

Mhando, Nandera Ernest; Mramba, Nasibu Rajabu

Working Paper

Improving young women's working conditions in Tanzania's urban food vending sector

WIDER Working Paper, No. 2021/157

Provided in Cooperation with:

United Nations University (UNU), World Institute for Development Economics Research (WIDER)

Suggested Citation: Mhando, Nandera Ernest; Mramba, Nasibu Rajabu (2021) : Improving young women's working conditions in Tanzania's urban food vending sector, WIDER Working Paper, No. 2021/157, ISBN 978-92-9267-097-9, The United Nations University World Institute for Development Economics Research (UNU-WIDER), Helsinki, <https://doi.org/10.35188/UNU-WIDER/2021/097-9>

This Version is available at:

<https://hdl.handle.net/10419/248371>

Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.



WIDER Working Paper 2021/157

Improving young women's working conditions in Tanzania's urban food vending sector

Nandera Ernest Mhando¹ and Nasibu Rajabu Mramba²

October 2021

Abstract: In this paper, we investigate the working conditions of the young women working as assistants in the food vending sector in Tanzania using interviews and focus group discussions which are supplemented with quantitative survey. Data were collected in the municipalities of Nyamagana and Ilemela in Mwanza Region, Northern Tanzania, and from officers working with the government and insurance fund organizations in Dodoma region, central Tanzania, from August to September 2020. The results show that young women's working conditions are poor and that they continue working in the sector on the basis of resilience. Young women's poor working conditions are caused by several actors including their employers, central, and local government. The main causes of poor working conditions in street food vending are: informality, low salary, uncertainty of pay, long working hours, poor physical environment, lack of training, job insecurity, lack of legal recognitions, unclear legal status, lack of social security and protection. The emergence of the coronavirus disease has further increased their vulnerability. The government can improve their working conditions by establishing an authority/agency responsible for managing the informal sector, business formalization, reviewing the municipal councils' by-laws that are prohibitive, and establish vending zones. Street food vendors' employers have to improve vendors' salary, improve physical working environment, use participatory management approach, reduce number of working hours, and consider the rights of employees.

Key words: Tanzania, working condition, street food vending, young women, informal economy

JEL classification: J13, J81, O17, O18

Acknowledgements: We gratefully acknowledge the respondents for sharing information. We thank UNU-WIDER researchers Milla Nyssölä and Maureen Were, Dr Flora Myamba, and an anonymous reviewer of UONGOZI Institute for their valuable and helpful feedback. Thanks also to the UNU-WIDER for financial support to carry out fieldwork.

¹ University of Dar es Salaam, Dar es Salaam, Tanzania, corresponding author: naderam2013@gmail.com; ² College of Business Education, Dodoma, Tanzania

This study has been prepared within the project [Sustainable development solutions for Tanzania—strengthening research to achieve SDGs](#) funded by the Ministry for Foreign Affairs of Finland.

Copyright © UNU-WIDER 2021

UNU-WIDER employs a fair use policy for reasonable reproduction of UNU-WIDER copyrighted content—such as the reproduction of a table or a figure, and/or text not exceeding 400 words—with due acknowledgement of the original source, without requiring explicit permission from the copyright holder.

Information and requests: publications@wider.unu.edu

ISSN 1798-7237 ISBN 978-92-9267-097-9

<https://doi.org/10.35188/UNU-WIDER/2021/097-9>

Typescript prepared by Luke Finley.

United Nations University World Institute for Development Economics Research provides economic analysis and policy advice with the aim of promoting sustainable and equitable development. The Institute began operations in 1985 in Helsinki, Finland, as the first research and training centre of the United Nations University. Today it is a unique blend of think tank, research institute, and UN agency—providing a range of services from policy advice to governments as well as freely available original research.

The Institute is funded through income from an endowment fund with additional contributions to its work programme from Finland, Sweden, and the United Kingdom as well as earmarked contributions for specific projects from a variety of donors.

Katajanokanlaituri 6 B, 00160 Helsinki, Finland

The views expressed in this paper are those of the author(s), and do not necessarily reflect the views of the Institute or the United Nations University, nor the programme/project donors.

1 Introduction

Street food vending is a popular types of informal employment that is available in most parts of the world, though it is particularly popular in the Global South. It became the most viable income-generating activity for many unemployed people and rural–urban migrants in developing countries owing to the malfunctioning of industrialization and the deficiency of markets for agricultural produce (Msoka and Ackson 2017). Tanzania’s economic slump and unemployment of the early 1980s, the retrenchment of public employees in the 1990s, and the high unemployment levels of the 2000s forced women and young people into the street food vending business. Nevertheless, the Business Licensing Act 2003 abolished the peddling licence (Nguvukazi), hence making street-based trade illegal. Street traders still operate under unclear judicial procedures (Steiler and Nyirenda 2021). Street vending business in Tanzania is also constrained by financial exclusion, poor physical infrastructure, low levels of business skills, and a weak institutional framework (Rumanyika et al. 2019). Despite the legal exclusion facing the sector, street food vending continues to employ millions of people in Tanzania. Street food vendors employ several assistants, responsible for cooking, serving, cleaning, security, and other tasks. Therefore, they may be considered employers. Food vending is big business, given that it employs millions of people. Although official statistics are unavailable, Marobhe and Sabai (2016), as cited by Marras (2020), estimate a typical street food vendor in Tanzania to employ three to six employees. Some of the food vending businesses are owned and run by family members. In Lusaka, food vendors sell about 81 million meals per year and make profits ranging from US\$0.20 to \$31 a day (Graffham et al. 2005), which is above the country’s international poverty line (\$1.90 a day). This paper focuses on young women whose bosses own street food vending business. Most of the employees in the Tanzanian food vending sector are young girls (Mhando 2019) who have just completed their primary or secondary school.

More specifically, street food vending is the act of selling food from temporary stands/stalls on the streets, usually without following any legal requirements (Hill et al. 2019). The majority of street food vendors in Tanzania are informal: they do not have a business licence, are unregistered by the municipal authorities, do not pay tax, and operate without social security such as health insurance coverage. They sell food in temporary structures, under the trees, in unfinished buildings, or in front of and behind construction sites, and some are mobile, using wheelbarrows. The types of food sold in Tanzania include various kinds of ready-to-eat food, beverages, and snacks, either made on the streets or brought to the streets from home. The price of food sold on the street is relatively lower than that of food sold in formal restaurants because of the non-payment of tax, rent, business licence, and other statutory payments. For example, a plate of rice and beans is sold at around US\$0.45 on the Mwanza streets but at US\$1–3 in formal restaurants. Starting a food vending business is relatively easier than starting a formal restaurant, since it involves relatively low capital requirements, simple legal requirements, and sometimes no rent. In Tanzania, and in Africa in general, the food vending business is dominated by women. For example, a study done in Ghana and Tanzania showed that 90 per cent of the food sellers were women aged 25 to 45 (FAO 2016). Women food vendors in Tanzania are commonly referred to as ‘Mama Lishe’ or ‘Mama Ntilie’ in Kiswahili, meaning ‘women feeders’. Street food vendors operate their businesses everywhere in Tanzania, rural and urban; however, they are commonly found near offices, markets, bus stations, hospitals, schools, factories, and other populated areas. Like other informal workers, street food vendors’ employees work under very poor working conditions in terms of hours of work, rest periods, work schedule, payments, physical conditions, and mental demands. Yet this topic has received little attention from Tanzanian scholars, as elaborated further below.

The working conditions of young women in food vending fall into several categories, with issues ranging from working time, hours of work, rest periods, and work schedules to remuneration, safety, security, and the physical conditions and mental demands that exist in the workplace (ILO 2020). Although working conditions are not specifically mentioned as one of the SDG targets, elements of them are well articulated in various goals, including numbers 5, 8, 10, and 16, which consider gender equality, decent work and economic growth, reduced inequality, and peace and justice, respectively. Various scholars have shown the positive relationship between good working conditions and the success of a business/employees' wellbeing. Working conditions also have a significant association with better self-assessed health and objective health (Nappo 2019). Poor working conditions cause material and human losses, reduce productivity, and impair the health and wellbeing of workers (Forastieri 1999). The 2019 World Employment and Social Outlook (WESO) report showed that around 3.3 billion people employed globally in 2018 had inadequate economic security, material wellbeing, and equality of opportunity, hence difficult working conditions. Sub-Saharan Africa is the most vulnerable region in the world, with 70 per cent of employees having poor working conditions with limited access to social protection, low earnings, an absence of job contracts, and so on (ILO 2016). The 2009 ILO report on selected sectors in Mainland Tanzania showed poor working conditions, particularly in the informal sector. The report showed that most informal workers in Mainland Tanzania had little or no social protection, low salaries, no social security, and a poor physical working environment. But although the report contained important impressions regarding the working conditions of informal workers, it lacked the voice of such workers, especially young women.

1.1 Rationale of the study

Generally, studies on street food vending in Tanzania investigate issues of consumers and costs (Kindo 2016), food safety (Omar 2015; Simforian 2013; Tiisekwa 2013), nutritional contribution (Ameye 2016; Mwana 2013), and contamination (Hilmi 2016; Rugemalila 2015; Tiisekwa 2013). Moreover, research has also looked at public interventions (Kindo 2016; Magehema 2014), and interventions by the private sector and non-profit organizations (Gogadi 2011; Raphael and Mrema 2017). To the best of our knowledge, this is the first research to focus on the conditions of the young women working in the food vending business. Previous research on working conditions in Tanzania focused on public health (Songstad et al. 2011), logging companies (Silayo et al. 2010) and other formal sectors. ILO (2009) gives an overview of working conditions in selected sectors of Mainland Tanzania. However, it is a general overview that does not focus specifically on informal workers. The current research study identifies young women street vendors' problems and looks at them within their broader context so as to propose appropriate solutions to the problems. It concentrates on young women due to their over-representation as food vendor assistants (Mramba and Mhando 2019), who may be considered to experience particular harsh working conditions. For the purpose of this study, 'young' is defined as people aged 15 to 35, as per the Tanzania Youth Development Policy (2007). None of the previous studies has focused on young women as a group to capture their voice thoroughly and understand their conditions and the coping strategies they have adopted. Moreover, this study makes a unique contribution by involving multiple stakeholders in brainstorming sustainable solutions as described in Table 1 below. The objective of the study is to help the government and other development stakeholders to make appropriate interventions in the informal sector to improve the lives of the young women working in street food vending businesses, thereby enforcing the 2008 Tanzania National Employment Policy, which calls for interventions focusing on good working conditions. We make suggestions relating to policy, transformative initiatives for new street vendors, and social change.

Specifically, this paper explores the working conditions of young women who have been employed and paid in the urban food vending business. The study explores: (1) the reasons that young

women seek jobs in the street food vending business, (2) the working conditions of young women employed in the urban food vending business, and (3) the way young women cope with the existing working conditions. Our primary focus is on informal food vending businesses with temporary structures. For remunerated young women, we focus on both those who work full-time and those who work part-time.

In the following section, we explain the methodology used in our study. This is followed by the findings section, which discusses the reasons for young women seeking employment in food vending, and their working conditions. Then, we describe how the young women cope with the existing working conditions and provide conclusions and recommendations.

2 Research design

2.1 Research methodology

Although the women working in the informal economy are a vulnerable group, little is known about their working conditions and challenges and the strategies they have employed to cope with their situation. Our study involved young women aged 18 to 35 employed in the street food vending sector in the municipalities of Ilemela and Nyamagana in Mwanza City, in northern Tanzania. Most employees in the urban food vending subsector are women aged 18 to 35 years. Most of these employees would otherwise be in either secondary school or university if they had passed examinations and had the money to pay for schooling costs. Moreover, data were sought from officers working with insurance fund organizations (the National Health Insurance Fund and the National Social Security Fund), in order to understand their policies and strategies towards and products for informal workers; and from government officers (in the Prime Minister's Office—Labour, Employment, Youth, and People with Disabilities) in Dodoma, in order to understand the status of informal workers' working conditions, interventions already made, and any, plans policies, and projects for improving young women's working conditions. Qualitative data were supplemented with a quantitative survey. The qualitative methods enabled face-to-face interaction and discussion with the women, something that also allowed them to express their thoughts, feelings, and opinions about the issues they face in their food vending work. This study mainly used a people-centred research approach to gain detailed insights and action-oriented learning from the young women themselves. The data were collected from August to September 2020. Qualitative data were collected using focus group discussions (FGDs) and in-depth interviews (IDIs). The FGDs, comprising six to eight young women vendors, were conducted to get information about working conditions. The IDIs were done to obtain personal details, understand the vendors' working conditions, and capture young women's perceptions, attitudes, and opinions about working conditions and their coping strategies. They were also used to get information on what should be done to improve their working situations. This enabled us to understand the agency and working situations of women employed in food vending businesses.

2.2 Sampling

Primary data were collected from the respondents using two sampling methods:

1. *Proportional sampling.* With this method of sampling, the municipalities of Nyamagana and Ilemela were divided into wards; the number of respondents from each ward was determined by the sample size. Wards with a large population produced more respondents. Proportional sampling is relevant to studies on street vending because vendors prefer to trade where there is a large population.

2. *Convenience sampling.* This was used to reach out to several food vendors. Most of the young women were afraid to give information for security reasons. Therefore, we focused on those who were accessible and willing to speak to us (convenience). Convenience sampling is appropriate to studies on urban vending because of the difficulties in accessing urban vendors and their willingness to complete questionnaires (Mramba 2015).

Furthermore, 17 respondents in Mwanza and Dodoma were reached through in-depth interview and nine respondents participated in the FGD done in Dodoma. The criteria for inclusion were being young, selling cooked food, having temporary structures, not a registered business, no business licence, no tax identification number, and being an employee.

Table 1 shows the tools used to collect the data and the number of respondents.

Table1: Data collection methods and respondents

Method	Type of respondent	Number of respondents
Survey (closed-ended questionnaires)	Young women employed by food vendors	164
In-depth interview	Young women food vendors	6
	Community development officers	4
	Trade officers	4
	National Health Insurance Fund	2
	National Social Security Fund	1
	Total	17
Focus group discussion	Prime Minister's Office—Labour, Employment, Youth, and People with Disabilities: two groups of 5 and 4 respondents, respectively	9
Total		190

Source: authors' construction.

2.3 Data characterization

Ninety-two young women (56 per cent) were from Nyamagana Municipality and 72 young women (44 per cent) were from Ilemela Municipality. Administratively, these are the two municipalities that make up Mwanza City. According to the 2012 national housing and population census, Nyamagana occupies most of the city centre, with a total population of 363,452 (177,812 men and 185,640 women), and Ilemela is mostly semi-urban, with a total population of 343,001 (164,718 men and 178,283 women) (National Bureau of Statistics 2012).

As Table 2 shows, the majority of young women ($n = 84$, 51 per cent) were aged between 19 and 24, most of the rest ($n = 53$, 32 per cent) between 25 and 34. A smaller number of respondents ($n = 27$, 17 per cent) were under 18.

Concerning level of education, 149 young women (90 per cent) had primary school education, 11 (7 per cent) had secondary school education, 3 (2 per cent) had no formal education, and one (1 per cent) had tertiary education. This confirms that most young women employed by food vendors are less educated, just as their employers are, as noted in previous studies (Lambert 2013; Milanzi 2011). Regarding marital status, 76 young women (46 per cent) were married, 57 (35 per cent) single, and 31 (19 per cent) separated. Most of the married respondents were aged 12–24 (84 per cent) and others were aged 25–34 (16 per cent), meaning that the young women food vendors were responsible not only for their own lives but also for the lives of other, younger family members. Regarding the type of business done, 152 (93 per cent) were selling mixed cooked foods, five (3 per cent) snacks, and five (3 per cent) coffee, tea, and ginger. The remaining two (1 per

cent) were vending porridge. Mixed types of food were mostly preferred because of their high demand among customers. Regarding experience, 113 young women (69 per cent) had worked for less than two years, 46 (28 per cent) for two to four years, and five (3 per cent) for more than five years, meaning that most of the respondents were new to the street food vending business. A good number of food vendors who had worked for less than two years (55 per cent) were aged between 19 and 24.

Generally, the young women were employed as saleswomen (i.e., they were not business owners) by other people (75 per cent, n = 124), by relatives other than parents or siblings (15 per cent, n = 24), or by parents or siblings (9 per cent, n = 14). One per cent (N=2) did not know who the business owner was.

Table 2: Respondents employed by food vendors

Variable	Number	Percentage
Gender		
Male	0	0
Female	164	100
Age		
Under 18	27	17
19–24	84	51
25–34	53	32
Education		
Primary school education	149	90
Secondary school education	11	7
Uneducated	3	2
Tertiary	1	1
Marital status		
Married	76	46
Single	57	35
Separated	31	19
Type of food sold		
Mixed food	152	93
Bites	5	3
Porridge	2	1
Coffee, tea, and ginger	5	3
Business experience		
1–2 years	113	69
2–4 years	46	28
More than 5 years	5	3

Source: authors' construction based on own research.

3 Results and discussion

3.1 Reasons for young women seeking jobs in the street food vending business

Different motives drive people into employment. Wongtada (2014) sees street vending as being motivated by two motives: necessity (vendors who begin it because they don't have an alternative source of income) or opportunity (vendors who begin it because they have seen an opportunity within business and they want to exploit it). Necessity-related factors are also called push factors and opportunity-related factors are also called pull factors (Giacomin et al. 2011). This research

sought to know why young women chose street food vending as their main carrier. Most of the respondents—87 per cent—worked in food vending due to *necessity-related factors*, while the rest (13 per cent) worked in this area because of *opportunity-related factors*. Each of these factors are explained below.

Necessity-related factors (push factors)

Vendors working out of necessity were those who joined street food vending because other employment options were either unavailable or inaccessible to them. The necessity-related reasons that they mentioned for engaging in the street food vending business were: unemployment, need for extra income, no other job being accessible/available, family pressure, to make a living, being fed up with their previous job, and dissatisfaction with their current economic status. The young women employed by food vendors for necessity-related reasons entered street food vending to survive, since there was no alternative occupation available to them.

This is the only job available for me. I looked for a job for several months unsuccessfully. My education is [too] low to get other good jobs. I will be here for all of my life, unless they terminate me. (interview, 22-year-old woman, Kaloleni)

Those in this position had a low level of education (attaining only primary school education); hence, they could not get a decent, formal job. They did not have enough capital to start formal businesses either. The majority of those who gave necessity-related reasons (27 per cent, n = 38) mentioned that they had joined the business mainly to earn an extra income. They stated that previously they had depended on their parents, husbands, or other family members for money; hence, they wanted to be financially independent. Others who had previously been employed as housemaids cited the low salaries paid in their previous jobs as the main factor in their joining street food vending.

Other young women who gave necessity-related reasons (24 per cent, n = 34) stated that they had been looking for a job for several years or months without success. Finally, they got a chance to work in street food vending. They believed that during the time they were looking for a job, street food vending was available and an easy in which to find employment. Further probing revealed that they did not intend to look for another job. The findings also showed that 14 per cent (n = 20) of the food vendors working due to necessity entered the industry to earn a living. The income obtained from food vending was used to pay for accommodation and to meet school expenses for their children and health costs. Others giving necessity-related reasons (12 per cent, n = 17) entered street food vending because they needed freedom. The interview with young women food vendors employed at Igoma Market revealed the need to achieve freedom and independence as motives for employment, as cited below.

For several years, I used to beg money from my parents and sisters to buy my clothes, cosmetics, shoes, and even money for buying airtime and internet bundles. I remember some of the occasions where they refused to give me money. From there, I realized that I need to make my own money. I decided to look for employment in Mama Lishe. Now I buy for them food, instead of giving me money. I am glad for this employment; though the salary is small, it is enough for this time. (interview, 21-year-old woman, Igoma area/Nyamagana district)

Opportunity-related motives (pull factors)

The second group of young women entered street food vending because of the opportunities it provided. The opportunity-related factors that made them enter the business were: fewer entry

barriers (no interview, no academic certificates needed, no probation period), the absence of compulsory monthly contributions deducted from their salaries (for pay-as-you-earn, workers' associations, social security, insurance, etc.), the few requirements (recommendations, guarantors, medical check-up, etc.), flexibility, the desire to be independent, and following a role model.

I chose this job because of its flexibility. My work here is to wash dishes and serve lunch. I come early in the morning and clean everything. Then I go back home for two hours to cook for my family. I come back at noon to serve lunch. At around 1500 hours I go to pick my children at school. Thereafter, I return to work to wash dishes for two hours. After that, I go home. I cannot get enough free time to care for my family after working hours. (interview, 29-year-old woman, Nyerere road/Nyamagana district)

Women chose street food vending because of its flexibility. They could easily combine street food vending with other household duties (together with taking care of children)—an advantage that is not available in most formal businesses. The young women stated that in street vending, one could move from one point to another, do the business on a part-time basis or from one season to another, and so on. This flexibility allowed them to engage in other economic activities. During the research, it was noted that some of the young women undertook family-based activities in the morning and the food vending business in the afternoon. The porridge vendors in Mwanza conducted their business in the morning and in the evening and family-based activities in the afternoon. Other young women entered street food vending out of a desire to be independent. Some were able to earn money and use it to buy things like clothes and become self-reliant. Nevertheless, a study by Mhando (2019) indicated that most young women serving as assistants in food vending businesses in Mwanza City were yet to fully gain empowerment, since most of them did not receive income support from their partners to take care of the family. Some young women complained that their partners had stopped providing support to the family when they learned that they had money. Some did not have any say in decisions about the use of the income they earned, and others complained of a partner's mismanagement of money, such as borrowing money from them without paying back.

3.2 Working conditions of the young women working in urban food vending

This research was also interested in finding out about the working conditions of the young women in the food vending business in Mwanza City. The respondents were asked to rate how they perceived their daily working conditions in relation to:

- earnings and financial security;
- working time: duration, predictability, flexibility, and work–life balance;
- employee participation in decision-making and consultation;
- opportunities for skills development and learning at work;
- job security and insecurity;
- social relations at work: support, trust, co-operation, discrimination, violence;
- working equipment, social health protection, and sanitation;
- COVID-19.

Earnings and financial security

Regarding how much they were paid, most young women (60 per cent, n = 98) were getting 41,000–60,000 Tanzanian shillings (TZS) a month, and 44 (27 per cent) were getting TZS61,000–

100,000 a month.¹ The rest (13 per cent) were getting less than TZS40,000 a month. The findings suggest that many women food vendors earn less than what has been estimated by the Tanzania Revenue Authority (TRA 2010) for informal workers.² The salary of young women food vendors is less than that of the formal sector in Tanzania, where the majority of formal private sector employees earn TZS150,001–300,000, while most public-sector employees get TZS300,001–500,000 (URT 2015). What they earn is also less than the world average income for women street vendors, which was estimated to be US\$97, equivalent to TZS223,973 (Roever and Rogan 2016). These responses support what was said by the municipal and government officers: they estimated the salary of street food vendors to be TZS30,000–120,000. These findings are not surprising given that data from several developing-world countries show that, generally, informal wages/salaries are on average lower than those in the formal sector. The low pay of the women engaged in street food vending makes it difficult for them to fight against poverty and improve their standard of living. Their salary is not sufficient to cover house rent, utilities, school expenditure for their children, health costs, and saving for unforeseen expenses. After deducting transport costs, rent, and food expenses, they remain with very little money. Despite this low pay, they continue to work for survival reasons.

The interviews revealed that the young women's salaries/wages were not certain (fixed). They varied depending on the market situation and the profitability of the vending business. For example, during the rainy season, when businesses did not make enough sales, the women were not paid. Respondents working near primary and secondary schools reported experiencing difficult conditions during the coronavirus pandemic when schools were closed. They were not paid for almost two months. Rates of pay could change at any time for reasons like an employee not coming to work, even if they had good reasons for not doing so. In addition, if food buyers did not pay on time or failed to pay, workers' salaries were reduced or delayed. Moreover, a few interviewees reported that they were paid less than what they were supposed to be paid owing to mistakes which they might have made, for example coming to work late, breaking a cup, or causing a loss. These findings suggest that there is uncertainty in terms of payment in street food vending, which affects the young women's general working conditions, as noted in the following quote:

If you fail to collect money from the customer you served food or fail to return food utensils, your salary is deducted for the same amount ... I can't forget the first month of employment where half of my salary was deducted to pay for the customers who went away without paying for food and those who left with plates and cups. I cried a lot, but no one listened to me. (interview, 19-year-old woman, Nyegezi area/Nyamagana district)

Although the young women were paid little, they used some of their earnings to pay rent and school fees for their children, besides saving some of it. The findings show that 138 young women (84 per cent) saved around TZS100–1,000 a day and that 21 (13 per cent) did not save anything. Most of those who saved (60 per cent, n = 60) earned TZS41,000–60,000 a month, while those who saved very little money earned less than TZS40,000. The findings suggest that the higher the income, the higher the amount saved, and the lower the income, the lower the savings.

Salary delays usually resulted in absenteeism and decreased productivity, work morale, and employees' satisfaction. But the results also indicated that the young women employed in street food vending received a salary increase plus allowances when they did a good job. During the

¹ US\$1 = TZS2,315 at 17 September 2021.

² The TRA estimated a monthly wage of TZS151,250 for food services activities in the informal sector.

interviews, some of the respondents said that they were paid more than their agreed salaries over the Christmas period or when they made more sales. They also said that their salaries increased from year to year, although the amount was very small. One respondent in Ilemela stated that she had been paid TZS30,000 a month three years earlier but now she was paid TZS60,000 a month. Many respondents reported that their salaries had increased compared with what they had received the year before. It is important to note that although there were salary increases and allowances, the rate was very low compared with the work they did.

The results on the young women's satisfaction with their salaries, given the effort, time, and risks associated with their work, showed that most of the respondents (97 per cent, n = 159) were very dissatisfied with their salaries. Additional analysis did not find a direct relationship between the amount of pay and the level of satisfaction. These findings support earlier observations on low pay in the street food vending business. If people believe that they are not paid well, a state of emotional dissatisfaction will develop. When this state continues for a long time, it may result in employee dissatisfaction, little motivation, low productivity, complaints, business failure, or quitting the job (Mabaso and Dlamini 2017). Some of the young women said that they shifted from one employer to another, looking for a higher salary, work flexibility, and relatively decent work.

Working time: duration, predictability, flexibility, and work–life balance

Informal workers are a group of people who often work for many hours without rest. In this research, it was found that 103 (62 per cent) young women worked for 8–12 hours and that 51 (31 per cent) worked for 12 to 18 hours. It was observed that some of the women who sold food, such as porridge and snacks, and other products in bus stations worked from early morning until as late as 9 pm. There were hundreds of young women vending food in different places in the morning, afternoon, and early evening hours. While at work the young women were busy working; hence, they had no time to rest. They were responsible for cooking, washing dishes, and calling and serving customers. The interviews revealed that they had inadequate sleep and little time to care for their families. They woke up at 4 am and went to bed at midnight. Young women felt unsafe and at risk travelling to work and back home during the night hours. Police warned them not to walk alone at night to protect themselves from violence. They reported having seen some of their friends being robbed, injured, or attacked by thieves while coming to or leaving their workplace at night.

The interviews revealed a high level of dissatisfaction with the number of working hours, although the women had to accept the hours offered since they did not have an alternative source of income. With respect to the question of whether food vendors are given time to rest (daytime breaks) while they are at work, the results show a mean of 3.4 and a median of 3.0, meaning that they were 'not always' given such time. Out of the 164 respondents, 86 (52 per cent) were not given time to rest, while 78 (48 per cent) were. The young women only rested when they were waiting for customers to come, or if they finished cooking activities before the busy hours. The interview with young women food vendors revealed that in their occupation there was no annual leave. However, they did not know if they 'deserved' it. The respondents also said that if they were absent from work, the owner would take away their salary. Some of the young women said they were not paid when they were absent from work, even if they were sick. Employers calculated their monthly salaries based on the number of days their employees were present at work. The young women working near bus stations, the city centre, and construction sites worked seven days a week. Some young women reported that they stayed at their businesses even after their normal working hours, waiting for customers to come, particularly if there were huge amounts of unsold food.

The working hours of informal employees are not regulated in several countries. Unlike workers in the formal sector, whose hours of work are governed by several International Labour Organization (ILO) instruments and specific country laws, informal workers' hours of work are determined by the wishes of their employers. The government officers interviewed said that there was a need to have a specific by-law and working standards for informal employees, including working hours. Unfortunately, informal workers were not aware of their rights regarding working hours. ILO has warned that excessive hours of work pose a danger to workers' health and their families' health (ILO 2007a). Employees who work many hours experience numerous mental, physical, and social effects. Major effects include stress, lack of free time, poor work–life balance, and health risks. Employees' performance levels could also reduce. Long work hours could also lead to tiredness, fatigue, and lack of attentiveness (Hämmig and Bauer 2009).

Most young women (73 per cent, n = 86) were dissatisfied with the way their employers cared for them, understood them, and respected their family responsibilities such as childcare and marital relations (work–life balance). The descriptive analysis showed a positive skewed mean of 4 and a median of 4, meaning that most employers did not acknowledge that employees had families. The young women were sometimes not allowed to take their children to hospital until the work hours had ended. They were not paid for the days they were not at work (attending to family matters). These practices deny the vendors the right to care for their family members and compromise their marital relations, therefore reducing their motivation.

Employee participation in decision-making and consultation

Most of the young women (92 per cent, n = 152) had never been involved in making decisions regarding the business. They received directives from their bosses (the owners) and implemented them without being given a chance to provide their ideas. The involvement of employees in decision-making benefits both employers and employees. Employees are a source of feedback, knowledge, and ideas on how to improve the business. Employees become motivated, develop professionalism, and increase their personal stake in the organization if involved in decision-making. However, this resource remained untapped in the case of street food vending due to employers' ignorance. The consequences of having little involvement in decision-making included lack of commitment or sense of business ownership. Our findings showed that most young women do not have a sense of ownership, lack commitment, and have low work motivation.

The majority of young women (92 per cent, N=151) were not given a chance to air their complaints. They kept their complaints to themselves or told their friends, relatives, and co-workers, as there was no room for them to express them to their employers. Employed young women are further disadvantaged in food vending as they were not members of any association that would give them a voice. Business owners discouraged them from voicing their complaints by calling them 'gossip'. In marketing, professional complaints are opportunities because when employees are given room to voice their complaints they tell employers what is going wrong, allowing them to improve it (Plymire 1991) . As a result, they become happy, satisfied and motivated, and have improved work morale (Plymire 1991).

Consultative meetings are an essential strategy for communicating with employees. Our research was interested in finding out if the young women were given a chance to sit down with their employers to discuss their needs. Most young women (95 per cent, n = 156) reported that they did not have meetings to discuss work matters. This meant that they did not have room to discuss anything with their employers. Discussion with employees does not mean that their views are always worthwhile and must be taken into account or their ideas implemented, but the views and ideas of employees can help to improve the working conditions and productivity of an enterprise.

Discussions in a working environment and free exchange of ideas and views benefits both employees and organizations.

Opportunities for skills development and learning at work

This study also sought to find out whether food vending business owners gave young women a chance to acquire skills in running a food business, in order that they might start their own enterprises in the future. Many young women (95 per cent, n = 156) had never experienced their bosses encouraging them to look for further education and acquire skills. The young women insisted that all business secrets, including how to procure inputs, hire selling space, and pay security guards, were handled by the owner. Their main responsibilities were to cook, wash dishes, and serve customers. No young woman reported having ever been told or motivated by their employer to go for further education or training. These findings imply that skills development for young women food vendors will remain stalled for a long time.

Job security and insecurity

Work insecurity was said to be a common characteristic of informal work. In their answers to the multiple-choice questions, the majority of young women reported that in the food vending sector, one can be dismissed or suspended without being given the right to be heard. They reported having seen a tenth of their friends being fired or suspended unfairly, in a harsh, unjust, and unreasonable manner. They were not given room to defend themselves against what they were charged with. When employees were dismissed, they were not given any compensation. They did not even get the salary due for the entire period they had already worked.

Social relations at work: support, trust, co-operation, discrimination, violence

The findings showed the existence of good social relations in the food vending subsector in Mwanza City. The young women food vendors said that they were satisfied with their salaries (no discrimination in payment), the level of trust between them and their employers, and the working relationship in general. However, they mentioned the existence of gender-based violence (GBV).

Any kind of violence at the workplace is an important indicator of workers' working conditions. One of the greatest challenges facing young women at work was GBV. All the female vendors who participated in this study said they had experienced GBV in one way or another. During the interviews with the young women food vendors, we noted that the most common form of violence was verbal abuse; it was so common that some of them considered it to be normal practice. This also had an effect on children brought to the workplace by their mothers. GBV was a typical problem that, during interviews, brought tears to the eyes of some of the young women who had experienced emotional violence including verbal insults and sexual harassment such as inappropriate touching of their body parts (like breasts and buttocks). Sometimes they were forced, out of desperation to survive, to give in to sexual bribery to get vending space. For instance, the women who sold porridge complained that they were insulted by customers, while some customers treated them as prostitutes. Another form of sexual violence experienced by the young women was rape. During the interviews, young women stated that some of them had been raped, something that resulted in their getting pregnant and being abandoned by the men who raped them.

Working equipment, social health protection, and sanitation

Personal protective equipment is important when one is cooking and serving food, since it helps to ensure that workers and buyers are healthy and safe. The municipalities' health standards require

chefs and waiters to wear aprons. This research was interested in finding out whether the young women were given tools and equipment to protect their health and the health of their customers. Only 61 young women (37 per cent) said that they were given working tools. We observed very few young women with kitchen mitts, aprons, anti-slip shoes, wet floor signs, mats, uniforms, or hats. A shortage of protective equipment puts their general health and safety at risk and causes various injuries.

With respect to the extent to which the young women were satisfied with their physical working environment, it was found that 100 (60 per cent) were not happy with it. We observed that their stalls were temporary structures (made of canvas) and were located under trees, on pavements, and in open spaces, unfinished buildings, and buildings under construction. Furthermore, there were insufficient waste disposal services, too few toilets, few or no water taps, and inferior ventilation. The poor physical working environment puts the lives of the young women working in food vending and the lives of their customers at risk. Young women respondents told us of the absence of changing rooms, lack of ventilation; smoke coming from firewood, and irritation of the eyes (because of the smoke). The poor physical working environment is further evidenced by the following quote.

This place is full of noise from buses, and excessive sound of music from DVD sellers. We can't hear each other. Also, there is a bad smell from solid waste. Some of the customers come here and refuse to buy food because of the bad smell and noise. We have nothing to do. We are here to make a living. (interviewee, 22-year-old woman, Makoroboi area/Nyamagana district)

According to the ILO, social health protection is imperative for both formal and informal workers in order to reach the objective of universal health coverage, reduce the burden caused by ill health, and enable people to work and generate income (2007b). Although government officials explained that efforts were being made by the government to ensure that there was social health protection for informal workers, our analysis on the health insurance packages available through the National Health Insurance Fund and Tanzania National Social Security Fund, and interviews with the young women working in food vending, showed that the products available were not appropriate to these women, considering their monthly income, the required lump-sum payment, the availability of registered groups, and the number of group members needed. Experience from Tanzania shows that the health insurance products designed for informal workers have certain design-related weaknesses, and their acceptance and usage is only possible for uncomplicated health problems (Mramba and Mhando 2020). The findings suggest that there is a need to design and develop health insurance packages relevant to the ecosystems of street vendors.

The government of Tanzania showed its intention to improve the quality of the lives of street vendors by introducing the Street Vendors' Identity Card in 2018. The identity cards were intended to identify all street vendors and link them to financial institutions, the revenue authority, and social security funds. During data collection, we saw women displaying their identity cards at their stalls. Steiler and Nyirenda (2020: 12) noted that the introduction of the IDs in Tanzania may increase the trust in vendors 'as potential and trustworthy borrowers by financial institutions'; nevertheless, in our previous research in Mwanza (Mramba and Mhando 2019) we found little value added by the IDs in terms of accessing funds, social security, or health insurance.

In 2015, the United Nations General Assembly declared sanitation a universal human right (Klasing and Smaak 2017). This means that everyone, everywhere, has a right to a toilet. Our observations and interviews with young women showed that there were few public toilets in Mwanza City. The toilets were owned by individuals or the city's authorities. The charges ranged from TZS200 to TZS300. Most people urinate between six and eight times a day (Mittens and

Barker 1995), so street vendors need to spend between TZS1,200 and TZS2,400 a day on toilet services—more than the daily income of many street vendors. Women vendors pay more for toilet services, since they urinate more frequently than men (Siebert and Mbise 2018).

In areas where there are no toilets, vendors used toilets in bars or restaurants, and people's houses, or urinated in open space. In semi-urban areas, food vendors had built temporary toilets that were shared. Furthermore, the infrastructure of the toilets was not accessible to disabled people. Our research observed several posts warning people not to urinate in unauthorized areas. A fine of TZS50,000 is charged for disobeying these warnings. Despite the warnings, we observed several bottles full of urine near bus stands, near big markets, and a bad smell in unfinished buildings, corners of walls or fences, and unused stalls.

COVID-19

This study also examined the young women's general understanding of the coronavirus disease (COVID-19) and its effects on their working conditions. It was noted that COVID-19 increased the vulnerability of the food vending business and thus affected the young women's employment. All were aware of the existence of COVID-19. Most of them (70 per cent, $n = 114$) had heard about COVID-19 through the radio, television, and social media. Most of the respondents (81 per cent) were aware of the symptoms of the disease. They knew exactly how to prevent it and the way it spreads from one person to another.

COVID-19 had several effects on the young women's employment, including the difficulty of getting inputs (78 per cent, $n = 117$), lack of customers (63 per cent, $n = 104$), a decline in sales (59 per cent, $n = 96$), and inability to do business without fear (49 per cent, $n = 81$). These factors reduced their earnings. Other effects of COVID-19 were: being required to take care of children at home after the closure of schools, thus reducing their working hours; fewer working hours and having working shifts (hence lower pay); difficulty in finding bus fare, thus having to walk long distances; inability to repay the money borrowed from savings and credit co-operative societies (SACCOs) or rotating savings groups; and work uncertainty. Food vendors also faced the risk of being easily exposed to people who could infect them due to the nature of the business (working directly in proximity to potentially COVID-infected people).

Despite the high risks posed by COVID-19 and the poor business environment, none of the women had quit their job, as shown in the citation below. They continued working, since they did not have any alternative income-generating activities whereby they could earn a living. When asked about how they exploited the opportunities accruing from COVID-19, all the respondents said that they could not exploit the opportunities, since their main employment depended on selling food. None of their employers shifted to selling masks, ginger juice, lemons, and other items that were in high demand during the COVID-19 period.

We are afraid of COVID 19 but cannot stay at home. We are here to find the money for food, rent, and school fees. Without working, our family will die of hunger. Also, our boss could terminate our employment. We do not have an alternative we should come. God will protect us because we are working for his children. (interview, 22-year-old women, Nyegezi Kona/Ilemela District)

4 How the young women coped with the poor working conditions

Our research was also interested in finding out how the young women coped with the poor working conditions. The interviews with the young women revealed several coping strategies, including different financial resilience strategies, work–life balance strategies, sharing accommodation, and starting one’s own business. Resilience can be defined in many ways, depending on the circumstances obtaining in a certain area or period. However, in this research we consider it to be the process of coping with adversity and change or opportunity in a manner that results in the identification, fortification, and enrichment of resilient qualities or protective factors (Richardson 2002).

4.1 Financial resilience

The young women’s financial resilience is their ability to meet life needs and demand, given the low income they earned. Several coping strategies were adopted, including the following:

- Formation of informal rotational savings groups (rotating savings and credit associations). These are groups of people (commonly women) to which each member contributes a small amount of money daily, weekly, or monthly. From the sum contributed, a certain amount is saved, while the rest is given to one member on a rotational basis. The money saved is borrowed or spent on predetermined events like funerals and illness. The young women said that they paid house rents, school fees, and other costs using money from this source. Most of the young women reported that they contributed TZS5,000 a week, or TZS1,000 a day. The groups consist of 5 to 20 people, mostly working in the food vending business. Some of the young women reported that they belonged to more than one group. The groups were important to them because they enabled them to save money and have access to credit.
- Another coping strategy was asking for a salary advance from their employers so that they could pay rent and school fees and pay for health services. The advances did not have interest attached to them, although the amount given depended on the financial capability of employers. The young women borrowed amounts of three to six months’ salary.
- Only a few young women reported that they had extra income-generating activities such as making ice cream, cloth-washing, selling baobab and groundnut cake, and selling drinking water from their houses. They did these activities themselves after working hours or with assistance from family members.
- If all the above strategies did not work, the women went to small shop owners and obtained goods on credit. Usually, such credit did not accrue interest. They reported borrowing mostly beans, sugar, and maize flour.

4.2 Work–life balance

Regarding work–life balance, most of the young women reported having difficulty in balancing work responsibilities and home tasks. These challenges ‘emanate from socio-cultural practices that project a mother as the sole person responsible for child-rearing and undertaking other household chores’ (Mhando and Kayuni 2019). Both the employers and families needed their scarce time. They reported that they woke up at 4 am to prepare lunch, wash dishes, fetch water, and prepare children for school. Some got help from relatives or housemaids who looked after their children. Some worked with their babies strapped to their backs, which posed a risk to the young women’s health. Some of the young women transferred their children from one school to another so that they could look after them. Others sent their children to the villages where their grandparents lived

so that they would have enough time to work. Sometimes they asked neighbours to look after their children while they were at work. The assistance the young women received from their husbands included bus fares. Sometimes they were escorted to and from work early in the morning or late in the evening.

4.3 Sharing accommodation

The young women, particularly those who were not married, reported that they rented a room and shared it with others (three to four people living in a single room). Accommodation sharing enabled them to reduce rental fees and living costs. The young women said that they did not like to share accommodation because it denied them privacy, but said they were forced to do so because their income was low. Several young women who were not married preferred living with their parents to avoid incurring living costs.

4.4 Use of unsold stock

Another coping strategy adopted by the young women was eating unsold food, instead of buying or cooking food. When there was unsold food, employers allowed them to eat it free of charge. This is very common during evening meals. This strategy enabled them to save some money. However, the availability of unsold food was uncertain.

4.5 Starting micro-income-generating activities

The poor working conditions in the street food vending business led some young women to start their own enterprises using money they had saved. These included, but were not limited to, selling snacks or cold drinking water; making ice cream or juice; selling recharge cards. These women wanted to be self-employed in order to become self-reliant.

5 Conclusion

The current research provides empirical evidence about the working conditions of hired and employed young women food vendors. It also suggests ways of improving their working conditions for sustainable development. This research is about the need to improve the working conditions of the young women employed by owners of food vending businesses located in Nyamagana and Ilemela, Mwanza. The research is important because the street food vending sector is one in which millions of Tanzanians, particularly the less educated, the poor, and the marginalized, work. Such people make a living, pay rent and school fees, and support their dependents using the money obtained from food vending. Young women seeking employment in food vending are mainly pushed by necessity-related factors (no other job opportunity is available or accessible to them); only a few are pulled by the advantages of working in an informal environment. Currently in Tanzania, thousands of girls complete primary and secondary schools but poor performance and lack of money prevent them from pursuing further education or make it impossible for them to get employment in the formal sector. Therefore, the only option available and accessible to them is informal employment.

Our findings show that although street food vending is an important economic activity in urban areas, the young women employed in this sector face several difficulties that limit the growth of their income and the attainment of decent work. The young women in the sector in question have poor working conditions, financial exclusion, low education, marginalization, informality, and exclusion from many national development agendas. The poor working conditions in street food

vending are caused partly by employers and government institutions, policies, and legal set-ups. Working conditions are not well articulated in national policies and laws. The young women usually do not have job contracts or formal, written agreements. Therefore, even if they work till midnight and during weekends, they cannot legally demand overtime payment. This research has shown that the employment terms and conditions are poor and that the workers lack even the minimum fringe benefits. Young women are vulnerable to exploitation, since they operate outside the formal legal system and are unaware of their employment rights.

Given the difficult working conditions in the street food vending sector, the respondents have adopted various coping strategies in order to survive and cope with the prevailing situation. These include the formation of informal rotational savings groups, application for salary advances, sharing accommodation, establishing their own income-generating activities, and borrowing money from others. To maintain a work–life balance, they rely on their husbands, neighbours, relatives, or a housemaid to take care of their families. Some of the young women work with their children or send them to their grandparents in rural areas so that the latter can look after them.

The growth and sustainability of young women's food vending is uncertain and full of challenges. The poor working conditions affect their health, growth, and ability to meet the cost of living. The interventions of the government and non-government institutions have not yet transformed the sector. This research has proposed various ways of improving young women's working conditions. These include: long-term prioritization of business formalization; training on entrepreneurship, financial management skills, working rights, and work responsibilities; providing loans with low interest; establish vending zones, policy, laws, regulations, and regulatory authorities/agencies for managing the informal sector; and introducing health insurance packages that are cost-effective and accessible. If supported like this, the young women employed by food vendors have a great part to play in achieving the SDGs.

6 Recommendations on improving the working conditions of the young women employed by food vendors

Young food vendors themselves, their employers, local government authorities, central government, and other institutions responsible for training, education, finance, registrations, regulations have a role to play in improving working conditions. Young women food vendors have to know their working rights and keep asking for them, and they need to organize themselves to demand better working conditions. They should use the existing government machinery to report poor working conditions and seek advice on how to improve it. Food vendor employers must make sure their employees' working conditions are safe, with access to ventilation and toilets, and must respect the rights of workers (e.g., sick leave). Employers should provide tools, equipment, and uniform and encourage their employees to go for further education. They should pay their employees' salary as agreed, on time, and increase it from time to time to meet the basic requirements. Employers should understand that their employees have the right to be heard, given working contracts, and have fair termination of employment. Other multi-stakeholder recommendations are provided below.

Working informally is challenging because it denies workers their rights, access to social protection, government services, and working contracts (specifying working hours, salaries, leave, termination, and gratuity). Business formalization should be a long-term priority in central and local government's efforts to improve the working conditions of street food vendors. Business formalization can be achieved in different ways: (1) awareness creation, education, and improvement in production capacity and quality; (2) making user-friendly business laws and

inclusive policy and regulations; (3) law enforcement; (4) taxation; and (5) registration of informal business (voluntary and by force) (Utouh et al. 2012).

To achieve adequate street food vending formalization, we recommend the followings to municipals and central government:

1. In the short run, street vending identity cards should be used as an informal business formalization tool. Different identity cards can be introduced for employees and employers in the informal food vending sector. Vendors' identity cards should be integrated with social security funds, health insurance, financial institutions, and government databases, e.g., for National Identity Cards.
2. In the long run, the government should invest more in supporting programmes for regulation reforms (including by-law reforms) by municipal councils and the creation of business formalization cultures, simplify the business formalization process (through technology), create awareness of the distinction between formalization and taxation, reduce registration fees and statutory requirements, and introduce regulations covering informal workers. Furthermore, we recommend that the government introduce a policy framework for transition from informal to formal enterprises, consider gender equality in the whole process of formalization, make the formalization process inclusive and representative, understand the motives for formalization, and inspire voluntary formalization.

Furthermore, the findings show that empowerment through education and awareness creation is needed. Since most of the young women are uneducated, they are not aware of their working rights and responsibilities. Special topics regarding working rights and responsibilities and entrepreneurship should be taught to improve their working conditions. In addition, empowerment in terms of provision of financial management skills and access to sources of finance is important. So far, the government and some of its institutions, such as the TRA, the Business Registration and Licensing Agency, the Small Industries Development Organization, and some ministries, have started a joint programme to educate small micro-enterprises, including food vendors, although their reach is very limited. Specifically, we recommend the following:

1. Primary and secondary schools should prepare pupils either to proceed with further education or to enter job market. This is important because most informal workers are either primary or secondary school leavers. They joined informal work because they could not proceed with further education (because of a lack of money or failed examinations). The primary and secondary school curriculum in Tanzania mainly prepares one to move into additional education, with little regard for the job market.
2. Government institutions responsible for business, trade, commerce, and entrepreneurship should have a program for empowering informal workers. This should be mandatory, included in the long-run strategic plans and budgeted for. Tertiary and higher learning institutions should have programmes, packages, and Extension Services to train the informal workers. This is important given the increase in the number of the informal workers in Tanzania. Municipals should forge and maintain partnerships with non-state organizations to empower informal workers.
3. In the short run, municipal community development officers, trade officers, lawyers, and other officers should initiate regulations and by-laws for improving the working conditions and economic empowerment of informal workers.
4. The Ministry of Labour, Youth, Employment and Persons with Disabilities should use public media to create awareness about employers' and employees' rights and responsibilities. This is necessary because employees in food vending business do not know their rights, such as freedom from harassment, fair wages, privacy, and sick leave.

National financial policies should allow banks and other financial institutions to give low-interest loans to people working in the informal sector. Financial access for food vendors could improve business performance, and hence improve employees' working conditions. To improve street food vendors' financial access, we recommend the following:

1. The Ministry for Regional Administration and Local Government should improve management, including accessibility, awareness, repayments, and by-laws for women, youth, and people with disabilities receiving the Municipal Soft Loan for women, youth and people with disabilities. This is necessary because few informal workers can access this fund (Mramba and Mhando 2019).
2. The Ministry of Finance and Planning should reinforce and improve the Tanzania Microfinance Regulations of 2019 to increase the inclusion of informal workers.
3. Financial institutions should establish non-collateral credit schemes for informal workers.
4. The government should manage informal sources of finance that are appropriate for the informal sector.

The existing by-laws of Mwanza, and Tanzania more generally, consider vendors' businesses the same as other micro-/small businesses. This is not right, because vendors have informal characteristics; therefore, their rights are denied and the municipalities lose revenue.

In collaboration with urban vending stakeholders, the local government authority should establish vending zones in the city centre. The zones must consider the ecology of the city and the needs of other people. In collaboration with development partners, the local government authority should open more formal markets through private–public partnerships (PPPs) using participatory approaches. When more markets with basic human services are available to vendors, few people will go to the streets. Regarding access to toilet facilities, we recommend that the city council establish a PPP with street vendor associations to build toilet facilities. This PPP would keep the price of toilet facilities low and generate income for both government and vendors.

In order to give broad social protection to the young women working in the food vending business, universal health coverage (UHC) should be introduced. There is a need to introduce insurance packages relevant to informal workers. The insurance schemes for informal workers must be cost-effective and accessible. In the short run, both public and private health insurance funds should reconsider their policy to come up with packages relevant to Tanzania's informal workers' income, mode, and ability to pay.

The lack of social protection may be a significant source of vulnerability for those working in the street vending sector. It denies them their rights, increases poverty, and causes informality. Therefore, there is a need to make it accessible to all. Informal workers should be involved in making development plans and integrated into formal social security schemes. Young women food vendors should be educated and given information about the existence of social security services relevant to their ecosystem. The lack of social security for street food vending means job insecurity which, in turn, is likely to increase poverty, social exclusion, and inequality.

1. Social security funds should make accessible and affordable packages to respond to the needs of street vendors. One option is to adopt a co-designing process. Street vendors and other key players should be involved in designing the packages.
2. The packages should consider street vendors' informality, low incomes, low level of education, and lack of proper business premises. This is important in order to enable many street vendors to gain from social protection benefits.

3. Social security funds in Tanzania should improve their service quality, e.g., facilitating contribution collection and financing mechanisms to motivate many people, including food vendors, to buy their products.
4. Social security funds should develop supportive services, e.g., a subsidy to support contributions for workers from marginalized communities.
5. In the long run, national policies should consider the establishment of universal social protection systems.

References

- Ameye, H. (2016). 'Urbanization and the Two Tails of Malnutrition in Tanzania'. LICOS Discussion Paper 388/2017. Leuven: LICOS Centre for Institutions and Economic Performance. <https://doi.org/10.2139/ssrn.2960034>
- FAO (Food and Agriculture Organization) (2016). 'Supporting Women Entrepreneurs in Providing Nutrition and Food Safety in Ghana'. Italy: FAO. Available at: <http://www.fao.org/in-action/supporting-women-entrepreneurs-in-providing-nutrition-and-food-safety-in-ghana/en> (accessed 11 November 2019).
- Forastieri, V. (1999). *Improvement of Working Conditions and Environment in the Informal Sector through Safety and Health Measures*. Geneva: International Labour Office.
- Giacomin, O., F. Janssen, J.L. Guyot, and O. Lohest (2011). 'Opportunity and/or Necessity Entrepreneurship? The Impact of the Socio-Economic Characteristics of Entrepreneurs'. MPRA Paper 29506. Munich: Munich Personal RePEc Archive (MPRA).
- Gogadi, B.S. (2011). 'The Role of Microfinance on Women Empowerment: A Case Study of Pride (T), and Women Food Vendors in Kariakoo, Ilala District, Dar Es Salaam Region, United Republic of Tanzania'. PhD dissertation. Dar es Salaam: The Open University of Tanzania.
- Graffham, A., R. Zulu, and D. Chibanda (2005). 'Improving the Safety of Street Vended Foods in Southern Africa'. Final Report, CPHP (Crop Post Harvest Programme) project R8272.
- Hämmig, O., and G. Bauer (2009). 'Work–Life Imbalance and Mental Health among Male and Female Employees in Switzerland'. *International Journal of Public Health*, 54: 88–95. <https://doi.org/10.1007/s00038-009-8031-7>
- Hill, J., J.R.Z. Mchiza, T. Puoane, T., and N.P. Steyn (2019). 'Food Sold by Street-Food Vendors in Cape Town and Surrounding Areas: A Focus on Food and Nutrition Knowledge as well as Practices related to Food Preparation of Street-Food Vendors'. *Journal of Hunger & Environmental Nutrition*, 14(3): 401–415. <https://doi.org/10.1080/19320248.2018.1434104>
- Hilmi, M. (2016). 'Fostering Green Growth by Developing Greener Food Value Chains: A Bottom-of-the-Pyramid Perspective', Green Growth Knowledge Platform (GGKP) Fourth Annual Conference on Transforming Development Through Inclusive Green Growth, Republic of Korea, 6–7 September 2016.
- ILO (International Labour Organization) (2007a). *Rest Periods: Definitions and Dimensions*. Geneva: ILO. Available at: https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_491374.pdf (accessed 16 November 2020).
- ILO (2007b). 'Social Health Protection: An ILO Strategy towards Universal Access to Health Care'. Issues in Social Protection Discussion Paper 19. Geneva: ILO.
- ILO (2009). *National Profile of Working Conditions in the United Republic of Tanzania*. Geneva: ILO. Available at: https://www.ilo.org/travail/info/publications/WCMS_119347/lang-en/index.htm (accessed 16 November 2020).

- ILO (2016). *Facing the Growing Unemployment Challenges in Africa*. Addis Ababa: ILO. Available at: https://www.ilo.org/africa/media-centre/pr/WCMS_444474/lang--en/index.htm (accessed 16 November 2020).
- ILO (2020). ‘Working Conditions’. Available at: <https://www.ilo.org/global/topics/working-conditions/lang--en/index.htm> (accessed 16 November 2020).
- Kindo, H.A. (2016). ‘Profitability of Women Food Vendors Businesses in Arusha City, Tanzania’. Research proposal. Moshi: Moshi Co-operative University, Moshi.
- Klasing, A., and A. Smaak (2017). ‘Going to the Toilet When You Want: Sanitation as a Human Right’. Human Rights Watch, 19 April. Available at: <https://www.hrw.org/report/2017/04/19/going-toilet-when-you-want/sanitation-human-right> (accessed 20 October 2020).
- Lambert, R. (2013). ‘Assessment of Factors affecting Performance of Women Entrepreneurs: The Case of Food Vendors’. PhD dissertation. Dar es Salaam: The Open University of Tanzania.
- Mabaso, C.M., and B.I. Dlamini (2017). ‘Impact of Compensation and Benefits on Job Satisfaction’. *Research Journal of Business Management*, 11(2): 80–90. <https://doi.org/10.3923/rjbm.2017.80.90>
- Magehema, F. (2014). ‘Local Government Authority Support to Informal Sector and Performance of the Sector in Tanzania: A Case of Food Vending in Songea Rural and Urban Districts’. PhD dissertation. Morogoro: Sokoine University of Agriculture.
- Marras, S. (2020). *Street Food in Tanzania—A Literature Review*. Italy: FAO. Available at: https://www.Academia.Edu/37799322/STREET_FOOD_IN_TANZANIA_A_literature_review. (accessed 11 November 2019).
- Mhando, N.E. (2019) ‘Challenges and Opportunities Facing Women Urban Vendors in Mwanza: A Gendered Lens for Understanding Women Interactions in Vending Space’. Research report. Dar es Salaam: Institutions for Inclusive Development (I4ID).
- Mhando, N.E., and R. Kayuni (2019). ‘Challenges and Coping Strategies of Employed Mothers in a Social Security Scheme in Tanzania’. *Tanzania Journal of Development Studies*, 17(2): 96–114.
- Milanzi, A.H. (2011). ‘The Contribution of Mama Lishe Activities towards Household Poverty Alleviation in Morogoro Municipality’. PhD dissertation. Morogoro: Sokoine University of Agriculture.
- Mittiness, L.S., and J.C. Barker (1995). ‘Stigmatizing a “Normal” Condition: Urinary Incontinence in Late Life’. *Medical Anthropology Quarterly*, 9(2): 188–210. <https://doi.org/10.1525/maq.1995.9.2.02a00050>
- Mramba, N. (2015). ‘The Conception of Street Vending Business (SVB) in Income Poverty Reduction’. *The International Business Research*, 8(5): 120–29. <https://doi.org/10.5539/ibr.v8n5p120>
- Mramba, N.R., and N.E. Mhando (2019). ‘Understanding Street Vendors in Mwanza’. Research report. Dar es Salaam: Institutions for Inclusive Development (I4ID).
- Mramba, N.R., and N.E. Mhando (2020). ‘Moving towards Decent Work for Street Vendors in Tanzania’. *Utafiti Journal of African Perspectives* 15(2): 257–278. <https://doi.org/10.1163/26836408-15020033>
- Msoka, T., and T. Ackson (2017). ‘The Politics and Regulation of Street Trading in Dar Es Salaam’. In A. Brown (ed), *Rebel Streets and the Informal Economy: Street Trade and the Law*. Abingdon, Oxon, and New York: Taylor and Francis. <https://doi.org/10.4324/9781315641461-12>
- Mwana E.K. (2013). ‘Consumer Attitude, Knowledge and Use of Nutrition Information in relation to Energy Dense Foods: A Case Study of Dar-Es-Salaam, Tanzania’. Master’s dissertation. Ghent: Ghent University.
- Nappo, N. (2019). ‘Is There an Association between Working Conditions and Health? An Analysis of the Sixth European Working Conditions Survey Data’. *PloS One*, 14(2): 234–89. <https://doi.org/10.1371/journal.pone.0211294>
- National Bureau of Statistics (2012). *2012 PHC: Population Distribution by Administrative Areas*. Dar es Salaam: Tanzania National Bureau of Statistics.

- Omar, M.H. (2015). 'Prevalence of Enteric Bacteria Associated with Diarrhea in Children Less Than Five Years of Age; and Their Sensitivity to Antibiotics in Unguja Island-Zanzibar'. PhD dissertation. Dar es Salaam: The Open University of Tanzania.
- Plymire, J. (1991). 'Complaints as Opportunities'. *Journal of Consumer Marketing*, 8(2): 39–43. <https://doi.org/10.1108/07363769110035009>
- Raphael, G., and G.I. Mrema (2017). 'Assessing the Role of Microfinance on Women Empowerment: A Case of PRIDE (T)-Shinyanga'. *Business and Economic Research*, 7(2): 35–54. <https://doi.org/10.5296/ber.v7i2.10238>
- Richardson, G.E. (2002). 'The Metatheory of Resilience and Resiliency'. *Journal of Clinical Psychology*, 28(3): 307–21. <https://doi.org/10.1002/jclp.10020>
- Roever, S., and M. Rogan (2016). 'Improving Pay and Working Condition from the Perspective of the Informal Economy'. Manchester: WIEGO (Women in Informal Employment: Globalizing and Organizing). Available at: <https://www.wiego.org/sites/default/files/resources/files/WIEGO-pay-working-conditions.pdf> (accessed 11 November 2019).
- Rugemalila, G.A. (2015). 'Investigations on Environmental Risk Factors Responsible for High Prevalence of Food Borne Diseases: The Case of Temeke Municipal'. PhD dissertation. Dar es Salaam: The Open University of Tanzania.
- Rumanyika, J., M. Tedre, A. Mikko, and N.R. Mramba (2019). 'Mobile Technology Usage for Street Traders' Market Search in Dodoma—Urban Tanzania: An Exploratory Study'. *The African Journal of Information Systems*, (11)4: 248–78.
- Simforian, E. (2013). 'Assessment of Bacterial Quality and Associated Handling Practices of Unpasteurized Fruit Juices Vended in Dar Es Salaam City'. PhD dissertation. Morogoro: Sokoine University of Agriculture.
- Siebert, M., and A. Mbise (2018). 'Toilets Not Taxes: Gender Inequity in Dar es Salaam's City Markets'. International Centre for Tax and Development Working Paper 89. Brighton: Institute of Development Studies.
- Silayo, D.S.A., S.S. Kiparu, E.W. Mauya, and D.T. Shemwetta (2010). 'Working Conditions and Productivity under Private and Public Logging Companies in Tanzania'. *Croatian Journal of Forest Engineering: Journal for Theory and Application of Forestry Engineering*, 31(1): 65–74.
- Songstad, N.G., O.B. Rekdal, D.A. Massay, and A. Blystad (2011). 'Perceived Unfairness in Working Conditions: The Case of Public Health Services in Tanzania'. *BMC Health Services Research*, 11(1): 1–15. <https://doi.org/10.1186/1472-6963-11-34>
- Steiler, I., and C. Nyirenda (2021). 'Towards Sustainable Livelihoods in the Tanzanian Informal Economy: Facilitating Inclusion, Organization, and Rights for Street Vendors'. WIDER Working Paper 53/2021. Helsinki: UNU-WIDER. <https://doi.org/10.35188/UNU-WIDER/2021/991-4>
- TRA (Tanzania Revenue Authority) (2010). 'Review of Informal Sector for Taxation Purposes'. Dar es Salaam: TRA. Available at: http://www.tzdpd.or.tz/fileadmin/_migrated/content_uploads/TRA_Informal_Sector_Presumptive_Income_Tax_Report_draft_Jan11.pdf (accessed 11 November 2019).
- Tiisekwa, A.B. (2013). 'Compliance by Street Salad and Juice Vendors with National Food Safety and Quality Requirements: A Case of Morogoro Municipality' PhD dissertation. Morogoro: Sokoine University of Agriculture.
- URT (United Republic of Tanzania) (2015). 'Formal Sector Employment and Earning Survey'. Dar es Salaam: National Bureau of Statistics.
- Utouh, J.I., M.I. Nchimbi, and D.R. Olomi (2012). 'Explaining the Business Formalization Process in Tanzania from a Gender Perspective'. *African Journal of Finance and Management*, 11(2): 1–12.
- Wongtada, N. (2014). 'Street Vending Phenomena: A Literature Review and Research Agenda'. *Thunderbird International Business Review*, 56(1): 55–75. <https://doi.org/10.1002/tie.21596>