



UNIVERSITY  
*of*  
LUSAKA

**SCHOOL OF TECHNOLOGY AND SOCIAL SCIENCES**

**AN INVESTIGATION OF ECONOMIC EFFECTS OF INFORMAL TRADING ON  
HOUSEHOLD LIVELIHOODS AMONG VENDORS AND HAWKERS IN LUSAKA  
CENTRAL BUSINESS DISTRICT**

**A RESEARCH REPORT**

**Presented to the School of Technology and Social Sciences in partial fulfillment of the  
Requirements for the Degree of Bachelor of Arts in Development Studies**

**BY**

**ALICE NYIRENDA**

**(BDS22113783)**

**SUPERVISED BY**

**MR MOSES CHINGALA**

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## DECLARATION

I, Alice Nyirenda, Student Number BDS 22113783, hereby declare that this dissertation is my own original work and that it has not been submitted for any award of a degree or diploma at this or any other institution of higher learning. All sources of information used in the study have been duly acknowledged and referenced in accordance with academic standards. Where the work of others has been used or quoted, it has been clearly indicated through proper citation and referencing.

This dissertation is submitted in partial fulfillment of the requirements for the award of a Degree of Bachelor of Arts in Development Studies at the University of Lusaka.

Student's Name: Alice Nyirenda



Signature:

Date: 19/12/2025

Supervisor's Name: Mr. Moses Chingala



Signature:

Date: 17/12/2025

## ABSTRACT

The research examined the economic effects of informal trading on house-hold livelihoods among vendors and hawkers in Lusaka central business district. The specific objectives were to; 1) examine types of informal trading activities undertaken by vendors and hawkers; 2) assess the effects of informal trading on vendors' and hawkers' ability to sustainably meet household needs in Lusaka's CBD; and 3) explore economic challenges hindering the vendors and hawker's livelihood improvement. The study employed a descriptive research design with a qualitative approach, and a purposive sample of vendors and hawkers in Lusaka being the study site. A sample of 40 participants was used comprising of 28 informal traders, 6 market leaders, and 6 institutional actors (Lusaka City Council, Ministry of Local Government, and NGOs). Data were collected using semi-structured interviews, observations and Focus Group Discussion (FGD), and analyzed using thematic analysis and NVivo software.

Findings indicate that informal trading has a significant impact on households' livelihoods of vendors and hawkers in Lusaka's CBD. With key activities which include selling second hand clothes, food stuff, household items and mobile phone accessories, generating daily income between K200 and K1500. These funds were reported to only support essential needs such as food, rent and school fees. Major barriers identified include limited access to formal credit facilities due to high collateral requirements and lack of credit history. Further the respondents stated that they faced challenges such as evictions, confiscation of goods, and lacked secure vending spaces. FGDs revealed that periodic evictions and confiscations by the Local Authorities disrupted business continuity and increased vulnerability. Additionally, the lack of social protections such as pensions and insurances limits the potential for long term poverty reduction.

The study concludes that while informal trading is a vital survival strategy, its potential is limited by structural challenges. Recommendations include the formal recognition of traders, microfinance inclusion, and capacity building, suggested further research include comparative urban analysis and livelihood mobility. The implications of these findings suggest that Lusaka City Council should shift from a policy of displacement and confiscation towards a regulated integration mode, providing designated, serviced vending zones that provide security of tenure and facilitate stable economic growth for households.

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## **DEDICATION**

I dedicate this research report to my husband, who has been the cornerstone of my journey with his love, support and sacrifices. Thank you for your unwavering support and faith in me. To my children, your encouragement has been my greatest source of strength. Your belief in me made it possible for me to realize the potential within myself. To my friends, I am very grateful for your understanding, support and encouragement during this journey. You deserve this accomplishment just as much as I do.

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## **List of acronyms**

CBD	Central Business District
FDG	Focus Group Discussion
ILO	International Labour Organisations
LCC	Lusaka City Council
NGOs	Non-governmental Organisations
SDG	Sustainable Development Goals

# CHAPTER ONE

## INTRODUCTION

### 1. 1. Overview

This chapter introduces the study, which seeks to examine the economic effects of informal trading on household livelihoods among vendors and hawkers operating within Lusaka's Central Business District (CBD). Informal trading is a key feature of many urban economies in developing countries and has become a vital source of income for numerous households. In Zambia, a significant portion of the population depends on informal economic activities for daily survival. The study focuses specifically on vendors and hawkers in Lusaka's CBD, who are often overlooked in formal economic planning, yet play a critical role in supporting urban households. The chapter begins by providing a historical and contextual background to informal trading and its relationship to household livelihood in the Zambian urban setting.

### 1.2. Background to the Study

Globally, the informal sector has become a vital driver of urban economies, particularly in developing countries where formal employment opportunities remain limited. According to the International Labour Organization (2018), over 60% of the world's workforce is engaged in informal employment, with the majority concentrated in low- and middle-income countries. Informal trading offers a crucial survival strategy for households, allowing vulnerable groups such as women and youth to earn income and meet basic needs in the absence of secure formal jobs. However, despite its growing economic contribution, the informal sector is often under-researched in terms of its direct impact on household welfare, as most studies emphasize labour informality, urban planning, or legal frameworks.

Regionally, Africa has witnessed rapid urbanization coupled with limited capacity of formal labour markets to absorb the expanding population. Informal trading has therefore emerged as a central feature of urban livelihoods, providing income and resilience against poverty (Brown, 2006). Sub-Saharan Africa, in particular, records one of the highest rates of informal employment globally, with estimates showing that nearly 85% of jobs are informal (ILO, 2018). Research across African cities has highlighted challenges such as policy neglect, harassment from authorities, and lack of social protection. Yet, the specific economic benefits that informal trading generates for households remain insufficiently explored. Most regional studies tend to focus on governance,

legality, and spatial management of street vending, leaving a gap in understanding its household-level economic effects.

Locally, Zambia's informal sector has expanded significantly since the Structural Adjustment Programmes (SAPs) of the late 1980s and early 1990s, which triggered mass retrenchments and reduced government expenditure on public employment (Rakner, 2003). Today, informal employment accounts for over 80% of total employment, with a high concentration in urban informal trading (Zambia Statistics Agency, 2020). In Lusaka's Central Business District (CBD), vendors and hawkers sell goods ranging from foodstuffs to electronics, sustaining household income in the absence of adequate formal opportunities. Despite this, traders face frequent evictions, harassment, and exclusion from urban economic planning (Hansen, 2010). Previous research in Zambia and across African cities has largely examined informal trading from the perspective of policy, legality, urban governance, and spatial management (Brown, 2006; Hansen, 2010; Rakner, 2003; ILO, 2018). However, these studies largely overlook the direct economic effect of informal trading on household livelihoods, such as income stability, access to food, education, and healthcare. This gap underscores the need for empirical research that links informal trade activities to household-level economic outcomes, which this study seeks to address in Lusaka's CBD. This study therefore addresses this critical research gap by investigating the economic effects of informal trading on household livelihoods among vendors and hawkers in Lusaka's CBD. By filling this knowledge void, the findings aim to inform urban economic policy and contribute to inclusive development strategies that recognize the role of informal traders in sustaining urban households

### **1.3. Statement of the Problem**

Despite the growth of informal trading in Lusaka's Central Business District (CBD), there remains a critical disconnect between the sector's role as a primary livelihood strategy and the lack of empirical data regarding its actual economic impact on households. However, the sector continues to operate without sufficient legal recognition, infrastructure, or policy support.

Studies carried out in Zambia reveal that over 80% of the workforce is engaged in informal employment, with urban street trading forming a significant portion of this figure (ZamStats, 2020). Similarly, ILO (2018), reports that over 60% of the global workforce is engaged in informal work, with the highest concentrations in low- and middle-income countries, and that Informal

employment serves as a critical survival strategy for vulnerable groups. This global perspective reinforces the importance of understanding how informal trading sustains households in urban areas, for women and youth vendors in Lusaka's CBD. While previous studies by scholars such as Hansen (2010) and Rakodi (2003) have documented the legal challenges and the historical origins of street vending and the regulatory and political aspects of the trade. There is limited empirical data on the effects of informal trading on household livelihoods among vendors and hawkers in Lusaka CBD. It is not clear how hawkers and vendors meet their basic needs and the economic challenges they face as they trade

The urgency of this study is underscored by the growing frequency of Clean-up operations in Lusaka by the local authorities without having a clear understanding of the economic lifeline that trade provides. If the economic implications of informal trading on household livelihoods remain unaddressed, urban planning efforts may exacerbate poverty and inequality by displacing informal traders without offering sustainable alternatives and continue to view informal trading as a nuisance to be removed rather than a vital economic sector to be supported. This would result in increased economic insecurity and deepen the marginalization of already disadvantaged households.

It is against this background that this study sought to investigate the economic effects of informal trading on household livelihood among vendors and hawkers in Lusaka's CBD. The study aimed at bridging the knowledge gap and provides evidence that could guide inclusive policy development, ensuring that informal traders are acknowledged as legitimate economic actors within the urban economy. This will provide the evidence base required for inclusive urban policy.

#### **1.4. Objectives of the Study**

##### **1.4.1. General Objective**

To investigate the economic effects of informal trading on household livelihood among vendors and hawkers in Lusaka District's Central Business District.

##### **1.4.2. Specific Objectives**

1. To examine the types of informal trading activities undertaken by vendors and hawkers in Lusaka's Central Business District

2. To assess the effects of informal trading on vendors' and hawkers' ability to sustainably meet household needs in Lusaka's Central Business District
3. To explore economic challenges that hinder vendors and hawkers in Lusaka's Central Business District from improving their household livelihoods.

#### **1.4.3. Research Questions**

1. What types of informal trading activities are undertaken by vendors and hawkers in Lusaka's Central Business District?
2. What are the effects of informal trading on vendor's and hawkers' ability to sustainably meet household needs
3. What economic challenges hinder vendors and hawkers in Lusaka's Central Business District from improving their household livelihoods?

#### **1.5. Significance of the study**

This study is significant because it would provide valuable insights into the economic role of informal trading in sustaining household livelihoods in Lusaka's Central Business District. In a context where formal employment opportunities remain limited, understanding how informal trading supports families is essential for shaping inclusive economic and urban development policies.

The findings of this research would be useful to several stakeholders. Policy makers and urban planners would benefit by gaining a clearer understanding of the economic contributions of informal vendors and hawkers, which could guide the formulation of supportive regulations that protect livelihoods while promoting orderly urban development. Local government authorities, such as Lusaka City Council, would find the study helpful in balancing urban management with the need to support vulnerable economic actors.

Development agencies and NGOs focused on poverty reduction, youth employment, and women's economic empowerment would also benefit from the study's evidence-based insights into how informal trading contributes to household well-being. For academics and researchers, the study would add to the limited body of knowledge on the intersection of informal economies and household welfare in urban Zambia and may inspire further research in related areas.

Lastly, informal traders themselves would stand to benefit indirectly as the study advocates for recognition of their economic importance and the need for more inclusive, supportive urban economic policies. By highlighting their challenges and contributions, the study would give a voice to a segment of the population often marginalized in formal economic discourse.

### **1.6. Delimitations (Scope) of the Study**

This study focused specifically on the economic effects of informal trading on household livelihood among vendors and hawkers operating within Lusaka's CBD. The research was confined to this geographical area to allow for an in-depth analysis of the economic dynamics in a high-density, urban trading environment.

The study targeted informal traders who relied on their businesses as a primary source of income. It collected data through interviews and questionnaires administered to vendors and hawkers. It focused on the relationship between income generated from informal trading and its use in meeting household needs such as food, education, healthcare, shelter, and savings.

The study covered informal traders operating in residential areas or other towns outside Lusaka, nor investigated other forms of informal work such as domestic labour or informal transport. Furthermore, it did not address the legal or policy frameworks in depth beyond what was necessary to understand the traders' economic realities.

### **1.7. Limitations of the Study**

The study encountered three limitations. First, due to the informal nature of the target population, accessing accurate and reliable data was a challenge, as some traders were reluctant to disclose full financial information out of mistrust and fear of exposure to authorities or taxation.

Second, time and financial constraints limited the size of the sample as well as the period for data collection, reducing the generalizability of the findings beyond Lusaka's CBD. Additionally, the research was limited to a cross-sectional design, meaning it captured only a snapshot in time, and may not fully reflect seasonal or long-term changes in trading income and household welfare.

Finally, language barriers and literacy levels posed difficulties during data collection, requiring translation or simplified instruments, which affected the depth of responses. Despite these limitations, efforts were made to ensure data validity and reliability through careful sampling, ethical research practices, and triangulation of data sources.

## **1.8. Definition of Key Concepts**

### **Household Needs**

Household needs refer to the essential requirements necessary for the well-being of family members, including food, shelter, clothing, healthcare, and education (UNDP, 2021). In this study, the term also includes the ability of a household to save income, own productive assets, and access credit facilities to support economic stability (Mumba, 2020; Chen, 2012).

### **Informal Trading**

Informal trading refers to unregistered or unregulated small-scale economic activities that operate outside formal institutional frameworks, often without business licenses or tax compliance (Chen, 2012). Examples include street vending, hawking, and market stall trading commonly seen in Lusaka's Central Business District.

### **Livelihoods**

Livelihoods refer to the means and activities through which people secure their basic needs and improve their standard of living (Scoones, 1998). A sustainable livelihood includes access to assets, resources, and opportunities that allow individuals to cope with shocks and maintain long-term stability.

### **Vendors**

Individuals or businesses that sell goods or services, usually directly, to consumers. Vendors are typically small-scale sellers who operate in public spaces such as markets, streets, bus stations, or outside shops and offices (Brown, 2006; Hansen, 2010).

### **Economic effects**

In this study, economic effects refer to the positive or negative changes in income levels, savings, expenditure, employment, and overall financial stability of vendors and hawkers due to their participation in informal trading (ILO, 2018; Rakner, 2003).

**Hawkers**

Individuals who move from place to place selling goods, often by calling out to attract customers. Unlike vendors with fixed locations, hawkers are mobile sellers, carrying their goods by hand, on bicycles, carts, or other means (Brown, 2006; ZamStats 2020).

**Household**

A group of people who live together in the same dwelling and share living arrangements, such as meals and finances, including families or non-relatives living together (ZamStats, 2020).

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0. Introduction

This chapter reviews existing literature related to informal trading and its economic effects on household livelihoods. It begins with an overview of informal trading, followed by an empirical review covering global, regional, and local perspectives. The chapter further outlines the theoretical framework informing the study and concludes with the conceptual framework, which presents the dependent and independent variables in a diagrammatic form.

#### 2.1. Overview of Informal Trading

Informal trading refers to unregulated economic activities conducted outside formal institutional frameworks, often without formal registration, taxation, or social protection (Chen, 2012). In many developing countries, informal trading has become a lifeline for poor urban communities, offering employment opportunities where the formal sector falls short. This type of trade is characterized by street vending, hawking, and operating from informal market stalls, and it typically involves low capital investment and basic infrastructure (Skinner, 2008).

In Lusaka's Central Business District (CBD), informal traders provide essential goods and services, particularly to low-income consumers. These economic activities help households meet daily needs such as food, education, rent, and healthcare (Zulu, 2018). Informal trading also supports social networks and enhances resilience among poor urban communities. However, due to the informal nature of their work, vendors often lack access to credit, secure trading spaces, and legal protection, which exposes them to economic vulnerabilities (Chikulo, 2014).

#### 2.2. EMPIRICAL REVIEW

##### 2.2.1. Nature and Scope of Informal Trading Activities

Globally, the nature and diversity of informal trading activities have been widely investigated as part of the larger informal economy discourse. (Chen, 2012), in her seminal paper "*The Informal Economy: Definitions, Theories and Policies*" published under the Women in Informal Employment Globalizing and Organizing (WIEGO) network, sought to conceptualize the structure of informal economies worldwide. Her study found that informal trading manifests through street vending, market hawking, home-based production, and unregistered microenterprises that serve as

survival strategies for individuals excluded from formal employment. Similarly, Nkrumah-Abebrese and Schacht beck (2017), in their research article “*Challenges Facing Informal Traders in South African Cities*” published in *ActaUniversitatisDanubiusOeconomica*, explored the operational patterns of informal traders within the Tshwane Central Business District. Their findings revealed that informal traders commonly engage in the sale of foodstuffs, clothing, crafts, electronics, snacks, and small household items, often using makeshift stalls and mobile structures. These studies underscore that globally; informal trade provides vital employment to millions of urban poor despite limited policy recognition.

In Asia and Latin America, common informal trading activities include street food vending, clothing resale, electronics repair, household items, and mobile hawking (Chen, 2016). For example, in Bangkok, Thailand, and manila, Philippines, street vending forms a critical part of the urban economy, supplying affordable meals to workers and students while generating livelihoods for low-income households (Roever & skinner, 2016). Similarly, in Latin American cities such as Lima and Bogotá, informal vendors dominate the local distribution of consumer goods, creating a parallel economy that complements the formal retail sector (Telles, 2019).

Scholars have observed that informal traders typically operate with minimal capital, relying on family labor and flexible work hours to adapt to fluctuating market conditions (Williams & Horodnic, 2017). Despite their unregulated nature, these enterprises serve as survival strategies for the urban poor, especially in economies with high unemployment and weak social protection systems (ILO, 2023).

Within the regional context, studies conducted in Southern Africa reveal that informal trading remains an integral component of urban economic life. Dube and Chirisa (2021), in their paper “*Livelihood Strategies of Informal Traders in Urban Zimbabwe*” at the University of Zimbabwe, examined the occupational diversity of traders in Harare and Bulawayo. Their research demonstrated that informal trade includes a mix of second-hand clothing, vegetable vending, and domestic crafts. (Kamete , 2019), in his book “*The Politics of Street Vending in Southern Africa*” published by the Human Sciences Research Council (HSRC), analyzed the dynamics of informal vending across Malawi, Namibia, and Zambia. His findings indicated that informal vending is not a recent phenomenon, but a deeply rooted livelihood tradition reinforced by high unemployment

and weak industrial growth. Collectively, these regional studies confirm that informal trading provides significant income opportunities, yet traders continue to operate under unstable policy environments and precarious conditions.

Common trading activities include food vending, secondhand clothing (*salaula*), crafts, and household consumables (Brown, 2017). For instance, in Nairobi, informal traders operate from open air markets and along major roads, selling foodstuffs, shoes, clothing, and mobile accessories. In Ghana, small scale vendors also serve as distributors of consumer goods in both formal and informal networks (Adom, 2020).

Regional research highlights that informal trading is often shaped by limited access to formal employment, gender inequalities, and urban migration (skinner, 2018). The flexibility of informal work enables urban dwellers to sustain livelihoods despite economic uncertainty, although the sector remains vulnerable to poor infrastructure and lack of government recognition.

At the local level, Banda (2019), in her undergraduate dissertation “*Challenges that Face Salaula Street Vendors in Their Trading: A Case Study of Lusaka Central Business District*” at Kwame Nkrumah University, analyzed informal trading practices in Lusaka. Her study identified *Salaula* (second-hand clothing) vending, street hawking and cooked-food sales as dominant income activities for unemployed residents. While previous studies like (Banda,2019) have identified these general categories, the current study is warranted because it examines the Economic effects of these activities in specific post COVID 19 economic times, This research brings out how the profitability of these specific trades in Lusaka’s CBD has shifted in comparison to earlier findings. Musa (2017), in her University of Zambia study “*Food Hygiene and Safety among Street Vendors in Lusaka Central Business District*”, observed that food vending significantly supports household survival among low-income earners, even though vendors face infrastructural constraints and poor sanitation. These local findings demonstrate that Lusaka’s informal traders are diverse in activity, driven by necessity, and occupy a vital position in sustaining urban livelihood.

According to Chileshe and Banda (2022), these traders often operate in congested spaces such as city market, Kamwala market, and Cairo Road. Women dominate the sector, especially in food stuffs, clothing and shoes vending, due to lower entry barriers and immediate cash turnover.

### **2.2.2. Impact of Informal Trading on Household Welfare**

Across the world, informal trading plays a critical role in household sustenance, particularly in economies facing high unemployment. (Chen,2012) observed that informal vending acts as a livelihood safety net, providing essential income used for food, rent, and children’s education. (Rogerson, 2016), in his comparative study “*Urban Informal Economies and the Challenge of Development in Sub-Saharan Africa*” published in *Habitat International*, found that informal trading substantially improves household welfare in cities such as Johannesburg and Nairobi. However, the study also revealed that unstable markets, lack of credit, and weak regulatory protection expose traders to income volatility. These global findings emphasize that while informal trading enhances short-term household welfare, it offers limited long-term financial stability due to systemic exclusion from formal economic frameworks.

In Southern and Central Africa, the informal economy remains a primary livelihood source for urban and peri-urban households. The International Institute for Environment and Development (IIED, 2021), in its report “*Informal Markets in Zambia: Perspectives from Vendors, Consumers and Policymakers*”, examined how informal markets contribute to welfare and economic resilience. Findings showed that informal vending provides critical income for women and youth, but traders’ welfare is undermined by weak infrastructure, lack of security, and policy instability. Similarly, (Kakwasha,2017), in his research “*Informal Trade as a Source of Household Income: The Case of Cross-Border Fish Traders in Zambia*” conducted at the WorldFish Centre, found that informal cross-border trading contributes significantly to household incomes, yet traders face profitability challenges due to fluctuating demand and logistical costs. Both studies confirm that informal trade in the region is a key poverty reduction mechanism, albeit with significant structural constraints.

At the local level, Banda (2019) revealed that Salaula vendors in Lusaka use their earnings to meet immediate household needs, particularly food, rent, and school fees. (Musa, 2017) similarly found that income from street food vending supports household consumption and children’s education, though it fluctuates seasonally. (Lusaka City Council, 2023), in its *Annual Report on Regulation of Street and Wheelbarrow Vendors*, noted that repeated evictions, confiscations of goods, and lack of legal vending zones disrupt income flow and negatively affect traders’ household welfare. These local empirical findings collectively suggest that informal trading sustains livelihoods in Lusaka but remains vulnerable to external shocks and policy inconsistencies.

### **2.2.3. Economic Constraints Affecting Informal Traders**

Globally, researchers have identified persistent barriers that hinder the growth and sustainability of informal trading. (Chen, 2012) reported that most informal vendors operate without access to credit facilities, insurance, or legal protection, making it difficult to expand or formalize their enterprises. (Nkrumah, 2017) highlighted similar challenges in South African cities, including harassment by authorities, inadequate trading infrastructure, and competition with formal retailers. (Rogerson, 2016) further established that informal traders across sub-Saharan Africa face high operating costs and systemic exclusion from urban planning and business support programs. These studies conclude that without structural reforms, informal trading will remain economically fragile despite its role in employment generation.

Regionally, (Chirisa, 2021) documented in their Zimbabwean study that vendors face frequent evictions, confiscations of goods, and arbitrary municipal fees, which discourage reinvestment and business growth. (IED, 2021) report similarly noted that across Zambia, Malawi, and Tanzania, traders suffer from limited storage, lack of sanitation, and restricted access to microfinance. Mumba (2020), in his master's thesis "*Microfinance and the Informal Sector in Zambia: Opportunities and Constraints*" at the University of Zambia, investigated credit accessibility among informal entrepreneurs. The findings revealed that high collateral requirements and high interest rates hinder vendors' access to financial services, thereby constraining expansion and innovation within the informal sector. These studies collectively show that informal traders in the region remain trapped in cycles of low capital accumulation and vulnerability.

Locally, (Banda, 2019) found that Salaula traders in Lusaka struggle with high import costs for second-hand goods, unstable customer demand, and lack of proper storage facilities. (The Lusaka City Council, 2023) highlighted that municipal by-laws restricting street vending, combined with periodic clean-up operations, result in capital losses and income instability. (Musa, 2017) added that poor sanitation infrastructure and absence of market shelters increase operational expenses for food vendors, further limiting profitability. The cumulative evidence from these studies indicates that Lusaka's informal traders are constrained by financial exclusion, weak infrastructure, and regulatory uncertainty, all of which inhibit their ability to achieve sustainable livelihoods.

(Hansen, 2010), in the research titled *Street Vending and Urban Governance in Lusaka* at the University of Zambia, sought to investigate the challenges faced by informal traders in the CBD

and their interactions with local authorities. Through surveys and interviews with vendors and hawkers, the study revealed that frequent evictions, poor working conditions, and limited access to financial services undermine traders' income stability. The findings are pertinent to the present study as they emphasize the vulnerabilities that may affect household livelihoods, justifying a closer examination of economic outcomes

### **2.3. Critical Analysis of Empirical Literature**

A critical gap in the reviewed literature was that limited methodological depth in assessing household-level outcomes. While studies acknowledge informal trading's role in income generation, few disaggregate effects by gender, commodity type, or location. Additionally, most studies rely on self-reported income without triangulating with expenditure or savings behavior, limiting reliability. There was also insufficient exploration of mediating factors such as access to credit, coping mechanisms during shocks, and long-term planning. The current study addressed these gaps by incorporating qualitative probes on income allocation, savings frequency, and use of mobile money, thereby enhancing empirical rigor and relevance to household livelihood outcomes.

The reviewed literature demonstrated that informal trading plays a critical role in sustaining household livelihoods globally, regionally, and locally. At the global level, studies emphasize the sector's role in meeting basic needs and buffering households against economic shocks (Bhowmik, 2005). Regionally, in Sub-Saharan Africa, the literature highlights the heavy reliance on informal earnings for food security, education, and healthcare (Ampratwum, 2011), while also noting the innovative mechanisms used by traders to access credit and savings through mobile money and group-based schemes (Jack, 2014). Locally, Zambian studies confirm the sector's importance in covering essential household expenses (Simukonda, 2021), but they remain limited in their scope, often focusing on policy challenges, governance, and legality rather than the direct economic outcomes of informal trading at the household level (Mwango, 2019).

A critical gap in knowledge was that much of the existing research tends to treat informal trading as a macroeconomic or governance issue rather than examining how it concretely affects household livelihoods. For instance, while evidence exists that informal earnings are invested in food, rent, education, and healthcare, there is insufficient disaggregation of how these expenditures impact long-term household welfare, resilience, and upward mobility. Similarly, while studies document challenges such as lack of credit access, few have examined how alternative financing

mechanisms like *chilimba* or mobile money directly influence household stability. Furthermore, most Zambian research has yet to empirically quantify the relationship between informal trading and household income security, education outcomes, or access to healthcare.

This review therefore established that while informal trading is universally acknowledged as essential for household survival, there is a paucity of detailed empirical evidence on its economic effects at the household level in Zambia. The present study addresses this gap by systematically investigating how income from informal trading in Lusaka's CBD translates into household welfare, thereby contributing to policy debates on inclusive urban development and poverty reduction.

## **2.4 Theoretical Framework**

This study was guided by two key theories: the Sustainable Livelihoods Framework (SLF) and the Dual Sector Theory.

### **2.4.1 Sustainable Livelihood Framework (SLF)**

The SLF, developed by (Chambers ,1992, emphasizes how individuals and households mobilize resources (human, social, physical, natural, and financial capital) to sustain livelihoods in a changing environment. Informal traders utilize various forms of capital, such as social networks and personal skills, to generate income and cope with economic shocks. The framework helps explain how informal trading contributes to household resilience and livelihood outcomes. It moves beyond looking at income only but at assets too. For vendors in Lusaka their network with other traders and skills are just as important as their financial capital.

### **2.4.2 Dual Sector Theory**

The Dual Sector Theory, proposed by (Lewis, 1954), explains how labor shifts from a traditional subsistence sector (informal) to a modern industrial sector (formal). In Zambia, where formal job opportunities are limited, the informal sector absorbs surplus labor, acting as an alternative source of livelihood. This theory supports the idea that informal trading is a necessary economic function in underdeveloped labor markets.

## **2.5. CONCEPTUAL FRAMEWORK**

This conceptual framework is based on the premise that informal trading influences household livelihoods through several key variables. The independent variable being informal trading

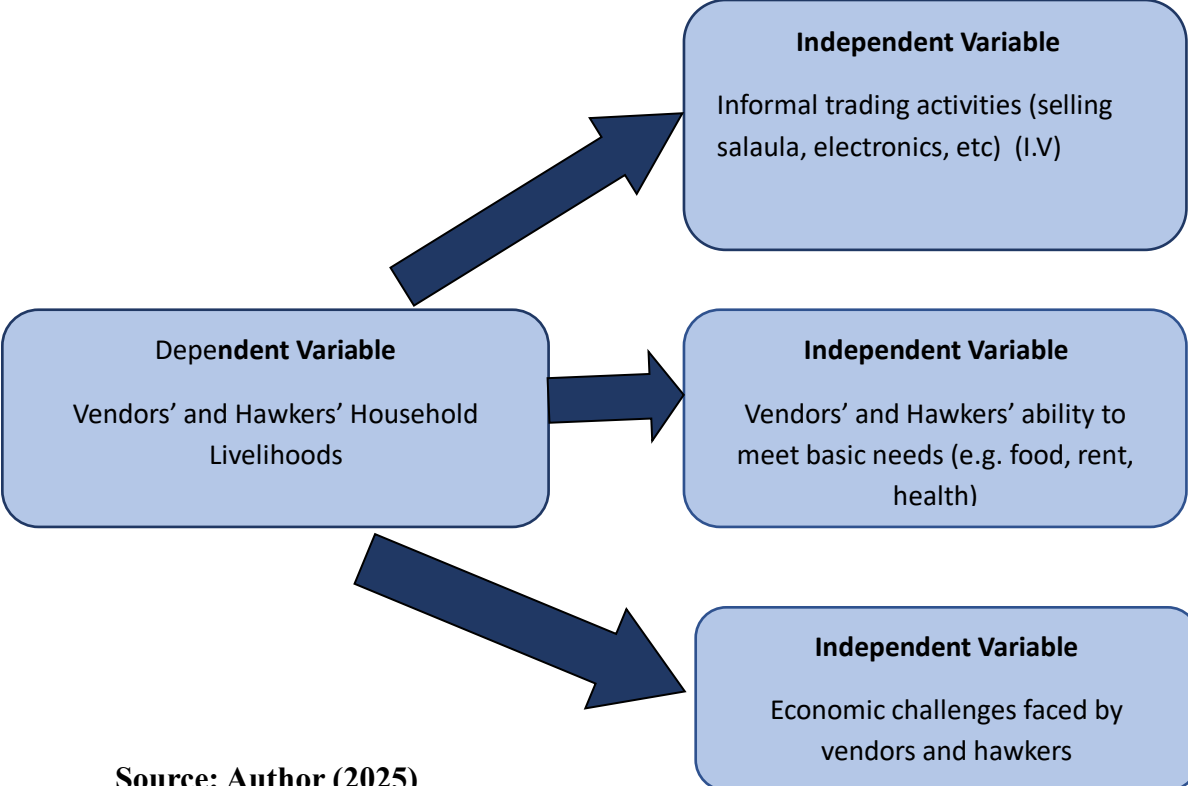
### **Figure 1: Conceptual Framework**

This conceptual framework illustrates how vendors and Hawkers in the informal sector can reduce on possible challenges that come with street vending and hawking. Structural factors such as Access to Informal credits, Policy Change keep the vendors and hawkers in mind, Investment plans and offering Saving plan Schemes can shape the broader socio-economic context in which vendors and hawkers operate, influencing their opportunities from negative to positive.

By examining the interplay between these outcomes in the framework, the conceptual framework provides a comprehensive understanding of the factors leading to the Vendors and Hawkers inability to work in harmony with the city councils.

Once all the possible solutions in the framework work which are dependent variables have been addressed, it is very likely that change will be seen and all the people in question will have access to positive and long-term sustainability for their businesses and able to afford and accomplish basic human life needs.

Figure 1 below shows the above explanation in a Conceptual Framework



Source: Author (2025)

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.0. Introduction

This chapter outlines the methodology to be used to investigate the economic effects of informal trading on household livelihood among vendors and hawkers in Lusaka's Central Business District (CBD). It includes research design, target population, sample and sampling procedures, data collection instruments, reliability and validity considerations, methods of data analysis, ethical considerations, and logistical plans. The qualitative approach is deemed most suitable for generating rich, descriptive insights aligned with the study's objectives.

#### 3.1. Research Approach

The study adopted a qualitative research approach to gain an in-depth understanding of the socio-economic experiences of informal traders in Lusaka's Central Business District (CBD). Qualitative research is particularly suited for exploring complex human behaviours and the meanings individuals attach to their daily experiences (Lincoln, 2011). By using this approach, the study sought to capture rich, descriptive insights into how informal trading impacts household livelihood outcomes, including income stability, access to food, healthcare, education, and other basic needs. The qualitative approach allowed participants to narrate their lived experiences in their own words, providing a nuanced understanding of the economic and social dynamics within informal trading.

#### 3.2. Research Design

The study employed a descriptive qualitative research design aimed at understanding the economic effects of informal trading on household livelihood. A descriptive design allows for systematic documentation of participants' experiences while focusing on how informal trading contributes to income, financial management, and household well-being. This design was appropriate because it emphasized detailed narrative accounts rather than numerical measurement, enabling the researcher to explore perceptions, practices, and coping strategies of informal traders. By providing a holistic picture of the phenomenon, this design supports the identification of patterns, trends, and relationships that can inform policy and interventions within the informal sector.

### **3.3. Study Site**

The research was conducted in Lusaka's Central Business District (CBD), the hub of urban informal trade in Zambia. The CBD is characterized by a high concentration of vendors and hawkers, diverse trading activities, and significant daily foot traffic (Zulu, 2018). This area provides a representative setting for studying informal trading because it hosts a wide variety of goods and services, including food, clothing, electronics, and household items. The CBD is also the focus of urban management policies and regulations that directly affect informal traders, making it an ideal site for examining the intersection of economic activities, household livelihoods, and institutional influences.

### **3.4. Study Population**

The population for this study comprised all informal traders operating along Lumumba Road in Lusaka's Central Business District (CBD). While no official records specifically enumerate the traders on Lumumba Road, the Zambia Labour Force Survey (ZamStats, 2022) indicates that over 61% of the national workforce is engaged in informal employment, and previous academic work identifies Lumumba Road as one of the busiest vending areas in Lusaka CBD (Mwape, 2019).

#### **3.4.1. Sample Size**

The study determined its sample size of 40 respondents using qualitative principles of saturation rather than statistical representativeness (Creswell, 2014). Instead, a purposive, saturation-driven approach was adopted, balancing depth with subgroup coverage.

A total of 40 respondents were set, and 40 respondents were interviewed and categorised in groups, from the forty (40), 28 were informal traders, 6 market leaders, and 6 institutional actors (Lusaka City Council, Ministry of Local Government, and NGOs). This allocation ensured maximum variation among traders while still incorporating leadership and regulatory perspectives. The 28 traders were drawn from across the CBD trading zones, with attention to diversity in gender, age and commodities sold.

This sample size was sufficient to achieve data saturation and allow for credible triangulation of findings (Guest, Bunce and Johnson, 2006; Patton, 2002), while remaining feasible within the scope of qualitative fieldwork.

### **3.4.2. Sampling Procedure**

Purposive sampling was employed to select participants who were most relevant to the research objectives (Patton, 2002). Informal traders were selected based on location within the CBD, which is along the side of Lumumba Road and trading in goods such as salaula clothes, bags and shoes, fruits and vegetable, ensuring representation of diverse perspectives. Maximum variation sampling was applied to include men and women, young and older traders, and those engaged in different trading activities. Six Market leaders and six institutional officials were selected purposively for their knowledge, oversight roles, and regulatory experience. This sampling approach guarantees that the data collected reflects both individual and systemic dimensions of informal trading and its effect on household livelihoods.

### **3.5. Data Collection Methods**

Data were collected using semi-structured interviews, observation, and focus group discussions (FGDs). Semi-structured interviews were conducted with all participants to gather detailed personal accounts of how informal trading affects household livelihoods. Open-ended questions encouraged participants to share their experiences, challenges, and strategies in their own words.

The observation method was employed to complement interviews and FGDs by directly examining the daily operations, interactions, and coping strategies of informal traders within their natural work environments. This method allowed the researcher to capture non-verbal cues, behavioural patterns, and contextual factors that may not be easily expressed through verbal responses. Field notes were recorded systematically to document relevant observations such as trading arrangements, customer relations, gender dynamics, and the use of space and resources in the marketplace. Observation enhances the validity of findings by providing real-life insights that support or contrast participants' narratives (Creswell, 2014).

Three (3) FGDs were conducted with groups of 6 vendors in each group to facilitate interactive discussions and uncover collective practices, shared concerns, and coping mechanisms. Semi-structured interviews provide flexibility and depth (Brinkmann, 2009), while FGDs allow for the exploration of social dynamics and consensus among participants. The first group comprised of street vendors, both male and female who sale second hand clothes and foods, these included 3 women and 3 men for balance, and for a much broader understanding on how this affects them differently. The same was done with the second group of the FGD, only this time, the group

consisted of Hawkers. And lastly the third group of consisted of key informants, these were the individuals from the Lusaka city council who were able to answer a few questions regarding what is actually on the ground from a law enforcer point of view, and these only consisted of 4: bringing the total number of respondents to sixteen (16).

Data for this study were collected from both primary and secondary sources. Primary data were obtained through semi-structured interviews, observation, and focus group discussions with vendors, hawkers, market leaders, and relevant institutional officials. Secondary data were gathered from published reports, government documents, journal articles, and statistical databases, providing a contextual and comparative perspective on informal trading and household livelihoods. The combination of primary and secondary sources enhances the depth, triangulation, and credibility of the findings.

### **3.6. Inclusion and Exclusion Criteria**

Participants were included in the study based on; 1) their being vendors and hawkers in Lusaka CBD; and 2) availability and willingness to participate by responding to questions.

Those excluded from the study were market traders in designated trading places and those unwilling to participate.

### **3.7. Validity and Trustworthiness**

In qualitative research, validity is conceptualized as trustworthiness, encompassing credibility, transferability, dependability, and confirmability (Lincoln and Guba, 1985). Credibility will be enhanced through triangulation of data sources, member checking, and prolonged engagement with participants. Transferability will be addressed by providing detailed contextual descriptions of the study site and population. Dependability will be ensured by using a consistent interview protocol and maintaining a research log. Confirmability was achieved by documenting the data collection and analysis processes transparently. Additionally, a pilot test of the interview guide will be conducted with a few participants to refine the instruments before full-scale data collection. A pilot test of the interview guide was conducted with a few participants to refine the instruments.

### **3.8. Data Analysis**

Thematic analysis was used to analyze the data. This involved identifying patterns and themes that emerged from the narratives (Braun and Clarke, 2006). The process included familiarization with the data, generating initial codes, searching for themes, reviewing themes, and defining and naming themes. Transcribed interviews and FGDs were coded manually and organized into thematic categories aligned with the research objectives. NVivo software was used to assist in coding and data organization.

### **3.9. Ethical Considerations**

Ethical standards were maintained throughout the study. Informed consent was obtained from all participants, and they were made aware of their right to withdraw at any point without penalty. Confidentiality was maintained by anonymizing responses, and all data was securely stored. Permission to conduct the study was obtained from relevant authorities, including ethical clearance from the host institution. (Orodho , 2009) emphasizes the importance of upholding ethical practices in all stages of research.

### **3.10. Logistical Considerations**

Logistical planning is key to smooth data collection. Pre-fieldwork logistics included instrument development, scheduling appointments with participants, and obtaining ethical clearance. Fieldwork logistics involved grouping interviews by geographic location within the CBD to minimize travel time and ensure efficiency. Post-fieldwork logistics included transcription, secure data storage, and systematic analysis of findings. A clear work plan and budget guided all phases of the research.

## CHAPTER FOUR

### DATA PRESENTATION AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This chapter presents and discusses the empirical findings from the fieldwork conducted along Lumumba Road in Lusaka's Central Business District. The analysis is structured explicitly around the study's three specific objectives: first, to examine the types of informal trading activities undertaken by vendors and hawkers; second, to assess the effects of informal trading on vendors' and hawkers' ability to sustainably meet household needs; and third, to explore economic challenges that hinder vendors and hawkers from improving their household livelihoods. Data came from semi-structured interviews with twenty-eight traders, three focus group discussions, observation notes and interviews with six market leaders and six institutional actors. The sample design and data collection procedures were described in Chapter Three; here the chapter focused on thematic presentation and interpretation. Quantitative summaries derived from the qualitative sample were used to support the interpretation of patterns and to illustrate the prevalence of certain activities, expenditures and challenges. Visual outputs comprising three figures and three data tables accompanied the textual analysis: Figure 1 (bar chart of trading activities), Figure 2 (pie chart of household expenditure allocation), Figure 3 (simulated daily income variability), and Figure 4 (bar chart of major challenges). Tables summarised the trading activity distribution (Table 4.1), sample breakdown (Table 4.2), expenditure allocation (Table 4.3) and challenges frequency (Table 4.4). These outputs were produced from the study's sample of forty participants and should therefore be read as indicative of patterns within this purposive, saturation-driven qualitative sample rather than as statistically generalizable population estimates (Patton, 2002; Creswell, 2014).

#### **4.1. Socio-Demographic Characteristics of Informal Traders**

The majority of respondents were female (64%), reflecting the gendered nature of informal trading in Lusaka CBD. Men constituted 36% of respondents, primarily engaged in fruit and vegetable vending, electronics sales, and mobile services. Age distribution revealed that 45% of traders were aged 25–34 years, 35% were 35–44 years, and 20% were 18–24 years. This indicates that informal trading is dominated by young and middle-aged adults, consistent with findings by Skinner (2018) in Southern Africa, which emphasised that youth often rely on informal trade due to limited formal employment opportunities.

Education levels varied, with 50% of traders having attained secondary education, 32% primary, and 18% tertiary education. Observations indicated that traders with higher education were more likely to engage in small-scale import businesses and cross-border trade, whereas those with lower education predominantly participated in street vending and food sales.

#### **4.2. Presentation of Findings according to objectives**

##### **4.2.1. Types of informal trading activities undertaken in Lusaka CBD**

The first objective of the study sought to examine the types of informal trading activities undertaken by vendors and hawkers in Lusaka's Central Business District. This included identifying the nature and scope of informal trading activities, presented below under 4.2.1.1.

##### **4.2.1.1. Nature and Scope of Informal Trading Activities**

Traders reported engaging in multiple activities to sustain household income. The dominant trading categories included Salaula (second-hand clothing), street food vending, fruits and vegetables, household items, and mobile phone accessories. FGDs highlighted that traders diversified their activities to reduce income risk. For instance, a trader combining Salaula sales with cooked food vending reported earning an average of ZMW 200 per day, compared with ZMW 120 when focusing on a single commodity.

Observation confirmed that trading occurs in congested spaces along Lumumba Road, with makeshift stalls, wheelbarrows, and temporary tents. Vendors adapted to fluctuating demand by changing sales locations and operating hours, reflecting flexible strategies identified in Chen (2012) and Roeber & Skinner (2016) as survival mechanisms in informal economies globally. One

of the respondents said “Five years ago, I was one of the few people that sold in this stretch but now we are so many and compete for customers not only for the goods but also who can shout the loudest. He went on to add, that, “the relevant authorities do not see a father trying to pay school fees but a nuisance that needs to be moved from the streets”

Table 1 below summarises trading activities, frequency, and average daily earnings from the vendors and hawkers.

**Table 1: Informal Trading Activities and Average Daily Earnings (ZMW)**

Trading Activity	Frequency (%)	Average Daily Earnings (ZMW)
Salaula (second-hand clothes)	35%	200–1500
Street Food Vending	25%	120–800
Fruits and Vegetables	15%	100–900
Household Items	15%	100–950
Mobile Accessories	10%	90–800

Source: field data

#### 4.2.2. Effects of informal trading on vendors’ and hawkers’ ability to sustainably meet household needs in Lusaka’s CBD

The second objective of the study sought to assess the effects of informal trading on vendors’ and hawkers’ ability to sustainably meet household needs in Lusaka’s CBD. To this the vendors and hawkers were asked to describe their income generation and household expenditure patterns, as well as access to credit and financial services. Their responses are presented below as under 4.2.2.1 and 4.2.2.2 respectively.

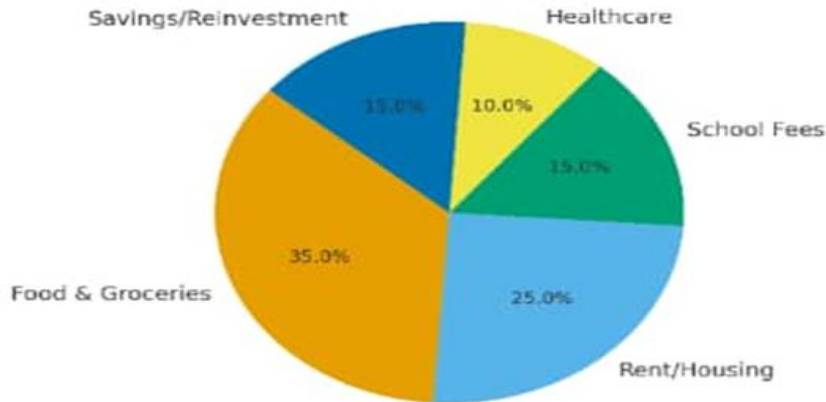
##### 4.2.2.1. Income Generation and Household Expenditure Patterns

With regard to income generation and household expenditure patterns, respondents stated that income from informal trading was primarily allocated to food (35%), rent (25%), school fees (15%), healthcare (10%), and savings or reinvestment (15%). They indicated that income was generally irregular and seasonal, affected by weather, municipal evictions, and customer flow. Thematic analysis revealed that female traders prioritized household needs such as children’s education and food, while male traders allocated more funds toward reinvestment in stock.

Figure 2 below is a diagrammatic presentation of responses.

**Figure 2: Household expenditure allocation**

Household Expenditure Allocation from Informal Trading Income



*Source: field data*

Observational data and FGDs demonstrated that traders often pooled resources and engaged in rotating savings and credit associations (chibanja or chilimba) to manage liquidity constraints.

Income variability was significant, with 40% of traders reporting daily earnings fluctuations of 30–50%. Graphical representation (Figure 2) illustrates income variability trends across trading categories.

#### 4.2.2.2. Access to Credit and Financial Services

To determine their ability to sustainably meet their needs, respondents were asked to state their access to credit and financial services. Their responses indicated that most traders (75%) reported limited access to formal credit facilities due to high collateral requirements and lack of credit history. Instead, traders relied on informal mechanisms such as group savings, micro-loans from family, and mobile money-based savings. FGDs revealed that mobile money platforms like MTN Mobile Money and Airtel Money were commonly used for savings and small-scale transactions, offering convenience and security.

Market leaders and institutional actors confirmed that financial exclusion constrains the expansion of informal businesses and limits the ability to buffer against economic shocks.

During the discussion on informal credit networks as a survival strategy, banking was one of the things discussed, the participants expressed mistrust or a sense of exclusion from banks towards them. One participant stated that *“borrowing money from banks for business has expensive return rates and I don’t have enough assets to mine to offer as collateral.”*

They stated that they instead they relied on peer-to-peer lending, which serves as both a financial tool and a social safety net.

Another respondent stated that *“as for me, I also do the same, why should I go to the bank? with what papers? I don’t have a salary slip. If at all my stock starts to run low, or the council confiscates my goods, I just go to bamake Mapalo (mother of Mapalo) here and borrow. We don’t sign papers; we just have our word. If at all I don’t pay back, I lose my reputation and reputation here in the streets is important.”*

From the above responses, it is clear that most banks in Zambia do not offer informal sector friendly loans or saving options and if they do, they do not advertise it enough to the citizens in the country that may benefit from them.

#### **4.2.3. Economic challenges that hinder vendors and hawkers in Lusaka’s Central Business District from improving their household livelihoods.**

The third objective of the study sought to explore economic challenges that hinder vendors and hawkers in Lusaka’s Central Business District from improving their household livelihoods. To attain this, the study explored institutional challenges as well coping strategies and household resilience. The results are presented below as 4.2.3.1 and 4.2.3.2 respectively.

##### **4.2.3.1. Institutional Challenges**

Responding to a question on the challenges they faced as they traded, respondents stated that they frequently encountered challenges from municipal authorities, including evictions, confiscation of goods, and lack of designated vending spaces. FGDs revealed that periodic clean-up operations disrupted business continuity, resulting in income loss and increased vulnerability. Market leaders highlighted inadequate communication and policy enforcement inconsistencies as major constraints.

#### **4.2.3.2. Coping Strategies and Household Resilience**

Traders employed several strategies to mitigate economic shocks, including diversifying trading activities, rotating stalls, using mobile money for savings, and participating in social networks for informal loans. Female traders often collaborated with neighbours and family members to pool resources for emergency expenses. Observation confirmed that traders displayed high adaptability, reorganizing stalls to avoid congestion, adjusting operating hours, and negotiating with authorities to prevent confiscation of goods.

Case narratives illustrated resilience mechanisms. One trader reported combining fruit sales with delivery services during slow periods, while another used a mobile phone-based group savings scheme to pay school fees during income shortfalls. Such strategies support the Sustainable Livelihoods Framework (Chambers, 1992), demonstrating how human, social, and financial capital are mobilized to maintain household welfare.

### **4.3. Discussion of Findings**

#### **4.3.1. Types of informal trading activities undertaken in Lusaka CBD**

In line with the first objective on the types of informal trading activities, the study found that vendors and hawkers mostly trade in various goods ranging from food, clothes and mobile phone accessories. Further the study shows that income generated varies according to prevailing conditions such as the weather or consumers' financial status at a given point in a month.

This finding is in line with studies by various authors which have documented goods traded by vendors and hawkers. (Schachtbeck, 2017), found that informal traders commonly engage in the sale of foodstuffs, clothing, crafts, electronics, snacks, and small household items, often using makeshift stalls and mobile structures. (Chen, 2016) states that in Asia and Latin America, common informal trading activities include street food vending, clothing resale, electronics repair, household items, and mobile hawking. (Skinner, 2016) found that in Bangkok, Thailand, and Philippines, street vending formed a critical part of the urban economy, supplying affordable meals to workers and students while generating livelihoods for low-income households. Similarly, in Latin American cities such as Lima and Bogotá, informal vendors dominate the local distribution of consumer goods, creating a parallel economy that complements the formal retail sector (Telles, 2019). Dube and Chirisa (2021), in their paper "*Livelihood Strategies of Informal Traders in Urban Zimbabwe*" at the University of Zimbabwe, examined the occupational diversity of traders in

Harare and Bulawayo demonstrated that informal trade includes a mix of second-hand clothing, vegetable vending, and domestic crafts. Other studies by Brown (2017), Adom (2020), Banda (2019), Musa (2017), and Chileshe and Banda (2022) identified common trading activities such as food vending, secondhand clothing (salaula), crafts, and household consumables and mobile accessories.

Variety in the types of trading activities undertaken by vendors and hawkers in Lusaka's CBD could indicate that informal trade offers quick income generation particularly for unskilled and unemployed people. As (Kamet, 2019), observes informal vending is not a recent phenomenon but a deeply rooted livelihood tradition reinforced by high unemployment and weak industrial growth.

This finding therefore has an implication for harmonising the local government need to keep the city clean, and the development need to enable citizens engage in income generating activities. While the trading activities involve goods that fast moving, portable and require low capital, therefore generating quick income for traders, they are also the type that are easily and carelessly disposed of by consumers. This leads to piles of garbage and blocked drainages in the CBD, further causing more challenges such as floods and disease outbreak during the rainy season.

#### **4.3.2. Effects of informal trading on vendors' and hawkers' ability to sustainably meet household needs in Lusaka's CBD**

The second objective of the study focused on examining effects of informal trading on vendors' and hawkers' ability to sustainably meet their household basic needs. To this effect, the study found that informal trade did not enable respondents to sustainably meet basic household needs, as they reported that they could not save their income nor invest for the future. The study revealed that informal trading is a critical source of household income and sustenance in Lusaka CBD. Traders' income, though variable, enables households to meet essential needs, including food, rent, education, and healthcare. Gendered patterns emerged, with women more likely to allocate income to household consumption, while men reinvested more in stock. Diversification, informal savings, and social networks emerged as key mechanisms enhancing household resilience.

Globally, these findings align with Chen (2012) and Rogerson (2016), who highlighted the role of informal trading as a livelihood safety net in urban economies. Regionally, Dube & Chirisa (2021) and IIED (2021) reported similar patterns in Southern Africa, emphasizing the importance of

informal income for poverty reduction and resilience. Locally, the study corroborated Banda (2019) and Musa (2017), who observed that informal trading sustains households in Lusaka despite infrastructural and regulatory challenges.

The findings highlight the precarious nature of informal trading, shaped by irregular income, limited access to credit, and institutional constraints. Traders' adaptive strategies and reliance on social and financial networks mitigate, but do not eliminate, vulnerabilities. These insights underscore the need for policy interventions that enhance financial access, provide legal trading spaces, and integrate informal traders into urban economic planning.

This finding has implications for development agents that are planning for social protection programmes in terms of how best they can capture low-income earners such as vendors and hawkers. As stated by respondents, while they are able to meet basic daily needs, they are unable to save some of their income and lack access to credit facilities due to lack of collateral.

#### **4.3.3. Economic challenges that hinder vendors and hawkers in Lusaka's Central Business District from improving their household livelihoods.**

A third objective of the study was to investigate economic challenges that hinder vendors and hawkers from improving their household livelihoods. It found that vendors and hawkers faced challenges that included limited access to start-up and expansion capital, frequent confiscation of goods by council officers, high competition among traders selling similar products, and low and fluctuating customer demand. Additionally, vendors face lack of secure trading spaces, exposure to weather conditions, and absence of social protection such as insurance or pensions. These challenges reduce profit levels and limit the ability of vendors and hawkers to improve their household living standards. These findings are in line with studies by Chen (2012) who reported that most informal vendors operate without access to credit facilities, insurance, or legal protection, making it difficult to expand or formalise their enterprises. Nkrumah-Abebrese and Schachte beck (2017) highlighted similar challenges in South African cities, including harassment by authorities, inadequate trading infrastructure, and competition with formal retailers. Rogerson (2016) further established that informal traders across sub-Saharan Africa face high operating costs and systemic exclusion from urban planning and business support programmes. Further, Dube and Chirisa (2021) documented in their Zimbabwean study that vendors face frequent evictions, confiscations of goods, and arbitrary municipal fees, which discourage reinvestment and business growth. The

IIED (2021) report similarly noted that across Zambia, Malawi, and Tanzania, traders suffer from limited storage, lack of sanitation, and restricted access to microfinance. Mumba (2020), in his master's thesis "*Microfinance and the Informal Sector in Zambia: Opportunities and Constraints*" at the University of Zambia, investigated credit accessibility among informal entrepreneurs. The findings revealed that high collateral requirements and high interest rates hinder vendors' access to financial services, thereby constraining expansion and innovation within the informal sector. These studies collectively show that informal traders in the region remain trapped in cycles of low capital accumulation and vulnerability.

The findings could therefore have implications for development agents implementing poverty alleviating efforts number in line with SDG Number 1, "No Poverty," as they could be useful in identifying solutions to the challenges vendors and hawkers face.

#### **4.2.3.6. Summary**

This chapter presented empirical evidence on the economic effects of informal trading on household livelihoods in Lusaka CBD. The findings demonstrated the centrality of informal income for household sustenance, the gendered allocation of earnings, coping strategies, and institutional challenges. Observational, interview, and FGD data highlighted both the resilience and vulnerabilities of informal traders, providing a nuanced understanding of how informal trade contributes to household welfare. The next chapter draws conclusions and provides policy and practical recommendations based on these findings.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1. Introduction

This chapter presents the summary, conclusions and recommendations of the study derived from the findings discussed in Chapter Four. The chapter consolidates the insights gathered from informal traders, market leaders, and institutional officials to evaluate the economic effects of informal trading on household livelihoods among vendors and hawkers operating along Lumumba Road in Lusaka's Central Business District (CBD). The conclusions directly address the research objectives, while the recommendations provide practical directions for policy, institutional frameworks, and future research. The discussion is anchored in the broader literature presented in Chapter Two and the methodological procedures outlined in Chapter Three, ensuring that the chapter maintains coherence and scholarly rigor.

#### 5.2. Summary of Findings

The study sought to investigate the economic effects of informal trading on household livelihoods among vendors and hawkers in Lusaka's CBD. The research was guided by three specific objectives: to assess the types of informal trading activities undertaken by vendors and hawkers; to evaluate the effects of informal trading on their ability to meet household needs sustainably; and to examine the economic challenges hindering their improvement of household livelihoods.

The major findings revealed that informal trading along Lumumba Road is diverse, with activities ranging from trading in fresh produce, salaula (second-hand clothes), electronics, cosmetics, basic groceries, cooked food, household accessories, and mobile money services.

Regarding livelihood impacts, informal trading was found to be the primary and often only income-generating activity for most respondents. Income earned from such activities enabled traders to meet basic household needs, particularly food, rent, transport, school requirements, and minor medical costs. However, income remained erratic, seasonal, and highly sensitive to economic fluctuations. Despite economic instability, informal trading served as a vital safety net for marginalized households lacking formal employment opportunities, echoing findings by Chen (2016) and Meagher (2018).

Economic challenges identified included capital limitations, harassment and confiscation of goods by authorities, inadequate infrastructure, competition, inflation, and lack of formal recognition. These factors hindered traders from expanding their businesses or improving their livelihoods. Institutional actors acknowledged the economic significance of informal trading but cited regulatory constraints and spatial congestion as barriers to effective governance, consistent with arguments by Hansen and Vaa (2019).

### **5.3. Conclusion Based on Research Objectives**

#### **5.3.1. Conclusion on Objective 1: Types of Informal Trading Activities**

The study concludes that informal trading along Lumumba Road comprises a wide range of activities that reflect both economic necessity and entrepreneurial innovation. Traders sell commodities that require low capital investment and have high consumer turnover, enabling quick profits in a fast-paced and densely populated urban environment. The presence of mobile money booths and phone accessories traders signifies the integration of digital micro-enterprise within the informal economy, aligning with contemporary urban informal sector dynamics (Skinner, 2016).

These activities form part of an interdependent ecosystem in which traders rely on one another for supply chains, security, customer networks, and information sharing. This diversity confirms that the informal economy in Lusaka's CBD is not homogeneous but functionally complex and economically significant.

#### **5.3.2 Conclusion on Objective 2: Effects of Informal Trading on Household Livelihoods**

The findings confirm that informal trading positively contributes to household survival and resilience. Most traders reported that their business income enabled them to sustain core livelihood needs such as food, shelter, children's education, and healthcare. The study therefore concludes that informal trading acts as an essential livelihood strategy for low-income households that have limited access to formal employment.

However, the sustainability of these benefits is compromised by income irregularity, lack of savings, vulnerability to external shocks, and absence of social protection. The study also concludes that while informal trading cushions traders from extreme poverty, it does not consistently elevate them out of it. This aligns with Meagher's (2018) argument that informal

trading is a vital coping mechanism but rarely a pathway to upward socio-economic mobility without supportive structural reforms.

### **5.3.3. Conclusion on Objective 3: Economic Challenges Hindering Vendors and Hawkers**

The study concludes that economic challenges significantly undermine the ability of vendors and hawkers to improve their household livelihoods. Capital constraints limit stock expansion and restrict traders to low-profit items. Harassment by authorities, confiscation of goods, and periodic forced relocations disrupt trading and reduce income.

Additionally, inflation and economic instability increase operational costs, while inadequate trading infrastructure exposes traders to weather risks, theft, and health hazards. Traders have little to no access to microfinance, business training, or market information systems, making them highly vulnerable. Institutional actors recognize these challenges but lack effective regulatory frameworks to support informal sector growth.

Overall, the study concludes that informal traders operate within an environment of structural marginalization that undermines their potential economic contribution to household stability and urban development.

## **5.4. Recommendations**

The recommendations derive directly from the study's findings and conclusions. They are grouped into policy-level, institutional-level, and trader-level recommendations. Each recommendation is designed to be practical, implementable, and relevant to the Lusaka CBD context.

### **5.4.1. Policy Recommendations**

#### **1. Formal Recognition and Structured Integration of Informal Trading**

The Government of Zambia, through the Ministry of Local Government and the Lusaka City Council (LCC), should develop a clear legal and policy framework that formally recognizes informal trading as a legitimate economic activity. Formal recognition would reduce harassment, promote stability, and support economic inclusion, in line with recommendations by the International Labour Organization (ILO, 2020).

#### **2. Creation of Designated and Modernized Trading Spaces**

There is a need for the establishment of well-designed, serviced, and secure trading spaces along key economic corridors such as Lumumba Road. These spaces should include shelters, sanitation, waste management, storage units, and lighting. Upgraded infrastructure would protect traders from environmental and security risks and enhance business operations.

### **3. Microfinance and Financial Inclusion Policies**

The study recommends the establishment of government-supported microfinance schemes tailored to informal traders. These should include low-interest loans, group lending mechanisms, and financial literacy training. Financial inclusion is essential for stock expansion and business growth.

#### **5.4.2 Institutional Recommendations**

##### **1. Improved Coordination between LCC and Informal Trader Associations**

LCC should strengthen partnerships with trader associations to ensure participatory planning and conflict reduction. Regular dialogue forums, joint monitoring teams, and transparent communication platforms would improve compliance and reduce confrontations.

##### **2. Capacity Building and Skills Development**

Institutions such as the Zambia Development Agency (ZDA), NGOs, and local community organizations should offer capacity-building programs on.

- a) Business management
- b) Customer relations
- c) Digital marketing
- d) Basic accounting
- e) Group savings and investment strategies

These programs would enhance traders' entrepreneurial capabilities and business outcomes.

##### **3. Market Information Systems**

Institutional actors should collaborate with mobile service providers to create digital platforms where traders can access market prices, business tips, and economic trends. This aligns with global best practices in supporting low-income micro-entrepreneurs (Chen, 2016).

### **5.4.3. Recommendations for Informal Traders**

#### **1. Formation of Savings Groups and Cooperatives**

Traders should form village banking groups and cooperatives to pool resources, access group credit, and build resilience against financial shocks. Cooperatives also increase bargaining power with authorities and suppliers.

#### **2. Adoption of Basic Record Keeping**

Traders should adopt simple accounting practices, such as daily sales logs, expenditure tracking, and inventory management, to monitor business performance. Good record-keeping supports financial planning and prepares traders for future access to formal loans.

#### **3. Collective Action against Harassment and Insecurity**

Traders should strengthen association participation to collectively negotiate with authorities, advocate for regulatory reforms, and enhance community-based security mechanisms.

### **5.5. Recommendations for Future Research**

Future research should consider the following areas

#### **1. Comparative Analysis Across Multiple Urban Centers**

A study comparing informal trading dynamics across Lusaka, Ndola, and Kitwe could identify regional variations and inform broader policy reforms.

#### **2. Quantitative Studies on Income Levels**

A larger quantitative study measuring income trends, expenditure patterns, and poverty reduction outcomes among informal traders could supplement qualitative insights.

#### **3. Longitudinal Studies on Livelihood Mobility**

Research tracking vendors over a five-year period would reveal long-term livelihood outcomes and the impact of policy interventions.

#### **4. Gender-Focused Studies**

Future studies should explore the gender-specific challenges faced by women traders, given their significant presence in the informal sector.

#### **5. Impact of Digital Trade and Mobile Money Services**

As mobile money services grow, research should investigate how digital financial technologies affect trader performance and resilience.

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## **Appendix A: Semi-Structured Interview Guide**

### **Introduction**

Good morning/ afternoon,

My name is Alice Nyirenda. I am a final year student at the University of Lusaka (UNILUS) pursuing a Bachelor's Degree in Development Studies. I am conducting a study on of informal trading's economic effects on household livelihoods among vendors and hawkers in Lusaka District's central business area.

I would like to request your participation in this study. Your participation is completely voluntary and you are not being forced to participate in this study. The choice of whether you would like to participate or not, is yours. You can withdraw consent at any time and there will be no repercussions. If you choose to participate in this study, I cannot unfortunately offer any direct benefits to you for participating. At the same time, you are unlikely to experience any negative consequences of participation. Your consent will be kept separate from your questionnaire. Anonymity will be maintained by ensuring that signed informed consent forms are stored by ourselves and are not accessible to anyone else. If you have any concerns about the nature of the study at any point, you may also contact the University of Lusaka. Thank you for considering this request.

### **Section 1: Background Information**

1. Can you tell me a little about yourself (e.g., age, household size, years in trading)?
2. What type of informal trading activities are you engaged in?

### **Section 2: Income and Household Needs**

3. How does your income from trading contribute to meeting your household's basic needs (food, shelter, education, healthcare)?
4. Have you experienced any changes in your household welfare since you started trading?

### **Section 3: Credit Access and Financial Management**

5. Have you ever tried to access credit or loans to support your trading?
6. What opportunities or barriers do you encounter in accessing financial services?

### **Section 4: Future Planning and Investment**

7. Do you save or invest part of your income from trading?
8. How do you plan for your household's future needs (education, health, housing, retirement)?

### **Section 5: Institutional Support and Policy**

9. How do government policies, local authorities, or market leaders affect your trading activities?
10. What kind of support would you like to see from authorities or organizations?

### **Closing**

11. Is there anything else you would like to share about your experiences as an informal trader?

## **Appendix B: Focus Group Discussion (FGD) Guide**

### **Introduction**

Good morning/ afternoon,

My name is Alice Nyirenda. I am a final year student at the University of Lusaka (UNILUS) pursuing a Bachelor's Degree in Development Studies. I am conducting a study on of informal trading's economic effects on household livelihoods among vendors and hawkers in Lusaka District's central business area.

I would like to request your participation in this study. Your participation is completely voluntary and you are not being forced to participate in this study. The choice of whether you would like to participate or not, is yours. You can withdraw consent at any time and there will be no repercussions. If you choose to participate in this study, I cannot unfortunately offer any direct benefits to you for participating. At the same time, you are unlikely to experience any negative consequences of participation. Your consent will be kept separate from your questionnaire. Anonymity will be maintained by ensuring that signed informed consent forms are stored by ourselves and are not accessible to anyone else. If you have any concerns about the nature of the study at any point, you may also contact the University of Lusaka. Thank you for considering this request.

### **Warm-up Question**

1. Let's start by introducing ourselves and the kind of trading each of us does.

### **Discussion Themes**

#### **Theme 1: Role of Informal Trading in Household Livelihoods**

2. How does informal trading support your households?
3. In what ways do trading activities help you meet daily needs such as food, rent, and school fees?

#### **Theme 2: Shared Challenges and Coping Strategies**

4. What common challenges do you all face in trading here in the CBD?

5. How do you as a group cope with these challenges (e.g., savings groups, rotating credit, collective action)?

### **Theme 3: Credit Access and Financial Inclusion**

6. How easy or difficult is it for traders like you to get loans or financial support?

7. What collective strategies (e.g., cooperatives, savings clubs) exist to help access credit?

### **Theme 4: Future Planning and Community Dynamics**

8. How do you plan for the future as traders?

9. What are some of the ways you support each other as traders in the CBD?

### **Theme 5: Policy and Institutional Support**

10. What role do local councils, market leaders, or government play in your trading activities?

11. What kind of support would make your work easier and more sustainable?

### **Closing**

12. Is there anything as a group that you feel is important but we haven't discussed?

### **Appendix C : Field Research Observation Schedule**

<b>Dates</b>	<b>Focus of observation</b>	<b>Duration</b>	<b>Activities</b>
Monday 17 <sup>th</sup> to Tuesday, 18 <sup>th</sup> November	Trading activities	3 hours	Walk about CBD to identify trading activities
Wednesday ,19 <sup>th</sup> to Thursday 20 <sup>th</sup> , November	Trading activities	3 hours	Spending time with vendors to observe how they trade and challenges they face

## Appendix D: Budget

<b>BUDGET ITEM</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
Transport	Travel to and from CBD for interviews, Observations and follow-up	700.00
Communication (Airtime/data)	Phone calls and internet bundles used for scheduling interviews and communicating with participants	200.00
Stationery (pens& notebooks)	Writing materials used during interviews, note taking, and data recording.	100.00
Printing & photocopying	Printing interview guides, consent form and research documents	100.00
Refreshments for participants	Light refreshments provided during interviews and focus group discussions	200.00
		<b>TOTAL ESTIMATED COST: K1,300.00</b>