

**CHALLENGES THAT FACE SALAULA STREET VENDORS IN THEIR
TRADING: A CASE STUDY OF LUSAKA CENTRAL BUSINESS
DISTRICT**

BY

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**A DISSERTATION SUBMITTED TO KWAME NKRUMAH UNIVERSITY IN
PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF
DEGREE OF MASTER OF BUSINESS STUDIES IN MARKETING**

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2020

DECLARATION

I **EVERLYN JERE** declare that the work embodied in this Dissertation/Thesis is my original work and has not previously been submitted in part or full for the award of any other Diploma, Degree or other qualification at this or any other University.

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DEDICATION

This dissertation is dedicated to my two beloved daughters; Sibong'ile and Sibusisiwe for the love, patience and encouragement given to me during my studies.



ACKNOWLEDGEMENT

This research has been made possible by many people other than the researcher alone. I would like to take this opportunity to recognise the support, encouragement and guidance I received from many people at Kwame Nkrumah University too numerous to mention but among them the following individuals; my supervisor, Dr. Patrick Sibanda, down to earth and diligent, for the knowledge, wisdom, patience, experience and professional guidance without whom I would have given up and this dissertation would not have come into being. Thank you my mentor and sower of hope. Mr. Mukwalikuli Mundia for the encouragement, guidance and knowledge without whom I would have given up. I accord due honour and gratitude to my lecturers in the School of Business Studies; Prof. Nsenduluka, Dr. Mauzu, Mr. Chikumbe, Mr. Mufalali, Mr. Kabwe, Mr. Zulu and Mr. Mwansa. I extend my gratitude to Dr. J.K. Hachintu for the administrative support and encouragement during my research. My gratitude to my classmates for the support and encouragement among them, Mr. Fabiano E. Banda and Mr. George Musonda for encouraging me.

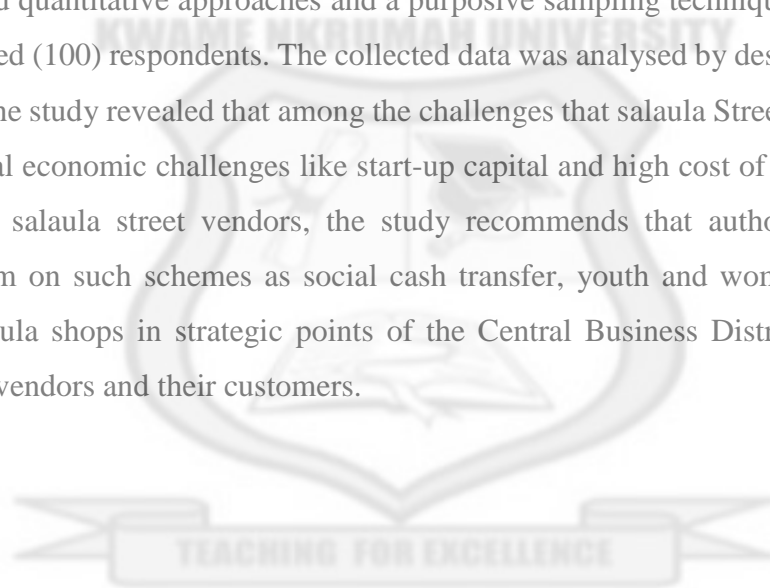
Appreciation goes to my family members for the Love, support and encouragement however hard the path of Education seemed. My brother Gilbert Bechani Jere, for raising me and nurturing my academic potential, I call you my father, thank you my life tour guide, Castro Bechani Jere, for helping me to realise my academic potential early in my life, thank you my childhood mentor. I extend my gratitude to Susan Mweemba, for being a mother to my children while I was occupied with my studies, you are God given to us.

To my friends among them; Mable Mudenda and Grace Namfukwe for the moral support and encouragement. Gratitude to Mr. Lulaka Kanda for all the printing during my studies. .

Above all, honour and Glory be to the Almighty God for the uncountable blessings upon my life.

ABSTRACT

The presence of Salaula Street Vendors on busy streets of the Central Business District of Lusaka is so rampant that the flow of traffic and pedestrians has become very slow. Efforts by local authorities to remove the salaula street vendors have proved futile because sooner or later they swing back on to the streets. As a result, Salaula Street Vendors encounter social economic challenges in their trading. This study was conducted in order to determine challenges that face salaula Street Vendors in their trading in Lusaka Central Business District. The study used both qualitative and quantitative approaches and a purposive sampling technique was used to arrive at the one hundred (100) respondents. The collected data was analysed by descriptive and inferential techniques. The study revealed that among the challenges that salaula Street Vendors encountered included social economic challenges like start-up capital and high cost of salaula bales. In order to help these salaula street vendors, the study recommends that authorities should consider including them on such schemes as social cash transfer, youth and women empowerment and construct salaula shops in strategic points of the Central Business District convenient to both salaula street vendors and their customers.



KEY WORDS

Bale

Capital

Challenges

City

Council

Levy

Lusaka

Market

Merchandise

Salaula

Street

Vendors



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DEFINITION OF KEY TERMS

Balo	A compressed package
Consumption	The act of using salaula merchandise clothes, beddings, bags and shoes
Consumer	Any person who buys any type of salaula merchandise for personal use
Chilimba	A scheme where a group of people give equal amounts of money to one member of the group at a time usually at the end of every month.
Salaula	A Bemba word which means picking from a heap in a manner of rummaging
Salaula trader	Any person selling any type of salaula merchandise in a designated places like markets
Salaula vendor	Any person selling any type of salaula merchandise in undesignated places like streets.
Street vending	The act of trading on the street which are undesignated for trading
Street vendor	A small scale entrepreneur with limited capital operating from permanent or temporal trading premises and dealing in a wide range of products.
Trading	Transactions between Salaula Vendors and their customers

LIST OF ACRONYMS

CBD	Central Business District
COVID-19	Corona Virus Disease of 2019
CSO	Central Statistical Office
FGDs	Focus Group Discussion
GDP	Gross Domestic Product
LCBD	Lusaka Central Business District
LCC	Lusaka City Council
LDHMT	Lusaka District Health Management Team
USVEF	United Street Vendors Foundation
SFV	Street Food Vendor
SI	Statutory Instrument
SME	Small and Medium Entrepreneurs



CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter outlines the introduction to the study. It starts with the background and presents the statement of the problem that the study attempts to address. It points out the purpose, objectives, research questions and rationale of the study. Further, the chapter reflects the significance, delimitations, and limitations, context of the study. The chapter ends with the operational definitions of key terms.

1.1 Background of the Problem

In many African countries today, the population has continued to increase both in rural and urban areas and Zambia is not an exception. The population growth in Zambian urban areas is as a result of natural causes like increased birth rate, decreased mortality due to improved health care and migration to cities for different reasons, (Central Statistical office, 2010). The population has continued to increase from 9, 885, 591 in 2000, 13, 092, 666 in 2010 and 18, 519, 432 December 2019 (United Nations , 2019). According to UN-Habitat (2008) and Seythyurema (1981), the population growth does not keep pace with Economic growth because population growth surpasses the capacity of both industrial and urban social services to effectively absorb the ever growing labour force (UN-Habitat, 2008). (Holm, 1992) and (Muiruri, 2010) assert that many of the unemployed urban population have resorted to the urban informal economy sector for their livelihoods. In comparison with rural areas surrounding the city of Lusaka, the urban unemployed population seem to be better off than those in rural areas. This difference has attracted the rural poor and consequently contributed to urban migration that has been experienced over the years. According to (Central Statistical office, 2010), immigration was high in Lusaka and Copperbelt provinces, 38.2% and 14.7 % respectively. By the year 2017, the population of Lusaka urban stood at 3,002,530 (Central Statistical Office, 2010). According to Central Statistical Office (2010), the population living in urban areas increased from 34.7% in 2000 to 39.5 % in 2010 translating to a growth rate of 4.8% between 2000 and 2010. One segment of the urban poor are the orphans aged 16-17 heading households. Out of 444, 418 total households in Zambian, 223 households were

orphan headed, 64.6% male headed and 35.4 female headed (Central statistical Office, 2010). These orphans together with the other unemployed urban population have resorted to Salaula Street Vending where they claim to find more customers as opposed to legal trading spaces in the market, (Ndhlovu, 2011). The informal economy sector under which Salaula Street Vending falls provides a form of employment to the urban population not absorbed into formal employment (Hansen, 2000) and (Henriot, 2002). This trend has led to a rapid growth of the informal economy sector that has been coupled with dramatic increase in street vending (Muiruri, 2010). Jimu (2005) notes that street vending is not only seen as one of the options for earning a living in the face of increasing poverty, but it is also viewed as having a huge capacity to offset urban unemployment to alleviate poverty. It is characterised by relatively low levels of income, ease entry and most of those involved are self-employed (Uwitije, 2013). According to Hansen (2000) and Henriot (2002), Salaula Street Vending attracts a lot of people whose incomes are not sufficient and those that do not have other means of earning a living among the urban population.

Hamakoko (2015) has defined a Street Vendor as a small entrepreneur with limited capital operating from permanent or temporal trading premises and dealing with a wide range of merchandise. According to Luberki (2006), Street vending forms one of the most visible segments of the informal economy sector and represents a significant share of the urban informal workforce after home-based workers in developing countries.

The term Salaula comes from a Bemba word which means picking from a heap in a manner of rummaging and is widely used by the general public to refer to second hand clothes, beddings, shoes and kitchen utensils. In Zambia, Salaula Street Vending has not been received well by policy makers and local authorities because it is a public nuisance. This is evidenced by the Statutory Instrument number 10 of 2018 (S.I. No. 10 2018) in which the, “sale of local produce in any street or place, other than a market established by the council, except with the permission of the council attracts a penalty of K5, 000 for food items and K3, 333.33 for any other item.” (Street Vending Nuisances, 2018) Regulation 46 of the same instrument states that, “Buying goods or merchandise

from the undesignated place or street attracts a penalty of K666.67.” (Street Vending Nuisances, 2018)

In a research conducted by Munkoyo (2015), registered Street Vendors were 8,000. When the researcher visited council offices at city market to establish the number of Salaula Street Vendors, the chairperson said, *“According to information on my desk, we have an estimate of 11,000 Street Vendors in Lusaka central business district and the majority are salaula street vendors selling shoes, beddings, clothes and bags among others.”* He went on to say that, *“If you walk around you will see for yourself that there are more salaula street vendors than other vendors dealing in other things both here in town and in the townships.”*

Second hand merchandise are imported in bulk by wholesale firms that, in turn, sell them to Salaula traders found in designated markets like City and Soweto Markets as well as Salaula Street Vendors. In Lusaka CBD, Salaula Street vendors are found trading on the main busy streets leading to traffic lights and round-about. Salaula Street Vendors can be classified into two categories; the first category that purchases salaula merchandise in bulk known as “Balo” from Salaula wholesalers and the second category that only buys small quantities from those who buy in bulk. Those in the first category are usually positioned in one strategic place along the street. Some of those in the second category walk up and around carrying merchandise on their hands along and between busy streets targeting interested motorists and their passengers or pedestrians. Salaula Street Vendors are either employed to sell on behalf of others or self-employed.

In Zambia there has been limited information and research on the Salaula Street Vendors and other variables like what challenges they face in their trading, why they come back to the streets after repeated efforts by Government to remove them and how policy makers can come to their aid. This study seeks to make a contribution to fill the gap by investigating challenges that face salaula street vendors in their trading in Lusaka CBD.

1.2 Statement of the Problem

The presence of salaula street vendors on the streets of the central business district of Lusaka is so rampant that the flow of traffic and pedestrians is affected. This scenario is visible as one walks or drives on the main busy streets of Lusaka such as Lumumba, Freedomway, Chachacha and Katunjila. Salaula Street Vendors are also seen near traffic lights, roundabouts and road junctions/intersections targeting drivers and their passengers in slow convoys. Over the years, authorities have made a lot of effort to remove the Salaula Street Vendors from the streets and have enacted laws that prohibit Salaula Street vending but this has always been temporal because sooner or later, the Salaula Street Vendors swing back on the streets. Authorities seem to have inadequate information on challenges that these Salaula Street Vendors face that could be causing them to swing back to the streets and that have led to local authorities using force on the Salaula Street Vendors. Literature reviewed has established a historical background of Salaula Street vending (Hansen; 2002; 2004; 2010). According to literature, the management of street vendors has been through the use of force by local authorities. In all the reviewed literature, there is no particular attention paid to challenges that face Salaula Street Vendors in their trading. This lack of comprehensive information on challenges faced by Salaula Street Vendors may misinform authorities resulting in inappropriate methods of dealing with Salaula Street Vendors. It is for this reason that this study intends to fill up the knowledge gap on Salaula Street Vendors by determining challenges that face Salaula Street Vendors in their trading in Lusaka CBD.

1.3 Purpose of the Study

The purpose of this study was to determine challenges that face salaula street vendors in their trading in Lusaka Central Business District with the view of filling the knowledge gap that exists on this subject and hence create a better understanding of this phenomenon that would help the decision makers better manage the problem of Salaula Street Vending.

1.4 Objectives of the Study

1.4.1 Main objective

The main objective of this study was to determine challenges that face Salaula Vendors in their trading in Lusaka Central Business District.

1.4.2 Specific objective

- i. Identify the socio-economic characteristics of Salaula Street Vendors
- ii. Determine challenges that face Salaula Street Vendors in mobilising Capital.
- iii. Find out factors that influence the choice of a particular type of salaula Merchandise to sell.
- iv. Ascertain the effect of trading location on salaula sales.

1.5 Research Questions

1.5.1 Main Research Question

What are the challenges that face salaula street vendors in Lusaka Central Business District?

1.5.2 Specific Research Questions;

- i. What are the socio-economic characteristics of Salaula Street Vendors?
- ii. What challenges do Salaula Street Vendors of Lusaka district face in mobilising capital?
- iii. What factors influence the choice of a particular type of salaula merchandise to sell?
- iv. Does trading location affect salaula sales?

1.6 Significance of the Study

This study will fill up the knowledge gap on challenges that face Salaula Street Vendors in their trading. With this information, both Local and Central Government in Lusaka district will be able to develop appropriate measures that will result in permanent removal of Salaula Street Vendors from the streets such as construction of salaula stalls in strategic places of the CBD. The information from the study may also help Government in identifying beneficiaries of social cash transfer and soft loan schemes given to small and medium entrepreneurs as well as youth and women empowerment funds. The information may also be used by the Central Government in the

formulation of by-laws to solve the problems relating to Salaula vending in undesignated places. Central Government may also use the information in making micro and macro polices on vending so that Salaula Street Vending could also benefit the local authorities by addition to revenue through taxes and levies. The information may help to enlighten the vendors and their customers on the views of Government as regards Salaula Street Vending in the CBD of Lusaka.

1.7 Delimitations of the Study

This study targeted salaula street vendors around the Lusaka Central Business District. Mainly those that trade on the high ways like Lumumba, Freedom way, Chachacha and Cairo roads which are the main streets of Lusaka Central Business District, near roundabouts and traffic lights. The study also used Salaula Street vendors found in City Market and Salaula shops as a control as a control.

1.8 Study Context

The origin of Salaula is the donation of clothes through salvage houses in North America and Europe. These donations are mainly done to charity though they are sorted and compressed and sent to Africa for sale, in this case, Zambia. The Salvage homes sale the clothes in compressed Bales also called “Balo” in Zambian language. In Lusaka several business entities run mainly by Wholesalers of Asian origin import bales of different merchandise sale them to their customers in bulk.

The Balo’s come in different sizes containing different merchandise and sold at different prices. The Merchandise include clothes, shoes, Kitchen ware, beddings etc. Marketers dealing in second hand clothes and other items purchase these “Balos” and break the bulk. They then re-sale the merchandise to an assortment of customers. The customers of salaula merchandise fall in two classes; those that buy to re-sale and those that buy for consumption.

Business entities with wholesale facilities order clothes from abroad and sale to marketers who then break the bulk. The marketer’s sale in either designated markets (City Market, Soweto

Market, Chibolya Market, Kamwala markets etc.) or in their homes. Another group of traders called street vendors buy from these traders who break the bulk and re-sale on the streets.

The characteristic of these salaula street vendors is that they target customers who frequent certain areas, mainly individuals walking or driving into and or out of town. The salaula street vendors target their customers near roundabouts or traffic lights because vehicles are either slow or stop according to the pertaining traffic situation or instructions

Some of the salaula street vendors only have in their stock a few items that they display by hand for sale. They walk either in between traffic lanes displaying clothes to drivers and passengers in vehicles and advertising in a rather “aggressive way” or target pedestrians who walk along the road near the traffic lights or the roundabout.

The other types of street vendors are involved in simple hardware and auto spare parts including wheel covers, vehicle sit and steering covers, vehicle jerks etc. Small money vending cabins (Airtel Money, MTN money, Zanaco Express and Zoono etc) also operate along the same streets. Men and women selling fresh and dry agriculture products among which are groundnuts, grapes, tomatoes, dry fish etc also trade in the same streets. Others sale cooked food substances, including sausages, eggs and chips, along the streets where they use braziers as a source of energy for cooking.

Within the same vicinity where these street vendors operate there are legal and more permanent businesses like shops and banks and or ATM’s. At Kamwala down town area there is a shopping mall and other shops specialised in trading in food staffs and other various merchandise among which are clothes and also kitchen ware. These manage and employ staff who are more or less on permanent basis. The area also has bus stations for local and inter-town travelers which operate on a daily basis.

This means that the context in which the second hand clothes vendors do their business has a complex of other businesses and the vendors have a vast target of customers who may be passing through the area or are also doing business in the same area.

In this study, the researcher targeted salaula street vendors operating along busy streets, salaula shops and those in City Market to make analysis easy.

1.9 Limitations of the Study

The researcher encountered some challenges in the course of the study; These include the reluctance by some officials from the Lusaka City Council to give necessary information about salaula street vendors claiming that they were only in charge of markets and not streets. This limitation was addressed by explaining to the officials the purpose for the study, providing an introductory letter from the University and authority to conduct research from the Lusaka City Council Town Clerk.

Some salaula street vendors were not willing to give out data or to be interviewed saying they were not interested. Those who were not interested were not interviewed as this was purposeful and concentrating on willing respondents.

Some vendors literally refused saying they were busy, did not have any answers to research questions while others were reluctant to give information they deemed sensitive like levies by the LCC and political cadres. This group of Salaula Street Vendors were also given an explanation that the research was purely academic and had nothing to do with politics.

Other Salaula Street Vendors were uncomfortable to have the researcher invade what they considered their privacy like their age and marital status while other traders mistook the research to be politically inclined. In order to minimize these limitation and discomforts the researcher explained the purpose of the study to the respondents and assured them that research was for academic purposes only. For those that were willing to read the questionnaire, they cooperated after seeing that the questions were not evading their privacy. Face to face data collection techniques were used to increase the chances of collecting correct data.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Chapter two provides Literature Review on the existence, nature and challenges of salaula street vending drawn from different studies of different countries. A review of prior and related research of this study will help to identify the research gap in the prior literature and give an insight of practical information that would answer the research questions and provide the kind of information that other stake holders struggling with challenges of salaula street vending may use. The chapter also presents the Conceptual and Theoretical framework of the study. The studies are drawn from global level, Africa and finally narrowed to Zambia.

2.1 Prior Research

Global Perspective of Salaula Vending

Second- hand clothing trade flourished in major European cities by 1600 and was concentrated in specifically located stores, markets and pawnshops (Hansen, 2000). Many charitable organizations began emphasizing store sales in the late 1950s, among them were the Salvation Army for which the sale of used clothing was the largest single source of income in the United States by the 1960s (McKinley 1986). Charitable organisations are the largest single source of garments that fuel today's international trade in second hand clothing (Hansen, 2000).

The Zambian Perspective

Second-hand clothing is given many names in African countries that import it. It was called Vietnam in Kivu, Eastern part of Zaire in 1970, *calamidades* in Mozambique in 1990s, and in Ghana it is known by names which means “*dead white man's clothes*” and “*died in Europe*” in North western Tanzania (Weiss 1996:138). It was called “shake and sell” in Senegal (Heath 1992:28). In East Africa it was called *Mitumba*, which is Swahili for “bale.” It was called *Kaunjika* in Malawi, which means “*to pick*”. In Zambia in Nyanja, Chewa and Bemba in Zambia it is called

salaula which in Bemba means “selecting from a pile in a manner of rummaging.” Secondhand clothes are imported in bulk by wholesale firms that, in turn, sell the clothes to *salaula* traders.

2.2 Related Research

The evolving story of secondhand clothes usage in Zambia is encompassed by histories of much broader encounters. Those involved include; slave traders, explorers, missionaries, African, Indian and European traders, colonial administrators and white settlers who first introduced cloth and later the tailor and ready-made clothes that Africans so eagerly and rapidly acquired to suit themselves (Tranberg, 2000). The assumed attraction and necessity of used clothing as compared to new clothing is also attributed to shifting textile manufacturing policies and import regulations. During most of the colonial period preferential tariffs on imports from Southern Rhodesia and South Africa restricted local textile manufacturing (Hansen 2000:245-274). Post-colonial policies have not helped the textiles industry to expand significantly. Expansion has been limited during the decline Zambia experienced since early 1970, when foreign exchange restrictions curtailed imports of manufacturing technology and raw materials causing frequent closings at Kafue and Mulungushi textile factories. In the structural adjustment efforts during the late 1980 and the atmosphere of liberalisation of the early 1990, most of the locally produced cotton was exported and most cotton cloth, synthetic fibers and manufactured textile goods for sale in local shops in 1992 were imported and expensive.

When import restrictions relaxed in the late 1980, second hand clothes from the United States and Europe rapidly became popular trade and a consumption item in Zambia and other African Countries (Hansen 2000:265-294). After a period of considerable growth during the first half of the 1990, the import and local trade was established and rarely caused public debate by 2000s. Second hand clothing trade has been called *Salaula* since mid-1980s, which means to select from a pile in a manner of rummaging in Bemba, one of the tribes in Zambia. The pressure on *salaula* clothes is mostly seen when a new bale is opened and customers want to get the latest or best.

It is inadequate for researchers to regard Lusaka booming second hand clothes markets as merely another example of exchange relations that continue to link third world countries like Zambia to the west in dependency. Rather it reduces all that is African and in this case local and Zambian, to mass capitulation to western type consumption and trivializes the active engagement between people and clothing into a warped imitation of the west. (Hansen: 2016)

Munkoyo (2016) conducted a study to assess the management strategies to street vending in Lusaka's Central Business District (CBD). The study inquired about who the players were in the management of street vending and their roles; management strategies used; the successes and failures of these strategies, and reasons why challenges with street vending management have persisted. This was a qualitative research, taking a case study design and the sample was composed of fifty respondents. Homogenous purposive sampling was used, self-selected and snow ball techniques were also employed. Data was collected using semi-structured interviews, focus group discussions, document analysis and observations. Data was analysed qualitatively using the themes that emerged from the literature review and objectives of the study. The study found that the LCC and the USVEF were involved in the management of street vending and the role of the LCC is to ensure that vending does not take place in the CBD. Strategies put in place included force; relocation and media sensitization by the LCC and to construct adequate infrastructure to accommodate all the street vendors. Nevertheless, the study revealed that the challenges with street vending management had persisted because of: high poverty levels and lack of formal employment; massive migration of traders from various regions to Lusaka for business opportunities as a high customer base is found in Lusaka's main roads and streets. The study recommends that Laws and policies that relate to street vending must be explicit and easily accessible to the general public, participatory strategies where street vendors are closely engaged in decision making and to construct permanent structures for vendors. However, the research did not look at Salaula Street vending the Lusaka CBD. In addition it has not addressed challenges that were faced by salaula street vendors in the CBD of Lusaka. Furthermore, the study sample included street vendors in general but did not include the number of salaula street vendors who were involved among the respondents. Moreover, Munkoyo recommended that participatory

strategies must be used, where street vendors are closely engaged in decision making and issuing of vending licences to enable government levy street vendors, hence this study to establish challenges that face Salaula street vendors in their trading in Lusaka CBD.

Njobvu (2011) conducted a research on Various factors that influence people's choice of trading location. This paper analyses why street vendors despite the provision of formal market infrastructure still decide to trade from the streets. Theories of the informal economy were adopted to get insights into the issues of street vending. This was a qualitative and quantitative research, taking a case study design. Homogenous purposive sampling was used, self-selected and snow ball techniques were also employed. Data was collected using semi-structured interviews, focus group discussions, document analysis and observations. Data was analysed both quantitatively and qualitatively using the themes that emerged from the literature review and objectives of the study. Based on survey results the study established that for street vendors, accessibility of customers is a key consideration and they strategically located on the streets to avoid formalisation costs such as rent, taxes and licenses. Whereas for market traders selling from the formal market, a secure and clean environment is important. Therefore, policies of the informal economy should take into account the nuances and heterogeneity of the sector, in that, governments should come up with more inclusive policies that will accommodate all traders according to their practical needs and not perceived needs such as building formal market infrastructure for all.

However, this study did not look at Salaula Street vending in Lusaka CBD. In addition it has not addressed challenges that were faced by salaula street vendors in the CBD of Lusaka. Furthermore, the study did not bring out social economic characteristics. The study did not highlight challenges in mobilising capital. Further the study is silent on factors to consider when selecting a particular type of merchandise. Njobvu recommended that, policies of the informal economy should take into account the nuances and heterogeneity of the sector, in that, governments should come up with more inclusive policies that will accommodate all traders according to their practical needs and not perceived needs such as building formal market infrastructure for all. Like Munkoyo, this study also has a knowledge gap on challenges that face Salaula Street Vendors in their trading, hence this study.

Sambo (2014) conducted a study, an ethical assessment of street food vending in Zambia. Based on the willingness to participate in the study, a total of 38 respondents were selected. Key informants were selected using purposive sampling. This was a qualitative research, taking a case study design and the sample was composed of thirty-eight respondents. Purposive sampling was used, self-selected and snow ball techniques were also employed. Data was collected using semi-structured interviews, focus group discussions, document analysis and observations. Data was analysed to identify patterns of emergent themes and an ethical evaluation was conducted using utilitarianism, human rights and ethics of care. The findings revealed that food vending includes fruits, raw vegetables, wild fruits and roots and cooked meats which were profitable for street food vendors were easier for the traders to sale on the streets than in the markets due to the large flow of customers. The research also revealed that the traders comprised of the poor and those with little or no formal education. It was further established that street food vending was illegal and therefore not subject to standardization, a situation which precluded any remedial policies. The study also established that school going children were involved in SFV under conditions which constitute cheap child labour. However, the benefits of SFV outweighed the risks involved. The rights based evaluation established that SFV is rights enhancing and offered little chances of abuse of all concerned if properly managed and regulated. The conclusion was that SFV is justified and that the only need was for government to regulate the practice. In its recommendation, the study recommended that government should enact regulations that would allow SFV to flourish within set guidelines. However, this study also did not look at Salaula Street vending the Lusaka CBD. In addition it has not addressed challenges that were faced by salaula street vendors in the CBD of Lusaka. The study sample included street vendors in general but did not include salaula street vendors who were involved among the respondents. However, the study recommended that government should enact regulations that would allow SFV to flourish within set guidelines. Like the other two, this study also has a knowledge gap on challenges that face Salaula Street Vendors in their trading, hence this study.

2.3 Identify the Research Gap in the Literature

Despite the fact that a number of studies have been conducted on issues of street vending, no particular study has been conducted to evaluate what challenges Salaula Vendors and Salaula Street Vendors experience. Studies that have been conducted have largely concentrated on the illegality of the sale of foods in undesignated places, the reasons why Street Vendors operate in undesignated places and the management strategies to street vending in Lusaka's Central Business district.

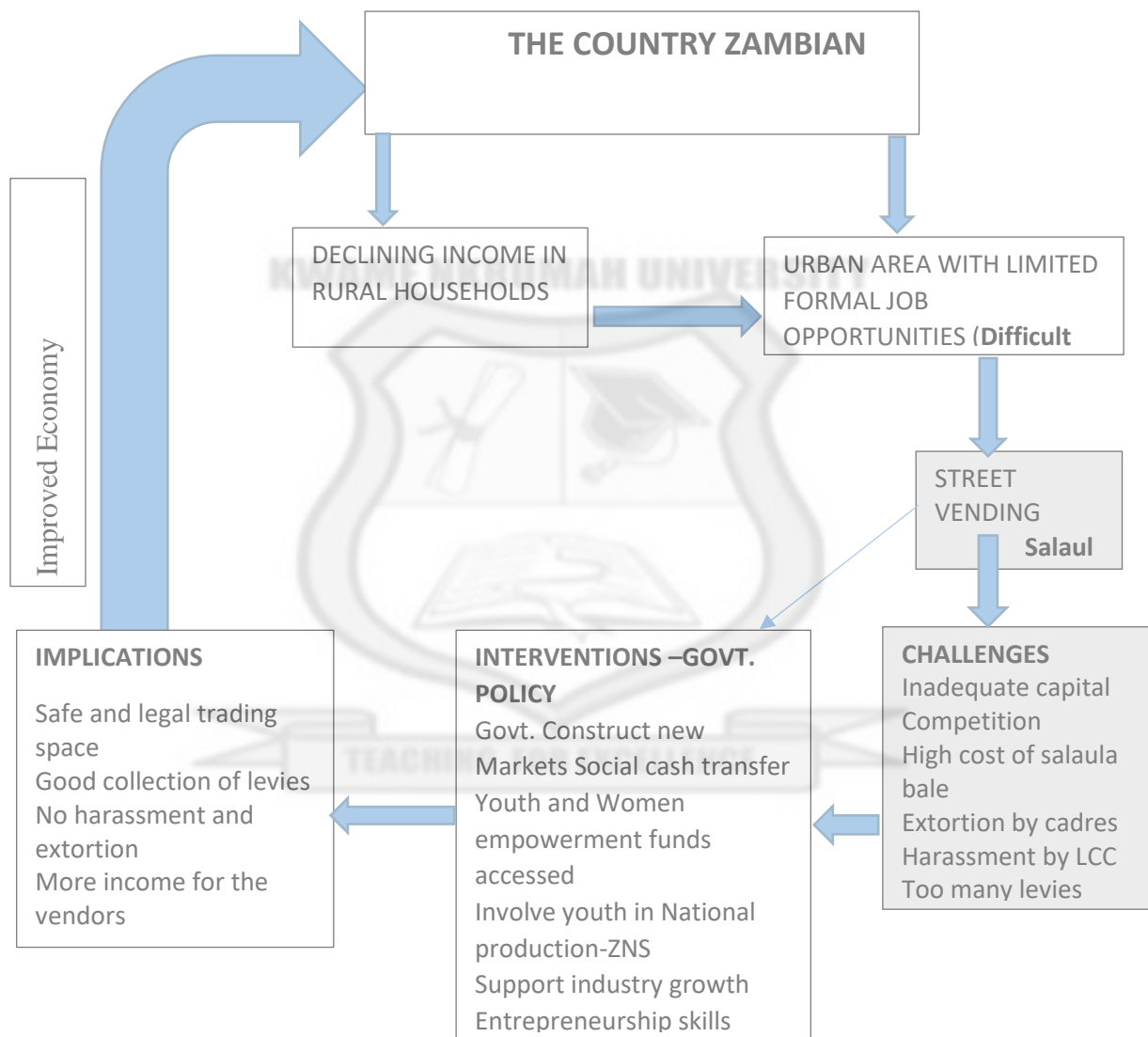
Theoretical Framework

Structuralist Perspective: A Necessity-Driven Activity

The study was based on the Structuralist Perspective which depicts vending as a survival practice conducted out of economic necessity as a last resort in the absence of alternative means of livelihood. Such entrepreneurship is a direct by-product of the advent of a de-regulated open world economy (Castells and Portes, 1989). The forces of global integration put downward pressure on salaries. Liberalisation and Privatisation resulted in the erosion of incomes, social services and benefits, leaving many workers with no option but to create their own jobs in the informal sector in order to survive (Kirshner, 2010). Some of the people involved Salaula Street vending are retirees, school drop outs, orphans and jobless graduates. Indeed, street vending is depicted by this structuralist perspective as a necessity-driven endeavour which is highly insecure and unstable. It is also clear that although not policy oriented, structuralists agree with the suitability of management through various policy package and the need for state intervention.

1.11 Conceptual Framework

Fig. 1.1 A Conceptual Framework of the Challenges that face Salaula Street Vendors



Source: Adopted from (Uwitije, 2013)

Salaula Street Vending is one of the income generating activities in the informal economy sector. For easy analysis of challenges faced by those involved in Salaula Street vending and possible interventions and implications an illustration is used as a conceptual model to bring out

realities of life as regards Salaula Street Vending. The model starts by looking at the Country Zambia as a whole and ends with positive effects of interventions on the economy.

Zambia as a Country is struggling with high unemployment levels. Contributing factors to this situation are; revised retirement age, people staying longer in formal employment means young people graduating from different tertiary institutions have no employment, retrenchment due to poor performance in the economy, school dropouts and the retired who have not prepared adequately for their retirement. The model views people operating in a context of vulnerability or challenges and perceived benefits that force them into Salaula Street vending as a source of livelihood.

The rural areas of Zambia have seen a decline in the levels of income as a result of interrelated variables. The low productivity, among many reasons is partly because of climate change-inadequate rainfall, high cost of Agricultural inputs, high prevalence of livestock and crop diseases and high cost of medicines for both vaccination and cure. The little that is produced is given away to brief case buyers at very low prices because of desperation among the farmers and poor marketing policies and strategies.

The young rural population which is made of school drop outs, migrants to the city in search of better livelihood. They join the city which is already saturated with school drop outs, orphans, unemployed graduates, retirees, retrenches and a poorly paid workforce. The migrants either join already vulnerable households or look for rented apartments. The model brings out the driving forces which are economic and social benefits of salaula street vending as perceived by the vendors and they include; self-employment, lack or limited capital, lack of business skills, support the family etc. among others.

According to Munkoyo, (2015), low income situation is not a static scenario as people can move in and out of the low income status through salaula street vending. She further asserts that it is common knowledge that even though low income people may not have access to financial assets,

they have other resources which are demonstrated through the diversification into various options like salaula vending according to this study as a way of ensuring survival and security at individual household level. The perceived social and economic benefits push low income households into salaula vending which has positive and negative economic, social and environmental impacts. No research has been conducted so far on challenges that those involved in salaula street vending face in their trading, hence this study.

The model ends with possible interventions to challenges that face salaula street vendors and positive effects on the economy. Authorities can consider Salaula Street Vendors in the distribution of youth and women empowerment funds and social cash transfer. Deliberate policies to give entrepreneurship skills to the youth and women through Community Based Organisations (CBO), Non-Governmental Organisations (NGO) and the Zambia National Service (ZNS). Once the market infrastructure is in place, vendors will trade from legal spaces with no harassment and extortion. The implication will be that the LCC will collect revenue from the vendors who will in turn have more income because they would be no paying of extra fees to the cadres. With increased household income, vendors would have an improved standard of living and be able to venture into other forms of business.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents the research paradigm and research design. It describes the Area of Study, Population and the Sample that was drawn from the population, Sampling Methods and Research instruments of the study. Further this chapter outlines the Data Collection Procedure, Data Analysis, Ethical Consideration and ends with Validity and Reliability.

3.1 Research Paradigm

Philosophical assumption in research refer to the framework used in research to collect, analyze and interpret data that is collected in a given research. It facilitates the background used for coming to conclusion or decisions. Of the three types of philosophical assumptions that are used to develop research methodologies: Ontological, Epistemological and Axiological, this research will use axiological assumptions so as to establish whether the environment being studied is a product of the behavior that is encountered or if the behavior is a product of the environment.

3.2 Research design

The study employed both qualitative and quantitative research design, taking a case study design. This research design was used because it allowed the collection of in depth data that allowed the answering of research questions relating to what and how. The design also allowed gathering large amounts of data in a natural and uncontrolled environment. Purposive sampling and self-selected techniques were employed to select respondents for the study. Respondents willingly wanted to be part of the study. Data was collected using semi-structured interviews, focus group discussions, document analysis and observations. Data was analysed both quantitatively and qualitatively using the themes that emerged from the literature review and objectives of the study.

In its approach, a case study orientation or investigation strategy involving extensive exploration of Lusaka district was adopted. Creswell (2001:73) defined a case study as an approach in which the investigator explores a single unit through detailed, in-depth data collection involving multiple sources of information.

3.3 Area of Study

Best and Kahn (2006) explains population in research as a group of individuals with at least one or more common characteristics, which distinguish that group from the rest of individuals and the group should be of interest to the researcher. The target population of this study was all the salaula street vendors in Lusaka's Central Business District, all salaula street vendors in and around City Market and all salaula street vendors in and around new Soweto market, as estimated

by the Lusaka district council to be 11, 000. Officials from LCC both at the civic center and branch chairperson based at City Market were interviewed.

3.3.1 Study Location

The study was conducted in the Central Business District of Lusaka.

Figure 3.1 A Map of Lusaka CBD Showing Markets and Bus Station



Source: Google Earth Map

3.3.2 Demography

Lusaka is the Capital City of Zambia with an area of 23, 490km² and a density of 140.8/km² (CSO, 2016). According to CSO (2016) the population of Lusaka district stood at 1,747, 152 with 50.6% being female and 49.4 being male. Population density is more concentrated within Lusaka's

built up urban area at 8, 863 /km². The population is predominantly young and energetic with more than 76% aged between 16 and 40 years of age.

Occupations in the Central Business District of Lusaka include, Banking, Education and Industry mainly wholesale and retail. The CBD also has a lot of small entrepreneurs dealing in hardware, auto spares electronic accessories, mobile service providers, bus and taxi operators, food retailers and street vendors with different types of merchandise.

3.4 Sample Size and Sampling Procedure

In order to come up with the sample, the researcher first got an estimation of the number of salaula street vendors operating in Lusaka district from the Lusaka City Council which was estimated at 11, 000. The number was used as the population from which the sample was to be drawn. Once the population (N) was known Slovin's method of sample determination was adopted to determine the sample size (Stephanie, 2003). Slovin's formula sampling technique is a research method where subgroups are selected from larger population, the subgroup samples are studied. If the sample is correctly chosen, it allows the researcher to sample the population with a desired degree of accuracy.

$$n = N / (1+Ne^2)$$

Where;

n = Number of sampled salaula vendors

N = Total number of salaula vendors in Lusaka Central Business District (N=11,000)

e = is the margin of error (e = 0.10)

Out of the estimated 11, 000 salaula vendors in LCB, 100 salaula street vendors made the sample size. Having established the sample size, a convenient and none scientific method of sampling was adopted. This meant that street vendors selling near the roundabout, traffic lights and busy streets of town and were willing to be interviewed were purposely interviewed. Convenient sampling was used because it proved difficulty to come up with a sampling frame as the targeted salaula street vendors were not found at one place all the time, this was particularly

for the hawkers. A total number of seven officials were interviewed in order to collect Secondary data on salaula street vendors. These included three officials from LCC at civic center, two from LCC city market office, one representing street vendors and one from LDHMT.

3.5 Data Collection Instruments

In order to collect data from the respondents, a pre-tested structured interview guide was used to collect primary data from respondents and key informants. Secondary data was collected from reading relevant materials including research reports, journals and articles from the internet. Key informant interviews were conducted with the LDHMT officials, LCC officers both at Civic Center and branch office at City Market in order to capture data on challenges leading to Salaula Street vending in Lusaka CBD

3.6 Data Collection Procedure

In order to collect data, the researcher applied to the town clerk for clearance to conduct a research and paid the prescribed fees. Lusaka City Council officials in the Market unit at civic center and the branch office at city market were visited and a one on one interview were held with three of the officers. Prior appointments were made for six focus group discussions with the Salaula street vendors who are permanently found trading along the streets. In order to go round the problem of illiteracy and unwillingness to respond, the researcher used a face to face data collection technic where questions were interpreted and asked in Nyanja and answers recorded by the researcher in the interview guide. Appointments with officials at Lusaka City Council were made for collection of relevant key informant data and any relevant secondary data like the SI on street vendors.

3.7 Data Analysis

According to LeCompte and Schensul (1999), data analysis is the process used by a researcher to reduce data to a story and its interpretation. The collected data was analysed by descriptive and inferential techniques. Data was analysed qualitatively using the themes that emerged from the literature review and objectives of the study. Collected data was analysed using

graphs which were later interpreted and explained in line with research objectives. Secondary data was used to explain conceptual and theoretical frameworks of the study.

3.8 Ethical Consideration

Ethics is a morality or a position of doing what is right both morally and legally (Furrow 2004:43) it is very important to protect participants who willingly present themselves for the purpose of advancing our understanding in research. With that in mind, a strict set of guidelines and codes of conduct will be adopted and adhered to. These included the respondent's consent to taking part in the study and they were provided with full disclosure of the nature of the study. The expected benefits of the study to them and other members of society. Confidentiality and anonymity of participants was ensured by not revealing the participants names and personal details. Photographing was strictly done with permission as well as inclusion of photos in the final Publication.

3.9 Validity and Reliability

The researcher conducted a pilot study before the main data collection to examine the reliability of the instrument. To enhance validity of the findings, data collected was verified by way of combining several research methods to study the same variable and probing the respondents to give feedback with more accurate responses. Validation was also done by subjecting salaula traders in designated places to the same questionnaire and asking the same questions to focus groups. In other words the researcher used triangulation and respondent validation to enhance validity of the findings.

CHAPTER FOUR

PRESENTATION OF RESULTS

4.1 Introduction

This Chapter presents the findings of the study, in particular the study has determined the Major challenges that face salaula street vendors in Lusaka District. The findings are presented using the thematic approach in line with the main research question and the four specific research questions listed in chapter one of this thesis. The research questions are;

The main research question;

What are the major challenges that face Salaula Street Vendors in Lusaka district?

Specific Research Questions;

1. What are the socio-economic characteristics of Salaula Street Vendors?
2. What challenges do salaula street vendors of Lusaka district face in mobilising capital
3. What factors influence the choice of a particular type of salaula merchandise to sell?
4. Does trading location affect salaula sales?

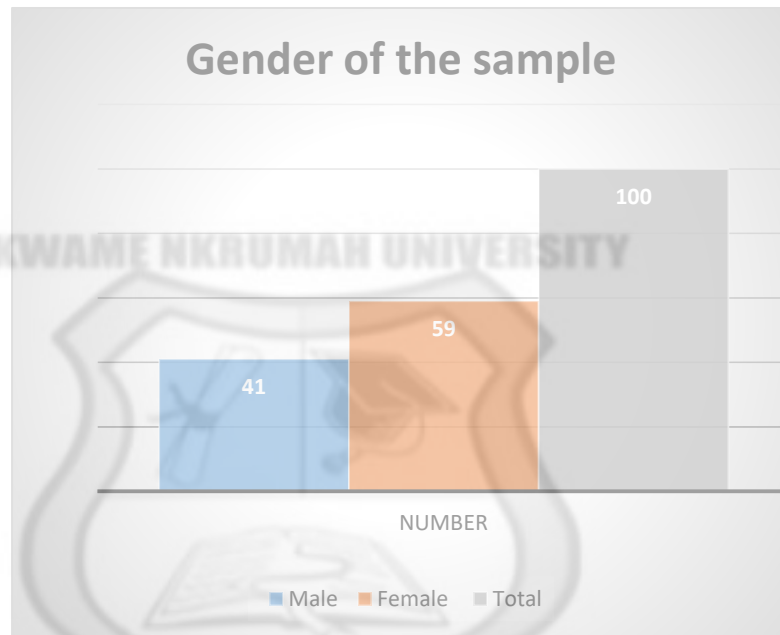
According to Patton: 1990, massive data collected from interviews and focus group discussions need to be organized into patterns if the essence of that data is to be revealed. This chapter is devoted to the presentation of the data collected through interviews, focus group discussions and analysis of documents. Not all responses from the interviews will be presented but only responses strongly related to the salaula street vendors.

4.2 Demography of Salaula Street Vendors in the Sample

The sample size comprised of 100 salaula street vendors and of these, 41 were male while 59 were female. As the numbers show the sample size was made up of more female at 59% and fewer males at 41% as displayed in (fig. 4.1) below. The initial plan was to have a balanced sample size with 50% male and 50% female. However, during the pre-testing stage of the instrument it was observed that there were more female salaula street vendors than male except the mobile hawkers

near road intersections, traffic lights and roundabouts who were mostly male. With this scenario in mind, the researcher purposely selected more female than male respondents.

Figure 4.1: Gender of Respondents



Source: Field research findings, September 2020

Age of Respondent

The average age of this sample was 33 years and the majority, sixty (60) of the 100 were aged between 22-35 years with 25 (42%) being male and 35 (58%) being female. Those aged between 36-40 years were 28(28%) with 11(39%) being male and 17 (61%) being female. The smallest group was for those aged between 41-55 and they were only 12 (12%), out of which 5 (42%) were male and 7 (58%) were female. These results revealed that there were more youths engaged in salaula street vending, a situation which is not very good for our economy. Their skills and energy can be used more productively in the industries and other sectors of the formal economy. Below is fig. 4.2 depicting this scenario.

Figure 4.2: Age of Respondents

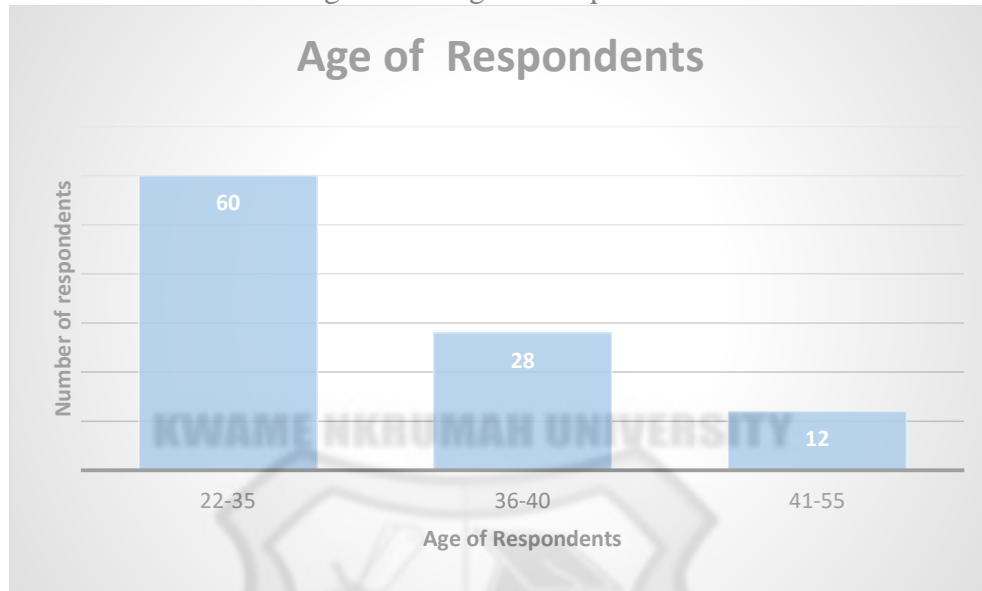
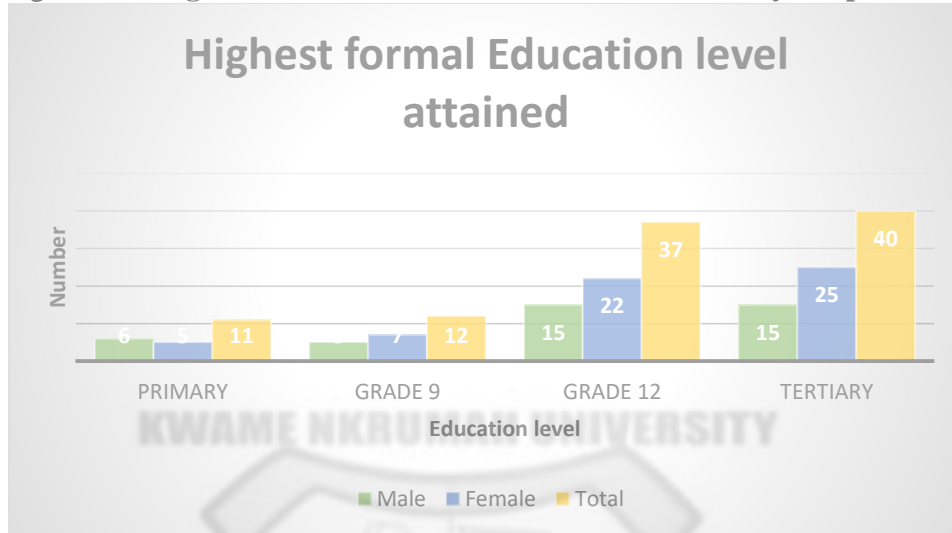


Fig. 4.2:Source: Field Research findings, September 2020

Highest Level of Formal Education Attained by Respondents

In terms of Education background, 11 (11%) of the sample size either never went to school or ended in primary school and of these 6 (55%) being male while 5 (45%) being female. There were more male who either had no formal education or ended in primary school than their female counterparts. Of the 100 sample size, 12 (12%) went up to grade 9 and of these 5 (42%) were male while 7 (58%) were female. Those who went up to O-level or grade 12 were 37 (37%) of these 15 (41%) were male and 22 (59%) female. There were more female who reached grade twelve than male in the sample size. Those that had a tertiary qualification were 40 (40%), out of which 15 (38%) were male and 25 (62%) were female. There were more female than male who had attained a tertiary education and were on the streets because they could not find employment. They have opted to engage in Salaula Street vending because neither could they find space in the designated markets such as City Market which is full nor could they be absorbed in formal employment despite their various qualifications, see fig 4.3 below.

Figure 4.3: Highest level of Formal Education Attained by Respondents



Source: Field Survey Findings, September 2020

Marital Status of Respondents

The majority of the salaula street vendors were married 57 (57%) and of these 20 (35%) were male while 37 (65%) were female. The widowed were 15 (15%) out of whom 6 (40%) were male and 9 (60%) were female. Those divorced were 5 (5%) and all these were female. The last group was for the single who were 23 (23%) made up of 15 (65%) male and 8 (35%) females. The results revealed that there are more married people engaged in salaula street vending. By extension this means that they have a lot of responsibilities to provide for their families and are driven to the streets by the need for survival. These results are shown in fig. 4.4 below.

Figure 4.4: Marital Status of Respondents

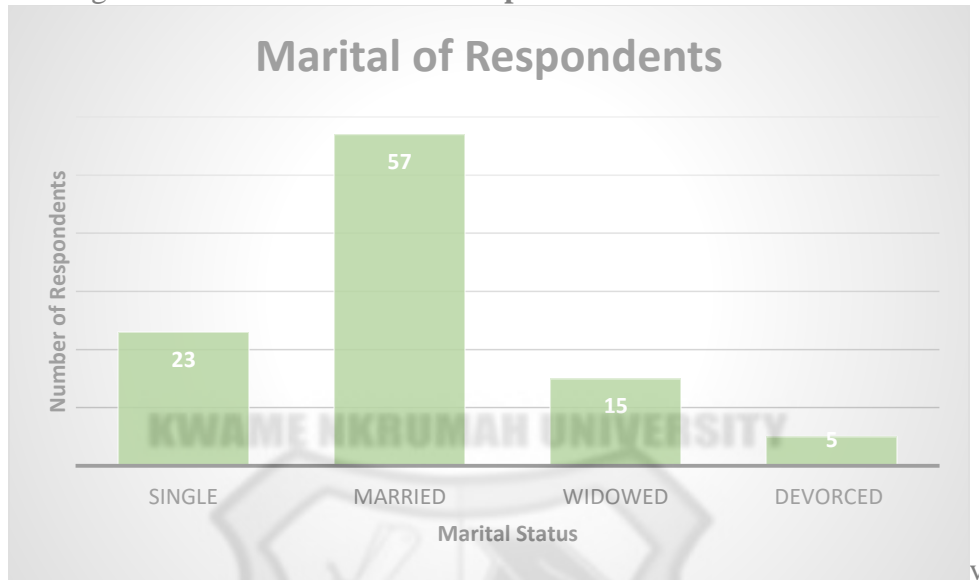


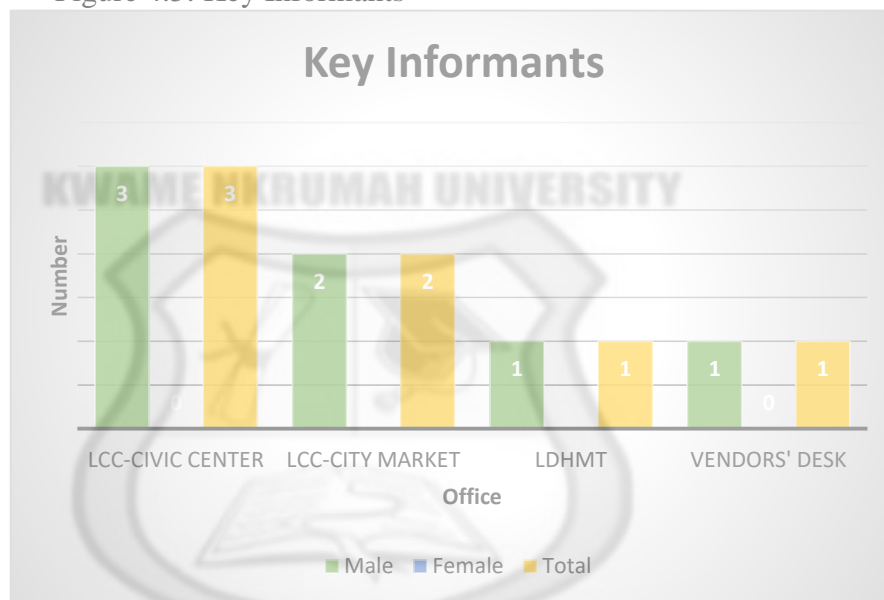
Fig. 4.4, Source: field research findings, September 2020



Key Informants

Key informants were 7, 3 male from LCC civic center, 2 male from LCC City Market office, 1 male from LDHMT and 1 male from street vendors' desk at civic center. Unfortunately there were no female among the key informants, see fig. 4.5 below.

Figure 4.5: Key Informants



Source: Field Survey findings, September 2020

4.3 Challenges That Face Salaula Street Vendors in Lusaka Central Business District

The main research question of this study was; *what are the major challenges that face salaula street vendors in Lusaka District, in line with the main objective.* The research targeted key informants and salaula street vendors to provide comprehensive and well informed responses to this question.

Responses on this question were not very different among the respondents and key informants.

Yes I have challenges in this business and the main ones are lack of capital. It is difficult to find enough capital for me to buy a bale of salaula and rent a shop so that I move out of the streets. There is no shelter to protect us during hot and rainy season and trading during such seasons is very difficult.

Officials from the council were not left out during the collection of data.

Yes salaula street vendors have challenges in their business. They do not have safe spaces where to trade from, there is no shelter above their heads during rainy season as well as hot season, there are no ablutions on the streets, always on the run from us the LCC and above all they do not have adequate capital to do their business. That is why you see a good number of them along Cairo road, near traffic lights and round about carrying merchandise on their hands because they do not have capital to trade in designated areas or engage in other types of businesses which require huge capital investments (Interview with Assistant Markets Manager, September 17, 2020).

Another respondent acknowledged the challenge and further added that;

Apart from capital, the other challenge is the political cadres. They ask us to pay a lot of money for these spaces on the street. The first amount I paid to be allowed to trade here was K500.00 and then I pay K30.00 per month for the so called stand. There is no stand or shelter here but because I have put this rack for hanging these shirts and skirts, they call it stand number 18. Here are the receipts for you to prove although we cannot allow you to take or photograph them for security reasons. We can only give you the ones for the LCC and garbage collection.

A key informant was asked this question and this was what he had to say;

Yes these vendors have challenges in their business. Most of them don't have enough capital to expand their business because they have to buy food, pay house rentals and pay school fees for their children. They also do not have toilets here on the streets and shelter from rain and the sun. Safety is another big challenge because cars lose control on the road and can easily hit into many of them at once (Interview with Assistant Markets Manager, September 17, 2020).

The chairperson for the street vendors which includes those trading in salaula also acknowledged that salaula street vendors had challenges in their business.

These salaula street vendors you see have challenges and if you listen to them every day like some of us you can feel bad. At the moment they are being exploited by those Indians and Lebanese who sale salaula in bales. The prices of salaula bales are too high and for them to realise the capital back and make profit is not an easy task. Sometimes they are even asked to pay extra so that good merchandise can be kept for them (interview with Chairperson for street vendors; September 10, 2020).

The Manager Markets also was interviewed and shared his views.

Without any doubt these salaula street vendors have challenges. Apart from issues of capital, lack of space in the market, poor sanitation among others, they are susceptible to extortion from cadres and thieves who make a lot of promises and even get money from

them because of trading in undesignated places. They have no choice but to comply to these pressures because if they don't trade then they can't meet their family daily needs. (Manager Markets, September 17, 2020)

Another respondent acknowledged having challenges on the street.

We suffer a lot here on the streets because we have no jobs to sustain our families. If jobs were enough we would not be here because we are risking our lives just to provide for our families. There are professionals on the streets here; nurses, teachers, accountants etc. but authorities just treat us badly. They chase us from the streets anytime they feel like but this year we are lucky because they are preparing for elections. They have not been chasing us this year and they allowed us to trade freely along Lumumba road only. It is better for us to be here than to start stealing in order to support our families.

In summary, all respondents, focus groups and key informants were in agreement that salaula street vendors had challenges in their business. The major challenges which were revealed included lack of capital, harassment by LCC and state police, extortion by political cadres and thieves, lack of sanitation facilities, lack of shelter, limited formal employment, too many levies and exaggerated salaula bale prices and lack of price regulation on the side of Indian and Lebanese wholesalers. Salaula street vendors if considered as beneficiaries for the youth and women empowerment funds, would move to designated trading places. Extortion and interference by political cadres through exorbitant illegal charges eats into the meagre profits meant for expansion of the business and possible relocation to designated trading places.

4.2. Social Economic Characteristics of Salaula Street Vendors

The first specific research question was to determine Social Economic Characteristics of Salaula Street Vendors

The research question is; *What are the Social Economic Characteristics of Salaula Street Vendors?* The research targeted salaula street vendors and key informants to provide comprehensive and well informed responses to the research question.

When this question was asked, the respondents gave varied responses as follows; they did piece work as barrow boys, garden boys, bus conductor for the male respondents while some women worked as house maids, given money by their husbands, some youth were given money by their parents, retrenchment packages, court divorce fees, last salary before COVID-19 lock down, own savings and loans from commercial banks, other finance institutions, Credit purchase, village banks and Chilimba.

A divorced respondent had this to say when she was asked about the source of start-up capital;

I was once married but unfortunately the marriage ended because of misunderstanding in our home. My husband decided to divorce me in court and the court charged him money for maintenance. I decided to use the money to start the salaula business as a source of employment to earn money for food, rent and school fees for the children since all the four children are in my custody.

Another respondent when asked this question had this to say;

I am a trained primary school teacher by profession and was working at a private school here in Lusaka and all was well until the President announced the lockdown. My employers paid me the March salary and indicated that they could not pay me a salary during lockdown so I decided to start the salaula business using the last salary I received.

A first year student nurse along Lumumba road had this to say when asked about start-up capital;

I am enrolled at UTH to train as a registered nurse and when COVID-19 broke out, we were sent back home. Since I was not sure of when we would be called back, I asked my parents to give me money meant for my tuition so that I put it into business and multiply it. So I bought a bale of salaula and started selling here along Lumumba road where I found a space.

Different from the above scenario, another salaula street vendor along Lumumba road when asked where she got start-up capital she had this to say;

I got a loan from a financial lending institution to start a business. I bought a bale of salaula and started selling here on the street where I found space.

Another trader in a similar situation on Chachacha road shared her experience.

To start this salaula business I got a loan from FINCA some years back. I started with one bale of salaula, children's clothes and started selling in this shop.

Another street vendor along Ben Bella road when asked this research question had this to say;

To start this business five years ago and I used money from Chilimba. When it was my turn to receive money, I decide to start the salaula business. I started with a few pieces of children's clothes which I bought from others who buy bales and started selling along this road. I looked for a place here because Government allowed people to sell along Lumumba road.

Some youth found selling on the street were asked the same question about the source of capital for their business.

I got money to start this salaula business through piece work as a barrow boy. The owner of the barrow used to pay me on a daily basis as long as I managed to give him cashing for the day according to our agreement.

Like the above respondent, another youth explained how he got his start-up capital.

I failed grade nine in 2000 and immediately I started piece work as a garden boy. I raised some money which I saved with my mother. I decided to stop this piece work and started working as a bus conductor. After working as a conductor for one year, I had enough money to start a business. I bought a bale of salaula, men's clothes in particular which I sold to motorists and pedestrians along Cairo road, traffic lights and near Kabwe roundabout.

Another youth was asked this question and this was his response;

Just when I completed grade twelve, my parents gave me money to start this salaula business. This was the easiest business to start because my parents have been doing the same business since I was young.

Different from the above respondent, a woman was asked about her source of capital and this was her response;

My husband gave me money in 2010 so that I can start this business of salaula in order to add to our family income. We had school going children, had to pay rent and many other needs which could not be met by his salary alone. I lost the capital and merchandise in 2017 when the LCC chased us from the streets because of cholera. In 2018 He gave me money to start again.

Some of the respondents were victims of retrenchment and one of them had this to say;

The company where I worked for many years was not doing well and the owners decided to lay us off, closed the company and paid us our dues. I used part of the money I received to start this business of selling salaula.

Other respondents belonged to groups called village banks from which they were able to borrow against their savings.

I am a member of a village bank at my church where we save K250.00 every two weeks. At the end of one year we receive our savings plus interest. As for me, when I received my savings at the end of 2015, I decided to invest in salaula.

In summary, results from this research question have revealed that salaula street vendors had different sources of capital. The youth either engaged in piece work or were given start-up capital by their parents upon completion of secondary education. The married women were either given start-up capital by their working spouses or engaged in piece work. Results further revealed that some vendors got loans from different financial institutions including commercial banks at a high interest rate. Those that were members of village banks borrowed from there while others used their savings from Chilimba. Other sources included last salary from formal employment, retrenchment packages and court maintenance fees after divorce.

As was heard from the respondents, none accessed funds from Government either under social cash transfer, youth or women empowerment fund. However, most of them acknowledged having heard about the facility.

4.3.Challenges Faced by Salaula Street Vendors in Mobilising Start-up Capital

The second specific research question was; *what challenges do salaula street vendors in Lusaka district face in mobilising start-up and expansion capital?* Almost all the respondents acknowledged having challenges in mobilising capital. Challenges were different for different respondents because of their different circumstances. Housewives and school drop outs had similar challenges of not receiving adequate support from their spouses and parents respectively. Those they thought would give them capital always lamented about how hard it was for them to meet the needs of the family and had no extra money to spare for that purpose. To illustrate this, when asked about the challenges in mobilising capital, different respondents had this to say;

My parents are old retirees without a stable source of income. When I asked them for money to start business they said they did not have because the little they receive from

rentals was not even enough to meet the family needs. They would add to say “You are big enough now go and find your own money to start business.” This was difficult for me so I decided to work for someone as a barrow boy. I worked very hard such that I could realise more money than what the owner of the wheel barrow wanted as cashing per day. The cashing required was K100.00 per day, so if I make like an extra K50.00 I kept it with my mother until it accumulated to K500.00. I then used the K500.00 to buy good pairs of men’s trousers, shirts and shoes from traders who buy bales which I later sold to motorists along Cairo road.

When the same respondent was further asked about how he managed to expand his business, this is what he had to say;

From the sale of men’s trousers, shirts and shoes, I was able to save again through my mother until my savings reached K2, 500.00 which was enough for me to buy my own bale of men’s clothes. It was a bit easy for me to save because I was still staying with my parents, not married and was not paying rent. Sometimes I help my parents by buying food and other small requirements at home.

In responding to this question, respondents gave different responses

We were chased from the streets in 2017 and I lost the capital which was tied up in the merchandise. I continued with chilimba and when the chasing street vendors stopped, I started selling salaula on the street again. This time business is slow because there are too many people selling salaula on the streets and in order to sell, I have to reduce the price which means there is little or no profit. With these two challenges I have not been able to expand my business.

Some respondents who started their business by getting loans from different financial institutions including commercial banks had their own challenges and this is what one of them had to say;

Quiet alright I got a loan and started this business of selling salaula on the streets. My big challenge has been repaying back the loan because of the high interest rate. I got a loan of K2, 500.00 and paid back slightly more than K5, 000.00, double the amount I got. I was just working to pay back the loan for a long time and I could not expand the business.

Like the above respondent, a house wife had this to say;

My husband works for an Indian in a shop and gets very little money. When I asked for money, he always said he did not have and would be very angry to an extent of beating me. So I decided to be doing piece jobs as a part time maid and would go round homes to wash clothes for people. I was hiding whatever I made from that until I had a K600.00. I used this money to buy children’s clothes from women who buy bales and started selling here on the street. I have not been able to expand my business to a level of buying a bale because I use part of the money to buy some food and other requirements at home.

Another salaula street vendor in a slightly different situation narrated how difficult it was for her to mobilise capital for start-up and expansion of her business.

Different from the above respondents, other respondents who were able to find capital with less difficulty from their savings, working and well paid spouses, credit sale and retrenchment had difficulties to expand their businesses for various reasons. To illustrate, below are some of the responses from them.

My husband gave me money to buy a bale of salaula so that we can be able to meet family needs as his salary could not meet all our needs such as house rentals, school fees for our children and orphans, food and others. I have not been able to expand my business because sometimes when I open the bale, the pieces are not of good quality and I sale at low prices just to get my capital back. The little that is made goes into paying taxes to the council, garbage collectors, paying rent to the political cadres for this space and buying food at home. With the outbreak of COVID-19, the price of salaula bales has gone up because according to the Lebanese wholesalers, importing has become difficult and expensive.

Another trader was laid off by her employers during the COVID-19 lock down because the company could not pay salaries.

I decided to put my last salary into this salaula business so that the profit can help me to meet the needs of the family during the lock down. I have not been able to save and expand this business because whatever little comes from the sales goes into meeting our family basic needs considering that we have no other source of income. I am forced to buy small and cheap bales which in most cases have poor quality clothes which can only be sold at less than K10.00 per piece.

Some respondents said they tried to source capital from schemes like youth and women empowerment under community development. They have been told about it by cadres who charge them for the spaces they are occupying on the streets. From time to time they take down their details and promise to provide capital for their business but all in vain. A focus group of eight youth had this to say;

It is very difficult for us to get capital to start any meaningful business. These political cadres have come to ask for our details many times and promise us that they would bring the money but we have never received it. They have their own people whom they give the money, not some of us. The people from community development normally give cadres to come and distribute the money. For this empowerment to work, the people in charge like community development should just come to the street or call us somewhere in order to

give the money to us directly. We are not happy to be on the streets, if the Government helps us with capital, we can move and probably venture into other businesses away from the streets.

Another focus group of six women shared their sentiments of how difficult it was for them to get start-up and expansion capital.

We are not able get loans from the banks because they say we have no stable sources of income which can enable us pay back the loans easily. We also have no fixed business premises where they can find us if we fail to pay back the loans because the LCC chase us from the streets anytime.

Other banks say that they do not want to risk their money because last time in 2017 salaula street vendors got loans, bought bales of salaula but before they could even start paying back, the authorities chased them all from the streets. A good number of banks lost a lot of money and they do not want to risk again.

Another respondent in a similar situation explained how difficult it was for her to get capital.

Yes I have been selling salaula on the streets from as far back as 1995. The wholesalers of salaula used to allow us to get bales of salaula on credit. We would pay bit by bit while selling and they never charged any interest. This arrangement was good because starting this business and expanding was very easy.

During the time of our late President, Levy Patrick Mwanawasa, the Council together with state Police used to come without warning to chase us from the streets. They would get our merchandise, destroy it or ask us to pay before giving it back to us. Those who were unfortunate never got their merchandise back and even got arrested. With this situation people lost their capital and those who got bales on credit could not pay back the wholesalers.

With this history, wholesalers stopped giving bales of salaula on credit, making it very difficult to get capital to either start or expand our business.

Some salaula street vendors who started their business as far back as 2010 said they started very well but are not expanding because of competition, loss of merchandise through confiscation by LCC and meeting ever increasing family demands. Most of what they realise on a daily basis goes into purchase of food, saving for rentals and school fees for their school going children.

Yes I have been selling salaula on the streets from 2010 but I can't increase the number of bales I buy from wholesalers. From time to time local authorities chased street vendors from the streets and I could not sell what I had at that time. All my capital was lost and sourcing for money to start again was not easy for me. I did piece work and managed to

start again but unfortunately in 2017 street vendors were chased again because of cholera and I lost my capital which was tied in the merchandise.

I struggled again to get capital to start and again recently was disturbed when COVID-19 started. This year we were allowed to sell here on Lumumba road by the government but don't know for how long before they chase us again.

Another respondent shared her experience on how she failed to expand her business.

I have been selling salaula on the streets since 2000 but there is not much growth of my business because it is hand to mouth. This business is the only source of income for the family where we get money for food, rent, school fees, electricity, water and other family needs. It is not possible to expand because I just keep capital in circulation but all the profit goes into meeting family needs.

The focus group of eight youth also explained how hard it was to raise capital either to start or expand the business;

Yes we had challenges to accumulate meaningful capital to start selling salaula. This was mainly because the payments we received as barrow boys, garden boys or conductor were very small. Accumulating it to meaningful capital took a long time. When we start selling again, the LCC and state Police keep on chasing us and in some cases we even lose the merchandise completely. Here on the streets the payments we make are also too many, charge for the spaces which the cadres are calling stands, K30.00 per month, K5 to the council every day, storage of our merchandise at night, garbage collection and penalties if one does not come for cleaning. All these payments add up to a lot of money for us and it is not easy to save and expand the business.

A first year student nurse along Lumumba road had this to say when asked about this question;

Yes I had challenges to get money to start this salaula business. My parents were somewhat hesitant to release the money meant for tuition arguing that college may re-open before I finish selling one bale or the salaula street vendors may be chased from the streets. So I bought a bale of salaula and started selling here on along Lumumba road where I found a space. The sales have been slow and I have not made much profit because there are too many of us selling salaula of the same type on the streets now.

Some salaula traders have moved into shops in 2017 when they were removed from the streets because of cholera. While it is a good idea to trade from the shop because of legality, they too have challenges. This is what a salaula shop owner had to say;

At the time when street vendors were chased from the street, business was very good and I made a lot of profit because customers followed me in the shop. Unfortunately for me and other colleagues with salaula shops, salaula street vendors started coming back last year

slowly until now they are too many. I am facing a lot of competition from those outside and the sales have gone down. So I have decided to find a space on Kantunjila road where I am selling some of my merchandise with the help of two boys.

Some respondents complained about not being able to expand their salaula business because of exaggerated prices of salaula bales.

I have been selling salaula on the streets for more than ten years now. At the moment it is not easy to expand business, like buying two or three bales at once because wholesalers have increased the prices almost double the price we used to pay before COVID-19. They are claiming that the cost of bringing salaula into the country is high because of restrictions on importing necessitated by the COVID -19 pandemic. Apart from this, I also pay for storage of merchandise, boys who call for customers, pay the council, political carders for the space, garbage collectors and barrow boys. With all these expenses it is not easy for me to expand my business.

In summary, results have revealed that most salaula street vendors have challenges in mobilising capital for both start-up and expansion of their businesses. Parents and working spouses are not willing or cannot afford to help the youth and spouses start business respectively. Financial institutions are skeptical about lending money to street vendors for fear of losing their money in case the salaula street vendors are forced out of the streets. Some commercial banks were not willing to lend them money due to lack of collateral security while those that were willing charged high interest rates. Results further revealed that the much talked about youth and women empowerment funds occasionally put in place by the Government have not reached salaula street vendors. For those that opted to do piece work, their wages were too low and that took them a long time to realise meaningful capital. There are too many payments made by these salaula street vendors which eat into their profit and make saving impossible. Chasing of salaula street vendors from the streets and grabbing of their merchandise is one big challenges that has seen a lot of them losing their capital. Salaula wholesalers have also taken advantage of the COVID-19 pandemic and charging exorbitant prices on bales of salaula.

4.4. Factors Influencing the Choice of a Particular Type of Salaula Merchandise to Sell.

The third specific research question was; *what factors influence the choice of a particular type of merchandise to sell?* All the respondents had good and varied reasons for trading in a particular type of salaula merchandise. The reasons were that they sold according to what was in demand in

relation to the weather or season and what was in fashion. Salaula street vendors like any other business person deal in fast moving goods so that their capital is not tied up in stock and to increase profits. However, some respondents mentioned that it was not always a choice but one ordered whatever was available with the wholesalers. They explained that ordering what they want or what is on demand sometimes does not work because if one decided to wait for what was on demand, one may end up using the capital for other things. For others, the determining factor was the order price of the bales and the amount of money one had. Some of their responses were as narrated below;

Yes one has to consider certain factors and has to be careful when making orders of salaula bales. As for me, I carried out a survey about what was in demand before I went to buy from the wholesalers. In my survey I found out that there was no one selling jeans jackets for both men and women. With this information, I went and ordered my first bale of jean jackets and in less than a week, all the good pieces were sold. From that time I mostly deal in jean jackets and I am not complaining because the jackets are unique and ladies buy regardless of the weather, as you know jeans is always in fashion.

Even with the wholesalers these jackets are not common. I make arrangements and pay extra so that immediately the cargo arrives, the wholesaler or their workers call me so that I go and collect.

Unique and durable merchandise is not easy to get from the wholesalers because of bribes paid by some vendors. One respondent explained his bad experience with some wholesalers.

When I go to buy bales from the wholesalers, sometimes I get what I really want but sometimes it is difficult. This is because some people especially women pay extra, like bribe the wholesalers or workers so that when nice bales come they keep for them and they tell some of us that there is nothing. In that case I just buy what is available because if I keep on waiting, I can be tempted to use the money for other things.

The season also plays a role in their choice of merchandise as can be seen from this response.

Yes there are factors that we look at when making our orders of salaula. I just follow the season or weather. When it is cold season, I buy bales with winter clothes like, sweaters, hoods, mukame, bomba or blankets. People buy because of the need to keep themselves warm. Sometimes people come to town without jerseys during cold or rainy season and when the weather suddenly changes, they are forced to buy something to keep themselves warm.

Another respondent with a similar response had this to say;

Yes we consider the weather when making our purchases from the wholesalers or from fellow vendors. For instance you cannot sale sweaters, mukame or bombas in October. When it is hot I buy summer clothes like body tops, ladies tops and summer dresses. When you buy the right clothes for the right season you cannot go wrong because people buy.

Sometimes the vendors look at what is in fashion.

I decided to sell jeans trousers for ladies because they are in fashion. Ladies are buying these jeans a lot, sometimes one can even buy five or more trousers at once because they want to look fashionable.

Another respondent sharing similar reasons.

I always look at moving merchandise not just anything because it is salaula. I do not buy a bale because it is expensive and you cannot be sure of the quality of pieces in it. I go to those breaking bulk and select good pairs of trousers, shirts, shorts and sometimes shoes. My target are the men along Cairo road especially during month end. The men don't take time looking at something, they just buy if they like it and they do not negotiate too much on the price like the women. The men are shy to go to salaula places and they do not have the patience to rummage through a lot of clothing.

Others have chosen to sell a particular type of merchandise because of the uniqueness and durability of the merchandise.

Since I started selling salaula five years ago, I only sell shoes. Shoes from salaula are very unique and durable as compared to those from shops. Customers who want quality and unique shoes always look for me and they know that I am found here along Cairo road. My merchandise moves very fast and the price is good when you are dealing with motorists. I get my merchandise from those who buy in bulk, I select pairs of good quality, wash or polish and bring them here.

Like the above another vendor acknowledged the factor of durability and uniqueness of the merchandise.

For me, kitchen ware has worked wonders. I am always found with unique and durable kitchen utensils most of which are not found in the shops. A lot of people know me and they call me to find out if I have anything new. Sometimes I follow my customers to deliver merchandise in their work places.

A few respondents picked on a particular type of merchandise based on the cost.

I just started selling salaula last year. I neither had enough money nor experience, I decided to buy the cheapest bale. Even these clothes that I am selling were from a cheapest bale and I have been able to make ends meet.

To sum up this objective, it has been revealed that there are a number of reasons why salaula street vendors pick on a particular type of merchandise. Apart from a few who revealed that they sell whatever is available at the wholesalers' shop, the rest of the respondents and key informants revealed that the choice of merchandise is important. Merchandise is chosen according demand, season or weather, fashion, uniqueness, durability and rate of sale. It can be concluded that every trader goes for fast moving merchandise based on fashion, season, price and durability. Some traders also want to avoid losses by buying from those who break bulk and selecting only good and desired quality according to their customers, see fig 4.6 and 4.7 for types of salaula merchandise.

4.5. Does Trading Location Affect Salaula Sales?

Apart from finding out the sources of capital, challenges in sourcing for capital and factors affecting the choice of the type of merchandise, the fourth research question was; *does trading location affect salaula sales?* To get well informed responses, the researcher targeted salaula traders in designated places, key informants and the salaula street vendors themselves to provide comprehensive answers to this question. When asked this question, all key informants and most of the vendors responded that there was a direct effect of location on sales. Some of the reasons given were that the particular location was heavily patronised by potential customers resulting in more sales, it was the only space found, it was a cheaper location, recently allowed by Government, it was legal and it was safe. To illustrate this; some of the respondents had this to say;

Yes the trading location affects salaula sales. I used to sale from City Market for many years and was comfortable there because of security and no conflict with the LCC. My friend who had no stand in the market used to sell from the street near Kulima Tower. Each time we met at the wholesalers, we would talk about sales and she would tell me how fast her merchandise was moving. Five years ago I decided to find a space along Lumumba road and I proved that really location had an effect on the sales. When I opened a new bale in City Market I used to make about K1, 500.00 and the following days I would make about K400.00 while on the street, on the day of opening a new bale I make about K2, 500.00 while on other days I make about K1, 200.00. I am making more on the street than what I was making in City Market.

Another vendor acknowledged having experienced the effect of location on sales.

Selling from City Market is not very profitable because of the type of customers who pass there want low prices. Since I moved to the street I sell more because most of the customers are working class and they buy even high prices without negotiating. For instance the jeans jackets which I am selling at K65.00 each on the street, in the market they are being sold at K30.00 even less. I cannot go back to City Market because customers are here on the streets.

A key informant, the chairperson of the street vendors association acknowledged that location had an effect on salaula sale.

I have been into this business for more than 25 years now and I have proved that location has an effect on sales. The salaula street vendors hijack most of the customers even before they reach City Market especially during the rush hours when they are knocking off from work. I have more than one stand both in city market as well as on busy streets. On average I make K500.00 per stand in the market and K1, 500.00 per stand on the streets. The performance of my business is very good on the streets especially around month end when most people get their salaries.

Another respondent acknowledged the positive effect of location on sales.

Yes there is a difference in sales between the traders in the market and us on the streets. I am able to open a new bale every week on the street because the merchandise moves fast while in City Market my friends wait for two weeks to open a new bale because sales are very slow. Even within City Market, the stands near the door have more sales than those inside the market. On the streets also there are spots which have more customers like around Kulima Tower and Lumumba side roads while others do not have. Generally there are more customers on streets near the bus stop and busy shops.

The researcher also talked to traders in the market to find out their views as regards this question.

Yes our friends on the streets are making more money than us here in the market. The type of customers we receive want low prices and they are not as many as those on the street. The only way to sell more here is to have permanent customers whom you can call when opening a new bale. These are working people, boutique owners and the youth who just buy few pieces to go and sell along Cairo road and near traffic lights. Once you don't get back your capital on the first day then it is loss on that bale.

Some salaula traders have now moved into permanent shops along Lumumba and Chachacha roads. When asked this question, this is what one of them said to the researcher;

The difference in sales is there yes. I used to sell on the streets for many years but after losing my merchandise in 2017 when we were chased because of cholera, I decided to find

a shop. Business was very good because customers used to come here as there were no salaula street vendors. On the first day of opening a bale I used to make even K3, 000.00 from both end user customers, those with boutiques and small retailers who sell to motorists near the roundabout and traffic lights.

However, with the coming back of street vendors, the story has changed. Now the sales are very low as people don't bother to come into the shops when they can find everything on the streets. To increase my sales, I have found some space on the street where some of the merchandise is being sold by my wife while I am here in the shop. On average she brings K1, 500 per day while I make about K800 per day.

While the salaula traders in the market envy their counterparts on the streets, they have something positive to talk about.

Yes our friends make more money on the streets than us but they face more risks. There is a risk of accidents, losing merchandise if the LCC and state police chase them and confiscate their merchandise, there are no toilets on the streets and they pay more levies than us. We pay K3.00 while they pay K5.00 per day.

A few respondents did not agree with the claim that there were more sales on the street.

There is no difference between us selling in the market and those selling on the streets in terms of sales. People will buy regardless of where you are as long as you have quality and unique things at a good price. We also sell and make profit especially around month end when people have money. Besides we don't pay many levies like those on the streets and we are safe. They pay political cadres bribes to get spaces and they are also charged more if they put racks for their merchandise.

In summary, responses from most of the respondents and key informants acknowledge that the trading location has an effect on the sales. Apart from the ten who responded to the contrary, the rest were able to substantiate responses with figures suggesting that there are more sales for salaula street vendors than salaula traders in the market. It has been further noted that location is very critical be it in the market or on the streets. The findings revealed that salaula street vendors hijack customers before they reach City Market or new Soweto Market in what is called impulse buying. As people knock off and walk to City Market either to board a bus or buy dry food stuffs, they are attracted to some merchandise on the street and they buy. Sometimes people are buying goods from busy shops along Lumumba road and they get attracted to some merchandise which they buy out of impulse.

While the salaula street vendors are happy about the good business on the street, they have too many levies to pay either to the council or political cadres for the spaces they trade from. The levies eat into their meagre profits which could be saved and used to expand the business and possibly move out of the streets.

This chapter has presented the findings of the study on the major challenges that face salaula street vendors in Lusaka central business district. The findings have been presented in line with the four objectives which were set in chapter one. The research used the thematic approach to present qualitative results. The findings mainly focused on sources of capital for salaula street vendors, challenges in mobilising capital for both start-up and expansion, choice of merchandise and trading location. The following chapter will analyse and discuss the findings of the study

Figure 4.6: Salaula Street Vendors among other Street Vendors.



Source: Field Survey Findings, September 2020

Figure 4.7: Types of salaula merchandise



Source: Field Survey Findings, September 2020

CHAPTER FIVE

ANALYSIS AND DISCUSSION OF FINDINGS

5.0 Introduction

This chapter presents the discussion of the findings presented in chapter four. It is organized based on subtitles arising from the research objectives, starting with the main objective of the study; to determine the major challenges that face salaula vendors in Lusaka district, determine the sources of startup and expansion capital and establish major challenges that face Salaula street vendors in mobilising this capital, find out factors that influence the choice of a particular type of salaula merchandise to sell and ascertain the effect of trading location on salaula sales.

5.1 To Determine the Major Challenges that Face Salaula Vendors in

Lusaka District

From the findings presented it can be concluded that those engaged in salaula street vending have a lot of challenges. The challenges will be discussed under different titles; inadequate capital, extortion by cadres, use of force by the LCC, too many levies, high bale prices, Competition and sanitation and shelter.

5.1.1 Inadequate Capital

From the findings it became evident that most of the salaula street vendors did not have adequate capital to do their business. For instance the youth who were found along Cairo road, Kabwe round about and traffic light did not have capital to even buy a bale of salaula. They bought a few pieces which they carried on their hands as they moved around following customers. Their argument was that they cannot even save in order to buy a bale of salaula because whatever they realised in a day goes into meeting basic needs for that day. They continue to argue that other forms of business are capital intensive and impossible for them while salaula requires very little capital to start.

The study also established that the much talked about youth and women empowerment fund did not reach any of the one hundred respondents. People from the Ministry of Community Development have time and again gone to the streets to collect details of the vendors with a promise to empower them with capital but all in vain. The question being asked by the salaula street vendors is “when will these youth and women empowerment funds reach us?”

From the findings one would conclude that financial institutions and commercial banks are not willing to lend money to the salaula street vendors. Their argument is that as long as the vendors are chased from the streets and their merchandise grabbed, they will never be able to pay back the loans. In addition, the vendors have no permanent station of operation to which the banks can go in case of defaulting. As if this is not enough, most vendors do not have collateral security.

This leaves the Government with no choice but to help these vendors access the social cash transfers or funds under the youth and women empowerment for them to take up other forms of business and move out of the streets. Other sources of capital accessed by the vendors are very limited and cannot offer adequate funds for vendors to venture into meaningful business. The study established that this is one of the major challenges and was affecting both salaula street vendors and those in designated areas.

5.1.2 Chasing of Salaula Street Vendors from the Streets by LCC.

The second challenge echoed by many respondents was that of use of force to remove them from the street by LCC. It was further established that during such operations, merchandise is grabbed from the vendors and in most cases is never returned to the owners. For those that are fortunate to get back their merchandise, they have to pay for their merchandise to be released and not all of it returned.

This action of grabbing of merchandise from the salaula street vendors denies them of their only source of income for survival as it were. They are brought down to nothing and they have to start the difficult and frustrating process of looking for capital to start trading again. From the findings of the study, it was also established that merchandise is confiscated even for not turning

up to clean on Mondays and Saturdays at 05:00hrs regardless of the reasons for the absence. This usually happens when an erring salaula street vendor fails to pay a penalty fee of K25.00.

It is also not clear where those who confiscate the merchandise take it or what they do with it. This study could not establish where the confiscated merchandise goes thus creating an assumption that they take it and use it. From the findings it can be concluded that this is also a major challenge for the salaula street vendors and other salaula traders found either in shops or markets are not affected as can be seen from the chart below.

5.1.3 Too many Levies by the LCC and Extortion by Political Cadres.

From the findings it was established that LCC levies salaula street vendors a fee of K5.00 per day, with or without sales. They are also levied a K25.00 penalty fee if they fail to show up for cleaning on Mondays and Saturdays. For them to be allocated the spaces, they had to pay a minimum of K500.00 to cadres and a subsequent fee of K30.00 per month. What the cadres call stands on the streets are simply racks used by the vendors to display their merchandise. This was evidenced by receipts issued by LCC and Cadres. The study also established that when cadres are offered more money for spaces by other traders, they evict those allocated the space earlier at a lower fee. It was further revealed that some spaces had permanent owners to whom the salaula traders paid rent per month ranging from K300.00 to K500.00. All these levies eat into the profits of these salaula street vendors and forcing them to remain on the streets longer as they cannot manage to save and possibly start new types of businesses away from the streets.

These levies create confusion because if street vending is illegal according to the law, why levy the Salaula Street Vendors? Salaula Street vending is an illegal activity according to SI 44 of 2007 and SI 10 of 2018 and it is called a public nuisance. According to these SI, street vending is illegal and jailable for anyone found doing it either has a seller or buyer. It is not clear how the LCC who are charged with reinforcing this law can levy those found promoting this illegal practice. The LCC have legal grounds on which they can evict salaula street vendors because according to the law, they are a public nuisance to the welfare of motorists and pedestrians by obstructing the roads and walkways and making the city dirty.

On the contrary the same law reinforcing officers collect levies from the salaula street vendors, register some committees made by the same illegal vendors as the study has revealed, creates confusion among the salaula street vendors. With this confusion, it can be concluded that salaula street vending will not be stopped and the use of force on the vendors should be revisited.

The study further established that the Government through the Ministry of Local Government and housing authorised salaula street vendors to trade along Lumumba road only from 16:00 hours to 19 hours. According to the chairperson for street vendors, this pronouncement was arrived at after looking at how the people were suffering due to high levels of poverty and it was a temporal measure to give chance to government to complete works on the new market at Simon Mwewa Lane. However, the vendors have taken advantage of this pronouncement and are now trading the whole day and have even spread to other roads not authorised.

The study has ascertained that this challenge like the previous one does not affect those salaula traders in designated places, the figures are displayed in a chart below.

5.1.4 High Cost of Salaula Bales

All the salaula street vendors who buy salaula in bales acknowledged this challenge. The study established that the wholesalers of Asian origin were exploiting the vendors by charging very high prices per bale. They seem to have taken advantage of the COVID-19 pandemic and increased the order price on all bales immediately the lockdown was announced. This was not realistic at that time because the bales were already in the country and there was no additional cost on them. However, with the depreciation of the kwacha now it makes sense for the prices to go up. From the findings of the study it was established that the price per bale has doubled during this pandemic to an extent that some traders have had to partner for them to continue in business. It has become a challenge to realise meaningful profit from the sales because of these exaggerated prices.

The study further ascertained that this challenge affected all those trading in salaula be it on the streets or in designated places. The only ones not affected according to the findings are those who just buy a few pieces from those who buy in bales. Those who pick pieces do not feel

the effect of this challenge because they only select pieces according to the needs of their customers unlike bulk buyers who are not sure of the bale contents.

5.2.5 Competition

The study established the selling of salaula on the streets has become more rampant during the COVID-19 pandemic than before. This situation has been fueled by many companies scaling down their labour force or shutting down completely, a situation which has left many people unemployed. Salaula Street vending being one of the cheapest businesses to start, has attracted many to venture into it either using their savings, last salary or retrenchment packages.

Authorities on the other hand have relaxed on chasing the salaula street vendors from the streets arguing that poverty levels are high and people should be allowed to trade as the only means of survival. On the other hand the vendors themselves see this tolerance as a silent means of campaigning considering that the Government is expecting votes from these salaula street vendors and soon after elections, they will be chased again.

With this influx of salaula street vendors, there is visibly a lot of stiff competition. The vendors are now being forced to use 'loss leaders' to increase their sales but in so doing they are reducing their profit. The study has found out that competition was affecting all the salaula vendors, whether on the streets or in designated places. The COVID-19 pandemic has greatly contributed to this influx of salaula street vendors.

5.2.6 Sanitation

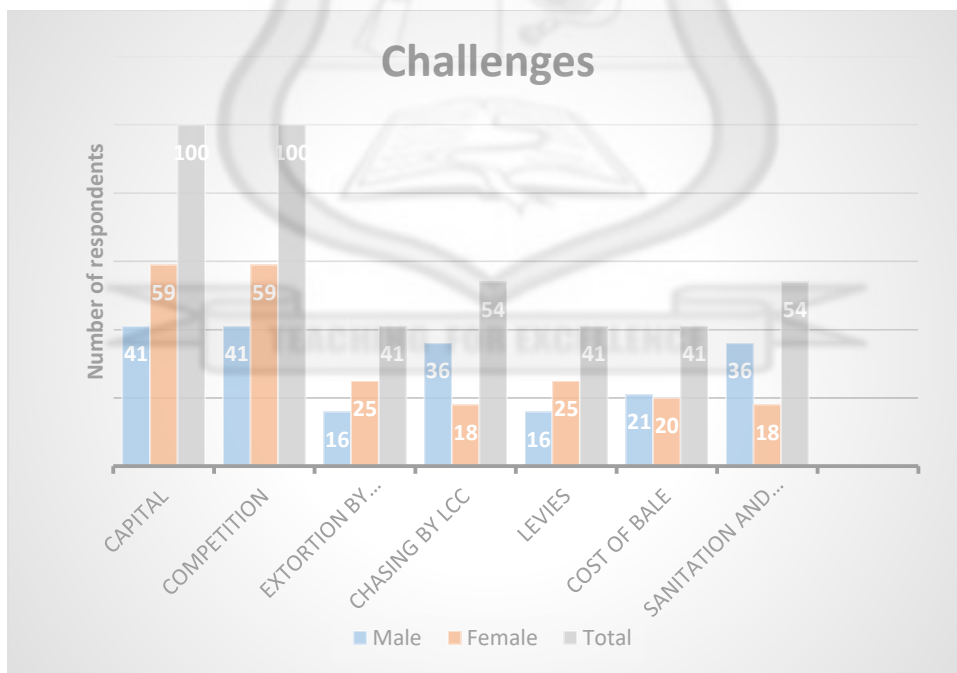
Findings on sanitation revealed that salaula street vendors have no toilets and water specifically provided for them. This is a time bomb for disease outbreak because most of the vendors use used containers and sachets to answer the call of nature. The study further established that very few make an effort to go to fee paying council toilets behind Kulima tower and City Market. They argued that walking a long distance to go to the toilet works to ones disadvantage because one was likely to miss a lot of customers in the process.

One is tempted to think that when levies are collected, those contributing should in return receive some service of some kind. Since charging the vendors creates an impression that the

practice is legal, then the authorities have an obligation to provide services as regards good sanitation and clean water to the salaula street vendors.

By extension, it can be concluded that by allowing salaula street vendors to trade on Lumumba road, authorities were going to provide good sanitation facilities as well as clean water to the vendors. Fig. 5.2 below summarises the major challenges. The study did not establish what the way forward would be on sanitation from the LCC as they just acknowledged the challenge but did not provide possible solutions. A mention was made on plans to move the traders to the Simon Mwewa lane new market where toilets and water would be provided, as a long term solution. This challenge too was seen to only affect those on the streets and not their counterparts in designated markets.

Figure 5.1: Challenges that Face Salaula Street Vendors



Source: Field Survey findings, September 2020

5.2 To identify Socio-Economic Characteristics of Salaula Street Vendors

5.2.1 Access to Loans from Commercial Banks and other Financial Institutions.

From the findings of the study, it was established that some salaula street vendors got loans from either commercial banks like ZANACO, ZNBS and NATSAVE or other financial institutions like FINCA. The study also established that loans were accessible in the 1990s up to early 2000s because there was mutual trust between the banks and salaula street vendors.

The challenge with this source according to the findings was that when the chasing and grabbing of merchandise became severe, many salaula street vendors' businesses collapsed and they failed to pay back the Loans. With that precedence, many banks are now not willing to give out loans to salaula street vendors. However, the findings could not ascertain how this loss by banks could be possible considering that loans are insured and when a client defaults, the bank can claim from the insurance company. Could it be that the Loans were not secured, this was not established. See figure 5.2 below for the summary of sources of capital.

5.2.2 Credit Sale

The study determined that one of the sources of start-up and expansion capital was through credit purchases of bales from wholesalers. Salaula Street vendors and wholesalers had mutual agreements where traders could get bales on credit and allowed to pay after selling the merchandise. This initiative helped a lot of traders to start and expand their business within a short period of time. The study found out that most the traders who started the salaula business fifteen to twenty years ago benefited from this initiative and they could even afford more than one stand each. However, like in the case of banks, this initiative came to an end when most vendors failed to pay the wholesalers. The action by the LCC and state police to chase the vendors from the streets saw the collapse of this initiative because many vendors could not pay back the wholesalers as their merchandise was grabbed and never given back to them. The study could not establish the motive of grabbing the merchandise as opposed to sending away the salaula street vendors with their merchandise so that they could possibly sell from their homes or township markets. From the

findings of the study, the salaula street vendors were trying to alleviate their poverty and improve their standard of living through vending but were shuttered and got back to their hopelessness.

The findings of the study confirmed that this source of capital was not available any longer.

5.2.3 Village Bank and Chilimba

These two will be discussed together because of their similarities. According to the findings, village banks and Chilimba are informal initiatives of saving and growing one's money. Findings from the few who got capital from this source revealed that accessing money from a village bank was very easy at minimal interest rate as long as one was consistent in saving every two weeks or monthly depending on the conditions in a particular village bank.

For Chilimba, members advance each other money in a cycle with equal contributions. For instance if the agreement is K500.00 per person per cycle, then the person receiving in a particular month receives K500.00 from each member of the group. The study also confirmed that under village bank, interest is charged on capital borrowed while under Chilimba there is no interest.

The main challenge with this source was that the amount of money that one could access was limited for instance K1, 000.00 which is not enough to buy a bale of salaula. The study established that though limited, this source was still available and Salaula Street Vendors as well as Salaula Vendor in the markets still access money through it.

5.2.4 Piece Work

Piecework was one of the means used by many people in the research sample to raise capital for their business. The types of jobs done ranged from one working as a barrow boy, farm laborer, house maid, bus conductor, garden boy and employed to sell salaula.

The findings revealed that it was not easy to save money to a required amount because of the low wages received. Some respondents who used this source could only manage to buy a few pieces from those who buy in bulk. The male salaula street vendors found near traffic lights and roundabout raised their capital through piece work.

This source is not a one time off source as it is used when people lose their merchandise. The source is still available to both salaula street vendors and salaula traders in designated places.

5.2.5 Parents

According to the findings of the study, some parents give their children money to start business upon completion of grade twelve or tertiary education. This was a way that parents use to empower their children and help them to participate in earning income for the family. The business may also be a way to raise money for college or University tuition fees. This source of capital was seen to be easy as long as parents had good savings either from their formal jobs or informal businesses. It has less challenges, mainly those of expectation when the initiative comes from the parents.

However, when the initiative comes from the children in form of a request, sometimes it does not end well. Parents usually complain of not having enough money because of many responsibilities in the family and sometimes they give it as a loan to the youth. The study established that capital obtained from parents sometimes becomes a source of conflict because parents' expectations becomes too much. This source is still available to the youth, as revealed from the findings.

5.2.6 Spouses

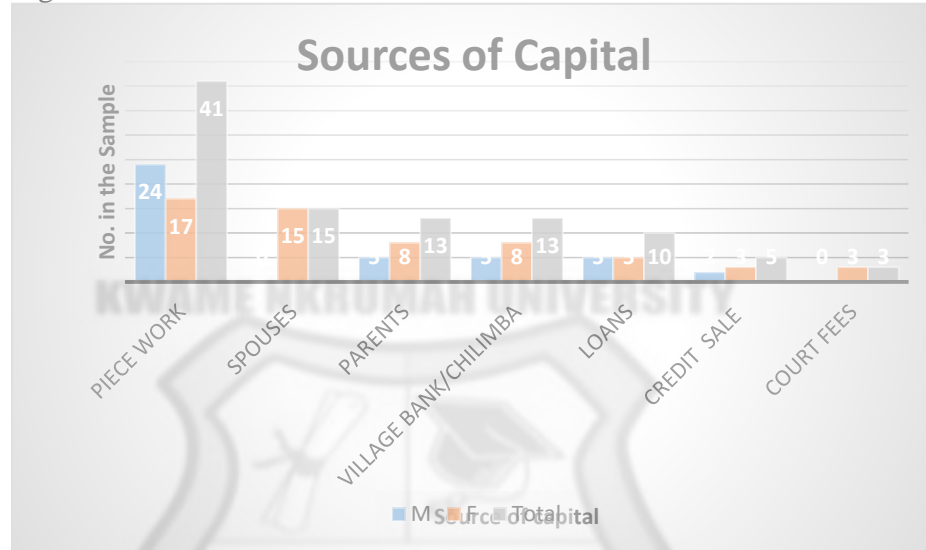
Thirty-five percent of the married women got their start-up capital from their husbands. The study confirmed that husbands felt that their salary alone could not sustain the family so they decided to empower their wives so that they can also earn income for the family through salaula trading. As revealed by those benefiting from this source, it did not pose significant challenges to the beneficiaries. The study established that this source brought about peace in homes because there was an increase in the disposable income of the family and was still available.

5.2.7 Court Maintenance Fees

This source had the smallest number of respondents standing at five percent of the total number of women in the sample. From the findings of the study, the women who got divorced legally in court were entitled to maintenance fees for themselves and the children. Three of the five women decided to put these fees into business so that the proceeds could be a source of income

for the household. The study established that this source was not one that could be counted on as it carried a lot of pain and devastation for the women involved.

Figure 5.2: Social Economic Characteristics of Salaula Street Vendors



Source: Field Survey Findings, September 2020

5.3 To find out factors that influence the choice of a particular type of salaula merchandise to sell

The choice of a particular type of merchandise to trade in depended upon a number of factors (fig. 5.3) and also as indicated in the previous chapter.

5.3.1 Season

The study revealed that salaula street vendors as well as other salaula traders in the market or shops considered the needed type of clothing for a particular season. The choice of merchandise was in a way dictated by what the customers wanted in a particular season. For instance in the cold season, the fast moving merchandise would be warm clothing, warm beddings and warm ladies boots. In the hot season traders would concentrate on summer clothing which were not very warm. From the findings, those who brought the right merchandise to the customers according to the season made reasonable profit. It was further revealed that because of high poverty levels, most customers never bought what they did not need as a way of preparing for an appropriate season, but always bought what they needed there and then. The study also established that wholesalers

also paid attention to this factor. They always had merchandise appropriate for a particular season to supply to the retailers.

5.3.2 Fashion

People always want to look fashionable to satisfy their ego and uplift their self-esteem be it the non-working, working class in formal jobs, those in informal employment, men and women or the youth. It was established that merchandise that was in fashion was always fast moving and the customers for such merchandise were both the end users and those that were going to retail in boutiques as well as on the streets. Further it was revealed that the hawkers or salaula street vendors along Cairo road, traffic lights and roundabout were very particular about fashion for their customers. When customers saw what was latest in fashion they never hesitated to buy sometimes not even considering the price.

5.3.3 Durability and Trade Marks

Some customers go for salaula merchandise because they want things that can last and this was usually associated with particular trademarks eg. Nike those days, LG and many others. The study established that the men mostly bought clothing for its durability and unique labels. The study further revealed that even the Asians and Europeans look for durability and labels when they go to the streets for shopping. The salaula street vendors had permanent customers in offices where they delivered each time there was merchandise most desired by their customers.

Most people, whether in formal employment or not want to look fashionable in clothes that are unique unlike those from the shops which are common. With economic hardships the general populous want to buy clothes that would last for a reasonable period of time before they can buy again, especially the men.

5.3.4 Availability

Some salaula street vendors sometimes never considered what was either in season or in fashion because such merchandise was difficult to find at the wholesale shops. The study established that regular and all season merchandise was also fast moving as long as it was properly priced. The findings further revealed that it was not always possible to buy merchandise according to either

fashion or durability because wholesalers also had their special customers for whom they kept such bales.

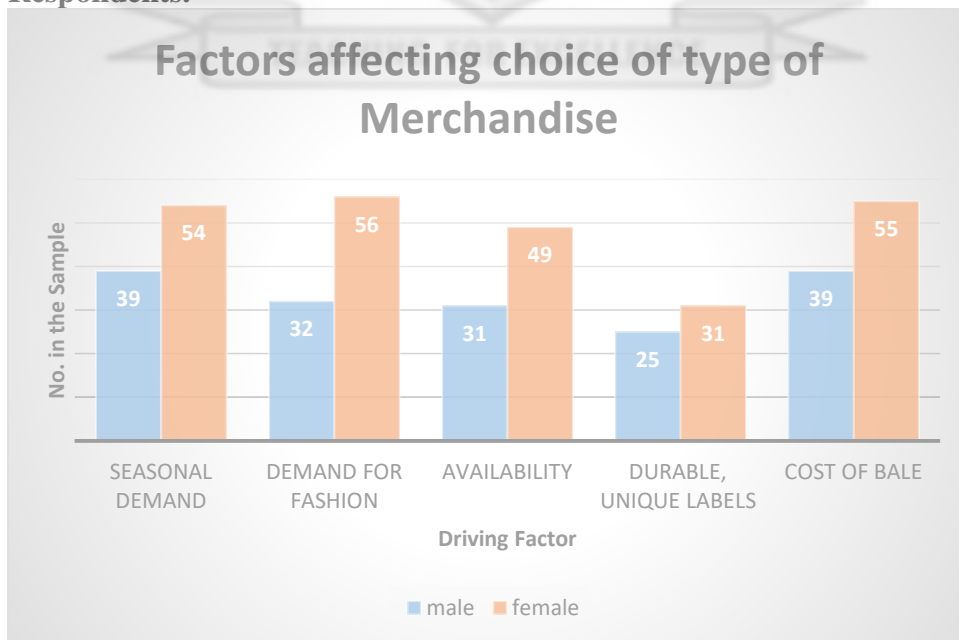
5.3.5 Cost of Bale or Merchandise

In relation to capital, which was one of the major challenges, it was revealed that some salaula street vendors considered the cost of a bale while thinking about what to sell. From those who could only afford little money to start and sustain the salaula business, cost price for the merchandise mattered.

The study established that the cost of merchandise was very cardinal and it affected what one would order for resale. For those who could not afford expensive bales with quality merchandise, they either bought few pieces from those who bought bales, partnered with other traders to buy one bale or simply bought bales that were cheaper to match their capital.

It was revealed that most salaula street vendors along Cairo road, traffic lights and roundabout considered this factor more than others because of their capital base. The figure below gives an idea of what the sample thought about factors affecting the type of merchandise one sold.

Figure 5.3: **Factors Affecting Choice of particular type of Merchandise sold by Respondents.**



Source: Field Survey Findings, September 2020

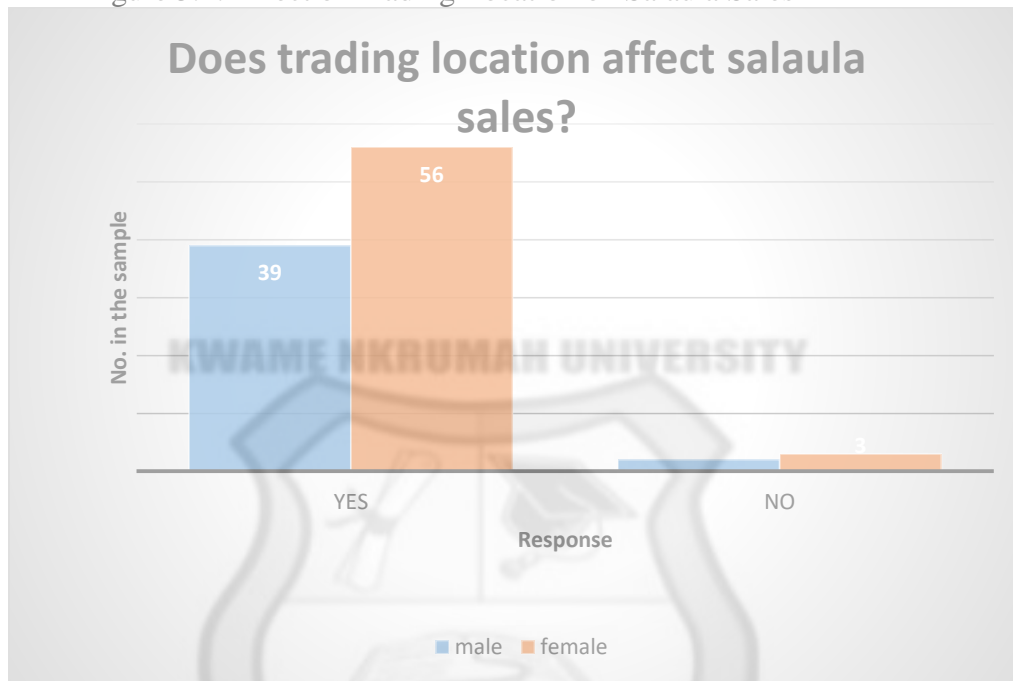
5.4 To Ascertain the Effect of Trading Location on Salaula Sales

Salaula Street vendors have different reasons for the choice of trading location. The chart below shows that traders from either the designated places or streets choose to sell their merchandise in selected locations for different perceived benefits. Apart from very few respondents, most of the respondents acknowledged that the trading location had an effect on the sales. The study has ascertained that trading location had an effect on sales by either having increased or reduced sales. From the findings of the study, it was established that salaula street vendors chose to sell from the streets for easy access to customers there by making more money and having a competitive advantage over their counterparts in the market or shops. It was also deduced and concluded from the findings that salaula street vendors do not see orderliness, security, access to toilets and having a clean environment as a motivating factor for them to trade from the markets or shops. They were focused on making more money to meet their immediate needs and other things were secondary.

It is therefore important to note that the trading location has a direct effect on sales and ultimately on the performance of the salaula business. Just from the small comparison made between salaula street vendors and the ten salaula traders in the market revealed that those on the streets were doing better than those in the markets or shops. It was shocking to find out that even those selling from the markets and shops acknowledged that their counterparts on the streets were making more money than them and because of this some of them had spaces on the streets while maintaining the stand in the market.

Key informants from LCC were no exception on this matter as they also acknowledged that salaula street vendors made more money because they were able to hijack potential customers before they reached the market. Access to markets was almost impossible for the working class especially during lunch hour and knocking of time when there was a lot of traffic on the roads in the city. Buying salaula from street vendors on their way home was easy as they walked to the station heading home or drove in slow traffic (look and buy phenomenon, impulse buying). The chart below illustrates that trading location had an effect on salaula sales as depicted by the results of the study.

Figure 5.4: Effect of Trading Location on Salaula Sales



Source: Field Survey Findings, September 2020

5.5 Summary

This chapter presented an in-depth analysis and discussion of findings of this study by addressing each research objective starting with the main objective. The analysis started with Major challenges that face salaula street vendors in Lusaka Central Business District. This was followed by Socio-Economic characteristics of Salaula Street Vendors. The third objective was about challenges that face salaula street vendors in mobilising start-up and expansion capital. This was followed by factors that affect the choice of a particular type of merchandise to trade in. The last one but not the least was the effect of trading location on salaula sales. Graphs were used to illustrate the findings from the study, data analysis was descriptive and inferential.

The next and last chapter presents the overall conclusion, recommendations and suggestions for further research emerging from the findings of this study.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

Chapter six presents the overall conclusion of the findings of the study. It should here be noted that the main aim of this study was to determine the major challenges that face salaula street vendors in Lusaka central business district. The chapter ends with recommendations and suggestions for further research.

6.2 Conclusion

This study has shed more light on the major challenges that face salaula street vendors in Lusaka district. The four objectives set in chapter one on which this study was founded are as follows; to determine the major challenges that face salaula vendors in Lusaka district, to determine the sources of startup and expansion capital and establish major challenges that face Salaula street vendors in mobilising this capital, to find out factors that influence the choice of a particular type of salaula merchandise to sell and to ascertain the effect of trading location on salaula sales.

The study has determined the major challenges that face salaula street vendors in Lusaka Central Business District. The major challenges included inadequate capital among the salaula street vendors, extortion by political cadres and use of force by LCC and state security wings to remove them from the streets. Too many levies charged by LCC and political cadres, competition among salaula traders, increased prices of salaula bales, sanitation and shelter.

The study determined sources of capital for start-up and expansion of the salaula business as; loans from commercial banks and other financial lending institutions, savings from employment, Village banks and savings through Chilimba. Others included piece work ranging from barrow boys, bus conductor, garden boy, house maid and selling salaula for others. Some married women were given capital by their spouses, the youth were given by their parents and some divorced

women used money paid as court fees for maintenance. Some street vendors accessed capital through credit sales from the wholesalers.

The study also established that challenges in mobilising capital for start-up and expansion were that; financial lending institutions and commercial banks charged high interest rates. They later stopped lending because of failure to pay back by some vendors. Credit sales by wholesalers were also stopped because of failure by some vendors to pay due to loss of merchandise. Raising capital through piece work took a long time for one to save to the required amount because of the small wages involved. The village bank and Chilimba were available although the amounts of money one could get was limited because it was tied to ones savings. Other sources like parents and spouses were not very easy because of the basic needs in homes which could not allow people to save enough. Last pay after COVID-19 pandemic, retrenchment packages and court maintenance fees were also among the sources of capital.

This study found out that factors that influenced the choice of a particular type of merchandise were; demand for fashion or latest garments, seasonal demand of particular merchandise, availability of merchandise and cost of merchandise. Others were durability which encompassed uniqueness of garments and trade marks or labels.

The study ascertained that trading location had an effect on salaula sales. It was further established that salaula street vendors made more sales than their counterparts in the markets or salaula shops.

6.3 Recommendations

Based on the findings of this study, the following recommendation have been suggested to Central Government and the Ministry of Local Government and Housing.

Local Government to consider investing in market infrastructure to accommodate the salaula Street Vendors. Construct markets in strategic places convenient to both salaula Street

Vendors and their customers. This measure would help to stop extortion and harassment by cadres and LCC respectively. Salaula traders would only pay minimal levies charged by the LCC as opposed to paying a lot of money to cadres' thus increasing revenue for LCC and increasing disposable income for the traders. It would also address the effect of location on Salaula sales.

Authorities to consider some of the Salaula Street Vendors among beneficiaries of social cash transfer, youth and women empowerment to mitigate the effect of inadequate capital among salaula street vendors.

Authorities to partner with CBOs and NGOs who can provide skills training and Capital to Salaula Street Vendors as a revolving fund. This would help to address the challenge of capital among salaula street vendors. This would also help to improve their entrepreneurial skills

Central Government to consider the youth in National production through Zambia National Service in a bid to decongest the CBD.

Central Government to create an enabling environment for industrial development to create more jobs for the citizenry and reduce on Salaula Street Vending.

Salaula street vendors should be engaged when decisions pertaining to construction of their trading place are being made to avoid spending money on structures that may turn into white elephants.

Prices of salaula bales should be regulated through ZABS so that salaula street vendors and other salaula traders are not exploited.

Laws and policies that relate to salaula street vending must be clear and accessible to all members of the public written in English and the seven official local languages.

Mobile toilets and water points should be provided for the salaula street vendors along Lumumba road because they have been allowed by authorities to trade from there.

6.4 Suggestions for further study

Another research could be conducted at national level to look at major challenges that face salaula street vendors at National level since this study concentrated on the LCBD. Another

research could be conducted on contributions made by salaula street vendors to the national economy and GDP or comparing the performance of salaula street vendors and salaula traders.

6.5 Summary

Chapter six presented the conclusion of the study based on the four objectives that were set in chapter one. Recommendations have also been made directed to the Ministry of Local Government and Housing because it is directly in charge of the councils under which street vendors fall. The chapter has ended with three suggestions for further research.



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APPENDIX I – STRUCTURED INTERVIEW GUIDE

1- For council officials.

The presence of salaula street vendors on the streets of the central business district of Lusaka is so rampant that the flow of traffic and pedestrians is very slow. They are visible as one walks or drives on the main busy streets of Lusaka especially along Lumumba road, Freedom way and parts of Chachacha and Cairo roads. Salaula street vendors are also seen near traffic lights, roundabouts and junctions targeting drivers and their passengers in slow convoys.

In this study, the research wishes to determine major challenges that may be forcing these salaula street vendors back on the streets and views of the council as regards salaula street vendors.

A salaula street vendor shall mean any person selling salaula in undesignated places like busy streets, traffic lights and roundabout.

1. What position do you hold in the council?
2. Are you involved in the management of salaula street vendors?
 - a. Yes
 - b. No
3. If your response to question 3 is yes, what are your specific roles as regards salaula street vendors?
4. Do salaula vendors pose any challenge in your work?
 - a. Yes
 - b. No
5. If the response to question 4 above is yes, what are some of the challenges?
6. Do salaula street vendors pose any health risks?
 - a. Yes
 - b. No
7. If your answer to question 6 is yes, outline the risks
8. Do you think salaula street vendors have any challenges in conducting their business?
 - a. Yes
 - b. No

9. If so, what are some of the major challenges faced by salaula street vendors?

10. Are there any deliberate plans by your office to alleviate some of the major challenges faced by salaula street vendors?

a. Yes

b. No

Explain:

What are your recommendations and concluding remarks concerning salaula vendors?

Thank you very much for your time.



Focus group discussion and individual guide .

This research is purely for education purposes and is in no way meant to demean the respondents. In this study, the research wishes to determine major challenges that may be forcing these salaula street vendors back on the streets shortly after being pushed out by LCC and views of the salaula street vendors as regards salaula street vendors.

A salaula street vendor shall mean any person selling salaula in undesignated places like busy streets, traffic lights and roundabout.

1. Where did you live before you came to Lusaka? / Musanabwere ku Lusaka, munali kukhala kuti?
2. When did you start trading in salaula? / Kodi munayamba liti malonda ya kaunjika kapena salaula?
3. Do you face any challenges in your business? / Kodi muli ndi zobvuta mu malonda anu?
 - a. Yes/Inde
 - b. No/Ai
4. If the response to 3 above is yes, what major challenges do you face? / Ngati muli ndi zobvuta, tchulani zobvutazo.
5. Have you thought about any solutions to these challenges? / Kodi muli nayo maganizo yotetsa zobvutazo?
 - a. Yes/Inde
 - b. No/Ai
6. Do you pay any form of tax or levy? Kodi mupeleka musonko munjila ili yoonse?
 - a. Yes/Inde
 - b. No/Ai
7. Where did you find the money to start your business?/ Kodi ndalama zoyambira malonda anu munazichotsa kuti?
8. Have you expanded your business from the time you started? Kodi malonda anu apita pa mwamba?
 - a. Yes/Inde

- b. No/Ai
9. If the answer to question (8) is yes, how did you mobilise the capital for expansion? Ngati malonda anu apita pa mwamba, kodi ndalama munazipeza kuti?
10. Are you aware of any sources of capital for business? Kodi mudziwa komwe mungapeze ndalama?
- a. Yes/Inde
- b. No/Ai
11. If the answer to question (10) is yes, state the sources. Ngati mubvomekeza, tchulani malowo.
12. Why did you choose salaula and not any other business? Nicifukwa ninji munasankha malonda ya kaunjika pa malonda yoonse?
13. Why did you choose this particular type of salaula merchandise?/Kodi nicifukwa ninji munasankha mutundu uyu wakaujika?
14. Why did you choose to sell salaula from the **streets/market** and not the **market/street**? Nichikwa ninji munasankha kungulitsa kaunjika mu m'seu/mu m'sika kupambana mu m'sika/mu m'seu?
15. Have you changed your trading location since you started your business? Kodi munasintho malo ogulitsira kaunjika wanu?
- a. Yes/Inde
- b. No/Ai
16. If the response to question 15 is yes, from which location did you move and for what reason? / Ngati munasintho malo, munachokera kuti ndiponso nicifukwa ninji?
17. Why did you choose this particular location for your business?/ Kodi nicifukwa ninji munasankha malo bano kuposa ena?
18. Are there any officials from LCC and LDHMT who monitor your activities? Kodi aliko anyanchito a ku council kapena ku cipatala amene akuyang'anilani inu?
19. How is your relationship with LCC, LDHMT and state security officials? Kodi pali kugwirizana pakati pa inu ndi anyanchito a ku council, ku cipatala ndi a polisi?
20. Do you know that vending is illegal? Kodi mudziwa kuti kugulitsa mu m'seu ndi mulandu?
- a. Yes/Inde

Appendix 1: Map of Lusaka Central Business District



Source: Google Earth

Appendix ii: Introductory Letter to conduct Research





KWAME NKURUMAH UNIVERSITY
DIRECTORATE OF RESEARCH AND POSTGRADUATE STUDIES

P. O. BOX 80404, KABWE, ZAMBIA
Website: www.nkrumah.edu.zm
PHONE: 0977897325/0967507131
TEL/FAX: 021 5-223223

KWAME NKURUMAH UNIVERSITY September 8, 2020

TO WHOM IT MAY CONCERN

Introduction letter: Everlyn Jere (Students No.120180025)

This serves to introduce the above named as a bona fide student of Kwame Nkrumah University in Kabwe. She is a Postgraduate Student in the school of **Business**, pursuing a **Master's Degree** in **Business Studies**. Mrs. Jere has successfully completed Part 1 of her Postgraduate Studies and has since been officially cleared to go in the field for data collection. She is working on the topic "**Major Challenges that face Salaula Street Vendors in Lusaka District**" in her research which is a fulfillment of the **Master of Business Studies** degree requirements for graduation. As part of her research, she will need to collect information regarding her subject of interest from **institutions such as yours**, as well as from the general public. She has chosen to visit your institution for this purpose. The data she will gather will strictly and purely be used for academic purpose only, i.e. to enable her write a research paper that will culminate in a Master's dissertation which will be submitted to the university upon completion.

Any favourable assistance rendered to her will be highly appreciated.

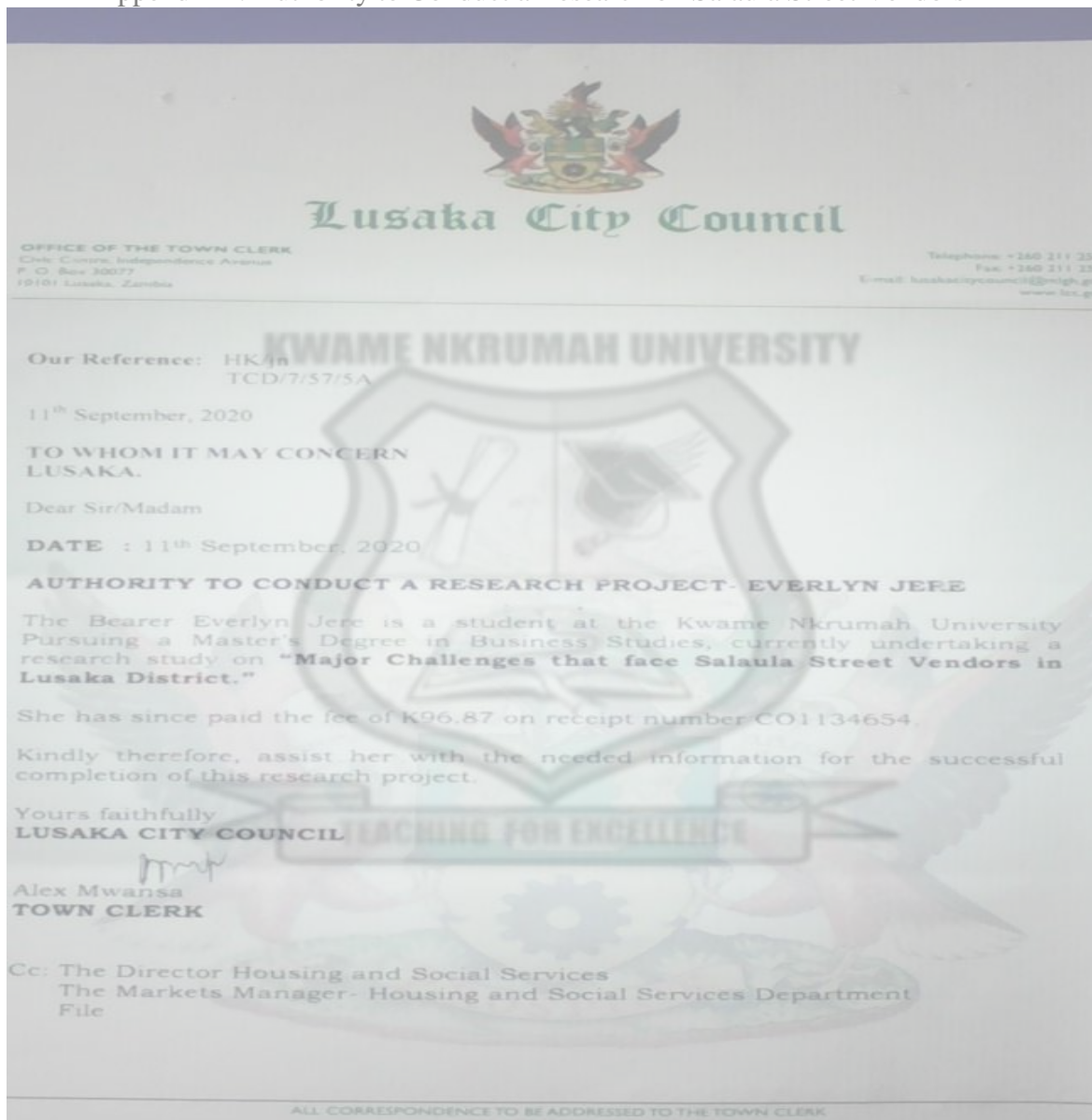
Thank you in advance.

Dr. Hachintu Joseph (PhD)
Director: Research & Postgraduate Studies



Source: Directorate Research and Post Graduate Studies

Appendix ii: Authority to Conduct a Research on Salaula Street Vendors



Source: Lusaka City Council, September 2020

Appendix iii: Receipt for Research Fees

KWAME NKURUMAH UNIVERSITY

LUSAKA CITY COUNCIL
City Office
 P.O. Box 10000
 Lusaka, Zambia

[ORIGINAL]

TEL: 0995
 ACCOUNT NO
 NAME
 ADDRESS

RECEIPT NO **01134654**
 DATE **09-06-2020**
 PRINT TIME **1:52:00PM**

CASH PAYMENT

PROPERTY &
 STAND NO
 STREET
 SITUATION
 AREA

DATE	ACCOUNT NO	PARTICULAR	AMOUNT
09/06/20	00000000000000000000	Research Fee	00.00
TOTAL			00.00

ISSUED BY: **ACT. General**
Accountant-General

*** Forwarded by Valmore Et ***

Source: Lusaka City Council, September 2020

Appendix IV: Receipts issued by the Lusaka City Council





Source: Field Survey Findings, September 2020