The Challenge Facing Women Street Food Vendors to Invest their Income on Long-Term Household Assets in Dodoma City, Tanzania

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Abstract: The article aims to examine the challenge faced by women street food vendors when attempting to invest their income in long-term household assets in Dodoma City, Tanzania. The article addresses two objectives: to analyse the amount of income generated by women who engage in street food vending and how it is spent in households. A cross-sectional research design was used to visit women's enterprise premises to collect data from 138 respondents through questionnaire. Interviews, non-participant observations, and focus group discussions were also used to collect primary data, while secondary data were gathered through documentary reviews from city council reports related to food vending activities. Descriptive statistics and the Chi-square test were applied to analyse quantitative data. Findings indicate that nearly 83% of women engaged in food vending activities earned an income in the range of TZS 110,000 to TZS 200,000 per month. About 72% of the income earned by women was spent on household expenses such as food, clothing, rent, children's tuition fees, health services charges, and electricity and water bills. These expenses were mostly spent for purchasing or paying for short-term goods and services. The article concludes that women food vendors failed to contribute to the purchase or payment of long-term goods and services, which obscures their contribution to household livelihood. The article recommends that household expenses should be shared equally between men and women by allocating income in short versus long-term expenditures to determine each person's contribution to promoting livelihood.
Keywords: expenditure patterns, household, income and women food vendors

Introduction

In developing countries, women dominate in food vending activities but face challenges when it comes to investing their income earned in purchasing long-term assets for their households. The majority of women choose to run street food vending enterprises due to the failure to access other sources of formal livelihood strategies (Doss et al., 2020). The major advantage is that it is possible to launch street food vending enterprises by investing low initial capital, skills, and knowledge. In sub-Saharan African countries, such as Kenya, Uganda, Zimbabwe, and Ghana, street food vending enterprises have employed a large number of women who are limited in launching other fully fledged formal or informal enterprises (Haleegoah et al., 2020; Mwove et al., 2020; Guloba et al., 2021; Mlambo, 2021).

Explicitly, in Tanzania, such as Dodoma City, women's street food vending enterprises are expanding due to the increased demand for household expenditures. In addition, people experience low production in agriculture, forcing women to engage in other livelihood strategies, such as street food vending enterprises, to generate income for household expenditures (Arsene et al., 2020). The article argues that women earn income from street food vending enterprises, but it is not saved, and it is directly consumed for household needs. In development, women's expenditures for household requirements need to be taken into consideration to determine their efforts. "Hence, the majority of women street food vendors are very poor and uneducated," they lack the knowledge to launch other sophisticated trades (Eke and Elechi, 2021, 89), and they don't keep expenditure records in their households. In marital relationships, men tend to control women who earn income to manage household finances, and they turn to investing in long-term assets.

Household expenditures in this article are categorized into two patterns: short-term needs and long-term assets. Essentially, women are limited in their ability to spend their income earned from street food vending enterprises on long-term assets that require savings. The problem arises when women fail to save surplus finances, which sometimes impairs their ability to expand their street food vending enterprises. This perpetuates income poverty among women, as their efforts seem to be focused only on immediate needs. Investing in long-term assets increases income security and access to loans and credits from microfinance institutions. Women street food vendors conduct their enterprises by investing small amounts of capital and earning income to support their households (Jaka & Shava, 2018; Kirumirah et al., 2021). Short-term needs include the purchase of food and clothes, as well as payments for rent, children's tuition fees, health service charges, with electricity and water bills. Long-term assets include savings, miscellaneous items, electronic appliances (such as televisions, radios, computers, and mobile phones), furniture, plots of land, and house construction materials.

The concern is whether women's earnings from street food vending activities are meant to be for immediate survival or long-term interventions to improve household livelihoods. Munishi & Casmir (2019) argue that the support provided by women street food vendors for household expenditures has been obscured because men are generally seen as breadwinners, with the exception of female-headed households. Despite the fact that street food vending enterprises enable women to earn income and support their households' livelihoods, their expenditures have not been valued as a means to improve livelihoods. The research article acknowledges the challenges faced by women street food vendors in investing their income on long-term household assets in Dodoma City, Tanzania. However, it also highlights a research gap in the lack of information about the distribution of income earned by these women for short-term and long-term household needs separately.

The article addresses the research question, which states that how do women spend the income earned from street food vending enterprises in households? In order to answer this research question, the study analysed the monthly income earned by women from conducting street food vending enterprises. Thereafter, it evaluated the amount of income allocated to purchasing or payments on various items to determine the portion of income expended on purchasing short-term needs and long-term assets separately. In addition, the article also analyses the relationship that exists between income earned from street food vending activities and long-term assets purchased by women in households. Thus, the paper is organized into five sections. The first section provides an introduction to the phenomenon, the second section outlines the theoretical framework, the third section focuses on the research methodology, the fourth section discusses the findings, and the fifth section provides the conclusion and recommendations of the study. The article is significant as it creates awareness of how women street food vendors disburse their income at the household level, representing their capacity to purchase items. This study is important because women's income earned from street food vending enterprises has been spent in households and not documented to show its clear value in promoting livelihoods.

Feminist Theory for Women Socio-Economic Empowerment

Feminist Economics Theory advocates for gender sensitivity towards inclusive participation in livelihood strategy diversification with development policies. Feminist economics scholars include Esther Boserup, Ailsa McKay, Marianne Ferber, Barbara Dergmann, Julie A. Nelson, Marilyn Waring, Nancy Folbre, Diane Elson, and others. Thus, Feminist Economics Theory advocates for the recognition of women's participation in household management and capacity building to enhance their initiatives to reduce poverty (Berik, 2018; Bahn et al., 2020). According to Mutia (2021), feminist perspectives became influential in the mid-twentieth century with the notion of empowering both men and women by ensuring that they participate effectively in socio-economic development at the household and communal level. The theory suggests that women have entrepreneurial personality traits and the intention to "significantly affect socio-economic development and business growth" to improve their livelihoods (Ekoja et al., 2020, 1297).

Historically, between the 1960s and 1990s, feminist perspectives began as a criticism alongside the structural disparities in societies (Maclaran & Kravets, 2018; Allen, 2023). The theory emphasizes on promoting access to social spheres of life and enabling women to participate effectively in livelihood strategy diversification for their survivals.

Feminist Theory in economic perspectives is grounded in the liberal strand of feminism, which emphasizes on equal rights, access to education, and livelihood opportunities that were previously dominated by men. The Feminist Economics Theory seeks equality between men and women in accessing available resources in households and their surroundings (Williams, 2018; Kabeer, 2021). The foremost goal is to uphold reasonable access to, use, and control over socio-economic possessions to increase women's income for sustaining household livelihoods. Proponents of Feminist Economics Theory argue that it has led to transformations that have shifted women's role from carrying out reproductive and caregiving duties alone to engaging in productive opportunities (Floro, 2019). They further contend that neoliberal economic policies have not addressed factors that constrain women from improving their livelihoods. Essentially, fundamental factors that are favourable to women's socio-economic advancement include arrangements in the labour market, financial policies for development projects/programmes, gender customs, and equal access to potential opportunities and social standards (Siles et al., 2019). Feminists are affected by issues such as lack of access to education, labour markets, property ownership, and being overburdened by household chores.

Feminist Economics Theory creates awareness towards gender equality, reduction of poverty, and economic improvement for women who were previously discriminated against due to patriarchal mindsets (Mishra, 2018). The theory supports the wave of fairness, acceptance, and inclusion of women in accessing development opportunities (Case, 2019). Therefore, this theory increases the chances for women to receive better treatment in socio-economic interventions and improve their inclusion in livelihood strategy opportunities. However, feminism in socio-economic empowerment may discriminate against men as it looks to challenge the patriarchal system and its implications on women's oppression (Tolkah, 2021). This might lead to an increase in women's preferences for divorce when they become self-sufficient economically. The analysis of women's discourses in development creates equality that reduces men's dominance in households, and sometimes it might lead to marital power conflicts (Biwa, 2021).

Despite the negative implications associated with the adoption of this theory, its assumptions are applicable in this study to build an argument encouraging women to participate effectively in diversifying their livelihood strategies. Feminist Economics Theory, while emphasizing the importance of women's economic participation and empowerment, it has not fully addressed the challenges faced by women in low-income countries who work as food vendors. The specific challenge in this study is lack of control over income earned. Moreover, the theory may not fully address the socio-cultural factors that constrain women's economic participation, including gender discrimination and restrictive social norms. For example, in some societies, women's economic participation may be stigmatized, and they may be discouraged from working outside their households.

This study aims to encourage women to increase their efforts in running street food vending enterprises to raise their income. The theory installs confidence in women who are often regarded as inferior and not suitable for engaging in productive activities to improve their livelihoods. As the theory emphasizes on feminist empowerment patterns, it perpetuates women’s participation in income generation activities, including operating food vending enterprises as discussed in this article. However, the theory does not address the issue of women's income expenditures in households, which is not visible in sustained livelihoods. Hence, addressing this concern involves a holistic approach through taking into account the fundamental structural aspects that limit women's

economic opportunities and their ability to invest in long-term assets. Therefore, this article aims to address this gap by examining the challenge faced by women street food vendors when investing their income on long-term household assets in Dodoma City, Tanzania.

Research Methodology

Study Area and Justification for Selection

Dodoma City was the study area; the capital of Tanzania. The city is located at latitude "-6° 9' 35.028"N" and longitude "35° 47' 52.8"E", covering an area of 2,969 km2 (276,500 ha). The area is semi-arid, with scarcity of rainfall during the season ranging from December to mid-April. The average annual rainfall is 500 mm and occurs over four months, which accounts for 85% of the city's total rainfall. The dry season starts in late April and continues until the rainy season in December each year. As a result, agricultural production is scarce due to low rainfall in the city. Additionally, the large area is used for human settlements, businesses, and learning institutions. The rationale for conducting the study in Dodoma is that it is the capital city of Tanzania and is experiencing a rapid upsurge in the number of women engaged in petty trades, including street food vending (Mamboya et al., 2021)

Research Design

The study applied a cross-sectional research design to collect data in the study area. The target population for this study was women street food vendors. The design was applied to collect data from different individuals within a single visit to each vendor by conducting interviews. A questionnaire was administered to individuals who were contacted from their food vending enterprises. The rationale for applying a cross-sectional design was to leverage its strength in discovering and documenting various information captured from natural settings. The study was descriptive in nature, and as such, the cross-sectional design was suitable.

Sampling Population, Procedures and Sample Size

The sampling population targeted women who were conducting food vending enterprises in selected streets. Specifically, the unit of analysis was an individual woman, as a primary emphasis in this article. The number of women involved in operating food vending enterprises was determined, and the sample size was calculated by applying the population proportionate formula. The rationale for using this formula is that the number of women street food vendors was estimated by the community development officer, who documented petty trade records and reports in the department. The proportional sampling formula was suitable for this study to ensure that the sample represents and estimates the overall number of the targeted population.

Equation

$$n_o = \frac{Z^2 \times P \times (1 - P)}{E^2}$$

Whereas:

n_0 is sample size

Z is confidence level

=138.2976≈138 P is population proportional

E is marginal error

Since,

Z is 95% = 1.96

P is 90%= 0.9

E is 5% = 0.05

$$n_o \quad \frac{(1.96)^2 \times 0.9 \times (1-0.9)}{(0.05)^2}$$

$$r \quad \frac{(3.8416) \times (0.9) \times (0.1)}{(0.0025)}$$

$$n_o = \frac{(0.345744)}{(0.0025)}$$

n_0=138

The actual calculated sample size was 138 respondents from three selected locations: Sabasaba bus station, Majengo, and Nghong'onha markets, who participated in this study. The sample size was divided by three, as adopted from other scholars' approaches, to ensure the same number of respondents in each street (Arkhipova & Kuchmaeva, 2018; Michalak-Dawidziuk, 2021). The sample size in each street included 46 food vendors who were selected through simple random sampling from their enterprise premises in the three locations within the city worth the total of 138 respondents. Respondents were visited randomly at their premises used for conducting food vending activities to extract the required number. Simple random sampling was used purposefully to eliminate bias, as respondents had equal chances of being selected. In addition, purposive sampling was applied to select ten key informants, such as one community development officer, three ward executive officers, one environmental officer, and one city tax collector. These key informants were interviewed to obtain in-depth information about women street food vending enterprises, as they were service providers who understood the operations of the street food vending enterprises and the status of women involved in it.

Date Collection Methods

Data collection was conducted to obtain both primary and secondary data. Primary data was collected through individual interviews, non-participant observations, and focus group discussions. The instruments used were questionnaire and interview guides or checklists. The questionnaire was administered through face-to-face interviews with women street food vendors at their enterprise premises. The vendors were asked a series of questions related to the study topic, and their responses were recorded. The rationale for conducting interviews was to allow women to respond to a series of questions and provide their views based on their understandings and experiences with street food vending enterprises and household income expenditures. Observations were conducted to observe how women were conducting their street food vending enterprises. Women street food vendors were visited at their enterprise premises to observe how they conducted their activities, the types of food items they served, their interactions with customers, and their daily sales status.

Additionally, three focus group discussions, each comprising ten participants, for a total of 30, were conducted. Purposive sampling was used to select participants for the focus group discussions by considering their ability to share information. These participants were identified during the survey,

as they showed their capacity to articulate issues. The focus group discussions provided a forum to discuss various issues faced by women street food vendors and gain insights from participants' shared understanding based on their daily activities of street food vending enterprises. The reason behind for using focus group discussions was to encourage respondents to share their experiences and reactions to the situation of spending their income on short-term household needs rather than long-term needs.

Secondary data were collected through documentary reviews of various city council reports related to food vending activities as one of the petty trades conducted in this city. These reports were used to identify women street food vendors as respondents in this particular study. Additionally, some women street food vendors recorded their income allocations, and their information was used to assess their trends of earning income from their enterprises.

Data Analysis

Data was analysed through both qualitative and quantitative approaches. Qualitative data were analysed through content analysis by editing, summarizing, and organizing textual attributes. Observations, focus group discussions, and key informant information were analysed to explain how women street food vending earnings were expended in households. The analysis began by selecting and reviewing recorded information, and then separating it into related themes. The collected data were organized into units and categories, which were arranged in different related views to provide in-depth and meaningful information about the study.

For quantitative data analysis, cross-tabulation and chi-square tests were used. Cross-tabulation was used to calculate expenditure patterns of income in two categories, short-term and long-term, to determine women food vendors' income distributions for household livelihood sustainability. The chi-square test was used to examine the association that exists between income earned from street food vending enterprises and the number of long-term assets purchased by women street food vendors. The variables were the number of long-term assets purchased as dependent and income as independent. The chi-square formula is $\chi 2 = \sum(O\ i - E\ i)2/E\ i$, where O i represents the observed value and E i represents the expected value.

Findings and Discussion

Street Food Varieties and their Prices

Food varieties sold by women street vendors and their prices were determined to confirm their ability to generate income. The findings, as detailed in Table 1, show a variety of food items and their prices in the three locations of the study. The varieties of food items for breakfast included chapattis (thin pancakes made from rolled dough), mandazi (African donuts), vitumbua (a coastal East-African dish made of rice flour and coconut), doughnuts, sweet potatoes, beef soup, chicken soup, cattle feet bone soup (generally well-known as makongoro in Kiswahili), goat and cattle intestine soups, bean soup, tea, and porridge. The varieties of food items served during lunchtime and in the evening for supper included ugali (stiff porridge), rice, banana stew, vegetables, beef, goat meat, fish, and chicken. The prices of food items differed across the three locations. For breakfast, the prices ranged from TZS 200 to TZS 2,500, while for lunch and supper, the prices ranged from TZS 1,000 to TZS 3,500 in all three locations.

However, the prices for some food items differed among the three locations. For example, the price of andazi at Sabasaba Bus Station was TZS 500, at Majengo Market it was TZS 300, and at Nghong'onha Market it was TZS 250. Prices also differed for lunch and supper foods such as ugali, rice, pilau, banana stew, and fish across the three locations. Additionally, the cost of specified food varieties such as rice, pilau, ugali, banana stew, and fish varied across the study locations due to differences in operating costs, such as rent charges for business premises and the distance to the market for shopping food ingredients. According to these findings, the varieties of food items sold in the three locations were similar in type and price. However, some food varieties, such as cattle

and goat soups with sweet potatoes, were only sold at Sabasaba Bus Station. Women street food vendors planned their meals based on customers' preferences and availability of ingredients in the market. This is also confirmed in a study conducted by Tawodzera (2019), which reported that street food vendors tend to raise prices to recover business operation costs and generate profits. This implies that there were different prices for similar food items in various locations.

For lunch and dinner, for instance, rice was served with accompaniments such as fish, meat, beans or chicken at a single meal. Street food prices were arranged based on the type of customers and the amount charged for renting the premises. Customers' income statuses influenced street food vendors in pricing by determining their capacity to afford the prices. Additionally, problems arose, especially when they failed to sell all the cooked food per day, leading to food spoilage because they did not have storage appliances such as refrigerators or deep freezers. They were also not capable of cooking small portions because they lacked suitable cooking appliances and had to minimize the costs of preparing food so that they could sell it at reasonable prices. Women street food vendors made efforts to manage their enterprises by producing a surplus to gain benefits and reinvest capital. Therefore, this arrangement of prices affected their level of income generated per month from street food vending enterprises.

Locations Used for Street Food Vending by Women

Based on the findings, all three locations, such as Sabasaba Bus Station, Majengo Market, and Ngh'ong'ona Market, were found to be suitable for street food vending enterprises, regardless of those who had seasonal customers. These findings are consistent with those of Idajati et al. (2019), who reported that the suitability of street food vending enterprise locations is rooted in the population of people who play a great role as customers. When food vendors plan to start such businesses, they consider the number of people available in the surrounding area. The study found that street food vending enterprises flourished in areas where there were middle and low-income people conducting various activities. Street foods were also cheaper, making them affordable for middle and low-income individuals.

However, food vendors in Ngh'ong'ona street experienced a shortage of customers during holidays as they catered to University of Dodoma students. Most students relied on meal funds provided by the Higher Education Student Loans Board (HESLB). During university holidays, there were few customers. As such, those who conducted their street food vending enterprises in this market gained profits occasionally, with higher incomes when the university was operating. The major factors that increase success in street food vending enterprises include customers to purchase on-sale food items. The large number of customers increases the chances of cooking a large amount of food supplied for selling. This calls for the need to conduct a feasibility study to search for opportunities and availability of customers.

Total Income Generated from Street Food Vending Enterprises per Month

The findings shown in Figure 1 reveal that women earned varying amounts of income per month from their street food vending enterprises. The total income earned from these enterprises was categorized into three levels for ranking purposes. Statistics demonstrate that the majority (58.7%) of women earned between TZS 200,001 to TZS 300,000, while 34.8% earned between TZS 100,001 to TZS 200,000, and only 6.5% earned between TZS 300,001 to TZS 400,000. This implies that women's income from street food vending enterprises differed greatly. During the focus group discussions, women street food vendors explained that their earnings varied based on their individual capabilities in running businesses. These findings are similar to those of Tuffour et al. (2022), who reported that success in street food vending is "dependent on an individual agent." The community development officer also explained that, in her experience, some women food vendors were occupied by household duties, which prevented them from spending more time conducting these activities.

In running businesses, profits gained were subject to different factors such as the initial capital invested, the amount and number of food items prepared and sold, expertise in planning meals, dedication, skills in attracting customers, and utensils used in serving. The ways in which women organized their food vending enterprises determined each individual's monthly income. Each individual's enterprise needs to be scrutinized to determine whether the conditions required for generating profits in street food vending enterprises were met. Due to the lack of support and strategies to run their enterprises, these women earned a small amount of income that shaped their expenditure patterns in households.

Expenditures of Income Earned by Women Street Food Vendors

Findings show that the majority of women food vendors frequently spent their income on purchasing short-term items. Their expenditures for household short-term needs include 28.3% for purchasing food and clothes, 12.4% for rent, 10.1% for children's tuition fees, 7.7% for health service charges, 6.0% for electricity, and 4.1% for water bills, as detailed in Table 2. Furthermore, the findings in Table 2 show the long-term expenditure patterns. 11.8% of their income was allocated for savings and miscellaneous expenses, 8.2% for household assets such as furniture and electronic appliances, 2.8% for personal devices such as mobile phones, 2.7% for plots, and 2.3% for house construction materials. Generally, the results indicate that 72.2% of the income generated by women through street food vending enterprises was utilized to meet short-term household expenditures. For women street food vendors who earned approximately TZS 200,001 to TZS 400,000, about 27.8% of respondents managed to allocate their income on long-term expenditures.

The possible negative outcome for spending income on household short-term expenditures is that it can lead to a lack of savings and financial stability in the long-term. If all of the amount of income earned by women street food vendors is spent on immediate needs and wants, there may be little left over for saving or investing for the future. This can be particularly problematic in the event of unexpected expenses or emergencies, such as a facilities repair and medical bills. Without a financial cushion, women street food vendors may be forced to take on debt or make difficult financial choices that could negatively impact their overall well-being. Additionally, excessive spending on short-term household expenses can lead to a cycle of living under subsistence, which can be stressful and limit opportunities for personal and financial growth. It can also make it more difficult to achieve long-term financial goals, such as buying a home, expanding a business, or saving for other future needs.

Expenditure patterns that prioritize short-term needs can reduce the possibility of saving income. During a survey, a woman explained,

> *We decide to spend our income from street food vending enterprises on short-term household expenses. For instance, our household members cannot survive without food, but they can do without other items. Since we are engaged in income-generating activities, we sometimes need to consider our immediate household needs and spend our income accordingly* (14/06/2021, Dodoma City, Tanzania).

Therefore, women who sell food on the street earn a certain amount of income that contributes significantly to household expenses, especially short-term ones. During a focus group discussion at Majengo market, women explained that when they started their street food vending businesses, their husbands stopped providing them with money for household expenses, specifically short-term ones. However, their contribution to household expenses was not recognized because they lacked records for future reference. One of the food vendor gave the following information:

> *My husband used to provide some money for our daily needs, but it was not enough to buy all the necessary things. We had three children, and life became very difficult. When I asked my husband for more money, he said he was saving for house construction purposes. So, I decided*

to start a street food vending business to generate income. Currently, he does not provide any money for our daily needs, but he sometimes does only when we have guests at our home but not often (14/06/2021, Dodoma City, Tanzania).

This raises concerns about women's ability to improve their livelihoods, especially in cases of divorces or separations when resources need to be distributed. The findings in this article on expenditure patterns are similar to those of Opata et al. (2020), who reported that women's income from various activities is primarily spent on financing children's needs, purchasing fuel for cooking, and buying food, including service charges. They further suggested that development strategies should focus on improving expenditure patterns by empowering both genders to spend their income on short-term and long-term household needs. This article suggests that the failure to document women's street food vending earnings increases discrimination against them in households, as their contribution is not recognized

Income Earned from Food Vending and Long-Term Assets Purchased

The analysis investigated the relationship between the amount of income earned by women from street food vending and the number of long-term assets purchased in households. A Chi-square test was conducted to determine if there was a statistical association between the income earned from street food vending and the number of long-term assets purchased by women over twelve months. The Chi-square results presented in Table 3 show that there is no statistically significant association between the amount of income earned from street food vending enterprises and the number of long-term assets purchased by women in households (P-value = 0.1991, x2 = 6, df = 2). These statistics suggest that the income earned was not effectively utilized for purchasing long-term assets in households.

The results indicate that women earn some income from street food vending enterprises, but their spending was mainly focused on short-term needs. Although there may be other reasons limiting their ability to purchase long-term assets, their responsibility to support immediate household needs is a major challenge. By spending their income on short-term assets throughout the year, women are hindering their ability to improve their livelihoods and failing to manage long-term savings. This situation is unfair to women who also need to purchase long-term assets to address their gender-specific needs.

Failing to spend on long-term assets can have negative consequences for women. Long-term assets, such as land, housing, or investments, can provide a stable foundation for women's economic empowerment and contribute to poverty reduction. When women are unable to purchase these assets, they may have limited opportunities to improve their living standards and advance in society. Without long-term assets, women may also be more vulnerable to economic shocks, such as illness. This can further exacerbate poverty and hinder their ability to support household financial needs. Furthermore, women who are unable to purchase long-term assets may face limited social and economic mobility, which can perpetuate gender inequality.

Conclusion and Recommendations

It is evident that women face a challenge on allocating income earned from food vending activities. The study shows that women street food vendors utilize 72.2% of their income on short-term household expenditures, with only 27.8% being spent on long-term needs. Skewed expenditures towards immediate household needs obscure their contribution to promoting sustainable livelihoods in socio-economic development. This calls for women empowerment, which is compatible to the Feminist Economics Theory. Men have also reduced their financing of household needs since women launched street food vending enterprises. This has limited women's ability to meet future development plans in their households. In general, income earned by women from food vending activities is not recognized in development due to the nature of expenditures. This has increased

poverty among women and marginalized them in development interventions. Continuing in this manner will economically disadvantage women.

The study recommends creating a conducive environment that enables women to save income generated from street food vending enterprises. Both men and women should equally share the expenses of purchasing and paying for household short-term needs. Couples should combine their incomes earned per month and distribute them mutually for household expenditures. Additionally, the Ministry of Community Development, Gender, Women, and Special Needs should formulate supportive policies, regulations, and laws for conducting street food vending enterprises. Initiatives should be taken to demarcate street food vending premises in different locations in towns and cities to formalize these enterprises, which employ a large number of women. Furthermore, the ministry should establish micro-finance programme that provides affordable and accessible loans to women street food vendors. The micro-finance programme should specifically targets women street food vendors by helping them to address barriers and provide them with the financial resources they need to start or expand their enterprises.

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Appendices

Table 1: Food Varieties and their Prices

Food Items	Prises (TZS)		
	Sabasaba Bus Station	Majengo Market	Nghong'onha Market
Breakfast			
Chapati	250	250	250
Andazi	500	300	250
Vitumbua	250-300	300	250
Doughnuts	500	500	500
Sweet potato	200	-	-
Beef soup	1,500-2,000	1,500	1,000
Chicken soup	2,000	2,000-2,500	-
Kongoro	1,500	-	-
Cattle and goat intestinal soup	1,000	-	-
Soup of beans	500	500	500
Cup of tea	200	200	200
Cup of porridge	500	500	500
Lunch/Dinner (Single main meal with an accompaniment)			
Ugali, rice, pilau, bananas stew with beans and vegetables	1,500	1,000-1,500	1,000-1,200
Ugali, rice, pilau, bananas stew with meat	2,000	2,000-2,500	2,000
Ugali, rice, pilau, bananas stew with fish	2,000	2,500-3,000	2,000
Ugali, rice, pilau, bananas stew with chicken	2,500-3,000	3,000-3,500	2,000

Source: Field Data (2021)

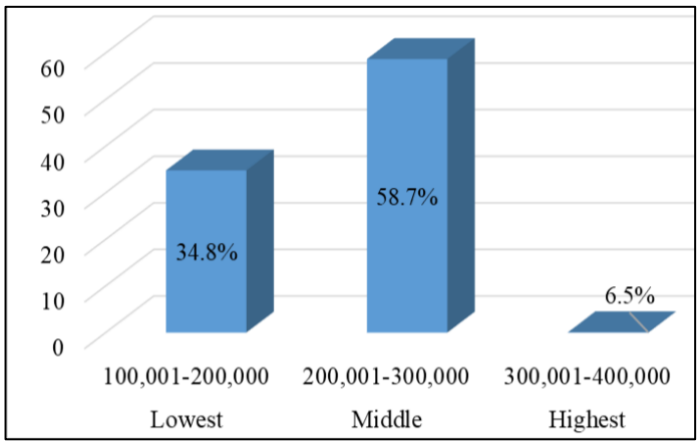


Figure 1: Amount of Income Earned per Month from Street Food Vending Enterprises
Source: Field Data (2021)

Table 2. Household Expenditure Patterns per Month

Item	Expenditure TZS	
	Mean	Percentage
Short-term/Immediate		
Food	72,165	28.3
Clothes	25,755	10.1
Education	9,180	3.6
Health	19,635	7.7
Rent	31,620	12.4
Electricity	15,300	6.0
Water	10,455	4.1
Sub-Total		72.2
Long-term/Durable		
Savings and miscellaneous (donations, ceremonies, recreation)	30,090	11.8
Household assets (electronic appliances, furniture)	20,910	8.2
Personal assets (mobile phone)	7,140	2.8
Buying plot (land)	5,865	2.7
Buying construction materials	6,885	2.3
Sub Total		27.8
Total		100.0

Source: Field Data (2021)

Table 3: Chi-Square Test on Income Earned and Long-Term Assets Purchased

Chi-square Test	Value	df	Asymp. Sig. (2-sided)	X^2
Pearson Chi-Square	1.532[a]	2	0.1991	6
Likelihood Ratio	1.898	2	0.052	
Linear-by-Linear Association	0.056	1	0.765	
N of Valid Cases	138			

Source: Field Data (2021)