

EMERGING CAUSES OF STREET VENDING IN KALULUSHI WARD OF THE COPPERBELT PROVINCE, ZAMBIA.

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Abstract

The main purpose of the study was to find out emerging causes of street vending in Kalulushi ward of the Copperbelt Province of Zambia. For this purpose, 50 street vendors were purposively chosen as the study sample. In the same vein, a descriptive research design was used. On the other hand, primary data was collected using questionnaires while secondary data collected from published articles and journals and also various literature reviews. Furthermore, the data collected was analyzed using the Statistical Package for Social Sciences (SPSS) in order to generate graphs, tables and relevant descriptive statistics. In essence, the study found that many people engage in street vending due to unemployment, high profits as a result of selling in streets and lack of market infrastructure. With this in mind, the study recommended government and other stake holders to electrify most rural areas in order to spur entrepreneurship coupled with construction market places. The study further suggested to government through the public-Private Partnership model to lower the cost of doing business in sustainable sectors such as agriculture, thereby creating more jobs especially for the youths.

Key Words: *Street Vending, Entrepreneurship, Unemployment*

1.0 Background

Street vending is one of the urban informal economic sectors that has attracted sustained academic and policy attention for several decades. Bhowmik (2005) defined Street vending as an activity which takes place outside enclosed premises or covered workspace on street pavements, sidewalks, but also at bus stops and in other public places carried out by self-employed workers. These self-employed workers are in the informal economy and are either stationary or mobile. Bhowmik further define a street vendor as a person trading from the street who offers goods for sale to the public without having a permanent built-up structure from which to sell. Local Authorities attach a harsher definition to street vending and perceive it as an illegal activity, a situation where people have opted to sell their merchandise in non-designated areas (LCC Public Relations Manager, 2011)

There is substantial increase in the number of street vendors in the major cities around the world, especially in the developing countries of Asia, Latin America and Africa. There are two main identified generic causes of street vending in many countries. Firstly, lack of gainful employment coupled with poverty in rural areas that has pushed people out of their villages in search of a better existence in the cities. These

migrants do not possess the skills or the education to enable them to find better paid, secure employment in the formal sector and they have to settle for work in the informal sector. Secondly, there is another section of the population in these countries who are forced to join the informal sector. These are workers who were employed in the formal sector. They lost their jobs because of closures, down-sizing or mergers in the industries they worked in and they or their family members had to seek low paid work in the informal sector in order to survive (Dendukuri, 2014). While the above have been cited as causes of street vending in previous studies, this inquiry however focused on emerging causes of street vending.

In Zambia, street vending activities can be traced as far back as the creation of Northern Rhodesia. Before colonization, the Zambian society used to trade in public areas mostly along important trading routes. In the late 1970s and early 1980s street vending was referred to as black market and products such as soap, detergent, candles, cooking oil, bread and sugar were among the items that were usually in short supply in the legal retail outlets and therefore sold on the black market (Hansen 2004).

The term black market was used to refer to any illegal marketing activity such as vending in streets, yards and homes. The Police occasionally

undertook weeps of the black marketers, confiscating their goods and imposed fines or prison sentences on them. But most marketers returned to the streets (Hansen and Vaa, 2004: 64).

Today, street vending has risen tremendously in major cities of Zambia such as Kalulushi, Lusaka and Ndola. Specifically, in Kalulushi, which is our case study, street vending has been seen as a public nuisance. This is channeled by the fact that the current changes in the handling of street vendors in the city have affected the livelihoods of marketers. Many complained about the lack of business, as customers bought from street vendors and have now left their stands to sell on the streets as well. For instance, it was observed that some markets had indeed some empty stands, for instance, the new and old Nakadoli market in Kalulushi. Thus, many street vendors are not real street vendors, as they actually also have stands in the markets, but prefer to sell their merchandize on the streets (Lennert, 2013).

Notwithstanding the health risks and dangers posed by selling any type of commodity on the streets without any form of license or inspection, there are also arguments on the negative impact of street vending on the economy. The argument is based on the fact that the government has both failed to control street vending or devise a way of levying or collecting tax meaning that, unlike traders in markets and designated areas, street vendors don't pay any form of levy or tax to the

government. The burden of contributing towards government's revenue through taxation therefore falls on a small number of people in the formal sector. The ripple effect is that government is unable to provide public amenities such as schools and hospitals due to a limited revenue base. Some street vendors have equal capital investment as those that are in designated areas and paying tax as a reason (Muuka, 2003). So if you can go on the street and pay zero tax, is this not an encouragement for tax evasion?

In response to address the street vending problem, many studies have been conducted worldwide. As a major contribution, a research done by Hansen and Vaa (2004) on Zambia provides a background to the problem of street vending and the interventions that government has made so far. Based on Hansen's research, the government responded by building enough formal markets to cater for all the traders. Nevertheless, the problem of street vending has continued.

1.1 Statement of the Problem

Street vending, whether looked at macro or micro levels, do impact on the nation's economy in one way or another. In Zambia, the practice has risen tremendously in major cities such as Lusaka, Kalulushi and Ndola to mention but just a few. Despite the increase, street vending in Zambia is illegal and considered as a public nuisance. Further street vending regulations neither support poverty alleviation nor support employment

creation but merely protect the elite's interest in public space. This biasness as portrayed by street vending regulations made it possible for this research to poses the question: "Is outlawing street vending a battle for poverty or a battle against poverty?"

1.2 Objectives of the study

- To establish the extent of enlightening policy makers on the rationale of street vending.
- To ascertain how traders make their choices on trading location.
- To evaluate the relationship between government policies and street vending.

1.5 Significance of the Study

The study was important because it helped to unravel the emerging causes of street vending not only in Kalulushi ward of the Copperbelt Province but also the country at large. In the same vein, the study was important because it may help other researchers conduct a different treatment on the topic of street vending based on the identified gaps. Furthermore, the study was important because it may help policy makers to address street vending by instituting policy reforms on the subject under consideration.

1.6 Theoretical Framework

The study was guided by four theories of the informal sector which include Dualist, Structuralist, Legalist and Voluntarism

respectively. On the first part, Dualist theory sees the informal sector of the economy as comprising of marginal activities that are distinct from and not related to the formal sector and that provide income for the poor and a safety net in times of crisis (Hart 1973; ILO 1972; Sethuraman 1976; Tokman 1978). Unlike the Dualists, the Structuralist sees the informal economy as subordinated economic units (micro-enterprises) and workers that serve to reduce input and labour costs and, thereby, increase the competitiveness of large capitalist firms (Moser 1978; Castells and Portes 1989). On the contrary, Legalists sees the informal sector as comprised of "plucky" micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration and who need property rights to convert their assets into legally recognized assets (De Soto 1989, 2000).

Lastly, the Voluntarisms pay relatively little attention to the economic linkages between informal enterprises and formal firms but subscribe to the notion that informal enterprises create unfair competition for formal enterprises because they avoid formal regulations, taxes, and other costs of production.

2.0 LITERATURE REVIEW

Randhir (2012), in his paper on the "Regularization of Street Vending in Bhubaneswar, India: A Policy Model" brought out how a policy model for street vendors was

successfully framed and implemented in Bhubaneswar. The paper analyzed its critical success factors. The paper revealed that all the relevant stakeholders were brought together for joint planning and implementation of the policy. The success factors identified were the political will among authorities to acknowledge vending as a legitimate profession and address the concerns of the vendors, able leadership from vendors' side in organizing movements and negotiating with authorities, consensus building and allowing multiple voices in debates complemented by joint survey for identifying space and beneficiaries and financing the construction. These helped vendors in gaining an opportunity for sustainable source of livelihood.

Ramesh V.B., and Kavita W., (2000) in their review "Street Foods in Latin America" analyze socio-economic aspects of the street food industry in Latin America. They studied about the Street food vendors, consumers, type of Street foods available, quality of street foods and suggestions for improvement of street foods in Latin America.

Sharit Bhowmik (2005), in his study Street Vendors in Asia: A Review examined the street vendors in Asian countries namely Bangladesh, Sri Lanka, Bangkok (Thailand), Singapore, Kuala Lumpur, Manila, Hanoi, Cambodia, Seoul and India. The study analyzed the magnitude of street vending in different countries. The assessment found that the number of street vendors in the countries was on an increase. The number

increased because of shrinking of jobs in formal sector and with lack of employment in rural areas. This factor was common in Bangladesh, Nepal, Vietnam and Cambodia. In the Asian Tigers, Thailand, Singapore, Malaysia, Philippines, Korea, there was rapid increase in the number of street vendors after the monetary crisis of 1998. The governments of all Asian countries have more or less refused recognize street vending as a legal activity. Malaysia, Philippines and India have policies for regulating and protecting street vendors. Most of the street vendors in Asia are not unionized. Only Korea and India have federations or alliances of street vendors and in India NASVI has been more successful.

Molefe (2011), in his paper, "Beyond Modernist Planning: Understanding Urban Street Vending in Botswana" based on 160 street vendors and 40 customers in Gaborone City revealed that 49.4% of the street vendors were previously engaged in wage employment, 43.1% were working in the private sector and 26.3% were previously unemployed. Many of the previously employed had lack of security of employment in the private sector. Among the reasons for leaving the previous job were retrenchment, underpayment and the quest for self-employment. However, about 50.6% of the vendors chose street vending because it was the only available alternate and for 41.3% because it was very easy to get into street vending business. About 67.5% used personal savings as their source for start-up capital.

Njaya (2014), in the paper on “Challenges of Negotiating Sectorial Governance of Street Vending Sector in Harare Metropolis, Zimbabwe” analyzed the influencing factors and problems of street vendors in Harare based on 145 samples. The factors that promoted street vendors to take up the activity was quick and easy avenue to earn subsistence income and failure to find jobs in the formal economy. The problems at their work place were overcrowding and obstruction by fellow workers.

A study done by Judai and Associates (2002) found the reasons for which women and men in Zambia engage in informal businesses. However, they categorized their findings into two: the push factors (such as lack of formal employment, to supplement income from formal, employment, retrenchment, retirement, limited capital, encouraged by friends or family, inherited the business, lack of education and training for employment in the formal sector, no other option), and pull factors (such as profit making, to utilize skills/received training in the area, career preference, choice, dissatisfaction with previous job, to gain financial independence, for charity/compassion work).

A research done by Ndhlovu (2011) provides reasons why street vendors do not trade from formal designated markets and resistance to formal market infrastructure by street vendors in Lusaka, Zambia and findings on the relationship between government intervention and street

vending rationale: the majority engage in street vending because they easily access customers due to the high volume of movement of people within the Central Business District. Spaces with high flow of human and vehicular traffic are considered as conducive by the street vendors as they offer them easy access to their customers that, where street markets are discouraged or repressed, vendors must often invade (illegally or informally) the space in which to gain access to their client (Morales and Cross, 2007).

Therefore, in Zambia, as well as other parts of the world, as portrayed by various review of literature, it can be concluded that trade on the street, specifically Kalulushi, is on the rise and not likely to subside due to poverty, inadequate trading space in formal markets, lack of formal employment, local authorities' failure to acknowledge street vendors as a form of employment, lack of access to land in the CBD as all land is already taken by formal businesses, ease of access to customers on busy streets, city planning based on archaic planning models that ignores the existence of landless street vendors. Henceforth, there is need for tradeoffs among urban cleanliness, the rich's need for urban space and beautiful city space, the formal traders' business interests and the poor vendors' need to earn a living and put city re-planning at the centre of achieving healthy tradeoffs.

In summary, the various studies enumerated above covered different dimensions. Based on the

literature reviewed, it was inferred that the earlier studies had not concentrated much on the activities, illegality and performance of street vendors. This research gap triggered a study of this magnitude that thoroughly analyzed the activities, illegality and performance of street vendors. The study further endeavored hoped to influence policy changes on how street vending is perceived from illegality to street vending as employment and influence the urban planning regime that hitherto has not factored in street markets and vendor corridors in the Central Business District (CBD) in Kalulushi.

3.0 METHODOLOGY

In carrying out the study, a descriptive research design was employed. Purposive sampling was used to select the study participants. In this regard, a total of 50 street vendors were selected from four roads in the CBD. The justification for Purposive sampling is that it helps to confirm or disconfirm stories that one gets from the field (Leary, 2010).

Primary data was collected using questionnaires and personal interviews. Questionnaires were pretested on 50 street vendors and reviewed for corrections before administering them to the target group. On the other hand, secondary data was collected by reviewing existing literature in form of published peer reviewed Journal articles, published books, conference papers, newspaper articles, government policies and publications. In

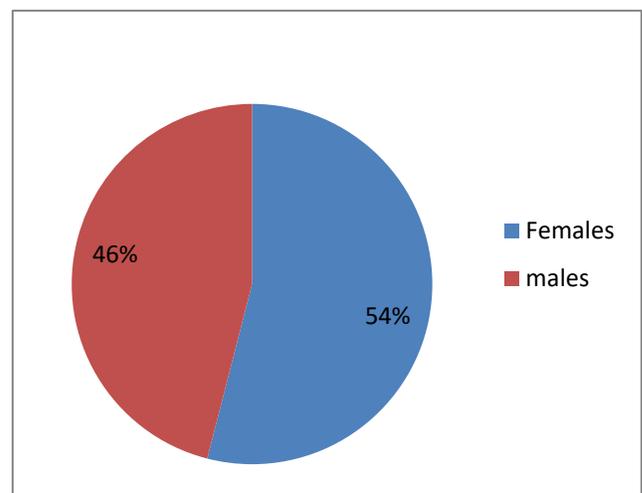
analyzing data, the Statistical Package for Social Science (SPSS) software was used. The analyzed data was summarized and presented using various graphic methods. The study was alert to the following ethical considerations: consent of the key informants, voluntary participation, confidentiality, safety, independence and impartiality as well as integrity.

4.0 RESEARCH FINDINGS

This section presents the finding of the study on the causes of street vending in Kalulushi ward of the Copperbelt Province of Zambia. In this regard, the presentation is in relation with the objectives of the study. On the first part, descriptive statistics of the respondents is given such as sex.

4.1 Respondents' background characteristics

Figure 4.1.1 Distribution of respondents by sex



Source: Field work 2018

Following the table above, it is clear that out of the total number of fifty (50) respondents 27 (54%) were female while 23 (46%) were male.

4.1.2 RESPONDENTS AGE DISTRIBUTION ANALYSIS

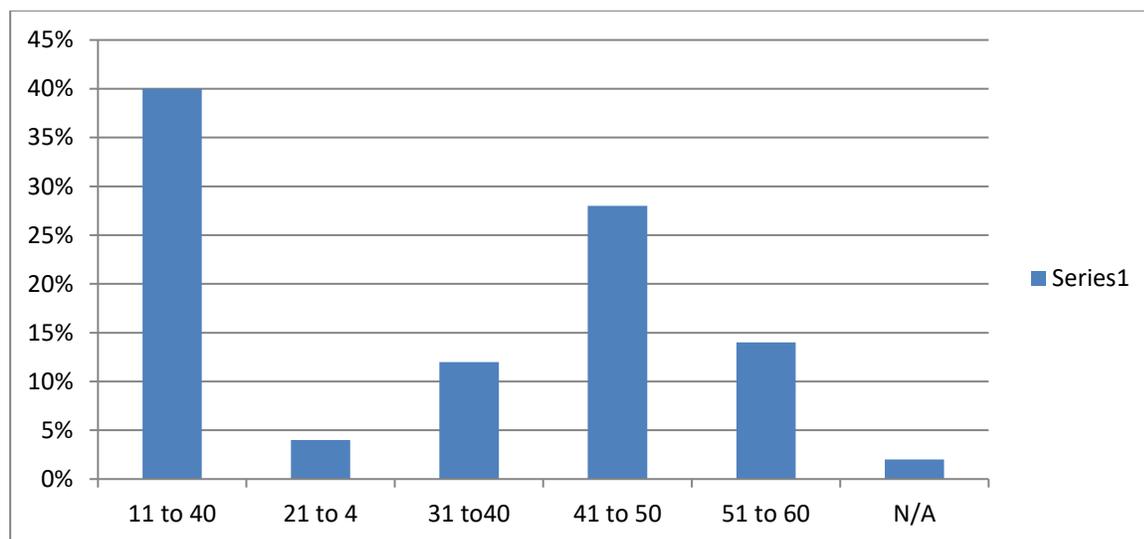
Figure 4.1.2: Distribution of Respondents by Age

AGE RANGE	PERCENTAGE
11-20	40%
21-30	4%
31-40	12%
41-50	28%
51-60	14%
Above 60	2%

Source: Field Data 2018

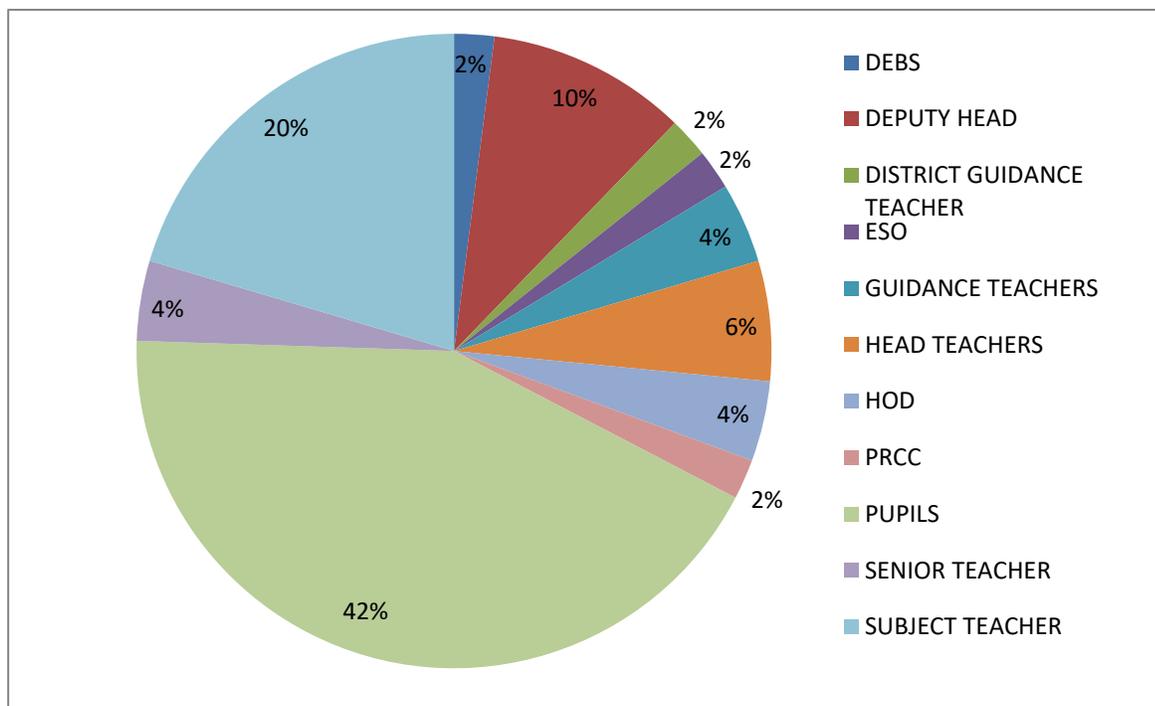
Following the analysis of the respondents' ages, the study revealed the ages were between 11 and 60 years and broken down as follows; Participants who were between 11 and 20 years represented forty percent (40%) of the total sample size. Those who were between 21 and 30 years represented four percent (4%) which had probably the least participants. Respondents who were between 31 and 40 years represented twelve percent (12%), while twenty eight percent (28%) were between 41 and 50 years and another fourteen percent (14%) were between 51 and 60 years old. Furthermore, two percent (2%) of the respondents did not declare their ages hence displayed as N/A on the table. Forty percent of the respondents were in the lowest age range showing that most of the pupils were between 11 and 20 years old

FIGURE 4.1.3: THE DISTRIBUTION OF RESPONDENTS AGE RANGES



Source: Field work, 2018

FIGURE 4.1.4 DISPLAYS THE POSITIONS HELD BY RESPONDENTS



Source: Field data 2018

The figure above shows the positions held by respondents. Out of the total one hundred percent, the highest percentage of respondents comprised the pupils who represented forty two percent followed by subject teachers whose total was twenty percent. Furthermore, deputy head teachers totaled ten percent, head teachers, six percent, guidance teachers, HODs and senior teachers totaled four percent each while the rest of the respondents who included the DEBS, ESO, PRCC and section head represented two percent each. Despite the percent of pupil respondents being high, the number of respondents holding administrative positions which included head teachers, deputy head teachers, HODs, senior teachers, the DEBS, ESO and the street vending chairperson was equally which meant that the respondents had wide experience in teaching, conducting and managing street vending.

Table 4.1.5 Respondents Views on the impact of street vending in Kalulushi District.

Negative Street Vending	Response	Percent (%)
Very High		2%
High		56%
Low		24%
Quite Low		4%
N/A		14%
Total		100%

*Source:
Field Data
2018*

Following the results of the study tabulated in figure 4.1.5, two percent of the respondents said that negative impact of street vending very high, fifty six percent of the respondents said it was high, twenty four percent further said it was low while four percent declared street vending negative impact levels were quite low and fourteen percent of the respondents did not say anything concerning the street vending impact levels in Kalulushi district. The fourteen percent of the respondents did not express their views whether street vending impact levels were high or not, the table shows clearly that street vending negative impact was still a problem in our country' eradication system because, no matter what the respondents could have said whether very high, high, low or quite low, it was evident that the problem of street vending eradication was far from being over. This was evidenced by few or no computers found in some schools.

From the questionnaires issued to pupils it was discovered that 90% of Kalulushi district do not have markets, 75% of the questionnaires given to school officers reviewed that the market – ratio is 1 to 18, 25% of the district. Council officers said that the market to marketer - ratio is 1 to 5.

The interview with the DEBS reviewed that the street vending is very bad and attributed this to lack of employment. He suggested that this year the government should make a deliberate policy of empowering at least 10 males and 10 females every month from the grants given to the youth

and the elderly and women. He also reviewed that the government is doing everything to empower many street vendors to improve the employment levels. It is for this reason that the council in Copperbelt province has recruited many staff to work with street vendors to help stop the vice and go to various market canters built for them.

5.0 DISCUSSION OF FINDINGS

The section discusses the findings of the study under different headings. It is also important to mention that the discussion of findings under this section is in relation to the objectives.

5.1 Lack of training for marketers

A study done by Judai and Associates (2002) found the reasons for which women and men in Zambia engage in informal businesses. However, they categorized their findings into two: the push factors (such as lack of formal employment, to supplement income from formal, employment, retrenchment, retirement, limited capital, encouraged by friends or family, inherited the business, lack of education and training for employment in the formal sector, no other option), and pull factors (such as profit making, to utilize skills/received training in the area, career preference, choice, dissatisfaction with previous job, to gain financial independence, for charity/compassion work).

So training is very key to the marketeers so that they particularly involved and enlightened on their rights and responsibilities.

5.2. Poor sanitation on the markets

In Kalulushi many markets are dilapidated and do not have toilets and enough water to have the markets clean always to avoid diseases.

5.3 Unemployment

The study further revealed that unemployment is another challenge faced by the government to implement street vending removal which is a practical activity. The markets are highly over clouded such that selling is a very big problem. The markets are just unmanageable for street vending to be controlled.

5.4 Low numbers of market places

The respondents also observed that Low numbers of market places in the area has contributed to poor implementation of street vending removal in Kalulushi District. Some schools do not have enough personnel and infrastructure to help stop street vending while others have less than the acceptable number of staff to help train and remove street vendors. Molefe (2011), in his paper, “Beyond Modernist Planning: Understanding Urban Street Vending in Botswana” based on 160 street vendors and 40 customers in Gaborone City revealed that 49.4% of the street vendors were previously engaged in wage employment, 43.1% were working in the

private sector and 26.3% were previously unemployed. Many of the previously employed had lack of security of employment in the private sector. Among the reasons for leaving the previous job were retrenchment, underpayment and the quest for self-employment. However, about 50.6% of the vendors chose street vending because it was the only available alternate and for 41.3% because it was very easy to get into street vending business.

5.5 Lack of markets infrastructure

Most of areas do not have enough man power and infrastructure to help stop street vending problems making it very difficult to implement street vending removal in Kalulushi district. Randhir (2012), in his paper on the “Regularization of Street Vending in Bhubaneswar, India: A Policy Model” brought out how a policy model for street vendors was successfully framed and implemented in Bhubaneswar. The paper analyzed its critical success factors. The paper revealed that all the relevant stakeholders were brought together for joint planning and implementation of the policy. The success factors identified were the political will among authorities to acknowledge vending as a legitimate profession and address the concerns of the vendors, able leadership from vendors’ side in organizing movements and negotiating with authorities, consensus building and allowing multiple voices in debates complemented by joint survey for identifying space and beneficiaries and

financing the construction. These helped vendors in gaining an opportunity for sustainable source of livelihood.

5.6 Lack of electricity in market places: Many markets in rural areas are mostly disadvantaged because of the remoteness of their areas where ZESCO cannot reach with electricity. This is one problem that needs to be solved first if street vending is to be controlled. Many markets have may be 3 or 6 computers but they do not have electricity so this makes it practically impossible for them to help those street vendors who deal in computer accessories who depend on electricity in their business. According to street vending a 2015 report “Zambia is relatively poor by global standards with only 33.1 percent of the households in the country in employment and the rest are working on their own either in businesses and farming”.

5.7 Poor funding for implementation of the removal street vending: some of the participants in the study proposed that the funding of street vending removal implementation was cardinal in the implementation of street vending removal. Therefore, the government of Zambia must aim at increasing the funding to implement street vending removal. Some respondents said the government of Zambia knows very well that funding is very poor to this effect but why they cannot do the right thing by doing first things first. Furthermore, respondents suggested those in planning for the implementation should be

scrutinized to see if they are competent if not they be replaced by competent ones.

One respondent thus said: *“The government must first provide funding, infrastructure, equipment and trained personnel before starting this mammoth task of implementing eradication of street vending in Zambia”*.

Urban spatial planning – metropolitan-wide but also at a neighborhood level – has an important role to play in inhibiting or supporting street traders. Gewalt, J.B. (2008). “Most African cities inherit colonial spatial planning where the rich and poor are separated with the poorer residents on periphery of city centers”. This separation has implications for street traders who largely live in poorer parts of the city.

Further urban design choices made in colonial times, like the width of streets and pavements, continue at times to limit current urban design solutions. At a neighborhood level, transport and land use planning are critical. Those concerned with processes of inclusion and exclusion of traders need to ask to what extent are traders accommodated in areas of high congestion, like transport nodes and places where there are middle class consumers, for example, are there flyovers built over poor areas. Facilities created for street traders indicate the extent to which they are incorporated into urban plans. Street traders need shelter from the elements, places to store their goods, and ablution facilities. In many of the countries for which there is information, there

seems to be an approach in which markets are built to house traders.

Although street traders are often desperate for facilities, too often local authorities pay scant attention to the importance of foot traffic in locating these markets. Barro et al. (2012), outlines how the local authority in Lusaka built a city market that opened in 1997 and, for the reasons outlined above, many years later remains empty. There is much more of a tradition of markets in West Africa. In their study of markets in Dakar, Senegal and Bromley (2000), point to more successful municipal efforts to provide and manage market space. The case study evidence seems to suggest that licenses can be used as an inclusionary or exclusionary tool. In addition, Licensing Street trading gives traders the right to operate. If traders are to have a securer livelihood and invest both in their economic activities and their trading areas, security of tenure is critical. Licensing and site allocation are key components in better management of public spaces. The critical issue, however, is how many licenses as a proportion of the total number of traders are issued.

In this study, the defining features of street food vending have been identified as follows: ready-to-eat food and beverage, prepared and sold on the street, or prepared at home and sold on the street. Clearly, these key features emphasize the type of food, the mode of preparation and the location of sale. Street food and other vending goods,

therefore, qualify as an informal sector activity. Since there are various types of street vendors as highlighted in the section above, this study sought to get insight from each category. As highlighted, the nature of street vending, while making it a profitable enterprise for those who engage in it, also makes it a risk to public health such as salaula (second hand clothes, shoes and foods).

5.8 Summary

Within this context and considering the paucity of research on the nature of street vending and what can be done about it in Zambia, this study was formulated to make an ethical assessment of the practice. The methodology used was a qualitative case study with an ethical component. The study should not, however, be mistaken especially that there is a mention to do with microbiological examination of foods vended on the street but rather as an assessment of the impact practice of street vending in order to inform policy regarding it.

5.9 Conclusion

In conclusion, a huge majority of Lusaka's residents, including ever more young people, create a living from a range of extra-legal activities that are most observable in public space. It is not astonishing that the intermittent expulsion of vendors from sidewalks and streets and their removal from market places to create room for redevelopments have received varied responses. On one hand, vendors have appropriated these

sites; customers frequent them to satisfy their daily needs because of their well-situated location in public space. And on the other hand, the public despise street vendors for spreading dirt and disease, investors and retailers hold them responsible for negatively affecting their businesses, and local government and representatives of the state consider them to be unruly and difficult to regulate. However at the same time street vendors are examples of micro-entrepreneurship and hold the solution to urban poverty. The government has made several attempts in order to have this issue resolved; however the proliferation of street vendors in the city has proven lack of efficiency in their intervention. Therefore, this essay has shown that participatory planning and monitoring would improve the efficacy of these interventions because it involves the street vendors at every stage. The implementation of policies against street vending in Kalulushi has been affected negatively due to lack of good markets where street vendors can trade, enough staff, lack of employment opportunities, overcrowding in markets. In addition it is concluded that the impact of street vending in Kalulushi is so bad that the town is not easily controlled and crime rate has increased.

This study has helped to enlighten policy makers to look at street vending practically and not reactively. It is also true that street vending can be a source of revenue by government when properly

harnessed through good and well researched policies. Therefore, this study has contributed in a small way to the vast knowledge already afloat in the public domain.

6.0 RECOMMENDATIONS

In view of the findings of the study, the researcher therefore recommends the following to the government:

1. The government should work together with Private Partnerships to construct and improve already existing markets.
2. The government should increase funding to the rural electricity authority so that they can connect more rural areas, in order to discourage youths to move to already overpopulated urban areas.
3. The Local Authorities should open up more areas which should be used as trading areas to accommodate street traders
4. The government through Bank of Zambia should reduce the commercial banks lending rates to enable small entrepreneurs' access funds from them at low interest but profitable rates.
5. The government through parliament should come up with an Act to legalize street vending in order to increase employment levels through the informal sector.

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