
OVERCOMING BUSINESS CAPITAL INADEQUACY AND RESILIENCE IMPLICATIONS FOR THE URBAN STREET VENDORS' OPERATIONS IN MOROGORO MUNICIPALITY, TANZANIA

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ABSTRACT

Literature on urban street vending business, portrays vendors as powerless victims of inadequate business capital highlighting mainly their inability to cope with this threat. Using the case study of the urban street vendors in Morogoro Municipality-Tanzania, this paper maintains that urban street vendors are not simply passive victims of inadequate business capital but also mobilise various capacities of coping with the threat. The paper analyses Business capital situation and its resilience implications on the urban street vendors' operations in Morogoro Municipality-Tanzania. It specifically, ascertains the problem of Capital Inadequacy amongst the vendors, determines the street vendors' capacities to cope with the threat and recommends factors for enhancing such capacities. The multi-layered social resilience framework and qualitative approach were utilised drawing on 100 in-depth interviews with the vendors, five focused group discussions (FGD), observations and a review of secondary information. Findings showed that, on the one hand, street vendors managed to develop reactive and less proactive capacities of coping with inadequate capital threat mainly based on the individual, household, community level and to a lesser degree national levels. On the other hand, street vendors coping capacities were impeded by their lack of knowledge about financial institutions, financing procedures, business skills and training, limited access to credit institutions and knowledge in using them. Moreover, vendors hugely lacked support from meso, national and international levels necessary for coping with the inadequate capital. These factors should be considered in supporting the vendors to more competently cope with inadequate business capital. These findings shed light on alternative ways of understanding and alleviating threats related to inadequate business capital among the urban street vendors mainly in Morogoro Municipality- Tanzania.

Keywords: *Business Capital, resilience, urban street vendors, business sustainability, capacity building.*

1.0 INTRODUCTION AND BACKGROUND

Street vending is defined as the process of offering goods and services for sale to the public without having permanent built up structures (Lyons, M., Alison, B., 2009) or simply non-criminal commercial activities that depend on access to public space (Bhowmik, 2005; Msoka, 2007). Street vending business is increasingly becoming a critical livelihood strategy for millions of urban dwellers in Sub-Saharan Africa owing to its significant contribution to the vendors' livelihoods as well as governments' incomes (Skinner, 20013; UN-HABITAT., 2014). In Sub-Saharan Africa, street vending dominates most of the informal economy representing 10 to 25 percent of the total workforce in developing countries (Molefe, 2011; URT, 2011). In 2001-2003 informal business which also includes street vending businesses accounted for an income of 15-25 % in African cities, 10-15 % in Asian cities, and 5-10 % in Latin American cities (Mramba, 2015). In Tanzania, informal sector (street vending inclusive) contributes up to 35% of GDP, accounts for 90% of informal employment opportunities (Mramba, N., Sutinen, E, Haule, M, Msami, P., 2014). It also provides up to 70% of the services consumed by the poor (Lyons, M., Alison, B., 2009; Mramba, 2015). This reality calls for more improvements on the sub-sector (Beccles, 2014). Main drivers of street vending include rural poverty, globalization forces, unemployment and insufficient wages in particular, growing number of workers who were surplus that lead youth to urban areas for income generating activities, that do not require legal status and sophisticated skills (Kwankye, Nyarko., & Philomena. E., Tagoe, Cynthia A., 2007; Ndhlovu, 2011; Nirathron, 2006).

Despite the contributions of street vending to vendors' livelihood and national income, street vendors are confronted with a number of threats with inadequate business capital being the most common among other threats (CBE & TCRS, 2017; Ilona, 2018). Even though inadequacy of business capital for street vendors is among the critical business problem for vendors. African Governments and urban authorities in particular have however not put in place adequate mechanisms for ensuring business capital to urban based street vendors and many individuals who are increasingly getting involved in the sector (Ilona, 2018; Nirathron, 2006). Urban street vendors also experience problems associated with climate risks such as frequent storms, flooding, landslides, heat waves and constraints on fresh water associated with climate change in urban areas (Arild, 2010; Berry, 2009; Oosthuizen, 2008). Vendors also experience insecurity threat resulting from evictions, harassment, various forms of corruption, confiscation of their goods which end up undermining their livelihood and ultimately their contribution to the local economy (Etsubdink, Ethiopia. Sibha, 2011; Molefe, 2011; Oosthuizen, 2008; Tillerman, 2012). Vendors also experience crime, oppression and corruption from urban officials and police (Etsubdink, Ethiopia. Sibha, 2011, 2011; Kusakabe, 2006; Tillerman, 2012). Specifically, female vendors have been found to experience more critical problems with responsibilities related to child and family care being the major one (Berry, 2009).

However, these problems have not been closely associated with challenges of inadequate business capital among the vendors which is the main focus of this paper. Accordingly, several studies have proposed ways of supporting street vendors in the urban setting including but not limited to sensitizing police (Carr & Chen, Martha, Alter, 2002; Carr & Chen, Martha, Alter, 2002) and other urban officials on issues of corruption and oppression of the vendors, empowering the vendors on business skills, initiating dialogues between vendors and various public and private actors on effective ways of supporting the vendors (Berry, 2009; Ndhlovu, 2011).

However, the above proposed solutions have less focus on how to alleviate the problem of inadequate capital for street vendors. A number of reasons have been associated with inadequacy of business capital by the informal traders notably the street vendors. One of them is the limited sources of financing whereby financial institutions relevant to small business owners are very few (Ilona, 2018). Vendors remain only with an option of accessing funds from big financial institutions that require a number of procedures and requirements in accessing loans or capital (ibid). This is coupled with limited knowledge and skills by the vendors in accessing financial support such as aid, grant and loans (ibid). Vendors are simply unaware of the existence of these channels and even when they are aware of them, they do not have the financial and educational capacity of accessing them (Tillerman, 2012) (Ilona, 2018). Many financial institutions such as banks require documents such as customer credit profile, collaterals, referees or guarantors, business plans, bank accounts and the like that more often than not, are not in possession of the street vendors (Ilona, 2018; Mramba, 2015).

Lack of financial, capital mobilisation and management skills and knowledge is yet another reason. Many of the informal ventures are owned and managed by families, where it is difficult to apply formal financial governance (Carr & Chen, Martha, Alter, 2002; Ilona, 2018). Based on this situation it is interesting to find out how the vendors cope with the threat related to inadequate capital in their daily business. Indeed, if the problem of inadequate capital among the street vendors is not critically checked it might put the livelihoods of the millions of vendors and the national economy at the jeopardy.

A number of studies related to the street vending operations in urban areas have been undertaken, however, none of these studies have been specifically directed towards examining the issues related to inadequate capital and its resilience implications on the street vending business and specifically the effective strategies of availing capital to the vendors. Indeed, some studies do mention lack of or inadequate business capital as a threat to the street vending business but hardly examine the extent of the problem, vendors' capacity to cope with the threat and ways of increasing the vendor's resilience against the threat. Some studies in Ghana, Uganda, Kenya, Ethiopia and Tanzania have concentrated on issues related to enhancing vendors' wellbeing through traceability as well as tax and fees payment (Ilona, 2018; Lyons, Alison, B., 2009). Other studies have looked at various problems of street vendors, noting that the initiatives to support urban vendors are distracted by lack of coordination among stakeholders leading to duplication of efforts among various stakeholders as well as less effective mitigation of vendors' challenges and needs (Arild, 2010; Berry, 2009; CBE. & TCRS, 2017). Consequently, this situation has led to conflicts between street vendors and local authorities among others (Ilona S., 2018).

Another strand of research by (Mramba, 2015; Msoka, 2007) examined activities and challenges encountered by street vendors and ways of dealing with the challenges, noting that street vendors possess low levels of business skills in all domains of business. These studies suggested a number of recommendations for improving street vending business operations, notably but not limited to policy and reforms enactment, business education as well as mobile-based technology applications to be developed as future ways of improving street vendors' business prospects (Mramba, 2015; Msoka, 2007). However, there are no specific studies that have been directed towards examining issues of capital among street vendors. Those that have managed to do so, have not specifically focused on the inadequate capital threat among the vendors. Against this background, this study takes the trouble to obtain a better understanding on the inadequacy of capital by the vendors and its implications on the street vending business operations and the vendors in particular and thereby suggest strategies for alleviating the threat and subsequently improve the vendors' livelihoods and national income.

This paper therefore analyses business capital situation and its resilience implications on the urban street vending operations in Morogoro Municipality-Tanzania. Specifically, the paper ascertains the problem of inadequate capital among the vendors, determine the vendors' capacities to cope with inadequate capital and recommend factors for enhancing such capacities. The paper concentrates in Morogoro Municipality one of the rapid growing commercial towns that has attracted vendors from different corners of Tanzania. The population of Morogoro municipality has been increasing significantly. The past three national population census depict the municipality population as 117,601 in 1988, 227,921 in 2002, and 315,866 in 2012 (URT, 2013). This paper informs researchers and policy-makers concerning the effective ways of strengthening resilience of the urban disadvantaged individuals by contributing to the debate on street vending activities, nature and resilience factors among the urban based street vendors. Indeed, an understanding of the threats related to lack of or inadequate capital and coping strategies among the street vendors could further facilitate improvement of the existing interventions as well as formulate more effective and context appropriate interventions to strengthen the vendors' capacities to cope with the problem of inadequate business capital.

2.0 THEORETICAL AND CONCEPTUAL FRAMEWORK

The underlying theoretical framework for this paper is the multi-layered social resilience framework (Pfeiffer, C, Ahorlu, C. K Alba, S. Obrist, B., 2015). *Social resilience is the capacity of actors to access capitals [from various social layers] in order to – not only cope with and adjust to adverse conditions (that is, reactive capacity) – but also search for and create options (that is, proactive capacity), and thus develop increased competence (that is, positive outcomes) in dealing with a threat* (Obrist, B., Pfeiffer, C., Henley, R., 2010, p. 289). The application of this framework in the context of this work suggests that, social resilience is a social actors' capacity to solicit and utilise capitals from different social levels to cope with and adjust to the inadequacy of capital threat “reactive capacities” and to search for and create options as “proactive capacities” in order to develop competencies of coping with the inadequacy of capital threat by the street vendors. This framework has been pioneered by (Carpenter & Walker, 2001) Holling, 1973), psychological (Luthar&Zelazo, 2003; Masten, 2001) and socio-anthropological approaches (Bourdieu, 1984, 1986) and recently supported by the Sustainable Livelihoods Framework (SLF) of the UK Department for International Development (DfID, 2000).

The framework further suggests that resilience building should be examined from the point of view of the threat and the competencies that should be developed to deal with the particular threat. Different social layers can be considered, whereby each will be expected to consist of a number of actors across various layers of society. These layers include individual, social, and societal actors who can assist build resilience by strengthening reactive and proactive capacities to deal more competently with the threat. To strengthen their capacities, actors can draw on and transform economic, social, and cultural capital(s) and thus increase symbolic capital (i.e. power) to cope with the threat. The ability to mobilise different forms of capital varies according to actors' position [power] in the social field (Obrist, B., Pfeiffer, C., Henley, R., 2010, p. 289).

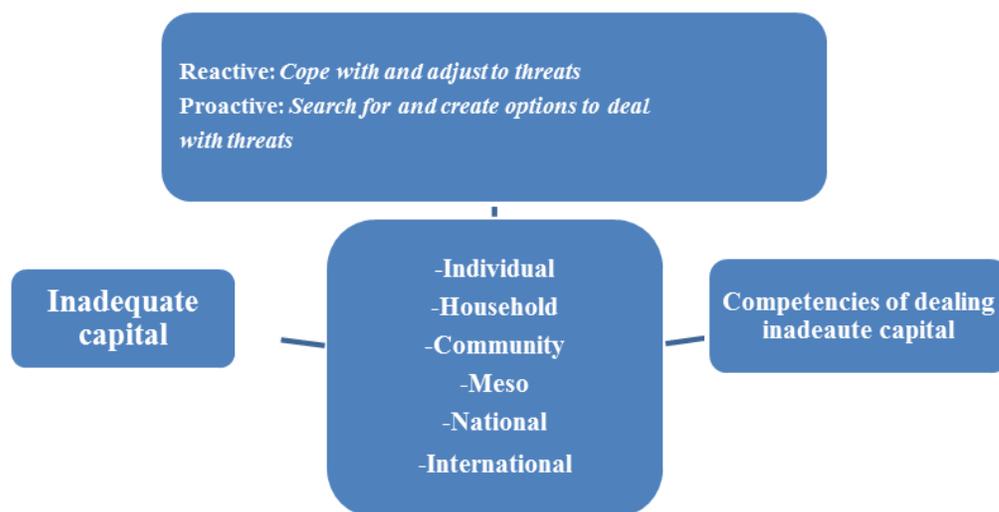


Fig. 1: Analytical framework (Obrist et al., 2010).

In the context of the framework, ‘reactive’ capacities are direct reactions towards a threat that is taking place or just took place, while ‘proactive’ capacities are understood as abilities/initiatives such as anticipating threats, changing rules and regulations, creating new options, planning ahead, and recognizing danger (Obrist, B., Pfeiffer, C., Henley, R., 2010). Capacities support social actors to cope with and adjust to hostile conditions notably threat (‘reactive’), and subsequently create options and responses (‘proactive’) necessary to increase competence, and thus create pathways for mitigating the threat (s) (ibid). In contexts of adversity, positive adjustment based on a learning process is an essential dimension of resilience and leads to increased competence in dealing with challenging livelihood conditions such as inadequate capital threat.

This framework is useful in several ways. First, like the sustainable livelihood framework of the (DfID, 2000), it also recognises capitals notably social, economic, cultural, and symbolic capitals as prerequisites for resilience building processes. Second, the framework recognises threats or barriers to resilience building by drawing researchers’ attention to question “resilience to what threat” and “what particular threat or risk is being examined”, thus, redirecting researchers to be explicit about whether they study resilience to a single hazard or to multiple hazards, to recurring, chronic or seasonal threats, etc. It also assesses whether the affected individuals, groups or organisations are aware of the threat. Indeed, if the actors are unaware of the threat to be tackled, the situation is considered as not just a danger but also a risk (DfID, 2000, p. 280). Third, the framework views resilience building as a multi-layered process involving social networks ranging from individual, household, community, meso, national and international levels. This is to say that exchanges between the different layers can improve actors’ capacity to cope with threat through accessing resources, learning from experience and developing constructive ways of dealing with problems (Glavovic, B., Scheyvens, R., Overton, J., 2003).

Fourth, the framework redirects attention to actors’ personal strengths and support emanating from institutions surrounding them. Most works that have examined threat (Turner, B., Roger, E. K. Pamela, McCarthy., James. J., Robert., Lindsey, C., 2003) have been guided by a deficit approach which emphasises risk and inability to cope (Obrist, B., Pfeiffer, C., Henley, R., 2010). The strength aspect of this framework is considered useful in the context of this paper because it raises a positive perspective that draws attention to the ability of the urban street vendors to positively adjust to inadequate capital threat they encounter (Dongus, S., Pfeiffer, C., Metta, E., 2010). Finally, resilience approach provides researchers and policy-makers with solution-oriented way of thinking about populations at risk. This approach is relevant to this study because it is a mitigation oriented framework (Dongus, S., Pfeiffer, C., Metta, E., 2010) and therefore useful to this work which aims at suggesting remedial measures for enhancing the resilience of the street vendors against the lack of or inadequate business capital.

3.0 METHODOLOGY

The study adopted qualitative approach, whereby individual in-depth interviews (IDI) were conducted with 100 vendors, 10 from each of the 10 selected wards. Moreover, 5 Focus Group Discussion (FGDs) of between 5 and 10 street vendors were conducted. Around 10, key informants from private and public sectors with first-hand

information about street vending operations in Morogoro Municipality were interviewed. At the public sector level, local government officials were interviewed. These included the Morogoro Municipal Council Executive Director, the Municipal trade Officer, Economist and Youth's Officer. At the Ward level, Ward Executive Officers (WEOs), Ward Development Officers (WDOs), Ward Councilors (WC) and at least one Street Executive officers were interviewed. Purposive sampling was utilized to get the respondents with first-hand information and willing to share the information concerning the research subject matter. This technique was supported by the snowball sampling technique to get hold of street vendors owing to their sensitive, mobile and unpredictable nature.

Before participating in the interviews, research ethical considerations were made clear to the informants based on the qualitative research ethical guidelines. It was stipulated that participants were free to engage and withdraw from the research at any time and that every kind of information they shared would be treated confidential. At the time of data collection, a number of challenges were encountered including; confusion between the ages of youth, some respondents mistaking out exercise of listing them for loans as well as failing to meet vendors timely due the unpredictable nature of their activity. Moreover, finding vendors was extremely a big challenge, especially taking them out of their business.

In order to maintain reliability and validity of the data, triangulation was effected meaning that data was collected from various sources using various methods including interviews, Focus Group Discussion (FGD), observation and review of secondary data. Other aspects considered for reliability and validity included, members checking, analysis of negative cases, peer debriefing as well as daily discussion and reflection on data. During data collection some challenges and problems encountered by the researchers include confusion between the ages of youth as well as some respondents mistaking the research exercise as the one of listing them for loans. Table1 indicates the Sampling frame.

Table 1: Sampling frame Summary

S/n	Ward	LC	WEO	CDO	MEO	VENDORS
1	Tungi	1	1	1	2	10
2	Mafisa	-	1	1	2	10
3	Chamwino	-	1	1	2	10
4	Mwembesongo	-	1	1	2	10
5	Sabasaba	-	1	1	2	10
6	Mji Mkuu	-	1	1	3	10
7	Kingo	-	1	1	1	10
8	Kihonda	-	1	1	2	10
9	Uwanja wa Taifa	-	1	1	2	10
10	Mji Mpya	-	1	1	2	10
		-	10	10	20	100
	Grand Total	-				140

Source: (Author's creation)

Data collected through interviews were transcribed. The Swahili transcriptions were translated into English and handwritten transcripts were typed and saved as documents in rich text format. Content analysis of the transcriptions was performed in MAXQDA 10 [VERBI Software, Marburg, Germany]. Data were grouped accordingly; codes were generated, leading to categories and themes. Quantitative data were analysed using the mixed method function of MAXQDA 10 software.

4.0 FINDINGS AND DISCUSSION

4.1 Nature of business and capital situation of the street vendors

The sizes of business conducted by the vendors were considerably small owing to the small amount of business capital owned by the vendors. In this case vendors engaged in selling items categorised in terms of (1) fashion which include; under-wares, belts and wallets, shoes, combs, looking mirrors, lotions, perfumes, women handbags, women hearings and rings, children's toys as well various kinds of ornaments to mention just a few. (2) Food items such as fruits, vegetables and bites, as well as grains, also various kinds of cooked and non-cooked foods. They also sold different types of snacks such as cashew nuts, groundnuts, cakes as well as drinks such as water, juices, soda and beer. (3) Electronics related items including items like radios, calculators, mobile phones and mobile accessories,

electric appliances e.g. solar set equipment, bulbs and the like. (4) House and kitchen utensils including items like cooking pots, plates, spoons folks, juice blenders to mention just a few. (5) Vehicle and other machines spare parts. These include but not limited to the car side-mirrors, reflectors, lights, carpets, fire extinguishers, various kinds of car decorations and stickers. Others were machine lubricants, spanners, wind screen wipers to mention just a few and as further evidenced in the subsequent photo.



Fig. 2 Street Vendors displaying their various commodities at work place

The business capital situation among the vendors: The study also assessed the business capital situation among the vendors in order to ascertain the inadequacy of capital among the vendors. It was noted that the operating business capital of the vendors was considerably small; and as such they rated it among the biggest problems encountered in their daily business operations. The amount of capital owned by street vendors is summarised in the following figure.

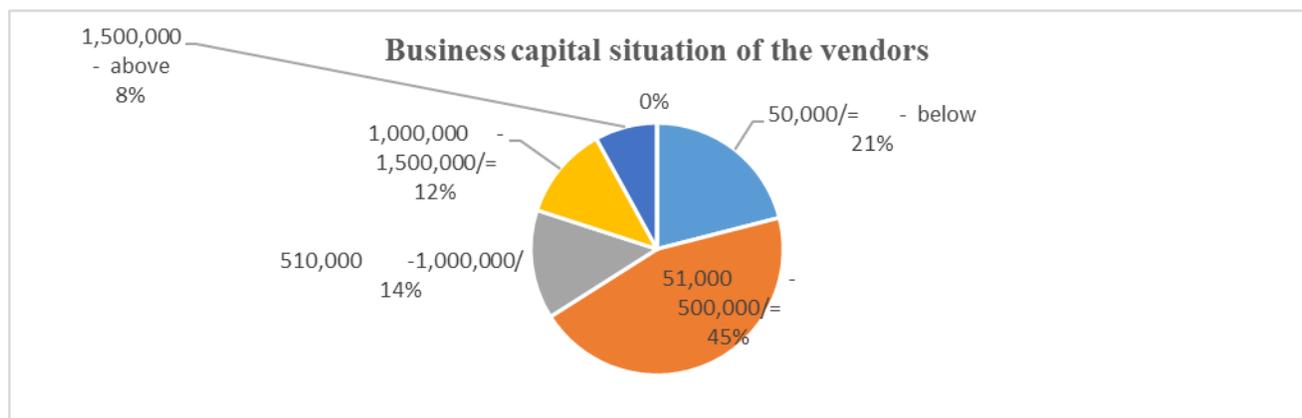


Fig. 3: Summary of Business capital sizes for street vendors

It was found that, over 80% of the vendors were unaware of, or unwilling to consult formal financial institutions due to lack of knowledge and awareness, ineligibility, uncalled for fear as well as bureaucratic procedures involved in acquiring loans. Consequently, it was noted that over 90% of the respondents were compelled to seek capital from informal and exploitative sources. Indeed, around 40% of the vendors attested to have been soliciting financial

capitals from individuals & groups whose interest rate is between 50-60% per month. The business capitals obtained from informal sources were exploitative in nature and characterised with extremely short time to re-pay them; with majority of the respondents attesting that they were forced to pay at the duration of between one and three months.

Furthermore, capital from informal and exploitative sources were characterised with strict, unfair and prohibitive terms and conditions. Most of the vendors were forced to acquire loans with high interest rates as well as compelled to provide high valued collaterals such as television sets, mobile phone handsets, music systems, bicycles and furniture for amount of money that was far small compared to the collaterals given out. It was established that there was no correlation between the collateral required/demanded by the creditors and loans issued to the vendors in terms of value. Given the high interest rate as well as strict repayment period set out, the loan providers ended up confiscating collaterals of the vendors whose values far outweigh the loans provided. These findings correspond well with previous findings which maintain that most vendors rely on money-lenders or informal sources of credit in order to buy their merchandise. As a result, they paid exorbitant interest rates, and their businesses rarely grow beyond subsistence levels (Beccles, 2014; Mitullah, 2005; Mkhize, Dube, & Skinner, 2013).

Table 2: Summary of Business Capital related challenges among vendors

Business Capital related challenge	Frequency in %
Lack of collaterals and securities	91
Lack of awareness on sources of capital	87
Uncalled for fear, bureaucratic and procedures involved	66
Short time to re-pay the loans	44
Strict, unfair and prohibitive loans' terms and conditions	32

Source: Field data 2017

4.2 Coping with inadequate business Capital

4.2.1 Reactive capacities of successful coping

At individual level respondents outlined a number of practical ways of generating business capital for the vendors. The commonest capacity to earn capital was the vendors' ability to perform manual work for pay as attested by around 12% (n=100) of vendors. Vendors sold labour in domestic and construction work to earn income that served as start-up capital as well as improve their existing business capital. In this case, street vendors worked as houseboys or [girls], as well as supplying labour for both domestic and commercial or construction work. These findings correspond well with previous studies notably among the rural-urban migrants in Dar es Salaam -Tanzania who sold labour to maintain their financial resilience (Munishi, 2016, 2017).

Another reactive capacity at individual level was engaging in a multiple business as well as income generating activities as attested by around 22% of street vendors. The street vendors either engaged themselves in more than one business or performed more than one livelihood activities to improve their capital base. Some vendors sold more than one item e.g. fashion and electronics at the same time as well as operate hawking and home based business as attested below.

Even though I sell fashion items here, at home I own another business that's operated by my young brother. If you only depend on one activity you are likely to fail in business. Life is hard, it requires lots of money to sustain your own life and family. It's not a joke. When I have some responsibilities at home, I take care of the home business and my young brother continues with this one (Male Male street vendor (27), Morogoro)

At the household level vendors coped with the inadequacy of business capital by drawing on the households' support. The street vendors, solicited financial support from their close relatives as well as drew on the household resources such as livestock, land and agricultural products to counteract the looming shortage of business capital. Financial and non-financial wealth resulting from these households supported business start-ups as well as improve business capitals for the vendors as attested below.

When I visited home last time, I had to sell around 6 chickens. This availed me with an extra income of TZS 60,000/=. When I came back to the town, I bought more commodities, my capital increased. Now sales have also increased because I sell many variety of items. This means that my profit is also improving day after day. Thanks to my chickens in the village (Male Street Vendor (24), Tungi Ward, Morogoro)

At the community level, vendors formed and participated in the “Rotating Savings and Credit Association (ROSCA)” as a capital raising strategy. According to (Bouman, 1983), ROSCA is a group of individuals who agree to meet for a defined period in order to save and borrow together. It is a form of combined peer-to-peer banking and peer-to-peer lending (ibid). This worked in such a manner that vendors met at least once in a week and whenever they met they would contribute a certain amount of money for one of them as per their group agreement. Most of them used this money for improving their business capital. One street vendor attested it here under:

In March 2016, I lost everything [capital] because I lost my father and I had to sell everything and travelled to the village. When I came back I had nowhere to start. Fortunately, I was a member of money go round group and my turn to receive financial contribution was approaching. The date reached after one month. I got the money and injected into my business. That’s why I am still surviving in town. (Male street vendor (30), Mwembesongo Ward-Morogoro)

Another capacity at individual level was avoiding to spend money on luxury and unnecessary expenditure. Around 31 % (n=100) of the vendors explained that they spent less money on the less important needs as well as opting for cheap groceries and shopping places. Indeed, rather than buying expensive clothes, vendors relied on the relatively cheap and second hand clothes. This kind of strategy was also utilised by the Maasai rural-urban migrants in urban areas who instead of buying expensive commodities relied on their traditional clothing, namely rubbega and traditional sandals made out of old car tyres (Kipuri, 2010; Munishi, 2016).

At the community level, vendors shared resources and services such as foods and accommodations to save costs and subsequently fatten their business capitals as attested by 13% of street vendors. The street vendors stated that through sharing resources such as accommodation helped them save more money that was obviously injected in the business capital. This kind of strategy was also utilised by the Maasai rural-urban migrants in some Tanzanian cities to cope with labour exploitation as well as crime (Munishi, 2013, 2016, 2017). This further signifies that community layer is a critical aspect for building resilience in coping with various threats (Dongus, S., Pfeiffer, C., Metta, E., 2010; Obrist, B., Pfeiffer, C., Henley, R., 2010) as further attested by one of the key informants:

Another reactive capacity developed by the vendors at community level was formation of groups in order to qualify for various financial support and business capital in particular. Vendors formed groups of between 10 and 15 members that would guarantee them eligibility for loans as echoed by one of the key informant. They realised that if you requested for support as individuals they would not be considered for a loan or grant. But if they united efforts and apply for a loan as a group chances for getting it were definitely higher”. (Local government official Ward Level (44), Morogoro)

At the national level it was found out that the Municipal council authorities supported the vendors indirectly through the 10% of the municipal council income set aside for youth, women and people with disabilities. However, this support was not enough to alleviate the problems of inadequate capital among the vendors as shall be detailed in the subsequent sections where we talk about factors inhibiting vendors successful coping.

Table 3: Summary of reactive strategies employed by the vendors

Reactive strategies employed	Frequency in %
Selling labour to domestic and construction industry	78
Engaging in a multiple business as well as income generating activities	69
Formation of groups to guarantee and qualify them for loans	51
Drawing Support from the households’ assets	68
Engaging in or practicing ROSCA	54
Avoiding to spend money on luxury and unnecessary expenditure	64
Sharing of resources and services e.g. foods and accommodations	35
Reinvesting profit on the working business capital	29

4.2.2 Proactive capacities of successful coping

An important proactive capacity developed by the vendors for coping with capital inadequacy was opting for future alternative income earning activities that would help increase and guarantee adequate capital. In this case vendors

proposed and looked forward to engaging in more economically viable income generating activities including agriculture and animal husbandry. This owed in part the availability of desolate and arable land available in Morogoro and other parts of Tanzania. Other activities were Carpentry, brick work as well as welding and fabrication [metal charcoal stoves, window/door grills. Vendors also looked forward to opening big firms and stores for Electronic equipment repair, establishment of Food vending centres [famously known as Mama Lishe), Men and women hair cutting/dressing Saloon, Cosmetics and ornaments selling, Fashion (clothes, handbags and shoes) to mention just a few.

Table 4: Summary of Better and viable income earning activities for vendors

Type of Business	Frequency in %
Agriculture and animal husbandry [land and market available]	35
Carpentry, brick work	14
Welding and fabrication [metal charcoal stoves, window/door grills	15
Electronic equipment repair	18
Food vendingCentres [famously known as Mama Lishe]	54
Men and women hair cutting/dressing Saloon	41
Cosmetics and ornaments	51
Fashion (clothes, handbags and shoes)	54

Proactive capacity at individual level was searching for relevant skills and knowledge on how to raise capital through resource mobilisation training. Vendors explained that sound knowledge and skills would help them conduct business more effectively and thus recoup more profit. Such coping strategies were once advanced by young girls in Tanzania and Ghana, against teenage pregnancy (Pfeiffer, et. al., (2015). One street vendor clearly stipulates it as below.

Now we have seen the importance of entrepreneurship education. If you have it (education) you are likely to have a much broader mind in conceptualising and brainstorming how to get reliable business capital. [by entrepreneurship education, the vendor means all kinds of business management skills e.g. business records management skills etc.] (Male Street vendor (27), Morogoro Municipality)

Another important proactive capacity to cope with capital shortage developed by the vendors at the individual level was the vendors' ability to reflect and learn the importance of bargaining and negotiation skills in increasing their capital. Over time the vendors understood that their ability to negotiate effectively automatically guaranteed high sells, profitability and thereby increasing and maintaining their business capital. The almost similar coping strategies were initiated by the urban migrants in Dar es Salaam and other several migrants in African cities in coping with crime threat (Munishi, 2017). One vendor confirms it as stated below.

We have learned that customers are very clever. They usually start with low price. Now if you are not patient enough as well as keenly negotiating the price, you end up either losing the customer or selling at very low price. This depletes your capital. So one needs to constantly learn to speak well (bargain) with customers else you lose" (Male Street vendor (25), Mji Mkuu Ward - Morogoro Municipality)

Ability to learn and reflect on the importance of honesty and trustworthy in business was yet another proactive capacity developed by the vendors at the individual level. Vendors explained and acknowledged that they lacked honesty and trustworthy in business and therefore they were banking a lot on the aspects because they guaranteed them a lot of good customers, that further meant more sales and profit that subsequently, restored and maintained their business capital. Moreover, in the long run, vendors had also learned that, re-investing their profit in their working capital would increase and sustain their capital. In this case vendors looked forward and encouraged each other to re-invest their interest and profit in the business to improve capital or what is technically called owner's equity.

Another proactive capacity was being able to learn that, belonging in formal groups would guarantee them to qualify for financial support that would avail them business capital. In this case vendors ensured that they formed and belonged in the formally organised groups, which assured them financial support from the local governments.

We have learned that only those who belong to formal groups have been receiving government funds. We have resolved to also form our groups. According to the directives given to us, groups must be formal in the sense that they should have formal leadership and trusted guarantor as well as be endorsed by the Mtaa Executive officers (MEO) and Ward Executive Officer (WEO) of the particular streets or wards. Moreover, it is suggested that groups should be registered by Municipal authorities. (Male street vendor (28), Uwanja wa Taifa- Morogoro)

Proactive capacity developed by the vendors at the community level that is closely related to the above was the vendors' ability to learn, reflect and consequently understand the importance of registering their business groups as a way of making them recognised and add to their likelihood of receiving group loans and grants that would replenish their business capitals. One of the vendors states below:

At first we came up with a good business group. However, our grant application to the ward development committee was not honoured. When we paid a visit there, we were informed that our group had to be registered at the street and ward level. We adhered to these instructions and we submitted our request. Then the next day our loan application was approved. Other youths [vendors] have been taking this example. (Male Street vendor (27), Mji Mpya-Morogoro Municipality)

Table 5: Summary of proactive strategies employed by the vendors

Proactive strategies employed	Frequency in %
Opting for future alternative income earning activities	64
Ability to reflect and learn the importance of bargaining and negotiation skills and use the same in increasing capital	54
Ability to learn and reflect on the importance of honesty and trustworthy and use the same in business	52
Ability to learn that re-investing their profit in the working capital increase capital	50
Ability to understand the importance of starting and registering business groups as critical prerequisite of accessing group loans and grants	54

4.2.3 Factors inhibiting successful coping

Despite the above discussed reactive and proactive capacities to cope with the inadequate capital, vendors also encountered several setbacks that inhibited them from effectively realising adequate capital. Firstly, some vendors did not have adequate education and academic qualifications suitable to be employed or employ themselves in more sophisticated and paying jobs. This aspect impeded them from realising high capital. This was coupled with a lack of or inadequate life, entrepreneurship and business skills as reliably testified by nearly all interviewed vendors (100). Vendors testified to have not had any business capital training before. Moreover, it was noted that there were no known specific plans for equipping the street vendors with business capital skills sets required. This was testified by both the Local government authorities and non-governmental organisations operating in Morogoro Municipality. Consequently, they opted for street vending operations which require less academic qualifications as attested by this respondent; *“You see these youths have relatively low education and small capitals and this is what pushes them to opt for this business. They can’t afford to go for much better paying jobs or business” (Local Government Official (51), Ward Level- Morogoro Municipality)*

Another inhibiting factor was the lack of conducive business locations and spaces that denied the vendors an opportunity to increase sales volume and maintain their capital as attested by around 40% of vendors (n=100) who did not have specific designated business places. In this case vendors conducted their vending activities at strategic city points such as those with heavy human traffic - along main roads, in the streets, parks, pavements, within shopping centres, and at prominent corners of streets and roads where the vendors and their business could be visible to pedestrians and motorists. Street vendors used different structures to display and transact goods they were selling. They include bicycles and tricycles, wheelbarrows, mats, bags, tables, racks and handcarts among others. Some vendors simply carried their commodities on their hands, heads and shoulders, while others hang their commodities on walls, trees and fences in various public and private places. An extremely small number of vendors constructed temporary huts with stands for displaying their goods. These findings echo the common practice of vendors across African Cities, which maintains that lack of trading spaces made the vendors either occupy stationary public or

private spaces on the street pavements or walking around while carrying their merchandise on push carts or in baskets on their heads to make goods available to the consumers (Beccles, 2014; Berry, 2009; Bhowmik, 2005). The only notable Government initiatives to create and avail business spaces to the vendors was allowing them to conduct businesses in some streets only for certain days or parts of the day. Moreover, Municipal authorities had also created Business Parks for vendors at Manzese area at the Morogoro City centre. However, vendors explained that this place was too small to accommodate all of them. Secondly, the place was relatively expensive to be hired or used by the vendors given their small and unpredictable business capitals. Thirdly, street vendors who used these areas were supposed to pay different kinds of fees, something that was hard for the vendors given their small business capitals. Ultimately, vendors could hardly take advantage of using these places for their vending activities.

It was further noted that new business locations did not have basic social amenities. Other services such as water and sanitation are also not available to vendors and consumers. Consequently, street vendors did not stick to the spaces provided due to the inherent shortcomings and thus drifted back to the prohibited city centres, resulting in punitive measures from the city authorities. Previous literature clearly supports the findings. This literature informs that apart from a few cities in South Africa, street and informal traders operate without access to water and sanitation (Beccles, 2014; Ilona, 2018). Another challenge associated with the lack of business spaces was the fact that retail and whole sale shop owners competed with street vendors and campaigned for their eviction from the streets. This same situation has been observed in Cambodia, Mongolia and Thailand where some large retail stores, feared competition from informal traders and subsequently lobbying for the latter's suppression and eviction (Kusakabe, 2006). Insecurity problem was yet another inhibiting factor to realising adequate capital. Vendors experienced insecurity challenges related to confiscation of their property as well as theft and attacks from ill intended people the situation that jeopardised their business capital. Vendors explained that the first kind of insecurity resulted from the action of being evicted from the unwarranted business places. They explained that city authorities would round them any time without any prior notice chasing them away and confiscating their property. This causes vendors severe physical harms. Moreover, some vendors also experienced insecurity threats related to theft and stealing that made them lose working capital. They explained that sometimes while in business, some ill-intended people would invade them and take away their property and disappear. In this case they lost capital as well as risked their lives. Some of the thieves dressed like security guards.

One street vendor attests insecurity resulting from city authorities:

At times they come abruptly! You try to defend yourself and your property and you fail because they beat you severely. You try to run away but you don't know the proper destination to run to. You end up falling down or entering in holes and ditches. It is really serious. I mean this is completely unfair because we lose our capital which is all about our life in town. It is really unfortunate. (Male Urban street vendor (26), Kingo Ward - Morogoro)

Another vendor attests insecurity resulting from people dressed like security guards:

At times we meet people dressed like security guards they end up confiscating our property unfairly. When we try to defend ourselves they beat us severely and disappear with them. In most cases we have nothing to do because even if you report it, they won't be traced in any way. One day I happened to be a victim of such a situation; and I will never forget it because the whole of my business capital vanished in just one day. (Male Street Vendor (20), Mwemebesongo Ward, Morogoro Municipality)

At the National level it was noted that the amount of funds [business capital] set aside by the Municipal council as business capital to all youth including the street vendors was too small to suffice the needs of the youth and street vendors in particular. For example, a ward with a hundred (100) youth and hundred (100) women would receive only TZS 4,000,000/= per year. It should be remembered that most Wards had more than 200 hundred youth and more than 500 women in need of the support. Specifically, it was noted that, street vendors in question were not considered under the initiative of the 10 % from the municipal council and therefore they did not benefit from it. It was further found that, there were no any other interventions by government ministries, departments or authorities towards supporting street vendors in any way. Moreover, there were no any specified structures by the local authorities or municipal council to structurally harness potentials of other government institutions, ministries and departments to support the vendors. Likewise, there were no coordinated efforts and strategies by local government and private sector to support the vendors in terms of business capital provision. Private sector notably CSOs supported other groups in the region but did not support street vendors in particular. Worse enough there were no any consented

efforts by the municipal authorities and the other government agencies to tap the potentials of private sector in supporting the street vendors in the municipality.

Table 6: Summary of factors inhibiting effectively coping

Summary of factors inhibiting effective coping	Frequency in %
Lack of or inadequate, relevant capital development, acquisition skills and knowledge	88
lack of conducive business locations and spaces	91
Duplication of efforts and activities by the organisations supporting street vendors	13
Insecurity problem leading to capital confiscation and looting or theft	41
Lack of interventions by other government ministries and departments towards supporting street vendors	16

4.3 Factors for enhancing business capital ownership by the street vendors

One of the objectives of this study was to propose factors for enhancing business capital ownership for the street vendors. Based on the above discussed inhibiting factors, the following factors are recommended for enhancing business capital ownership for the street vendors. First, vendors should be equipped with relevant business capital creation, skills development and market creating. Skills needed by youth included skills for various income generating activities such as agriculture that is, crop and animal husbandry skills. In doing this, vendors should first be sensitised on the need and importance of acquiring the necessary skills they need because, experience showed that vendors would most likely not attend the sessions owing to the nature of their work, poverty situation among them and reluctance resulting mainly from their little education on and importance of the training.

In order to qualify for public and private funds vendors should organise themselves in groups of around 10 to 20 people depending on their specialisation, nature of business and the kind of business activities they would like to do and the subsequent kind of skills they need. Moreover, it is critical to sensitize private and public investors/actors as to support the street vendors. This is because in almost all the visited words it was noted that, various public and private agencies supported other social groups but hardly extended support to street vendors. Moreover, efforts to improve the vendors' business capital at the nation level should be championed and owned by the Municipal councils and local authorities who are actively involved in planning. This is because, the responsibility to ensure the wellbeing of the youth including the street vendors in any corner of Tanzania is entrusted to local government and it starts with the Ward Development Committee (WDC) overseen by the Ward Community Development Officer (WCDO). Specifically, municipalities should consider providing vendors with capital through engagement in agriculture owing to the availability of arable land as well as marketability of agricultural and animal products in Morogoro, across the country and abroad as attested by this respondent:

Currently there is plenty of fertile and idle land both owned by the youth and their families in various parts of Morogoro. This suggests that youth can reliably be empowered on agricultural production in their family owned land or be relocated to various unutilized land inside and outside Morogoro Region. Secondly, there is huge market for fruits, vegetables, grains etc. (Local Government official (48), Mtaa level, Morogoro)

In order not to duplicate activities aimed at improving the vendors' business capital, both private and public organisations working for street vendors should agree on the thematic and geographical areas of intervention. As much as possible each organisation should choose an area that they consider themselves competent in. This should be monitored through periodic progress reports. Specifically, public and private sectors should engage in joint fundraising activities aimed at enhancing business capital for the street vendors. Organisations may consider coming up with joint funding projects as well as engaging in any other kind of fund raising directly or indirectly for the purpose of raising and improving business capital for the vendors. Local governments should ensure that street vendors have reliable trading spaces and in urban areas, as well as predictable security situation in the city that guarantees vendors to carry on their business peacefully and ensure that their business capital are safe. In planning this, local government authorities should actively involve the vendors.

Table 7: Summary of factors for enhancing successful coping

Factors for enhancing successful coping	Frequency
Equip vendors with relevant business capital creation skills and knowledge	89
Organise vendors in formal groups to qualify for business capital application	57
Local government to include in their plans and budgets provision of capital to vendors	27
Vendors to be supported and encouraged to improve capital through engagement in agriculture and animal husbandry	76
Actors to agree on the thematic and geographical areas of intervention in supporting the vendors	14

5.0 CONCLUSION

Conclusively, this paper analysed business capital situation and its resilience implications on the urban street vending operations in Morogoro Municipality-Tanzania. Specifically, the paper ascertained the problem of capital inadequacy among the vendors, determined the vendors' capacities to cope with inadequate capital and recommend factors for enhancing such capacities. Based on the multi-layered social resilience framework, a qualitative approach was utilised drawing on 100 in-depth interviews, five FGDs, observations and a review of secondary data. Findings showed that operating business capital of the vendors were considerably small; and as such they rated it among the biggest problems encountered in their daily business operations. Vendors were unaware of, or unwilling to consult financial institutions due to lack of knowledge and awareness, ineligibility, uncalled for fear as well as bureaucratic procedures involved in acquiring capitals. Consequently, vendors were compelled to seek capital from informal & exploitative sources

Concerning the vendors' capacity to cope with the inadequate capital it was concluded that, vendors managed to develop reactive and less proactive capacities of coping with inadequate capital threat mainly based on the individual, household, community level and to a lesser degree at national and international levels. However, vendors coping capacities were impeded by their lack of knowledge about financial institutions and loans procedures, business skills, limited access to credit institutions and knowledge in using them. It was noted that operating business capital of the vendors were considerably small; and as such they rated it among the biggest problems encountered in their daily business operations. Vendors were unaware of or unwilling to consult financial institutions due to lack of knowledge and awareness, ineligibility, uncalled for fear as well as bureaucratic procedures involved in acquiring capitals. Consequently, vendors were compelled to seek capital from informal and exploitative sources.

Reactive strategies employed by the vendors include selling labour for domestic and construction work, engaging in a multiple business as well as income generating activities, drawing support from the households' assets as well as practicing ROSCA. Others were avoiding to spend money on unnecessary expenditure sharing of resources and services as well as formation of groups to guarantee and qualify them for loans. Proactive strategies utilised by the vendors in ensuring business capital included, opting for future alternative income earning activities, the ability to reflect and learn the importance of bargaining and negotiation skills and use the same in increasing capital as well to learn and reflect on the importance of honesty and trustworthy and application of the same in business. Others were the ability to to re-invest their profit in the working capital and the importance of doing so, understanding the importance of starting and registering business groups as critical prerequisite for accessing group loans and grants, belonging in formal groups to guarantee them qualify for financial support.

Factors that inhibited vendors from effectively coping with the threat include lack of or inadequate, relevant capital development and acquisition skills and knowledge, lack of conducive business locations and spaces, duplication of efforts and activities by the stakeholders, as well as the insecurity problem emanating from capital confiscation and looting by city low enforcers and ill intended city dwellers. Factors for enhancing successful coping with capital inadequacy by the vendors include equipping the vendors with relevant business capital creation, business knowledge and skills as well as organising vendors in formal groups to qualify for business capital application. Moreover, local government authorities should be urged to champion and coordinate provision of capital to vendors by including it in municipal plans and budgets, supporting and encouraging the vendors to improve capital through engagement in agriculture. Last but not the least actors supporting the street vendors should agree on the thematic and geographical areas of intervention to avoid duplication of support and efforts. However, the vendors hugely lacked support from meso, national and international levels necessary for coping with the inadequate capital. These factors should be

considered in supporting the vendors to more competently cope with inadequate business capital. These findings shed light on alternative ways of understanding and alleviating inadequacy of business capital threat among the urban street vendors mainly in Morogoro Municipality.

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