic growth and is accompanied by a lack of employment generation as well as an increase in slum dwellers (UN-HABITAT, 2010). Moreover, the general lack of jobs in African cities becomes further challenging when the urbanisation process has not been preceded by an overall structural transformation in the agricultural sector (Hillbom and Green, 2010). This contributes to what has been referred to as the urbanisation of poverty and the urban crisis in African cities which includes decreasing access to secure employments, the deterioration of basic services and the

practical absence of state welfare provision (Tranberg-Hansen and Vaa, 2004; Lorenceo-Lindell, 2002). As a result, a high and growing number of urban dwellers pursue their livelihoods by informal and precarious means. For instance, urban informal non-income aspects in Sub-Saharan Africa include land use, shelter and housing, transportation as well as social services (Streen and Halfani, 2001, cited in Tranberg-Hansen and Vaa, 2004, p.1). According to some estimates, informal income-generation in Africa as a whole, accounts for 60 percent of total urban employments and over 90 percent of new urban employments (Charmes, 2000). Generally, women represent a larger share of the informally employed. More specifically, in Sub-Saharan Africa, 84 percent of women in total engage in non-agricultural informal employment in contrast to the total male population where 63 percent are active in this sector (ILO, 2002). Women in the informal sector commonly earn lower incomes and it has been stated that the connection between poverty and informal employment is more apparent for women in comparison to men (Chen et al. 2002; ILO, 2002). The urban sector is exceedingly monetized which indicates that the access to financial income is vital for survival (Rakodi, 2002). Urban labour activity often generates higher incomes compared to rural areas. However, basic needs, such as food, water, housing and public transport, are more frequently purchased whilst the extent of needs met by primary production is lower (Rutherford, 2002). It has been argued that because of the domination of income indicators for measuring poverty, poverty reduction policies often fail to address the multiple dimensions of poverty whereas it also results in that the number of urban poor is underestimated (Tacoli, 2012).

It has been estimated that the informal sector in Tanzania as a whole accounts for 35 percent of the country's GDP (Schneider, 2004) and provides approximately 90 percent of the country's jobs (ILO, 2010). In Dar es Salaam, it is estimated that formal employment declined from 84 percent in 1978 to 36 percent in 1991 (Tripp, 1997). The cocktail of the economic recession, economic liberalisations, structural adjustment programs (SAPs), privatisations and declining rates of state involvement, decreasing access to employment and declining formal sector wages during the 1980's-1990's contributed to an expansion of informal employment (Tripp, 1997). This was accompanied by an overall increase in small-scale income-generating activities of women (Tripp, 1997). Commerce has assumed an important role in the African economy (Lyons et al. 2008). This has affected how urban dwellers pursue their livelihoods as people increasingly engage in small-scale businesses in order to earn an income. For example, it has been estimated that 55 percent of small businesses in Dar es Salaam in Tanzania operate

in commerce (ILD, 2005, cited in Lyons and Msoka, 2010, p.1082), such as street trading and retail microenterprises (Brown, 2006). However, in general, women often lack education, skills, capital and access to credit (Peterson, 2008) and there appears to be a tendency for women to participate in less profitable sectors such as food vending whereas men are more representative within markets of non-food items (Skinner, 2008). Female entrepreneurs in Tanzania face several challenges such as lack of property and ownership status of assets which often impede access to financial credit due to a lack of collateral. This is further deepened by the societal principle which states that women are only capable of managing small-scale businesses. As a result, women tend to be found in enterprises which reflect traditional gender roles such as businesses of sewing, handicrafts and food production (Stevenson and St-Onge, 2005).

1.2 Purpose and Research Questions

Against the background of women's overrepresentation in insecure and low compensated sectors of the urban economy, the purpose of this research study is to explore the livelihoods of female food and beverage vendors in Dar es Salaam. An examination of living conditions and urban livelihoods on a microlevel contributes to improving the knowledge about urban livelihood strategies and coping strategies in a sub-Saharan African context. In order to make a distinction, livelihood strategies are hereafter defined as occupational activities, whereas coping strategies represent activities which are utilised when food/beverage vending alone does not make ends meet and/or are applied during a hardship or a crisis. A further purpose of this study is to shed light on gender related opportunities and constraints women face in an urban environment. In order to examine how poverty is manifested in this urban context, this research study also aims at highlighting the multidimensional aspects of poverty by applying a qualitative approach through the lens of the urban livelihoods framework. This research study seeks to answer the following questions: Why is food/beverage vending undertaken as a livelihood strategy among women in this urban context? What are the livelihood constraints that this type of vending brings? How are coping strategies utilised and how do they impact the livelihoods of the women vendors? Finally, this study asks which resources and assets are most important in terms of reducing livelihood constraints.

1.3 Limitations of the Study

Based on the assumption that female vendors are generally occupied in less profitable vending sectors and that they may face different challenges compared to male vendors, which is also confirmed by previous research, this study focuses on women. Therefore, this research does not aim at providing a comparative research on male and female vendors. Moreover, the extent of vending items found in urban areas is immense whereas this study is limited to food and beverage vending. Thus, this study is not able to give an account of the livelihoods of women vendors who are engaged in non-food and non-beverage items. A further limitation of this study is that due to time constraints, no more than two key informant interviews were conducted during the field work. Initially, due to the relatively small research sample, the aim was to conduct research in one single area in order to map the environment of that specific area. However, due to practical difficulties, this was not achievable which limited the possibility to gain information from the ward and sub-ward level in the four different areas where the research eventually was conducted.

2.0 A Brief Overview of Existing Research

2.1 Urban Employment, Informality and Gender – Contrasting Views on Opportunities and Constraints

This section gives a brief overview of the interaction between women's labour force participation, the urban economy and informality, with a particular reference to Tanzania. Further existing research regarding urban livelihood assets is presented in the theoretical framework.

During the heyday of the SAPs and the economic crisis in Tanzania, research stated that women's newly found engagement in petty trade contributed to low rates of return in relation to the invested labour time whereas the dependence on vulnerable informal work was raised as a critical issue. It was argued that there had been very little "development" and "empowerment" in the Tanzanian context. Despite the growing work efforts undertaken by the poor in disadvantaged conditions, the majority continued to live near or at subsistence (Vuorella, 1992, cited in Johnston-Anumonwo and Doane, 2011, p.13). A decade later, the ILO stated that the majority of women entrepreneurs in Tanzania engage in low growth and small-scale informal enterprises, such as food vending, tailoring, batik making and charcoal

vending, where the competition is high and the profit is low (ILO, 2003). The growth in female labour participation is generally regarded as positive since it could increase women's independence and enhance the opportunity to move out of poverty (World Bank, 2011). It has been argued that women's rapid increase in informal small-scale economic activities during the economic hardships in Tanzania in the 1980's and the 1990's changed household dependencies and improved women's autonomy (Tripp, 1997). The liberal market approach tends to consider the informal economy as beneficial for women since it differs from the formal economy where gender-related regulations take place (USAID, 2005, cited in Meagher, 2010, p.472). Due to more flexible forms of employment in the informal sector, women could also respond to household and childcare demands. The liberal market approach argues that in order to empower women in the informal economy, cultural and legal obstacles should be removed and women's access to skills, credit and profitable markets should be enhanced (Meagher, 2010). Therefore it appears like similar constraints that inhibit women to participate in the formal sector are also evident in the informal sector. Urban poverty has a gendered dimension in that women are often forced to combine unpaid and paid work by working long hours. The gendered aspect of urban poverty is further deepened by the gender segmentation of labour markets which gives an unequal position in the labour market with women often representing the cheapest labour in the urban economy (Tacoli, 2012).

3.0 Research Design and Methodology

This section provides an overview of how the research was conducted in terms of explaining why a qualitative approach was selected, how the sampling was carried out, how the data was collected and finally how the data was analysed.

3.1 Qualitative and Exploratory Research Study

To some extent, this research study resembles a case study in that it aims to "understand the 'case' in depth and in its natural setting, recognising its complexity and its context" (Punch, 2005, p.144) and to produce a "detailed and intensive analysis of a single 'case'" (Bryman, 2008, p. 52). This research study does aim to understand the livelihoods of women food and beverage vendors in detail, in-depth and in its natural setting. However, the "case" refers to a location and a thorough examination of the setting (Bryman, 2008). This research study was conducted in four different large suburban areas in Dar es Salaam. In other words, this

research cannot be defined as a case study since the size of the “location(s)” was too large to examine in detail during ten weeks of fieldwork. Evidently, the setting cannot be separated from the individual, but the centre of attention is directed towards the livelihoods of women food/beverage vendors

Most importantly, in order to examine livelihoods in-depth and move beyond income-indicators for examining poverty, a qualitative approach is more beneficial. This is because a qualitative approach provides a detailed account of livelihoods from people’s *own perspectives*. The subjective experience of women’s livelihoods is thus highly desirable. Priority was given to the collection and interpretation of data rather than utilising theoretical assumptions in the field. This aims at reducing presumptions of previous research findings as much as possible and gives room for people to express themselves in an unrestricted manner. Furthermore, this is an exploratory case study since it aims at explaining livelihood strategies, livelihood constraints, coping strategies and important livelihood resources rather than just providing a description. However, the study will also draw upon a descriptive approach since description is the first step towards explanation (Punch, 2005). A further motive for conducting a qualitative study is because it represents a context specific approach which means that experiences of people cannot be studied in isolation from their natural setting. Qualitative research is thus beneficial since it does not aim at presenting single variables, but rather to study the experiences of people in a holistic approach in the everyday context (Flick, 2009).

3.2 Sources of Data

The data was collected from secondary and primary sources. Secondary sources include relevant research related to urban livelihoods and informality in sub-Saharan Africa and how these issues interact with women’s employment opportunities and constraints. Primary data sources include a sample of 16 women who vend food or beverage in the suburbs of Dar es Salaam. The areas included in the sample are Mwininjuma, Manzese, Mabibo in the Kinondoni District as well as Tabata Dampo in the Ilala District. Furthermore, key informant interviews were conducted with sub-ward officials as well as with Viwanda na Biashara Ndogondogo (VIBINDO) which is an umbrella association of informal small scale businesses and informal trader organisations.

3.3 Sampling

This study conducted a purposive sampling in which the interviewees were selected depending on their relevance for the research topic and also because this study does not aim to generalise its findings, but rather to increase the contextual understanding (Bryman, 2008). Nevertheless, it is still of importance to include a sample with different key characteristics in order to show a level of diversity (Bryman, 2008). The food/beverage vendors included in this study were between the ages of 28 and 70 years. Eleven women completed primary school which indicates that they had seven years of formal education. Four women had not completed primary school, but had 4-5 years of formal education. Finally, one woman had only attended an adult education during a period of 6 months. The number of household members varied between 1 to 10 people and almost half of the women lived in extended families. Six households had two sources of income since the husband was present and able bodied. Finally, ten women had one primary source of income because the adult family members in the household all engaged in the same food/beverage enterprise and/or as a result of that the husband was not present, in poor health or passed away.

3.4 Data Collection Tools

Primary data sources are based on semi-structured interviews which collected a wide-range of socioeconomic characteristics such as household and business environment, household priorities, livelihood options, livelihood constraints and coping strategies. The semi-structured approach allows questions to emerge during the interviews which were not initially included which aims at highlighting the livelihoods from people's own point of views. Semi-structured interviews allow follow-up questions and do not include a fixed interview guide permitting inconsistencies in answers to be adjusted. In addition, this approach is important in that some specific questions need to be asked in order to maintain a focus in the research in order to answer the research questions (Bryman, 2008). Furthermore, it is important to be critical of my own role as a researcher in this context. One could assume that the data collection has certain limitations. The interaction between me and the interviewees is influenced by the fact that I am foreigner who does not speak their language. A great deal of the responsibility was therefore also in the hands of my interpreter. Certain aspects were facilitated by the fact that I was introduced to the women by NGO representatives who knew them. The interviews could have been influenced by how the women perceived my intentions. Therefore, it was crucial to

clarify the intentions prior to the interviews. However, it should still be acknowledged that there could have been aspects that the women chose to highlight whereas they decided not to share certain issues with me for various different reasons.

3.5 Data Analysis

Firstly, the theoretical framework utilised in this research study, the urban livelihoods framework, is an analytical tool. It emphasises the context specific dynamics of livelihoods and therefore, the data cannot be “tested against” the theoretical framework. During the interviews, it did not take long before certain themes and patterns started to emerge. As soon as the interviews had been transcribed from Kiswahili to English, it was beneficial to continue with an in-depth thematic analysis. This was done by examining recurring themes which in a sense is similar to examining frequency. In addition to examining recurring themes, it was observed how themes shift, which similarities and differences emerge by examining how interviewees might discuss a topic in different ways as well as reflecting upon what might *not* be in the data (Ryan and Bernad, 2003, cited in Bryman, 2008, p. 555). The first step in a thematic analysis is descriptive since it only highlights emerging and relevant themes. The next step involves reviewing the transcriptions multiple times in order to thoroughly examine how the themes could be explained and what impact they had on livelihoods.

4.0 Clarification of Concepts

4.1 Defining Informality and Formality

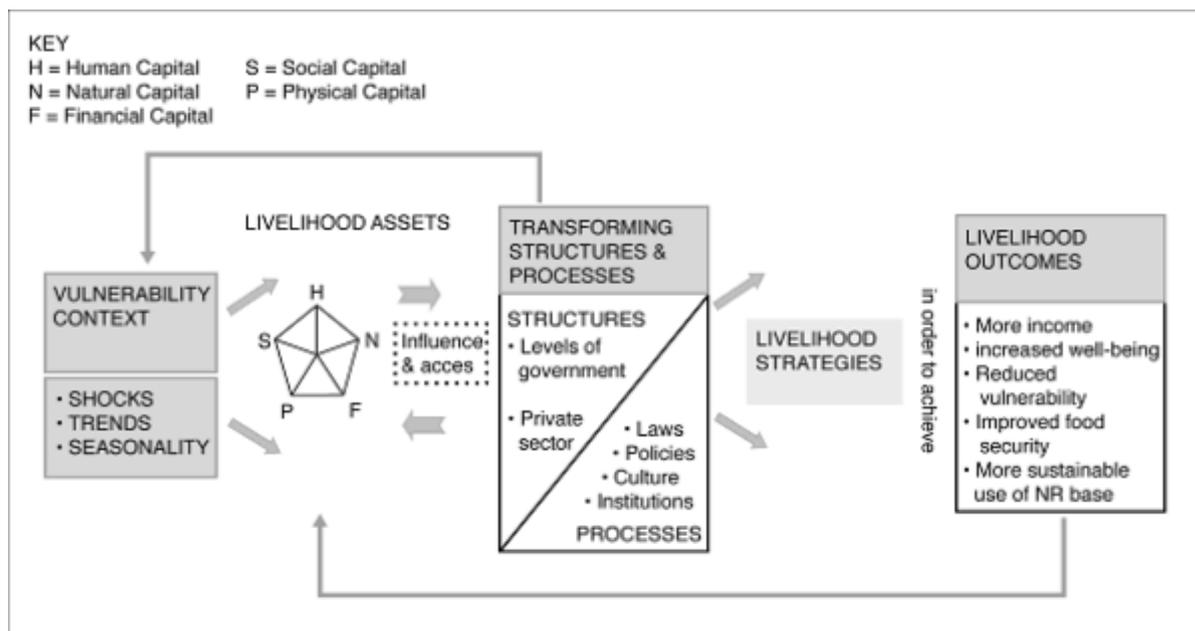
The definition of informal vending in this research study follows Castles and Portes (1989) classification where informal vending is defined as vending in legal goods and services which take place outside regulations and laws. In this context, informality may thus refer to vending without a permit, the lack of a business license for fixed premises and self-provisioning of premises (Lyons and Snoxell, 2005). The majority of the women included in this study operate their enterprises informally, but this study is not limited to informal economic activities. Nevertheless, it is important to include an overview of informality in Tanzania since it represent as rule rather than an exception. Moreover, the distinction between formality and informality is not straightforward since some women are working informally by some means and formally by other definitions. For instance, one woman paid taxes on an annual basis and had attained a business license which indicates position of formal employment. An additional four women jointly gained access to a group business license, but they did not pay

taxes. The remaining had no business license and did not pay taxes, but they commonly paid rent for their business premises and occasionally for services such as security and garbage collection. Self-provisioning of business premises through private and social contacts was evident in all cases, except for the few who utilised their house as business premises. To some extent, shifts between the formal and the informal sector also occurred. The women who engaged in a secondary occupation by hawking or trading in agricultural commodities did so informally. Moreover, there are other important characteristics which are generally applied to the informal sector that appear to impact the livelihoods of the female vendors to a greater extent which may be important to emphasise. These include self-employment, small-scale activities, easy of entry, labour intensive technologies, low levels of skills as well as low levels of productivity and capital and cheap provision of goods and services (Charmes, 2000). However, to apply a clear-cut distinction between formal, semi-formal and informal employment is impossible. This distinction is less important in this context because a small number of the food/beverage vendors comply with tax payments and the acquisition of operating with a (group) business license does not have a large impact on their livelihoods. In contrast, this indicates that formal or semi-formal income-generation for these women continues to occur in low compensated sectors with insecure and unpredictable incomes, which will be discussed in detail in later sections.

5.0 Theoretical Framework

5.1 The Urban Livelihoods Framework

In order to examine urban livelihood strategies, livelihood constraints, coping strategies and which livelihood assets are important among women food/beverage vendors, the urban livelihoods framework was selected as a theoretical framework. The framework allows for a detailed analysis of the aforementioned aspects, which is discussed in detail in this section. As evident by the urban livelihoods framework presented below, gender is not explicitly incorporated in the framework. The well-documented livelihood challenges women face in the urban economy and their predominance in less lucrative and the least secure occupations, stress the need to include gender related issues into the framework.



Source: DFID, 1999

Available at livelihoods.org

The urban livelihoods framework focuses on different assets including human, social, physical, financial and natural capital, which individuals or households utilise in order to construct livelihoods. According to the framework, the *access* to assets is influenced by the vulnerability context, the policies, institutions and processes which impact how livelihood strategies are converted into livelihood outcomes. The arrows in the framework indicate a relationship rather than direct causality (Rakodi and Lloyd-Jones, 2002). Livelihood strategies have been defined as “the overarching term used to denote the range and combination of activities and choices people make/undertake in order to achieve their livelihood goals” (DFID, 1999:2.5). However, the use of the term “strategy” within the livelihood concept has been criticised for giving the impression that the poor have a wide-range of strategies to choose from, which is often not the case (Rakodi, 2002).

Generally, contemporary studies are rooted in the livelihoods framework and the approach witnessed a great boost during the early 1990’s as a result of the work on participatory methods by Chambers (Chambers, 1995; Chambers and Conway, 1992). The framework was initially applied in rural areas but subsequently also utilised in urban settings (Moser, 1998; Rakodi and Lloyd-Jones, 2002; Brown, 2006). This study utilises the livelihoods framework developed by the UK Department for International Development (DFID), which defines a livelihood the following way: *A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is*

sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (DFID, 1999, adapted from Chambers and Conway, 1992).

However as argued by Rakodi (2002), urban dwellers in general do not directly draw on or benefit from natural resources and natural capital. Therefore, the core aspect of *urban livelihoods* is defined as *livelihood security* which includes the ability to cope with and recover from stresses and shocks and maintain or enhance capabilities and assets (Rakodi, 2002, p. 18). This study draws upon certain components of the framework which are related to the research findings and therefore it sheds light on what is defined as livelihood security in the framework. Larger discussions on environmental impacts in urban areas in terms of sustainability are not included in this study.

The livelihoods framework incorporates an agency approach which emphasises factors such as poverty, vulnerability and marginalisation through the lens of a micro perspective with family, network and community at the centre (de Haan and Zommers, 2005). Moser (1998) argues that poverty is not a static concept and highlights the issue of vulnerability which suggests that people move in and out of relative poverty. It is acknowledged that even though poor people may not have access to financial assets, they have other resources which are demonstrated through the utilisation of a wide-range of strategies in order to ensure survival or security. It is therefore suggested that one should begin with viewing the assets the poor have instead of what they lack (Moser, 1998; Rakodi, 2002). The approach highlights trade-offs between different types of assets and stresses how one asset could be converted into another (de Haan and Zommers, 2005). By applying the urban livelihoods framework to the situation of women food/beverage vendors, this study is not attempting to understate the role of financial resources. The women vendors may prioritise the access to financial capital. However, if cash is not accessible, other coping strategies may emerge as a response to this which may provide an image of which assets the vendors have access to, or lack access to.

5.2 Capital Assets – Human, Financial, Social, Physical and Natural Capital

Human capital includes quantitative and qualitative aspects of available labour resources. The quantitative aspect refers to the number of household members who are engaged in labour and the accessible time to participate in labour activities (Rakodi, 2002). This aspect has productive and reproductive components since the later refers to the requirement for household maintenance and child care which are often carried out by the woman in the

household. Finally, qualitative aspects refer to the level of education and skills as well as health status which impact the possibility to engage in income-generation (Rakodi, 2002). *Financial capital* refers to the available financial resources and includes wages, credit, savings, loans and remittances, which may provide opportunities or constraints in livelihood strategies. The access to financial capital influences investments in livelihoods such as in housing, business enterprises as well as regarding health and skills among the household members and thus, it could help reduce or withstand shocks and stresses (Rakodi, 2002). A core asset for the urban poor is the access to financial income drawn from the sale of their labour (Moser, 1998). Furthermore, people may utilise *social capital* for the construction of livelihoods. This refers to social networks, such as group membership and relationships of trust, social support and access to societal institutions. Social capital in the urban context has been defined as “*reciprocity within communities and between household based on trust deriving from social ties*” (Moser, 1998, p.4). Social capital has been criticised for the risk of exclusion since it may be allocated unequally (Putzel, 1995, cited in Lyons and Snoxell, 2005, p.1303). It has generally been argued that social capital in urban areas may be less dynamic in contrast to rural areas due to higher levels of heterogeneity and mobility among the population (Moser, 1998). Others argue that social capital provides a level of agency to the urban poor and stresses its importance for survival (Lyons and Snoxwell, 2005). *Physical capital* or productive capital refers to basic infrastructure such as housing, energy, water and transport as well as production equipment. It is considered to be important since direct investments in productive capital, such as gaining access to appropriate equipment may improve labour activity and thus increase incomes (Rakodi, 2002). Furthermore, productive use of housing or shelter such as renting out rooms or participating in home-based enterprises is considered to be important for urban dwellers (Moser, 1998). In addition, the access to public space has been identified as a crucial aspect of physical capital in urban areas which is considered to be important for the poor (Brown and Rakodi, 2006; Brown and Lloyd-Jones, 2002). Finally, *natural capital* includes natural resources such as land and water. However, natural resources are generally regarded as less important in urban environments with the exception of urban dwellers that depend on urban agriculture (Rakodi, 2002).

5.3 The Vulnerability Context – Shocks, Trends and Seasonality

The vulnerability context aims at including factors which often take place in the external context in order to examine how it may impact livelihoods. The vulnerability context includes three key factors: trends, seasonality and shocks over which people have limited or no control

(DFID, 1999). Trends may refer to issues such as demographic change, national or international economic trends or trends in governance. Thus, trends are not necessarily negative for the poor (DFID, 1999). Seasonality refers to persistent seasonal changes such as employment opportunities or price fluctuations (Rakodi, 2002). Finally, shocks may include natural disasters, conflicts (Rakodi and Lloyd-Jones, 2002) or international economic shocks (DFID, 1999). The main difference between seasonality and shocks is that the former is recurring and generally more predictable in contrast to shocks. The urban livelihoods framework stresses not solely an identification of vulnerabilities, but also highlights the utilisation of assets in order to cope with crises which may occur. Thus, the centre of the attention is directed at how individuals and households aim at reducing vulnerability (Moser, 1998; Rakodi, 2002).

5.4 Transforming Structures and Processes

This section in the urban livelihood framework aims at portraying the interaction between government policies, laws, cultural and social norms, “the rules of the game” within, and across institutions and how these factors impact access to assets and the ability to utilise assets (Rakodi, 2002). Policies and structures could create assets through e.g. government policy by investments in infrastructure (physical capital) or access to technical skills (human capital), whereas assets could be determined by ownership rights or influence rates of asset accumulation through e.g. taxation (DFID, 1999).

5.5 Strengths and Weaknesses of the Urban Livelihoods Framework

The main criticism directed at the conventional livelihood framework in general is that it neglects economic globalisation and macro-economic structures as well as for the lack of attention it gives to power, politics and governance (Scoones, 2009). Moreover, the framework provides too much attention to the role of social agency whilst it underestimates the importance of the political economy (Wood, 2003). However, it should be highlighted that the criticism towards the livelihoods framework as such is perhaps attacked from the wrong angle since the approach itself in fact incorporates factors of transforming structures and processes. It is rather the conduction of research using the approach which has failed to emphasise the importance of structural factors on livelihoods. This could partly be explained by the fact that the framework has no “fixed rules” and thus allows for plenty interpretations

of research conductions. The same issue is evident when it comes to incorporating gender into the framework since that also depends on the researcher.

The strengths of urban livelihoods framework which motivated its utilisation in this research study include its emphasis on the multidimensional aspects of poverty and the fact that the framework develops an in-depth understanding of livelihoods in a specific context. The approach highlights priorities and examines which assets are most important for the urban poor. It also facilitates an understanding of which assets are least accessible. Finally, it generates knowledge of the key contextual factors that support or hinder the construction of livelihoods among urban dwellers. Thus, it has the ability to produce important policy suggestions and pro-poor interventions (Meikle et al. 2001).

6.0 Research Findings and Analysis

In this section, the research findings are presented and discussed. The concepts from the urban livelihoods framework are utilised and applied according to the research findings. In other words, the female food/beverage vendors do not draw equally on all capital assets presented in the framework in order to construct livelihoods. In relation to the research findings, this section also addresses the core contextual factors presented in the theoretical framework and examines how they impact urban livelihoods and livelihood constraints in this specific context.

6.1 Food and Beverage Vending as a Livelihood Strategy

The livelihood strategy refers to utilising physical labour by self-employment and engagement in food or beverage vending. The women vended mainly perishable food whereas the large majority prepared Swahili food, such as ugali, rice, beans, chapati and pilau. The remaining women sold vegetables and beverages such as fresh juice, sodas and water. Finally, one woman was a shop owner and sold items such as rice, sugar, cooking oil, beverages and also fabrics. Furthermore, only two women occasionally engaged in a secondary occupation. The shop owner engaged in agriculture and cultivated cassava which she subsequently sold to traders whereas one beverage vendor took on street hawking by selling dresses during times of declining incomes. The majority of women work on their own in their enterprise whereas a smaller number run it as a family business or work together with other vendors in order to decrease the costs of running the business. Three women use the indoor and outdoor area of their home for their enterprise which indicates that they do not pay additional rent for the

business premises, and thus, they draw directly on productive capital by combining shelter and income-generation. Finally, one woman uses a house of a neighbor to vend without any charge which therefore stresses the importance of social capital since it provides access to space for income-generation.

The business of food/beverage vending was generally chosen as a livelihood strategy due to lack of financial capital and deficiency of higher education and skills. The motive for engaging in vending was in order to secure or improve the household income. The relative low cost of entry and minimal requirements of education enable women to engage in food/beverage vending and earn an income, whilst it is also an indication of a lack of other alternatives for income-generation, as indicated in the statement below.

“It’s a long time ago since I entered this business simply because I don’t have enough education and I had nothing to do.” (Food Vendor, Dar es Salaam, March, 2012).

A further purpose for this type of livelihood strategy was the need to generate a household income due that the husband in the household was in poor health or passed away. Half of the women began vending when the husbands had passed away or become ill. This indicates that these women became the new and only breadwinner within the household which further poses a major livelihood constraint, as seen in the statement below.

“I engaged in this business soon after my husband had passed away. [.....] Honestly, life is hard because at first there was support and now there’s no support. Instead you depend on yourself.” (Food Vendor, Dar es Salaam, March, 2012).

6.2 Upholding or Challenging Traditional Gender Roles Through Food and Beverage Vending? Opportunities and Constraints

One may simply assume that gender roles are sustained solely because the women are vending food/beverage since it may be regarded as a “traditional enterprise”, but a statement as such would not tell the entire story. From their own point of view, food/beverage vending was not necessarily associated with being a woman since the majority stated that *“even a man can do this job.”* Doing business also challenges the traditional role of women as income-earners and many women experienced a level of pride and independence of being a food/beverage vendor. This is shown in the statements below.

“This business eases my life because it makes me independent. [.....] ...They use to laugh at other women who do business. They think if women do business, then they don’t have children who could help them.” (Vegetable Vendor, Dar es Salaam, February, 2012).

“I feel proud to be a female food vendor without asking for any support from a male.”(Food Vendor, Dar es Salaam, March, 2012).

This indicates that just by engaging in income-generation, the women also challenge the societal principle which states that only a man or children in the family should financially support a woman. However, there are also other important aspects which need to be taken into account. Several of the women often combined productive and reproductive work. The younger children would often spend the entire day with the mother at work and the older children would come and eat at the workplace when they returned from school. In this sense, a woman’s responsibility for reproductive work does not solely disappear because she is involved in income-generation. This indicates that to some extent, through the division of labour, traditional gender roles are maintained since the women have no other choice but to combine childcare and work. The distinction between paid and unpaid work is thus blurred.

To some extent, traditional gender roles are also being challenged by women who invest in plots or houses, something only a smaller number of the women had the possibility to do. Social and cultural norms appear to have a great impact on the reasoning concerning why one should invest in the future. In the statement below, the connection between being a woman and the need to invest in a plot in order to secure the future is explicit.

“Life has changed now due to the challenges we face. Women are also fighting for a life, which is why you can find women who are building houses and doing some different work. I was very happy when I bought the plot with my own business money. I was also happy when my husband got his house, but I am happier now because I have my own plot. I did not want to get a problem of where to live after his death.” (Vegetable vendor, Dar es Salaam, February, 2012).

Thus, long-term investments, such as plots and housing, appear to have a gendered cause in some cases. This could be explained by inheritance rights which are governed by a range of legislations including customary, Islamic and statutory laws. However, male inheritors tend to be favoured since customary laws of inheritance are applicable to patri-lineal societies which represent 80 percent of Tanzania’s society (Ellis et al. 2007).

6.3 Livelihood Constraints

6.3.1 Unpredictable Incomes and a Tendency for Overcrowding of Vendors

National poverty lines in Tanzania are disaggregated into three different areas, including Dar es Salaam, other urban areas and rural areas. The national poverty line refers to the necessary income for food and basic needs consumption for an adult during the period of 28 days. In Dar es Salaam food poverty lines¹ and basic needs poverty lines² are set at 13,098³ TSh (59 SEK) and 17,941 TSh (80 SEK) respectively (URT, 2007). However, the majority of the women included in this research study earn around 5000-7000 TSh (22-31 SEK) on a daily basis. Consequently, they would not be considered poor by national poverty lines or by international standards.

All women perceived their business to be one of the most important and enabling factors in their lives since it provides a source of income. This is consistent with previous findings which state that labour is the most important individual asset in the urban context (Moser, 1998; Meikle, 2002; Rakodi, 2002), since it could be utilised in order to gain access to income. However, food/beverage vending is an insecure source of income due to highly unpredictable daily revenues whereas business investments also depend on daily revenues which further deepen livelihood constraints. The majority of the women stated that *“sometimes I go home with nothing in my pocket.”* Dependence on food/beverage vending is a larger livelihood constraint for sole earners with extended families due to lack of other income sources, as indicated in the statement below.

“Honestly, the business helps us to get only daily food but not a big profit...because sometimes you may start [working] from 4am or 5am up to 5pm and get a low profit because you use a lot of money in buying food products in the morning and then get a low profit after selling it. Then ... still at home, there are people who depend on you.” (Food vendor, Dar es Salaam, February, 2012).

¹ Based on the cost of acquiring sufficient food to meet the calorie needs according to a consumption pattern which is representative to the poorest 50 per cent of the population (URT, 2007).

² Based on the cost of non-food share of expenditure which is line with the consumption pattern of the poorest 25 per cent of the population (URT, 2007).

³ At the time of writing, 1 Tanzanian Shilling is equivalent to 0,00455606 SEK.

Thus, the aspect of engaging in a business should not be “glorified” since the women often take on food/beverage vending as a survival strategy in an urban environment which offers very limited alternatives. Several women stated that the business revenues were low due to the fact that the area was overcrowded with too many food vendors, as seen in the statement below.

“Because we’re many here doing the same business. So it depends... Today you might get some profit and the other [food vendors] lose profit... And you can lose profit while the others gain.” (Food Vendor, Dar es Salaam, March, 2012).

Thus, the issue of increased competition is having a deteriorating impact on the ability to secure sufficient incomes. The general lack of jobs in Dar es Salaam and the lack of income opportunities and shortage of investment capital for pursuing alternative occupations are placing a large number of women at the low end of the urban labour market.

6.3.2 Seasonality and Price Fluctuations in Commodities

A major livelihood constraint is that the business of food vending does not contribute to a sustainable long-term profit or livelihood improvement partly due to fluctuating food prices which result in particularly high investment and operation costs, lower flows of customers and decreasing incomes during times when food prices are high. Given the fact that the opportunity for primary production is non-existent for the majority of the women, it indicates that they are consumers of food rather than producers. Thus, business investments are predominantly dependent on financial resources - which is the asset the women have the least opportunity to gain access to. It has been stated that increases in food prices impact those who are primarily purchasers of food rather than producers (Cohen and Garrett, 2010). The women purchased their vending goods which stresses the dependence on the cash economy and the commodity market in the urban context. Increasing food prices contribute to that the relative cost of entry into food vending is accompanied by subsequent high investment and operation costs and general long-term poor returns. The rural-urban linkage in terms of food supply and price fluctuations could broadly and evidently be explained by seasonality. During harvest time which is mainly from January to June, there is a low flow of food which results in increased prices. After harvest times when the food supply is higher, the prices decrease. Considerable commodity price fluctuations occur due to the fact that 95 percent of the domestic food production is dependent on traditional rain fed agriculture which results in that crops are highly vulnerable to weather conditions. Further contributing factors are low fertility

soils, major crop losses, inadequate crop diversification, limited use of external farm inputs, insufficient food storages and preservations as well as poor infrastructure, lack of information for producers and thus insecure access to markets (URT, 2009). Moreover, a major difficulty with the issue of increasing food prices is that higher investment costs are required, but once the women attempt to sell the food at higher prices, they experience a lower flow of customers. This constraint is further deepened by the fact that the women vend in low-income areas and serve customers with low purchasing power which limits business revenues, as indicated in the statement below.

“The food which I’m cooking, I sell it to people with low incomes... and this is because the area and environment where I am....Here at my business area you can’t sell food for above 1500 TshCustomers will run away.” (Food Vendor, Dar es Salaam, March, 2012).

Many are thus forced to sell the food at low prices in order to maintain a flow of customers. In order to cope with this, the women would reduce the amount of vended dishes in order to afford to uphold their businesses since increasing the prices would often mean that they would lose customers.

Furthermore, the seasonal fluctuation regarding food prices significantly impede or entirely obstruct the ability to save money. The households which had the ability to save money used the savings for immediate expenditures such as house rent, business rent, health care and school related costs, whilst more long-term investments were generally more difficult to pursue. However, the majority of the women stated that they had no ability at all to save money during harvest times when food prices are high, especially among households with sole earners and extended families. The outcome of this is witnessed in difficulties or even inabilities of providing education to their children since schools fees⁴ and/or school related costs such as examination fees, uniforms, books and transportation costs for sending children to school is difficult and sometimes impossible to pay, as indicated in the statements below.

“It [high food prices] affects me because I can’t pay [school fees] on time... because I have to save money every day. But you can find some days, I go home with nothing in my pocket... and even when I do, [receive a daily profit] I’m using it on basic needs like water, food,

⁴Public primary school is free in Tanzania, but uniforms, school supplies and examination fees have to be paid for. Tuition fees are introduced for secondary school and onwards.

power and health care. So when it reaches the time for paying school fees, I find my pocket to have little or no money. [...] My children are then chased away from school.” (Food vendor, Dar es Salaam, March, 2012).

“I can see that life is hard when the business is bad because I depend on it. I’m ready not to eat, but I get my children school money” (Food vendor, Dar es Salaam, February, 2012).

The aforementioned statements indicate that a major livelihood constraint is high food prices which impact investments in education and decrease access to food. A dominant priority is investments in education for their children which signifies that there is thus often a gap between pursued livelihood strategies and the actual livelihood outcome. Skipping meals in order to be able to send children to school appears to be the only available coping strategy. The difficulties associated with sending children to school contributed to that the women perceived life as easier when children were on holiday since school related costs were absent and only food had to be provided for during these times.

6.3.3 Government Policies and Pressures for Formalisation

A further livelihood constraint which has an indirect impact on the women vendors is the inhibitory business environment which is seen through pressures for formalisation during recent times. The Finance Act of 2004 demanded that all business should be registered and licensed. The World Bank have been involved in the “doing business reforms” in order to promote a better business climate in Tanzania (WB, 2008; Lyons and Msoka, 2010). For instance, the Business Activities Registration Act requires registrations with tax authorities prior to a business application. Furthermore, a fixed and legal address is required prior to an application for a business license. Gaining access to a business license has been criticised for being expensive and time-consuming (Lyons and Msoka, 2010). It has been argued that the aforementioned reforms will not have a beneficial impact on microenterprises since they are not included as a target group in the reforms as small-scale informal businesses are not expected to survive formalisation (Lyons and Msoka, 2010; World Bank, 2008). The assumption that the poor will benefit from overall business growth and employment creation through the “trickle-down” effect is clearly overestimated since informal small-scale business represent the majority of enterprises in Tanzania (Lyons and Msoka, 2010, emphasis added).

VIBINDO, an umbrella association of informal small scale businesses and informal trader organisations, is at the other end of the spectrum. The organisation has been very critical to

the abovementioned registration acts together with academia since the acts are considered to be unconstructive for poor and informal small-scale businesses (Mr Gaston Kikuwi – Chairman of VIBINDO, Dar es Salaam, January, 2012). VIBINDO's overall aim is to support the informal sector through lobbying, campaigning, providing training in leadership and business, offering financial services by providing collateral, attaining business premises, arranging micro insurances for families and procurements of markets and cooperating with the private sector. However, VIBINDOS work is most likely to be hampered since the organisation is competing with top-down approaches for formalisation. This hindrance can be observed since the business reforms have been legislated and incorporated in MKUKUTA, the national poverty reduction strategy program (URT, 2010).

6.3.4 Vending with a Business License - Does it Make a Difference?

Unfortunately, this study is not able to clarify precisely how the five women, who had an individual business license or a group business license, gained access to it. The group business license is not individually owned since it belongs to a cluster of small-scale vendors in that specific area. If a vendor leaves the group or shifts to a different location, she then no longer has access to the group business license. Likewise, if a new vendor joins the group, she gains access to the group business license. The women themselves were not able to explain specifically how they managed to gain access to a business license. There could be several reasons for that, perhaps simply because they did not know or possibly due to that they did not want to share that type of information. This is shown in the statement below.

“I don't know. They [the local government] give it for free to all small businessmen and businesswomen.” (Shop owner, Dar es Salaam, February, 2012).

According to the above statement, the individual business license was offered for free. The group business license was however accompanied by a very low cost which had been paid in 2008. A new payment was supposed to occur within the near future, but no vendors knew exactly when the payment would take place. A NGO representative in that area claimed that the women were given the business licenses for free or at very low cost in return for campaigning for the Tanzanian ruling party, CCM, during election times. However, this information came from one source only and it could not be confirmed by other sources. The officer at the sub-ward level stated that small-scale businesses, such as food/beverage

vendors, are not required to have a business license in that specific area. Instead, economic activities which require a business license are larger enterprises. However and perhaps most importantly, operating a semi-formal or formal business does not reduce livelihood constraints, such as unpredictable incomes, increased competition from other vendors and seasonal price fluctuations. Instead the women with a (group) business license remain in an environment where external livelihood constraints offer limited chances to shift into a more income-secure business.

6.3.5 Vending without a Business License, Avoiding Public Space and the Importance of Access to Vending Space in Residential Areas

As a result of vending without a business license in other areas, three women stated that they are frequently troubled by the city police of Dar es Salaam. These women were forced to pay bribes on a weekly or monthly basis in order to continue vending, thus decreasing their earned incomes through regular bribe payments. If the women are unable or unwilling to pay the bribe, they would be given a much higher official offence fee, as seen in the statement below.

“In the past, we were vending our food nearby the road, but shortly after we shifted to this area which is more hidden. If they [the city police] come, people run to us and give us information that the city police are coming so we should hide our things and even our food and run away.... You can run away once and they capture you twice, or you can run away twice and they capture you once. It depends on the information you get [.....] When they come on the spot and ask for money, we usually give them 10 000 TSh. But if they capture you and take you with them, you should pay 50,000 TSh as an offence.” (Food Vendor, Dar es Salaam, March, 2012).

The results also indicate that the women avoided vending in public spaces, such as by main roads, by visible streets and around market areas as a deliberate strategy in order to avoid police harassments. Drummond (2000) argues that the public-private dichotomy is a western concept where the former represent a domestic space for reproduction whereas the latter is a communal space where productive activities take place. In non-western contexts, this straightforward division is generally less distinct. The women included in this study vend in *residential* areas, which in this context needs to be distinguished from “public” and “private” space since the majority of the women leave the “traditional” domestic sphere in order to engage in income-generation but they also avoid visible public spaces. By vending without a

business license in residential areas, livelihood constraints are reduced since incomes do not have to be used for bribe payments, as seen in the statements below.

“The reason for them [the city police] to not come here and trouble me is the location of this place – it is someone’s home. But if I was nearby the road like other food vendors, maybe they would come and trouble me” (Food Vendor, Dar es Salaam, March, 2012).

“We are at a private area, not like our fellows of the market area which belongs to the government. When it comes to capturing people, honestly, I’m afraid of God! They [the city police] never capture people from our area. They can capture people from the market area, but not from our area.” (Food Vendor, Dar es Salaam, March, 2012).

The majority of the women were not troubled by the police. This could be explained by the location of the enterprises. The women had gained access to the business premises by informal means through social capital and private contacts. For the majority of the women, this is however also most commonly accompanied by higher operation costs, such as rent for the business premises, whereas the location itself is more secure. This aspect is also facilitated by social support through information and warnings about the arrival of the police from neighbouring vendors and people in the area which could help secure the daily earned income. Access to informal vending space in residential areas is therefore an important livelihood asset since it functions as a protective measure against bribes and time loss for income-generation.

6.4 Coping strategies

6.4.1 Social Support on an Everyday Basis

The requirement for diversifying income sources was essential for securing the livelihoods of the female food vendors. However, this was generally not achieved by occupational diversification, but rather by other means since the women engage in multiple activities in order to cope. A smaller number of the women participated in rotating saving groups and saved a small amount of money on a daily/weekly basis and thus gained access to a larger amount of capital once a month. This was crucial since it was directed at expenditures such as house rent and business rent which requires a larger amount of capital. Other coping strategies which are used on almost a daily basis include purchasing food on credit from the shops

where the women usually buy their goods and then return the owed money once they manage to generate the sufficient income, as shown in the statement below.

“When the business is bad, you may find you have borrowed things for 10 000 TSh. And after selling the food, I can get a profit which is less than 10 000 TSh....like 6000 or 7 000 TSh.... I must give 3000 TSh to the children so they can go to school. Then I go to the shop and give them the rest of the money and promise to return the remaining money the next day. (Food vendor, Dar es Salaam, March, 2012).

The above statement indicates that the business does not generate enough income in order to be able to invest with individual capital. This type of informal credit functions as a major securing strategy for sustaining the women’s businesses, however, it also indicates that the household income does not increase since the business revenue has to be utilised to pay back the loans.

6.4.2 Social Support in Times of Crisis

Other coping strategies are mainly utilised during hardships or crises. As the access to financial assets decline, coping strategies are adapted in order to make ends meet. These coping strategies are mostly directed at reducing expenditures and utilising social assets as a substitute for the lack of financial resources primarily through loan or credit taking. However, the majority of the coping strategies were informal rather than formal and rooted in social support. Common coping strategies include asking relatives or neighbours for food to invest in the business and borrowing money. The reason why social capital is vital in this context is because social support through the provision of informal loan or credit is made on good terms, i.e. it is not accompanied by interest rates. For instance, if buying food on credit would occur on poor terms and be tied to interest, it would have a detrimental impact on the business capital and the household livelihoods. However, the reliance on social capital for survival may not only be beneficial since it also creates difficulties when the ability to borrow money from neighbours or relatives was not available.

6.4.3 Combining Household Expenditures and Food Vending

Another coping strategy, or perhaps more accurately stated, a survival strategy, is the consumption of food from the business which indicates that the households have access to food even when the profit is low or absent. This was facilitated by purchasing food on credit.

The household consumption of food from businesses functioned as a strategy in order to gain access to nutrition; however, it also indicates that the intended source of revenue was lost. Thus, household expenditures and the business of food vending have to be combined in order to make ends meet. Most importantly, the women considerably decrease household vulnerabilities by providing food through the business, which was consumed either on a daily basis or whenever leftovers of food were available. Hence, the women contribute to reducing household hazards and make sure that the household survives.

6.4.4 Formal Access to Financial Resources

A smaller number of the women had chosen to approach microfinance institutions on an annual basis in order to invest in their business and cope with expenditure costs, such as school fees. These microcredit loans evidently involve a larger amount of money and the specific annual interest rates reach up to 28-30 percent. The loans are then returned on a weekly basis. Given the fact that only four women who were included in this study had taken microcredit loans, this research is not able to draw a broader conclusion of the impact of these loans. However, the data suggests that microcredit loans have an ambiguous impact on the livelihoods of the women, as shown in the statements below.

“...When you’ve already finished the loans, then you must go take another loan so you can continue with your life.” (Food vendor, Dar es Salaam, February, 2012).

“We have been helped a lot by the loans, so they should reduce some interests and restrictions for getting the loans. Because now we have been given the loans by the NGOs which have high interests. But because we have problems, we have no alternative rather than to go and take the loan...” (Beverage vendor, Dar es Salaam, February, 2012).

This suggests that the women perceived that they had benefited from the loans while the high interests rates were a major concern. To some extent, taking microcredit loans seems to be a result of a lack of other alternatives and it appears to create dependence rather than a long-term livelihood improvement.

However, the majority of the women avoided taking microcredit loans due to a fear of risking losing their belongings if they could not pay back the loans, as seen in the statement below.

“I never took a loan, because I’m afraid that my things will be taken. Like other people who took loans from SACCOS and when they failed to pay, their things like house, refrigerator and radio were taken.” (Food vendor, Dar es Salaam, March, 2012).

This indicates a state of financial insecurity since vending provides unpredictable incomes and the access to financial resources is in constant instability. Due to this, the women do not want to risk what they already have. In this sense, a home with its belongings is more valued than the access to financial resources. Therefore, they tend to aim at survival and safety rather than capital accumulation since the risks associated with the latter are considered too high.

6.4.5 Survival or Long-Term Livelihood Improvement?

It is essential to examine how much room there is for beneficial coping strategies to occur in this context by exploring if there is a possibility to strategically reduce vulnerability at the household level on a more long-term scale. Social support is a necessity for survival, but does not lead to long-term livelihood improvements. A contributing factor is that social support is primarily utilised in order to make ends meet. Reducing expenditures – which is one of the main coping strategies – does not result in beneficial outcomes, but is still pursued since there is no room for alternative means. Reducing expenditures impede investments in education, especially in regards to the tuition fees which accompany school from the secondary level and up. This poses a major livelihood constraint since the women in general already struggle with school related expenses, such as transportation costs. In larger households where the woman was the sole earner, the choice between eating and sending children to school had to be made at times, as seen in the statement below.

“So we just satisfy with what we have, and if I can’t pay for transportation fees to school, I ask them [the children] to stay at home until I can pay... Or I can tell them to choose to go to sleep without eating, so as tomorrow, they can go to school... Or they can eat at night and then tomorrow, no school” (Food Vendor, Dar es Salaam, March, 2012).

A further common coping strategy was to skip meals or reduce the quality of dietary intakes. The former strategy was only prevalent in larger, often extended households, where the woman was the sole earner and where the majority of household members were children, which once again indicates the vulnerabilities these households face. The reduction of daily meals and dietary changes pose major questions on how changes in consumption patterns affect the urban poor, especially the children, on a long-term basis. It also indicates that the

consumption of food from the business is not always a sufficient tool for survival during hardships for these households.

7.0 Conclusion

This study explored livelihood strategies, coping strategies, livelihood constraints and examined which assets are most important in terms of reducing livelihood constraints among female food and beverage vendors in Dar es Salaam. The urban livelihoods framework is a valuable approach for analysing urban livelihoods since it provides a broader understanding of what occurs at micro level and how it is influenced by key contextual factors. The role of agency in this context is important, but it cannot be overemphasised. The urban poor “strategise” as much as they can in order to survive, but structural factors which are beyond the control of the individual often limit the role of agency. This could be observed by the seasonal price fluctuations which significantly increase investment and operation costs and reduce the daily income as well as hamper investments in education for children. This is also seen by the “trend” of overcrowding in the food and beverage sector which reduces individual revenues and could be explained by the general lack of alternative employment opportunities in Dar es Salaam. Beneficial coping strategies in this context are to a certain extent limited. Therefore, the cause and effect of coping strategies should be stressed. Otherwise one is at risk of praising desperate coping strategies among the poor by referring to the importance of agency. Survival is achieved among these households, but often at the cost of future livelihood improvements.

The women become active in low-compensated and insecure sectors of the urban economy due to an urgent need for income. This is especially the case for sole earners. The initial low financial capital and relatively low level of skills in combination with the general lack of employment opportunities offers very limited livelihood alternatives. The women continue to be the major care provider whilst juggling income-generation to provide for the needs of the household. The need to combine child care and income-generation could in a sense hinder a shift into a more lucrative enterprise. Food vending offers nutrition for the household on a (nearly) everyday basis even when the profit is low or absent. Thus, there is also a great jeopardy in shifting to a non-food enterprise since they would risk the security of accessing food.

This study has demonstrated that the women draw mainly on labour assets and social capital in order to construct livelihoods, which to a large extent is consistent with previous research

(Rakodi, 2002; Lyons and Snoxell, Moser, 1998; Meikle et al. 2002). Labour is vital in the urban context, but employment in itself is not sufficient for securing livelihoods or even survival. The income from food and beverage vending is highly unpredictable and insecure. This issue is further deepened by a lack of other income sources for the majority of women. Therefore, the (over)dependence on food/beverage vending is in itself a major livelihood constraint. The women are consequently required to draw on social capital as a substitute for financial resources. Social capital is a crucial survival mechanism, but it does not lead to a long-term improvement since it is used as a tool for getting by. Poverty in this context is manifested through a state of insecurity and vulnerability. The women are not considered to be poor by international or national poverty lines. Yet, the access to financial resources is highly fluctuating depending on the season, the access to food is not secure at all times and the women experience difficulties or inabilities in sending children to school which poses concerns of the intergenerational risk of poverty. Poverty reduction policies are at risk of overlooking urban poverty if income indicators continue to be the key tool for measuring who is considered poor. Income indicators and consumption expenditures should therefore be supplemented by a multidimensional approach which will prove to be more consistent with the realities of the urban poor.

In addition to previous research, this research study has also revealed that informal access to vending space through social capital and private contacts is highly important in this context. The contribution of this research study therefore adds a new and unexplored dimension which states that access to non-public space in residential areas is an essential livelihood asset. By avoiding public spaces, such as open streets and more visible areas, the women vendors are to a greater extent protected against police harassments and bribe payments. The location of the enterprise is thus crucial. The importance of access to public space for vendors is often essential, but due to the difficult environment that it often represents, the women have no choice but to avoid it. The majority of the women are able to keep their daily revenues instead of continuously paying bribes in order to vend. For the women who are harassed by the police, the location of the vending space is also important since they receive information and warnings about the arrival of the police from neighbouring vendors and people in the area – something that would have been almost impossible in an open street. In an urban environment that offers rather limited livelihood opportunities, informal access to vending space in residential areas is important because it reduces livelihood constraints.

References

- Brown, A. (2006) *Contested Space, Street Trading, Public Space and Livelihoods in Developing Cities*. Warwickshire: ITDG Publishing.
- Brown, A. and Lloyd-Jones, T. (2002) Spatial Planning, Access and Infrastructure. In: Rakodi and Lloyd-Jones, T. (eds.) *Urban Livelihoods: A People-centred Approach to Reducing Poverty*. London: Earthscan, pp. 189-203.
- Brown, A. and Rakodi, C. (2006) Enabling the Street Economy. In: Brown, A. (Ed.) *Contested Space, Street Trading, Public Space and Livelihoods in Developing Cities*. Warwickshire: ITDG Publishing, pp.197-211.
- Bryman, A. (2008) *Social Research Methods*. Third Edition. New York: Oxford University Press.
- Castells, M. and Portes, A. (1989) World Underneath: The Origins, Dynamics and Effects of the Informal Economy. In: Portes, A., Castells, M. and Benton, L. (Eds.) *The Informal Economy: Studies in Advanced and Less Developed Countries*. Baltimore: John Hopkins University Press.
- Chambers, R. (1995) Poverty and livelihoods: whose reality counts? *Environment and Urbanization*, 7 (1) pp. 173-204.
- Chambers, R. and Conway, G. (1992) *Sustainable Rural Livelihoods: Practical concepts for the 21st century*. IDS Discussion Paper 296, Brighton: Institute of Development Studies, University of Sussex.
- Charmes, J. (2000) *Informal sector, poverty and gender: a review of empirical evidence*. Background Paper for the World Development Report 2000/2001. Washington DC: World Bank.
- Chen, M., Jhablava, R. and Lund, F. (2002) *Supporting Workers in the Informal Economy: A Policy Framework*. Working Paper on the Informal Economy. Geneva: Employment Sector, International Labour Office.
- Cohen, M. and Garrett, J.L. (2010) The food price crisis and urban food (in)security. *Environment and Urbanization*, 22 (2), pp. 467-482.
- de Haan, L. and Zoomers, A. (2005) Exploring the Frontier of Livelihoods Research. *Development and Change*, 36 (1), pp. 27-47.
- DFID (Department for International Development) (1999) *Sustainable Livelihoods Guidance Sheets*. United Kingdom: Eldis Document Store.
- Drummond, L. (2000) Street Scenes: Practices of public and private space in urban Vietnam. *Urban Studies*, 37 (12), pp. 2377-2391.

Ellis, A. et al. (2007) *Gender and Economic Growth in Tanzania: Creating Opportunities for Women*. Washington DC: World Bank.

Flick, U. (2009) *An Introduction to Qualitative Research*. 4th Edition. London: SAGE Publications.

Heintz (2005) The Growing Informality of Labour Markets. In: *UNRISD/CGGS Conference on Gender and Social Policy, Marstrand, Sweden, 28-29 May*.

Hillbom, E. and Green E. (2010) *Afrika – En kontinents ekonomiska och sociala historia*. Stockholm: SNS förlag.

ILO (2010) *Decent Work Country Profile Tanzania (mainland)*. Dar es Salaam and Geneva: International Labour Organisation.

ILO (2012) *Global Employment Trends. Preventing a deeper job crisis*. Geneva: International Labour Office.

ILO (2003) *Tanzanian Women Entrepreneurs: Going For Growth*. Programme on Boosting Employment Through Small Enterprise Development, Geneva: International Labour Office, Dar es Salaam, Ministry of Industry and Trade – SME Section.

ILO (2002) *Women and Men in the Informal Economy: A Statistical Picture*. Geneva: International Labour Office.

Johnston-Anumonwo, I. and Doane, D.L. (2011) Globalization, economic crisis and Africa's informal economy women workers. *Singapore Journal of Tropical Geography*, 32. pp. 8-21.

Lorenco-Lindell, I. (2002), *Walking the tight rope: Informal Livelihoods and Social Networks in a West African City*. Stockholm: Stockholm University.

Lyons, M., Brown, A. and Li, Z. (2008) The 'third tier' of globalization reconsidered: African traders in Guangzhou city. *City*, 12(2), pp. 196–206.

Lyons, M. and Msoka, T.M. (2010) The world Bank and the Street, (How) Do "Doing Business" Reform Affect Tanzania's Micro-Traders. *Urban Studies*, 47 (5), pp. 1079-1097.

Lyons, M. and Snoxell, S. (2005) Sustainable Urban Livelihoods and Marketplace Social: Crisis and Strategy in Petty trade. *Urban Studies*, 42 (8), pp. 1301-1320.

Meager, K. (2010) The empowerment trap: gender, poverty and the informal economy in Sub-Saharan Africa. In: Chant, S. (ed.) *The international Handbook of Gender and Poverty: Concepts, Research, Policy*. Cheltenham: Edwards Elgar Publishing, pp. 472-477.

Meikle, S., Ramasut, T., and Walker, J. (2001) *Sustainable Urban Livelihoods, Concepts and Implications for Policy*. Working Paper 112.

Meikle, S. (2002) The urban context and poor people: In Rakodi and Lloyd Jones (eds.) *Urban Livelihoods. A People-Centred Approach to Reducing Poverty*. London: Earthscan, pp. 37-51.

- Moser, C. (1998) The asset vulnerability framework: reassessing urban poverty reduction strategies. *World Development*, 26(1), pp. 1-19.
- Peterson, V.S. (2010) Informalization, Inequalities and Global Insecurities. *International Studies Review*, 12, (2), pp. 244-270.
- Potts, D. (2009) The slowing of sub-Saharan Africa's urbanisation: evidence and implications for urban livelihoods. *Environment & Urbanisation*, 21 (1), pp. 253-259.
- Punch, K.F. (2005) *Introduction to Social Research, Quantitative and Qualitative approaches*. Second Edition. London: Sage Publications.
- Rakodi, C. (2002) A livelihoods approach: conceptual issues and definitions. In: Rakodi and Lloyd Jones (Eds). *Urban Livelihoods. A People-Centred Approach to Reducing Poverty*, London: Earthscan, pp. 3-21.
- Rakodi, C. (Ed.) (1997) *The Urban Challenge in Africa; Growth and Management of its Large Cities*. Tokyo: United Nations University Press.
- Rakodi, C. and Lloyd-Jones, T. (eds) (2002) *Urban Livelihoods. A People-Centred Approach to Reducing Poverty*. London: Earthscan.
- Razavi, S. and Hassim, S. (2006) Gender and Social Policy in a Global Context. Uncovering the Gendered Structure of 'the social'. In: Razavi, S. and Hassim, S., (eds.) *Gender and Social Policy in a Global Context. Uncovering the Gendered Structure of 'the social'*. New York: Palgrave MacMillan, UNRISD, pp. 1-39.
- Rutherford, S., Harper, M. and Grierson, J. (2002) Support for Livelihood Strategies. In: Rakodi and Lloyd Jones (eds.) *Urban Livelihoods. A People-Centred Approach to Reducing Poverty*. London: Earthscan, pp. 112-132.
- Schneider, F. (2004) *The size of the shadow economies of 145 countries all over the world: first results over the period 1999 to 2003*. DP No. 1431. Bonn: Institute for the Study of Labour.
- Scoones, I. (2010) Livelihoods perspectives and rural development. *Journal of Peasant Studies*, 36 (1).
- Skinner, C. (2008) *Street Trade in Africa: A Review*. Working Paper No. 51. University of Kwazulu-Natal, School of Development Studies.
- Stevenson, L. and St-Onge, A. (2005) *Support for Growth-Oriented Women Entrepreneurs in Tanzania*. Programme on Boosting Employment through Small Enterprise Development. Geneva: International Labour Office, Job Creation and Enterprise Department, Private Sector Department, Tunis, African Development Bank.
- Tacoli, C. (2012) *Urbanization, gender and urban poverty: paid work and unpaid carework in the city*. Urbanisation and Emerging Population Issues Working Paper No. 7. London and New York: IIED and UNFPA.
- Tranberg Hansen, K. and Vaa, M. (2004) *Reconsidering Informality, Perspectives from Urban Africa*. Uppsala: Nordic Africa Institute.

Tripp, A.M. (1997) *Changing the rules: The political economy of liberalization and the urban informal economy of Tanzania*. London and Los Angeles: University of California Press.

UNDP (2008) *Making the Law Work for Everyone, Vol. II: The Commission for the Legal Empowerment of the Poor*. New York: UNDP.

UN-HABITAT (2009) *National Urban Profile Tanzania*. Nairobi: UN-HABITAT.

UN-HABITAT (2010) *State of the World's Cities 2010/2011: Bridging the Urban Divide*. London: Earthscan.

URT (2010) MKUKUTA, National Strategy for Growth and Poverty Reduction II. Dar es Salaam, United Republic of Tanzania: Ministry of Finance and Economic Affairs.

URT (2007) *National Population Census 2007*. Dar es Salaam, United Republic of Tanzania: National Bureau of Statistics.

URT (2009) *Poverty and Human Development Report*. Dar es Salaam, United Republic of Tanzania: Research on Poverty Alleviation.

Wood, G. (2003) Staying Secure, staying poor: the 'Fautasian bargain'. *World Development*, 31 (3), pp. 455-472.

World Bank (2008) *Doing business in 2008: comparing regulation in 178 economies*. Washington DC: The World Bank.

World Bank (2011) *World Development Report 2012: Gender Equality and Development*. Washington DC: The World Bank.

World Bank, (2009) *World Development Report 2009: Shaping Economic Geography*. Washington DC: The World Bank.