

# Exploring Social Protection Opportunities through Everyday Navigations of Women Informal Workers: The Case of Buguruni Food Vending Network in Dar Es Salaam

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## Abstract

The contribution of social networks in providing insurance against various urban vulnerabilities cannot be underestimated among workers. Urban residents working in the informal sector face everyday challenges related to public spaces and harassment from police and local authorities, low incomes, and poverty when they cannot work due to sickness or accidents. Women workers face additional hardships due to their reproductive roles when choosing between going to work or caring for children or their health during maternity periods. Social networks have a significant role in cushioning the urban residents against financial insecurity, ultimately reducing the harsh outcomes of insecure employment activities and poverty. This paper intends to highlight how such social networks assist in insurance against

risks associated with working on the streets. The study adopted a qualitative technique to collect Buguruni Food vending network data. Interviews (47 participants), documentary reviews and non-participatory field observation were applied. Findings showed increasing evidence that networks are critical to poor people due to their flexible operations and significant contributions to promoting access to capital required to boost food vending operations. Since communities are vulnerable to risks, social networks have become one of the essential factors for reducing the shock or stress to members. Social networks play a significant role in initiating collective solutions that have an effect and, in the end, influence change in the community. Eventually, the initiative is undertaken as a community plan.

**Keywords:** Social Networks; Poverty Reduction; Social Groups

## 1. Introduction

There is no doubt that secure employment is a challenge for many residents in rapidly urbanizing developing countries. Many residents engaged in work in the informal sector, often as informal workers. Informal workers are identified as individuals engaged in “casual work arrangements” who do not earn a regular salary and comprise about 61 % of the total population of workers in the global economy (WIEGO, 2019). Informal workers work in labour-intensive, risky and hazardous environments and often require very little capital, education, and skills. The ease of engaging in informal work attracts many urban residents, especially women and youth. Indeed 92 % of the population in developing countries comprises women, informal workers, compared to men who are 87% (Bonnet et al., 2019; ILO, 2002). Women with low educational attainment are more likely to be among informal workers in most developing countries (Bonnet et al., 2019).

In Dar es Salaam the largest city in Tanzania, about 58 % of residents are engaged in informal economic activities such as hawking, street vending and casual labourers as the primary source of livelihood (URT, 2014) (Note 1). This paper looks at women informal workers in the food vending business who play an essential role in the city since they meet the food needs of urban dwellers (Wango, 2022). The food outlets are critical sources of income for women in many sub-Saharan African countries as entry into the businesses is easy; it matches women’s everyday lives and does not require significant financial resources. 51% of women in sub-Saharan Africa are involved in non-agriculture trade activities (Roever and Skinner, 2016).

In Dar es Salaam, women street vendors (popularly known in Kiswahili as *Mama Ntilie*) carry out their business in busy spaces, such as streets, open areas such as road reserves and around bus stops. They account for 13 % of street trading activities in the city (URT, 2014). Though they play an essential role in feeding city residents, food vendors often operate under difficult and risky conditions in urban areas. The attitude of most municipal authorities towards food vendors is that they are the root cause of the precarious and unhealthy state of food vending activities, among others. Hence, they need to be prohibited (Mramba, 2015). Often prohibition means constant, sometimes violent harassment from the city authorities; evictions, confiscation of their products which affects jobs and income security, declining productivity and loss of assets, long-standing customers, which significantly disrupts their livelihoods (Roever and Skinner, 2014). Women also face health and gender-related risks when working in

environments that do not have sanitary facilities, which can be dangerous and unsafe, especially if they have to work all day (Pallangyo, 2021; Lawson, 2011).

Urban residents often seek protective measures against risks when they cannot cope with the shocks in life. In African societies, communities worked together to overcome everyday livelihood social constraints that an individual or household could not address alone (Rwegoshora, 2016). Indeed, the resources that these indigenous communities called upon, particularly in rural areas; involved social networks, trust, and mutual support such as food sharing, in-kind support (Endris et al., 2020; Aredo, 2010). Similarly, navigating everyday life in urban areas depends on informal livelihood activities. In the absence of formal opportunities and protection and safety nets, most urban residents seek ways to assist each other (Muia et al., 2018).

Muia et al. (2018) further observe that social capital and networks are used among informal traders in Nairobi as a coping strategy to mitigate against risks arising from work on the streets and minimise the impacts of poverty. Kinyanjui (2010), in a study of informal associations in Kenya, observed that informal associations based on trust and mutual assistance among informal workers help members ease their transaction costs and obtain information on the available market. These informal associations also address issues related to welfare, such as sudden loss of income, illness or death of a spouse or relative. Social networks, social capital and association suggest that risks can be mitigated and protection and security promoted through associating with or belonging to groups. Indeed, associating actions are considered among the options to explore how protection mechanisms can be targeted to cover informal workers, especially women who make up the bulk of this group.

On the other hand, alongside informal protection strategies, formal social protection schemes are actions or measures by public and private initiatives to protect citizens against everyday life risks and vulnerabilities. Therefore, interventions can include state and non-state actors (Devereux and Sabates-Wheeler, 2004). However, formal schemes have low coverage and are restricted to those working in the formal sector due to institutional and financial constraints. Indeed more than half of the world's population is excluded from social protection (Mchovu, Tungaraza & Maghimbi 2002; Rwegoshora 2000; ILO 2001). Yet, regardless of gender, informal workers also need to save and enjoy social insurance benefits such as pension in old age and health insurance when ill. Studies in Dar es Salaam indicate that associations and groups are critical to their survival and sustenance by exploring the social protection opportunities presented in female food vendors' everyday navigations and risk mitigation practices (Mhando et al., 2020; Wango, 2022). This paper aims to explore social protection opportunities through everyday navigations of women informal workers. The study assumes that women's membership in informal networks and associations has a significant role in economic empowerment as it assists them to foster resilience and continue to work in the vending business, which is otherwise risky and uncertain.

### *1.1 Conceptual Understandings*

Informal social networks comprise actions and entities focused on group-based coping strategies necessary to sustain informal economic activities. Social networks are supported by

the relationships between humans, social interactions, ties and connections built within social structures (Coleman, 2000). The networks offer informal social protection, which can be further defined as actions by groups or individuals that prevent or protect individuals against everyday works risks or help to cope with the resulting difficulties arising from, say, loss of income or illness (Torm, 2021; Risgaard, 2021; Oware, 2020). The practices of such groups and networks are similar to rotating saving and credit associations popularly known as *Upatu* in Tanzania, which serve as critical opportunities to cope with risks. Networks or associations can also be initiated by the state as a link between the state and informal workers but also as a way to regulate them, for example, the formation of *bodaboda* (motorcycle taxis) in Tanzania, where drivers were obliged to belong to associations as a way to improve road safety and regulate the activities (Bishop and Amos, 2015). Nevertheless, these associations and other informal networks, commonly known as '*vikundi*', are critical for they support the welfare of the members and help them navigate through the risks and shocks of everyday lives.

Hence, how do the networks and associations mitigate against risk and vulnerability amongst women food vendors? Are the arrangements and benefits responsive to the needs of women? What opportunities exist to expand social protection schemes?

## 2. Methods and Analysis

The study was conducted in Ilala Municipality, Dar es Salaam. The municipality covers most of the Central Business District (CBD) with a high commercial concentration. Most of the essential offices are located, such as central government ministries, international organisations, and corporate offices. This further explains the high demand for a variety of food.

A qualitative approach was employed to understand the experiences of women who belonged to an association called the Buguruni food vendors network. The Buguruni food vendor network was selected for the study since it is the largest food vendor network. Comprising 139 members with 70% female members, purposeful sampling was used to identify women engaged in food vending in and around the city centre. 47 women were sampled, and face-to-face interviews were held using an unstructured questionnaire. Key informant interviews (KIIs) were also held with selected officials from the municipalities to compliment the women's interviews.

The observation data obtained was used to complement the information obtained from the semi-structured interviews. Relevant stories and quotes that answered the study questions were picked out to establish a pattern of thoughts related to women's experience of food vending networks, assistance and protection, and overall benefits. The following sections report on the findings obtained from studying the Buguruni food vendors association and how the women coped during times of uncertainty.

## 3. Results and Findings

### 3.1 The Buguruni Food Vending Network

The Buguruni food vending network was established in Ilala in the year 2002. Key informant interviews (KII) show that the network was established to respond to the growing challenges

of informal traders such as food vendors and hawkers in the city. Comprising 139 members, with about 70% women, the network also acts as a bridge between the government and food vendors, among other regulation and formalisation issues. The members reported that mutual assistance, common goals, and knowing each other through constant engagement during their vending activities were the ‘glue’ that kept them together and sustained their willingness to belong to the association. This is in line with findings from Lyon and Snoxell (2005); Oware (2020); Kinyanjui (2020); Lindell (2010), who argue that networks and associations, even those promoted by the state, assist their members in mitigating against risks, particularly risk related to loss of income or death in the family that requires access to cash resources.

### *3.2 Profile of the Women Interviewed*

The profile of the selected women interviewed showed that most of the women belonging to the Buguruni food vending network were aged between 21 to 47 years old, suggesting an overly youthful population. 29 women had completed basic primary school education, and 8 did not possess any formal education. The remaining 11 women had primary and secondary school education, confirming that low education often contributes to engagement in informal jobs. With regards to income, most respondents, 44 out of 47, asserted that they earned a good income from food vending. However, household responsibilities left them with very little to save, especially when they had to contribute to their social groups and other essential services. One interviewee noted: (Note 2)

*“...I earn enough money, but the money has multiple uses to the extent that we remain with empty pockets. I normally save through the Buguruni food vendor network to increase my shares, enabling me to qualify for a loan when the need arises...”*

On the other hand, 3 noted that the cost of living and running businesses is very high, such that what they earned from their business was not enough to enable their business activities to grow. However, most respondents said that they could not quit the company because the little they earned helped them survive. From the preceding information, it appears that engagement in the activities was a survival strategy for some; this may diminish the chances to save for insurance during old age or illness; hence social protection measures are critical.

### *3.3 Mitigating Against Everyday Work Risk and Vulnerability*

#### *3.3.1 Access to Credit*

Findings reveal that the most significant benefit of the association and resulting social networks was the access to credit facilities. This also included economic improvement for some women to improve the food vending activities at Buguruni. Women explained that the informal micro-credit system helps them access the capital they use in food vending activities. Members collect cash through the network; the collected cash is loaned to members at a small interest. Respondents had this to say about the Buguruni food vending network;

*“In our group, we are 30 people. We meet weekly, and each member contributes Tanzania shillings 1,000, which is loaned to one of the members. The saving and loaning circle continues till all members have accessed a loan. Through this network, my business capital has grown to Tsh 550000/=.”*

Group members boost their capital through savings and loans provided. Soft loans from the social network have enabled them to expand their business activities. According to the interviews in Buguruni food vending network. All the interviewed women reported having benefitted one way or another from the loans they could access

On the other hand, improvement in education is one of the notable outcomes for the members of these groups. Many noted that they are sure that they can pay for their children's school fees, which is one of their social challenges; i.e. through their groups, they established a "social fund" meant to support them as a group. (Note 3)

*"During the weekly meeting, each member contributes Sh1,000 as a social fund contribution. This arrangement helps the members because it is like one is saving for his child's education."*

Payment of the amount is made easy because one can use mobile money and transfer the money through the phone. This makes it easy to contribute regularly, matching their incomes.

Another outcome of having a "social fund" contribution is health improvement; health is one of the challenging issues for poor people because an unhealthy person cannot engage effectively in production. It is stipulated in agreement among the members that a member and dependents can receive a loan of some money from the social fund kitty to cover education and health costs. Due to a strong network and interaction between members, it is easy to know what is happening to a particular member or member at any one time. A social fund acts as social protection for the member. In explaining their trading lives, 16 out of 47 respondents recurrently said that their tomorrow relied on the outcome of business that is conducted today. Therefore, theirs is a story of uncertainty, and any form of assistance or insurance is critical.

### 3.3.2 Are the Arrangements and Benefits Responsive to the Needs of Women?

When asked about some of the challenges they faced during their everyday work, apart from the harassment by the municipal police, the women reported balancing time to look after their small children and declining incomes when they became pregnant. A young woman said:

*"When I got pregnant, I had to bring my sister from the village to help me. I could not afford to hire an assistant. But I still went to the stall until I became too tired to go to work. After my daughter, I looked after my child but took her with me after she was two months."*

Maternity leave, therefore, may result in income loss unless there is some form of social insurance. However, the network arrangements seemed flexible enough to allow a member to borrow money when in need; hence if one was pregnant, they could prepare for hospital costs by borrowing in advance (Figure 1).



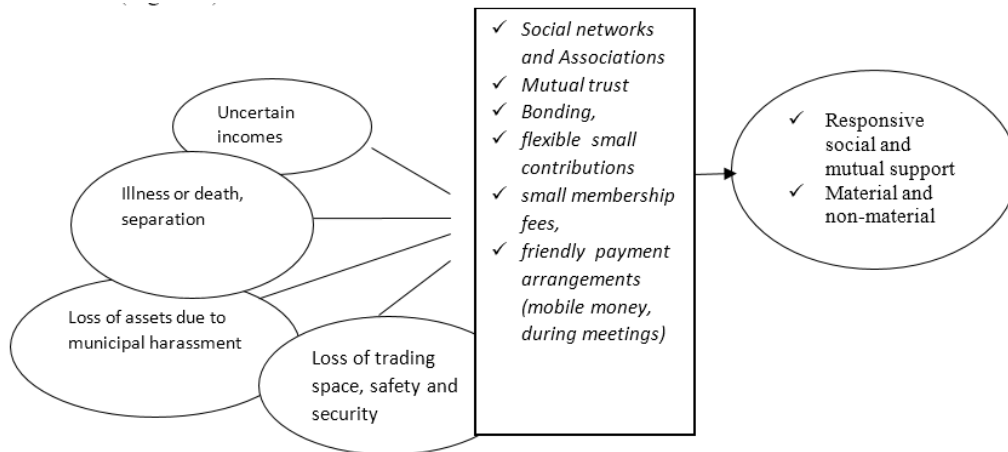


Figure 1. Framework illustrating the benefits of the social network's arrangements

The food vendors also explained that harassment from the clients in the business areas happened. Some men humiliate females. They refuse to pay or sexually harass them or touch them inappropriately. It was explained by the vendor as follows:

*“ .... A male client would order the food on credit, and when it comes to payment, the person can start bringing intimacy issues. A male can appropriately touch a woman and go as far as threatening and even beating us, claiming that we food vendors are arrogant and deserve to be disciplined.... ”*

Pallangyo (2021) also observed a similar situation among women in Mchikichini, Kariakoo, a significant market area in Dar es Salaam where over 40% of the women interviewed had experienced harassment during their trading activities.

Sometimes the abuse is private inside the home, where some women recalled being harassed by their spouses on the nature of their work which exposes them to interactions with men. The networks and associations cannot protect them from violence or harassment. The women and the leaders informed that women were not protected and could not complain about insecure work environments.

### 3.3.3 Perceptions of Formal Social Protection

The diversity of needs and positions among informal workers dramatically influences how they can cope during times of shock or crisis. The findings reveal that membership in the informal networks of vendors helps financially and provides social support. However, on being asked about joining formal social protection schemes, the respondents were not very enthusiastic. Most of them mentioned economic barriers, arguing that their businesses are based on daily uptake. One food vendor interviewee said: (Note 4)

*“We are envious of those who can join social schemes like the National Security Social Fund (NSSF) because they remain without economic constraints when something happens. But for our part, that is not the case since our lives are based on a daily cycle of struggle, and we haven't other businesses or plans to help us grow economically. Joining NSSF is still out of our*

*reach! We are used to social networks, and we know each other's strengths and weaknesses; thus, it is easy to cope and have trust that we are safe and secure, and in case of a problem, the network is available to provide help."*

As noted, some food vendors would wish to join the formal social security scheme. But to many individuals, a formal social security scheme remains a farfetched dream. And benefits may come when the beneficiary is already dead. The networks are the only solutions because when a member needs them, they receive immediate help. This is contrary to a formal social scheme, where even getting a modest loan may take more than a month to process and implement.

One of the interviewees stated the following: (Note 5)

*'I have never joined any formal social scheme, but what I can say from the little knowledge I have is that it takes a long time for one to benefit; for instance, if a person is seriously sick and his life is in danger, a follow-up with the NSSF can take more than a month, but with our food vendor networks, fellow members act immediately, much as the support might not help by 100 per cent...we still can count on it. ...I cannot deny that the formal social schemes are beneficial and more substantial but still, they do not come immediately. Something needs to be done about that, and we might then be convinced to join.'*

Respondents explained the difficulties of receiving benefits from the NSSF; their arguments are emphasised due to the bureaucracy and other formalities associated with formal social security schemes such as NSSF. This seems to push the informal economy actors to the informal social protection systems.

### 3.3.4 Opportunities to Expand Social Protection Schemes to Women Vendors

It is evidenced that there is an increase in household income as one of the outcomes mentioned. Network members acknowledge that their membership has changed their lives for the better. Even though there was no measurable increment, qualitatively, they see changes happening in their lives, such as being able to meet at least their basic needs sufficiently, which is different from the previous situation. On the other hand, improvement in education is one of the notable outcomes for the members of the groups. At least now, they are sure that they can pay for their children's school fees and other school contributions, which is one of their social challenges.

The Buguruni network, among other things, aims to support food vendors in poverty reduction by ensuring financial stability. The network has a mandate over how it runs and operates, including setting the interest rates on loans or the amount of remittance or deposits members have to pay.

## 4. Discussion

Food vending networks support and link vendors to essential institutions like the City Authority. For food vendors to be recognised, they formed Buguruni food vending networks with the focus to keep them. Local government authorities were harassing and relocating food vendors to designated areas, often far off their markets. Olomi and Charles (2016) argue that



central government recognition of informal sector efforts has mainly been influenced by the narrow desire to bring food vendors into the tax net, which only pushes micro-businesses into informality.

The Ilala City Council has recognised Buguruni Food Vending Network as a food vendor legally operating in the area. Members of Buguruni food vendors support each other and have created a fund to support their business.

Therefore, Buguruni food vending networks mobilise contributions from members. This helps food vendors in the form of loans to support business activities.

Respondents expressed their strong affiliation to their network due to the trust and mutual support and boost it has given their business. The network, therefore, operates as a structure to pursue the economic improvement of the members. Respondents noted that they took loans from the network, which they repaid with a modest interest of only 3 per cent. Respondents said they had an idea of the interest rates for their network set. A respondent had this to say about how Buguruni's food vending network has impacted her food vending business. Network members boost their funds through voluntary contributions; and access loans from it. Soft loans enable them to expand their business activities, which helps them explore new sources of financial protection.

The interviewees of the food vending network revealed more information on saving requirements and gave insights into the extent to which a contributor benefits from his savings. In-network, a member must save for at least four months through weekly contributions before they can borrow. After four months, a member can take a loan, subject to a modest interest of 3 percent.

On the other hand, the study finds that informal actors having in place the initiative that considers local needs and builds on existing social networks is more likely to promote greater participation from individual to the community level. Food vendors explained to have their ways of taking care of their needs from individual, family to the community level and in that case, they do not just sit idle waiting for the benefits to come their way. For any initiative to be successful, it has to consider local needs and build on the strengths of the existing networks of social interaction. This is since people will feel that they are addressing their felt needs and much more it is something of common interest. Hence, they will actively participate to ensure the desired goal is achieved.

The ILO (2002) guides gender equality in a working setting to ensure smooth implementation through institutional frameworks such as policy and labour standards. Differently, the traditional role of men as breadwinners seems to go different in the social networks that are being women monopolised by women. This is due to the fact that women are performing much of the food vending. The women hold the same view, asserting that most of the food vending business is carried out by women.

From experience, it is clear that designing initiatives that build the capacity of the existing social networks and equally have their roots in the local community is of prime importance since communities are vulnerable to risk; social networks have become one of the significant

factors toward reducing the shock or stress to members. The study in Buguruni showed increasing evidence that social networks are of prime importance to poor people due to their flexible operations and significant contributions to promoting access to capital required to boost agriculture activities, including poultry production.

## 5. Conclusion

This study has examined the contribution of social networks to poverty reduction. It has considered relevant literature on the social network aspects, social capital, and economic development. The main conclusion is that social networks have significantly contributed to poor people's lives. Evidence from Buguruni food vending network shows that social networks help one access resources (financial, workforce, labour, and information). These, in turn, helped address poverty alleviation imperatives.

Therefore, it should be clear that even if the groups exclude the very poor, so long as social networks are formed among poor people, they may still contribute to poverty reduction.

Poor people resort to social networks since they have open space for engagement and participation, which aligns with their financial capabilities, social values and preferences, and economic aspirations. In turn, this acts as a pathway to improve one's wellbeing.

The current poverty reduction strategies seem to bear little or inadequate strategies for reducing poverty. The focus seems to be on providing evidence of successes based on data. At the same time, a lot of poor people do not see significant changes in poverty reduction that result from the strategies. Dershem and Gzirishvili (1998) maintain that social networks are vital today.

Respondents view their food vending networks as an excellent way to support members to address poverty concerns and as a significant step toward offsetting poverty. Respondents noted that many activities were several facilitating diversifications of income to ensure the sustainability of the networks. Such activities include regular meetings and social bonds. Most network members acknowledged that their network membership had changed their lives. Even though there was no measurable increment, qualitatively, they see changes happening in their lives, including the ability to meet their basic needs more sufficiently than before. Such conditions are paying children's school fees and shelter. Others had bought plots for building their own house.

Micro-financial institutions are significantly crucial in acting as social security institutions (Hulme, 2006). In this manner, people are assured of financial stability. One of the hindrances to development is inaccessibility to financial services (*ibid*). Thus, membership in these micro-saving schemes can be seen as one of the considerable tools for development.

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### Notes

Note 1. URT (2014). The Integrated Labour Force Survey. Analytical Report 2014, Dar es Salaam.

Note 2. Interview held on 3<sup>rd</sup> of June, 2019 with Judith (*not her real name*) a food vendor at Buguruni area.

Note 3. Interview held on June, 2019 with Janet a leader of VICOBA in Ilala.

Note 4. Interview held on 3<sup>rd</sup> of June, 2019 with Jumbe, a food vendor at Buguruni area.

Note 5. Interview held on 4<sup>th</sup> of June, 2019 with Erasto a food vendor at Buguruni area.

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