

Understanding the Entrepreneurial Mindset of Street Vendors: A Qualitative Study of Iringa Municipal Informal Economy.

Yohana Tweve¹, Lupyana Samwel², Joseph Ndawi³, Jailos Mtindya⁴.

^{1,2,3} Department of Management Science and Procurement, Ruaha Catholic University (RUCU).

⁴Department of accounting and Finance RUCU.

Iringa, Tanzania.

Email: yohanatweve@yahoo.com

Abstract: *The study aimed to explore the entrepreneurial mindset of street vendors operating within Iringa Municipal's informal economy, focusing on risk taking, innovation, resilience, customer orientation, and motivation. Despite the prevalence of street vending as a livelihood strategy in Tanzania, limited research had examined the cognitive and behavioral traits that reinforced vendors' business practices. A mixed-methods approach was employed, combining qualitative and supportive quantitative data. Data were collected from 218 street vendors using semi structured interviews, focus group discussions, structured questionnaires, and observation. Qualitative data were analyzed thematically, while quantitative data were summarized using descriptive statistics. The findings revealed that vendors exhibited varying degrees of risk taking, with many investing personal savings while others adopted cautious strategies. Innovation was evident in product diversification and strategic relocation of selling points. Resilience was a key trait, as vendors persisted despite frequent evictions and market fluctuations. Customer orientation was central, with flexible pricing, credit provision, and relationship building enhancing business sustainability. Motivation ranged from survival driven to opportunity driven entrepreneurship, reflecting both necessity and aspirational drivers. Limitations included respondents' mobility, reluctance to participate, and the study's focus on a single municipality, limiting generalizability. Practically, the study shows the need for supportive policies, capacity building programs, and access to microfinance to strengthen informal entrepreneurship. Socially, it emphasized the role of street vendors in urban livelihoods, poverty reduction, and household welfare. The originality of the study lies in its focus on the entrepreneurial mindset of informal actors in Tanzania, offering new insights into cognitive and behavioral drivers in the informal economy and informing interventions that promote sustainable urban entrepreneurship.*

Keywords: Innovation, Risk taking, Resilience, Customer Orientation, Motivation Welfare, Sustainable.

1. INTRODUCTION

The study was conducted to explore the entrepreneurial mindset of street vendors operating within Iringa Municipal's informal economy. Street vending had been one of the most visible forms of entrepreneurship, providing livelihoods to many individuals facing limited formal employment opportunities. Despite its significance, the entrepreneurial behaviors and motivations of these vendors had often been overlooked. This research therefore focused on uncovering their perceptions, strategies, and resilience, with the aim of contributing to a deeper understanding of informal entrepreneurship in developing urban contexts.

Street vending represents a vital component of the informal economy globally, providing essential livelihoods for millions while supplying affordable goods and services to urban populations [1]. This phenomenon has gained prominence in both developing and developed countries, though it manifests differently across contexts [2]. In developing regions, street vending primarily emerges from rural-urban migration as individuals lacking formal education seek economic opportunities in urban centers [3]. The sector operates with minimal regulation, long work hours, and requires constant adaptation [3].

While street vending creates market opportunities and provides affordable goods to urban poor populations that formal sectors cannot adequately serve [4], it also presents governance challenges including spatial displacement, licensing conflicts, and urban management issues [1]. Despite these challenges, vendors demonstrate resilience through adaptive strategies and informal networks [1]. However, the economic importance of street vending remains underrecognized in poverty reduction strategies and urban governance frameworks [4].

Despite facing common challenges including tenuous property rights, harassment from authorities, and subsistence-level earnings, street enterprises continue to expand under these precarious conditions [5]. Research demonstrates that excluded groups, particularly street vendors, develop survival strategies that enable them to maintain livelihoods and sometimes thrive despite structural constraints [6]. However, vendors face significant everyday challenges including workplace insecurity, harassment, and merchandise confiscation that impact their earnings, assets, and time, even when licensed [7]. The literature reveals that collective action among vendors can result in more innovative policy approaches, as evidenced in cities like Ahmedabad and Lima,

suggesting the need for legislative reform and greater transparency in regulations [7].

Street vending represents a crucial component of Asia's informal economy, with vendors serving as essential micro-entrepreneurs in urban environments. In India alone, street vendors comprise 4.2% of total urban employment, with an estimated 10 million vendors contributing significantly to the country's GDP and savings [8]. These vendors provide affordable goods and services, effectively subsidizing urban poor populations where government support is lacking [9]. Street vending in Southeast Asia is predominantly "women's work," with female vendors demonstrating remarkable resilience while navigating multiple vulnerabilities including harassment, spatial restrictions, and intersectional challenges related to gender, migration status, and ethnicity [10]. Despite facing constant harassment from authorities and eviction drives that confiscate their goods [9], vendors adapt through ingenious tactics, collective bargaining, and informal support networks [1]. While globalization has created new market opportunities, it has also intensified exclusionary practices and spatial displacement, highlighting the need for inclusive urban policies that recognize vendors' contributions to sustainable urban development [1].

In Africa street vending also represents a significant component of informal economy, serving as a crucial livelihood strategy for unemployed youth, women, and migrants across the continent [11]. In Ghana, street vendors demonstrate remarkable resilience by continuously reproducing and spatially redistributing themselves across urban landscapes despite state intolerance and repression [12]. Similarly, in Lagos, Nigeria, street traders aged 16-35 operate subsistence enterprises primarily due to unemployment and high market stall rental costs [11]. These vendors face common challenges including harassment from civic authorities, tenuous property rights, and institutionalized extortion [11]. Despite operating in unregulated and unprotected environments that constrain business growth, street vending provides an important source of earnings for the unemployed while offering relatively inexpensive goods and services to urban residents [5]. The sector's expansion under precarious conditions highlights its strategic role in emerging African city forms [11].

In West Africa, for instance, street vending was not only an economic activity but also a deeply rooted cultural practice where trading had been historically associated with livelihood strategies [7]. Vendors had used traditional networks, kinship ties, and social capital to sustain their businesses, reflecting both economic and cultural dimensions of entrepreneurship [13]. In South Africa, street vendors, often referred to as hawkers, had played a central role in supporting low-income households and offering affordable goods in urban townships [14]. They had faced struggles such as exclusion from formal urban planning and conflicts with municipal authorities, yet

their entrepreneurial spirit had enabled them to innovate and persist [14].

Research across Kenya, Uganda, Zimbabwe, Ghana, Côte d'Ivoire, and South Africa reveals that street vendors operate in unregulated and unprotected environments that are not conducive to business growth [15]. These vendors face common challenges including tenuous property rights, harassment from civic authorities, and subsistence-level earnings [5]. However, despite these hostile business conditions, street enterprises continue to expand and provide important sources of relatively inexpensive goods and services for city residents [5]. The persistence of street vending demonstrates the resilience of informal entrepreneurs who operate under duress, similar to other entrepreneurial groups in East Africa who have shown remarkable ability to succeed despite adverse business environments and policy constraints [16]. This synthesis shows the critical role of street vending in urban economies across the African continent.

Street vending represents a crucial component of Tanzania's informal economy, with research demonstrating strong links between urbanization and vendor proliferation. Felix Joseph Chille and Michael John Haule [17] found a positive relationship between mobile street vendors and urbanization levels, with vendors predominantly selling consumer products along major transportation routes. The sector serves as a vital livelihood source for Tanzania's poor population, yet faces significant structural challenges [18]. Despite its economic importance in creating employment and distributing affordable goods, street vendors experience systematic social exclusion across multiple domains including legal recognition, financial access, urban planning participation, and taxation systems [19]. The diversity among vendors regarding employment relations, gender, age, and capital assets necessitates inclusive policy approaches [20]. Research consistently recommends improved government support, formalization processes, clear policy frameworks, and enhanced vendor organization to maximize the sector's contribution to economic growth and poverty reduction [17, 18, 20].

Research on Tanzanian street vendors reveals their entrepreneurial resilience and adaptive strategies despite facing significant challenges. Street vendors demonstrate remarkable coping capacities when confronting inadequate business capital, developing reactive strategies at individual, household, and community levels to mobilize resources [21]. When facing evictions and relocations, vendors employ various coping mechanisms including relocating to new areas and maintaining customer relationships, though their capacities are often limited by financial constraints and lack of government support [22]. Women street food vendors specifically cope with eviction threats by adjusting food portions while maintaining prices, practicing good customer service, and expanding their customer base [23]. Despite confrontations with local authorities and product losses, street

vending serves as a crucial income poverty reduction strategy in Tanzania's pro-poor economy [24].

Street vending in Tanzania represents a complex intersection of economic necessity and regulatory challenges. The sector serves as a crucial livelihood source for poor populations, providing employment and distributing affordable goods [18, 24]. However, vendors face significant governance challenges, with local authorities viewing them as contributing to congestion and unsanitary conditions while simultaneously acknowledging their economic importance [24]. The regulatory framework creates compliance barriers that are often unattainable for street traders, with legislation and bylaws imposing unrealistic requirements [25]. Vendors experience social exclusion across multiple domains including legal, financial, and urban planning participation [19]. Despite confrontations with authorities that result in loss of products and money, vendors demonstrate resilience and adaptability [24]. Research suggests that with proper business skills training and government support, street vendors could contribute significantly to economic growth [18].

Research on Tanzania's informal economy reveals that street vending has become a crucial gendered survival strategy, particularly for women in urban areas. Women vendors are prominently engaged in selling food, beverages, and other goods, demonstrating creativity and ingenuity in sustaining livelihoods amid economic decline [26]. Their participation in informal vending activities has profoundly affected gender relations and provided essential income for household welfare [26]. Women vendors primarily rely on labor assets and social capital to construct their livelihoods, often accessing informal vending spaces through private contacts to avoid police harassment and bribe payments [26]. However, vending alone is insufficient for securing sustainable livelihoods due to external constraints like increased competition and seasonal price fluctuations [26]. Women's entrepreneurial efforts enable them to address poverty while navigating traditional gender roles, demonstrating resilience and social entrepreneurship [27]. Despite their significance, street vendors face policy challenges requiring inclusive strategies that recognize their diversity and organizational rights [20].

Generally, the background of street vending in Global, African, and Tanzanian contexts reveals that vendors are not merely survivalists but entrepreneurial actors who displays creativity, persistence, and adaptability. Their activities are shaped by structural economic conditions, yet their ability to cross challenges and sustain livelihoods shows an entrepreneurial mindset that deserved further exploration.

Existing studies on street vending had largely focused on regulatory challenges, poverty reduction, and urban management, while limited attention was given to the entrepreneurial mindset shaping vendors' survival and growth strategies. In global and African contexts, research had often portrayed vendors as survivalists rather than entrepreneurial

actors. In Tanzania, most literature had emphasized governance and policy conflicts, overlooking how vendors innovated, adapted, and managed risks. The unique research gap for this study was the lack of in-depth exploration of the entrepreneurial mindset of street vendors within Iringa Municipal's informal economy.

The main objective of this research was to explore the entrepreneurial mindset of street vendors operating within Iringa Municipal's informal economy. Specifically, the study sought to examine the motivations that influenced individuals to engage in street vending as a form of entrepreneurship, highlighting the personal, social, and economic drivers of their business decisions. Furthermore, the research aimed to analyze the strategies adopted by vendors in managing risks, innovating, and sustaining their businesses despite challenges in the urban environment. Lastly, the study intended to assess the resilience and adaptability of vendors in responding to regulatory pressures, competition, and changing market conditions.

This study is significant because it provided new insights into the entrepreneurial mindset of street vendors in Iringa Municipal's informal economy. It enriched academic discourse by shifting focus from formal enterprises to informal actors often overlooked. The findings offered policymakers evidence to design inclusive policies that recognized vendors' contributions to urban economies. Development practitioners and NGOs could also use the results to strengthen entrepreneurial skills and support poverty reduction initiatives. At the community level, the study highlighted vendors' role in household welfare and local economic growth.

The remaining part of this paper is organized as follows, Methodology of the study is in section 2, section 3 contains results and discussion of this study, while conclusion, recommendations and areas for future study are presented in section 4, followed by acknowledgement to manuscript stakeholders.

2. METHODOLOGY OF THE STUDY.

2.1 Research Design

This study employed a qualitative research design with supportive quantitative elements. The qualitative approach was selected because it allowed the researcher to gain an in-depth understanding of the entrepreneurial mindset of street vendors within Iringa Municipal's informal economy. The design focused on exploring perceptions, experiences, and strategies used by vendors in their daily operations. The supportive quantitative element was included to capture basic demographic characteristics and frequencies, providing a broader context to the qualitative findings.

2.2 Study Area and Population

The study was conducted in Iringa Municipal, one of the key urban centers in the Southern Highlands of Tanzania. Iringa Municipal had experienced rapid urban growth, accompanied by an expansion of informal economic activities, particularly street vending. The study population comprised all street vendors operating in the municipal area, including those selling food, clothing, household items, electronics, and other goods. This population was selected because street vending had become an important source of livelihood in the municipality, and vendors represented diverse backgrounds, strategies, and entrepreneurial approaches.

2.3 Sample and Sampling Technique

The study involved a total of 218 respondents, who were selected to represent different categories of street vendors across the municipal area. A purposive sampling technique was employed to identify respondents who had sufficient experience in street vending and were able to provide insights into entrepreneurial practices. Within this framework, maximum variation sampling was applied to ensure inclusion of vendors from various locations such as central markets, bus stations, and roadside vending points, as well as across genders and age groups. This approach ensured diversity of perspectives and enhanced the richness of the qualitative data.

2.4 Data Collection Methods and Tools

Multiple methods were used for data collection to ensure triangulation and reliability of findings. Semi-structured interviews were conducted with individual vendors to capture their entrepreneurial experiences, motivations, and strategies. Focus group discussions were also organized with selected groups of vendors to explore collective challenges and coping mechanisms within the informal economy. In addition, structured questionnaires were administered to all 218 respondents to gather demographic and background information. Observation was also used to record the day-to-day practices of street vendors, including customer interactions, pricing strategies, and coping mechanisms in their business environment. The main tools employed were interview guides, focus group discussion protocols, structured questionnaires, and observation checklists.

2.5 Data Analysis

Qualitative data collected through interviews and focus group discussions were transcribed, coded, and analyzed thematically. Themes were developed around entrepreneurial mindset indicators such as risk-taking, innovation, resilience, and customer orientation. Content analysis was used to interpret narratives and identify recurring patterns. Quantitative data from the questionnaires were analyzed using descriptive statistics, including frequencies and

percentages, to present the demographic characteristics of respondents. The integration of both qualitative and quantitative analyses provided a comprehensive understanding of the entrepreneurial mindset of street vendors in Iringa Municipal.

2.6 Limitations of the Study

The study faced certain limitations that were acknowledged. First, some vendors were hesitant to participate due to mistrust or fear of authorities, which required extra effort in building rapport and ensuring confidentiality. Second, the nature of street vending, which involved constant mobility, made it difficult to reach some respondents, potentially affecting representativeness. Third, the study was limited to Iringa Municipal and therefore the findings might not be generalized to all street vendors across Tanzania. Finally, resource constraints, including time and finances, restricted the scope of the study, particularly in conducting repeated follow-ups with respondents.

2.7 Ethical Considerations

Ethical issues were carefully observed throughout the study. Participation was voluntary, and respondents were informed of the purpose of the research before providing consent. Verbal and written consent was obtained from each participant prior to data collection. Anonymity and confidentiality were maintained by avoiding the use of names or any identifying information in reporting findings. The researcher ensured that respondents were not exposed to harm or risk due to their participation in the study, particularly given the sensitive nature of informal economic activities. Approval was sought from relevant municipal authorities to conduct the research, ensuring compliance with local guidelines.

3. RESULTS AND DISCUSSION

In this section the results and discussion of the findings are presented and discussed through main demonstrating factors in the form of risk taking, innovation, resilience, customer orientation and motivation.

3.1 Risk Taking

The study results in figure 1, revealed that street vendors demonstrated varying degrees of risk-taking in their business operations. Among the respondents, 94 individuals (43.1 percent) reported being willing to invest their personal savings into stocking goods, showing a proactive approach to sustaining and expanding their ventures. These vendors viewed calculated risk as necessary for business growth, often taking opportunities despite uncertainties. One respondent explained,

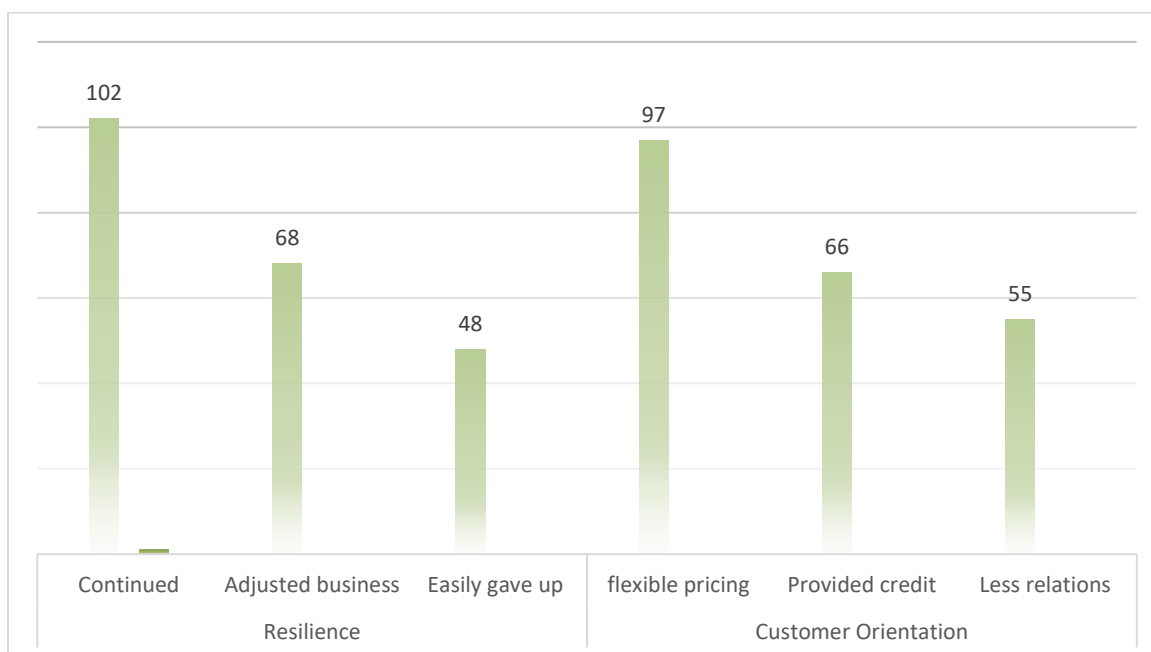
"I used my savings to buy extra clothes for the festive season, even though I wasn't sure if I would sell all of them, but it paid off."

Meanwhile, 72 respondents (33.0 percent) reported avoiding financial risks, preferring to maintain small, manageable stock to prevent potential losses. This cautious approach indicated that while risk taking was present, it was balanced by prudence among a significant portion of vendors. Additionally, 52 respondents (23.9 percent) engaged in small manageable risks, such as gradually increasing stock or testing new product lines. As one vendor noted,

"I start with a few items before I buy a larger quantity; I cannot afford to lose everything if it doesn't sell."

These findings suggested that street vendors were not uniformly risk-takers but demonstrated a spectrum of risk behavior, balancing the need for survival with opportunities for growth. Therefore, the entrepreneurial mindset regarding risk taking reflected both courage and caution, allowing vendors to sustain operations while exploring avenues for expansion.

Figure 1: Risk and Innovation



3.2 Innovation

In figure 1, innovation emerged as a critical aspect of entrepreneurial behavior among street vendors. Of the respondents, 88 individuals (40.4 percent) reported introducing new products to attract customers and differentiate themselves from competitors. For instance, one vendor stated,

"I started selling hand-made jewelry alongside shoes because people kept asking for something unique; it helped me get more customers."

Another 76 respondents (34.9 percent) demonstrated innovation through changing their selling locations strategically to reach higher customer traffic. A respondent explained,

"I move from the market to the bus stand depending on where more people gather; it keeps my sales consistent."

Conversely, 54 respondents (24.7 percent) rarely innovated, preferring to sell traditional products without diversifying or experimenting with new strategies. The study found that innovation among vendors was not limited to product selection but also included marketing approaches, customer engagement, and responsiveness to competition. Vendors actively observed consumer preferences and adjusted their offerings accordingly, reflecting a proactive mindset. This innovative behavior demonstrated that street vendors in Iringa Municipal were adaptive entrepreneurs who sought ways to survive and thrive in a competitive informal market. As one vendor summarized,

"If I do not try something new, I lose my customers to others who are more creative; innovation keeps me in business."

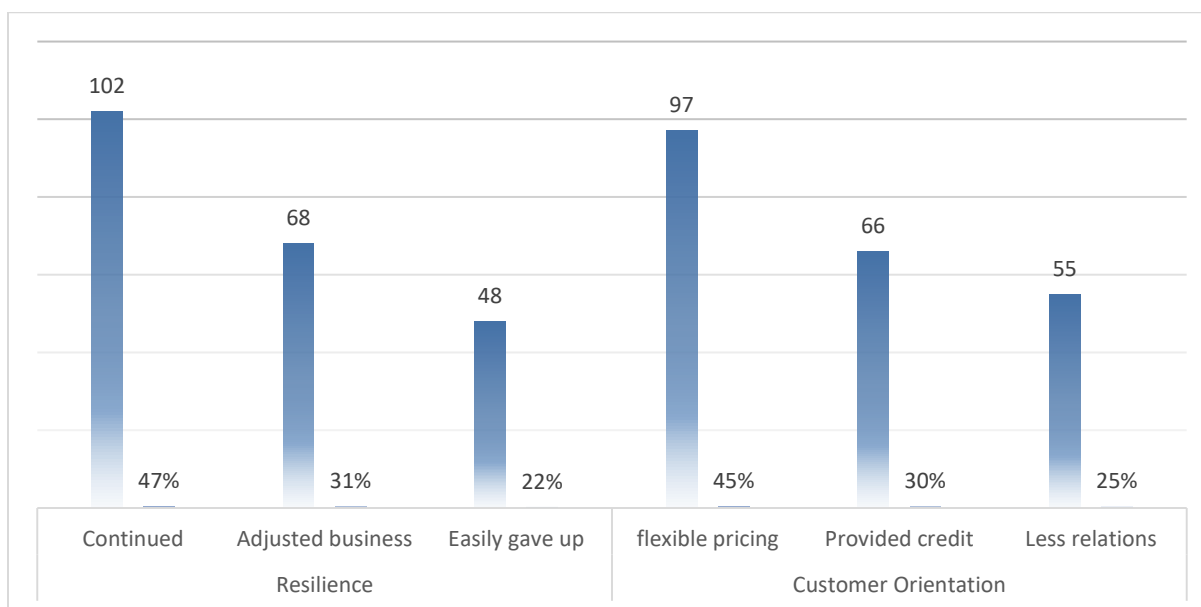
Generally, innovation was a significant factor in sustaining entrepreneurial activities and enhancing income generation in the informal economy.

3.3 Resilience

Resilience was one of the most prominent traits observed among the street vendors. The study results in figure 2 revealed that 102 respondents (46.8 percent) continued operating despite frequent evictions, indicating a strong determination to sustain their businesses regardless of external pressures. One vendor shared,

"Even when authorities move me from one street, I return the next day or find another place; I cannot stop selling because it is my livelihood."

Figure 2: Resilience and Customer Orientation.



Another 68 respondents (31.2 percent) displayed resilience by adjusting their businesses during economic downturns, such as reducing stock or offering promotions to attract buyers. These adaptive strategies highlighted the ability to recover from setbacks and maintain continuity. Conversely, 48 respondents (22.0 percent) admitted to easily giving up when challenged, often due to financial constraints or discouragement from constant harassment.

Resilience among vendors was closely linked to their survival instincts, as well as an entrepreneurial mindset that prioritized persistence over immediate comfort. Many respondents emphasized that perseverance was essential for sustaining household incomes. A respondent noted,

"If I quit each time things get difficult, I cannot support my family; I must keep going."

Generally, resilience was not only a psychological trait but also a practical approach, reflected in vendors' willingness to face challenges, adapt to changing conditions, and continue generating income despite adversities in the informal economy.

3.4 Customer Orientation

Customer orientation was identified as a key factor shaping the success of street vendors as described in figure 2. The study indicated that 97 respondents (44.5 percent) offered flexible pricing to attract and retain customers. One vendor explained,

"I reduce prices for regular customers or sell items in small quantities so they can afford them; it keeps them coming back."

Meanwhile, 66 respondents (30.3 percent) extended credit to buyers, allowing them to purchase goods even when cash was limited. A respondent shared,

"Some customers cannot pay immediately, so I give them a few days; they usually return, and it strengthens our relationship."

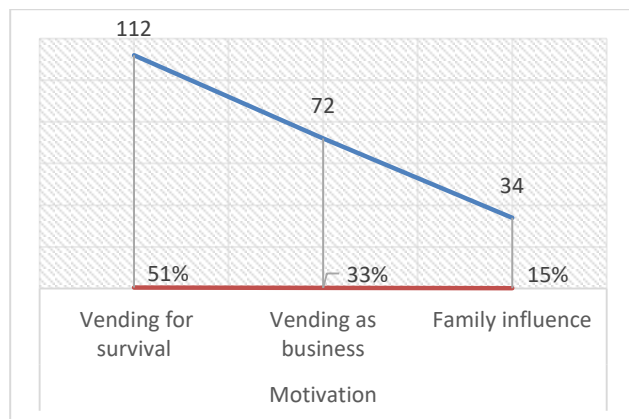
Conversely, 55 respondents (25.2 percent) focused less on customer relations, concentrating instead on product availability or quantity sold. The study found that those who

prioritized customer orientation often enjoyed repeat business and stronger community support, reflecting an understanding of market dynamics. Vendors demonstrated that effective customer engagement, whether through pricing, credit, or personalized service, was essential to sustaining operations. As one respondent noted,

“Customers are the heart of my business; if I ignore them, I lose my income.”

These findings suggested that customer orientation was a critical entrepreneurial strategy, emphasizing responsiveness, relationship building, and adaptability to consumer needs within the informal economy.

Figure 3: Motivation



3.5 Motivation

Results in figure 3 show that, motivation emerged as a driving force behind street vending in Iringa Municipal. Among respondents, 112 individuals (51.4 percent) entered vending primarily for survival needs, seeking immediate income to support their families or meet daily expenses. One vendor explained,

“I started selling clothes because I had no other way to feed my children; it was about survival first.”

Additionally, 72 respondents (33.0 percent) viewed street vending as a business opportunity, aiming to grow their ventures into profitable enterprises. A respondent shared,

“I sell food here because I saw an opportunity to make money, and I plan to expand slowly.”

Meanwhile, 34 respondents (15.6 percent) joined vending due to family influence, often taking over family businesses or following the guidance of relatives. Motivation was therefore complex, reflecting both necessity-driven and opportunity-driven entrepreneurship. The study revealed that the vendors’ persistence, creativity, and risk-taking behavior were largely

shaped by their underlying motivations, which sustained their daily operations. As one respondent noted,

“Even when it is hard, my motivation to provide for my family pushes me to continue; I cannot stop.”

Therefore, motivation was a central element of the entrepreneurial mindset, influencing decision-making, strategy adoption, and business resilience in the informal economy.

4. CONCLUSION AND RECOMMENDATIONS

The study concluded that street vendors in Iringa Municipal revealed a distinct entrepreneurial mindset characterized by risk-taking, innovation, resilience, customer orientation, and motivation. Vendors demonstrated a willingness to take calculated risks, such as investing personal savings and testing new business strategies, while also employing cautious approaches to safeguard their limited resources. Innovation was evident through product diversification, adaptation of selling locations, and creative marketing strategies that enhanced competitiveness. Resilience was a key trait, as vendors persisted despite frequent evictions, economic fluctuations, and regulatory pressures. Customer orientation was central to business sustainability, with vendors engaging in flexible pricing, offering credit, and building relationships to retain custom. Motivation for engaging in vending varied between survival driven and opportunity driven entrepreneurship, with many vendors balancing household needs and business aspirations. Generally, the study show that street vendors were not merely survivalists but proactive entrepreneurs who strategically crossed challenges to sustain and grow their informal businesses.

Based on the findings, several recommendations are proposed.

- First, local authorities and policymakers should recognize the entrepreneurial role of street vendors and create inclusive regulatory frameworks that facilitate safe trading spaces, reduce harassment, and encourage business growth.
- Second, capacity building initiatives should be implemented, focusing on financial literacy, risk management, innovation, and customer service skills to enhance vendors’ entrepreneurial capabilities.
- Third, development practitioners and NGOs should provide support programs such as microcredit schemes, business training, and market linkages, enabling vendors to expand their ventures sustainably.

In the future, research can be carried on;

- Investigate how the entrepreneurial mindset and business strategies of street vendors evolve over time, examining factors that contribute to business growth, sustainability, and transition into formal enterprises.
- Explore the differences in entrepreneurial behaviors, challenges, and opportunities between male and female vendors, with a focus on how gender influences decision-making, resilience, and access to resources.
- Assess how digital tools, mobile money, and social media influence the marketing, sales, and financial management practices of street vendors in urban informal economies.
- Examine the impact of municipal policies, licensing, and urban planning on vendors' entrepreneurial activities, focusing on compliance, adaptation strategies, and economic outcomes.
- Compare street vending and informal entrepreneurship in different Tanzanian municipalities or other African cities, showing variations in entrepreneurial mindset, innovation, and resilience in diverse socio-economic and cultural contexts.

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