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COLLEGE OF SOCIAL SCIENCES, ARTS AND HUMANITIES

DEPARTMENT OF GEOGRAPHY AND ENVIRONMENTAL STUDIES

LIVELIHOOD STRATEGIES AMONG FEMALE INFORMAL VENDORS:

A CASE OF WEREDA 04, AKAKI KALITY SUB-CITY, ADDIS ABABA

BY

MULUGETA MARKOS

SEPTEMBER, 2025

ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ADDIS ABABA UNIVERSITY IN PARTIAL FULFULLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS OF ART IN GEOGRAPHY AND ENVIRONMENTAL STUDIES

THESIS ADVISOR: TEBAREK LIKA (Professor)

SEPTEMBER, 2025

ADDIS ABABA, ETHIOPIA

DECLARATION

Addis Ababa University

School of Graduate Studies

Department of Geography and Environmental Studies

I, the researcher, declare that this thesis is my original work, has not been presented for a degree in any other university and all sources of material used has been acknowledged in this entire study.

Name: Mulugeta Markos

Signature: ___________

CONFIRMATION

This is to verify that the thesis titled “livelihood strategies among female informal vendors in woreda 04, Akaki Kality Sub city, Addis Ababa.” has been undertaken by Mulugeta Markos under my supervision. I admit this essay is submitted for evaluation as it satisfies the standards and needs of Addis Ababa University.

Name of Advisor: Tebarek Lika (Professor)

Signature: ____________

Date: ________________

Approval

This is to certify that the research project thesis by Mulugeta Markos, entitled: Livelihood Strategies among Female Informal Vendors: A Case Study of Wereda 04, Akaki Kality Sub-City, Addis Ababa that submitted in partial fulfillment of the requirements for Master of Arts in Geography and Environmental Studies complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

Approved by Board of Examiners:

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Internal Examiner___________________________ Signature _________ Date _____/____/____

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Mulugeta Markos

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Acronyms and Abbreviations

AAE:	Action Aid Ethiopia
AAI:	Action Aid International
ANOVA:	Analysis of variance
CSA:	Central Statistical Agency
CSOs:	Civil Society Organizations
DFID:	Department for International Development
ECA	Economic Commission for Africa
FDRE:	Federal Democratic Republic of Ethiopia
FGD:	Focus Group Discussion
FIVs:	Female Informal Vendors
GBV:	Gender Based Violence
GDP:	Gross Domestic Product
IBM:	International Business Machines
IGAs:	Income Generating Activities
ILO:	International Labor Organization
IUR:	Institute of Urban Research
IWVs:	Informal Women Vendors
KII:	Key Informant Interview
Km^2:	Kilometer squares
MBOs:	Membership-based organizations
MFIs':	Micro Finance Institutions
NGOs:	Non-Government Organizations
OAU:	Organization of African Unity
SGA:	Street Net Ghana Alliance

SAITF: South African Informal Trading Forum

SANRTA: South African National Retail Traders Association

SHGs: Self-Help Groups

SLF: Sustainable Livelihood Framework

SME: Small and Micro-enterprise

SPSS: Statistical Program for Social Sciences

SDGs: Sustainable Development Goals

UN: United Nations

TVET: Technical and Vocational Education and Training

UNDP: United Nations Development Program

UNESCO: United Nations Education, Science and Cultural Organization

USACOs: Urban Saving and Credit Organizations

WIEGO: Women in Informal Employment Globalizing and Organization

Abstract

Rapid urbanization in Ethiopia, particularly in Addis Ababa, is reshaping cities and creating both opportunities and challenges. One of the most affected groups is unemployed and low-income female informal vendors (FIVs), who rely on street vending as a key livelihood strategy. This study explores the experiences of FIVs in Akaki Kality Sub-City, using the Sustainable Livelihood Framework (SLF) and a mixed-methods approach. Data were collected from 160 vendor surveys, eight key informant interviews, and four focus group discussions. Quantitative data were analyzed using SPSS and Excel, while qualitative insights were thematically assessed. Findings reveal that informal vending is a deliberate income strategy, not merely a fallback. While many vendors report improved incomes, others face stagnation, illustrating the sector's instability. A major challenge is lack of legal recognition, with most vendors operating without permits making them vulnerable to harassment, eviction, and fines. Poor infrastructure also forces many to work in unsafe, unregulated spaces. Gender-based violence, including verbal and physical abuse, is common, especially in poorly lit areas. Financial access remains limited: few women obtain formal loans, relying instead on informal savings and networks due to fear of debt, lack of collateral, and distrust of institutions. Business training is rare but highly desired. While some vendors benefit from social networks, others are excluded due to income instability. Institutional trust is low, with many vendors feeling neglected by authorities. The study concludes that informal vending is a resilient yet constrained livelihood. To support FIVs, integrated interventions are needed legal recognition, financial inclusion, safer infrastructure, and protection from violence, capacity building, and improved institutional engagement to foster sustainable and dignified livelihoods in the urban informal economy

Keywords: *Female Informal Vendors, Livelihood Strategies, Public Space, Urban Informality, Sustainable Livelihood Framework, Addis Ababa.*

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

Urbanization is often seen as a catalyst for opportunity, innovation, and improved access to services. According to the European Environment Agency (2023), urbanization is defined as “the increase in the proportion of people living in towns and cities,” usually caused by rural-to-urban migration. However, it also brings significant challenges, including exclusion and unequal access to economic resources. In this context, livelihood strategies refer to how individuals secure income, assets, and support to maintain their households (Chambers & Conway, 1992). In Ethiopia, the shortage of formal employment and limited skills training for women has contributed to the expansion of a low-paying, poorly regulated informal sector (Todaro & Smith, 2015; Tadesse, 2020).

Despite the fact that most Ethiopians work in the informal sector, women remain especially vulnerable to exploitation, harassment, and economic marginalization (Chen, 2012; Tsigereda, 2020). Female vendors are essential to both household survival and food security, yet policy discussions often prioritize formalization over addressing the systemic barriers they face (World Bank, 2014). In Wereda 04, women frequently encounter selective law enforcement, competition for trading space, and shifting urban governance, forcing them to constantly revise their income strategies (Yesuf, 2021; Simachew & Tilahun, 2024). The resilience of these women, especially in the face of exclusion, remains understudied forming the basis for this research.

The term *female informal vendors* refers to women who earn a living by selling goods or services within the informal economy typically without legal registration, permits, or protection under labor law (Chen, 2012). For many low-income households in developing countries, informal street vending has become a necessary survival strategy (Alaro, 2019). The informal sector provides livelihoods to millions of people excluded from formal job opportunities due to rapid urbanization, structural unemployment, and persistent economic inequality (World Bank, 2014). Within this space, women are prominent yet highly marginalized, often constrained by gender discrimination, limited education, and restricted access to credit (Getachew, 2024; Chen, 2012).

In Ethiopia and particularly in its capital, Addis Ababa, street vending has emerged as a major feature of the urban economy for female-headed and low-income households (Melaku, 2021). Female informal vendors typically operate in legally ambiguous and physically confined environments, facing legal, social, and financial challenges. Despite their significant contribution to household survival and the local economy, their labor remains undervalued, unregulated, and vulnerable to eviction and policy shifts (Tadele, 2013; Woinshet, 2013). For many women, informal vending is not a temporary coping strategy but a long-term livelihood shaped by social exclusion, limited formal employment, and gendered domestic responsibilities (Abate, 2022).

Akaki Kality Sub-City, located on the southern periphery of Addis Ababa, is marked by rapid industrialization, rural-to-urban migration, and the expansion of informal settlements. Within this sub-city, Wereda 04 presents a unique microenvironment where informal female vending is both widespread and economically vital (Tsigereda, 2020). Women in this area sell food, clothing, and household goods, often under difficult conditions with minimal government or NGO support. While recognition of the informal sector's value is increasing, empirical research that focuses specifically on gendered livelihood strategies in localized urban contexts like Wereda 04 remains limited (Simachew & Tilahun, 2024; Yesuf, 2021). Much of the existing literature generalizes informal activity without adequately addressing the intersection of gender, place, and survival strategies.

Understanding how these women navigate informal and often hostile urban spaces managing financial constraints and mobilizing personal and social resources is essential for inclusive urban policymaking (Alaro, 2019; Chen, 2012). This study aims to investigate the survival strategies employed by female informal vendors in Wereda 04, Akaki Kality, by identifying the drivers of their engagement, the constraints they face, and their adaptive responses. Such analysis contributes to academic discourse while offering policy-relevant insights for improving the socioeconomic conditions of women in Ethiopia’s urban informal economy (Getachew, 2024; Tsigereda, 2020).

The high concentration of female vendors in Wereda 04 is linked to broader socioeconomic forces such as rural-urban migration, entrenched gender inequality, and fluctuating market demands. Nonetheless, their adaptive responses to these pressures remain poorly understood.

This study argues that investigating the everyday realities and strategies of female informal vendors in this area is crucial for developing policies that address their vulnerabilities while recognizing their contributions to the urban economy.

1.2. Statement of the Problem

Ethiopia's recent development trajectory has spurred significant urban growth, particularly in cities like Addis Ababa. However, this urban expansion has not translated into proportional employment opportunities, especially for the youth. Youth unemployment increased from 17% in 2011 to approximately 25% in 2019, with urban women experiencing unemployment rates more than twice those of their male counterparts (World Bank, 2020). Alongside this, the informal sector has become a critical component of urban livelihoods, absorbing more than one million individuals nationally. In Addis Ababa alone, over 128,598 people are employed informally, 60% of whom are women (CSA, 2020).

Several local studies in Ethiopia have explored the livelihood strategies of female informal vendors, revealing important insights but also exposing significant research gaps. Desta, (2018) analyzed data from national household surveys to explore the functions and features of the informal sector in Ethiopia’s cities, referencing established theories. His findings indicate that while the informal sector is expanding, there is a decline in employment opportunities within manufacturing, services, and trade, as well as in the hotel and restaurant sectors, although construction and related areas are seeing growth. He pointed out that a lack of capital is a critical issue facing this sector. Ultimately, he concluded that income levels among individuals vary across different informal sectors and emphasized the need to analyze the roles and characteristics of these sectors through multiple theoretical frameworks.

Tsigereda (2020) found that informal women vendors (IWVs) in urban Ethiopia engage in diversified livelihood strategies to increase income and reduce risks. Most are involved in selling food and beverages, fruits and vegetables, household items, textiles, and footwear, with vending contributing over one-third of their household income. However, these women face multiple challenges including limited access to financial services, poor working environments, lack of legal protection, and exposure to physical abuse, sexual harassment, and theft. The study emphasizes the need to formally recognize informal vending as a legitimate business and calls for access to public spaces, credit, equipment loans, and skills training. It also recommends that government authorities work closely with stakeholders to ensure IWVs are included in the benefits of urban economic development.

In Addis Ababa, Alaro (2019) examined female street vendors in neighborhoods such as Shiromeda, Sidist Kilo, Shola, and Megenagna, using a mixed-method approach grounded in the Sustainable Livelihoods Framework and feminist perspectives. Her findings emphasized that women rely heavily on vending as a critical source of income, yet they face multiple vulnerabilities including poor health conditions, legal insecurity, inadequate housing, and limited access to assets. Similarly, Woinshet (2013) studied vendors in Bole Sub-City and found that street vending enhanced women's social and economic capital. However, their livelihoods were consistently undermined by harassment, conflicts with authorities, lack of licenses, and frequent evictions. Both studies highlighted the marginalization of informal vendors in formal urban planning and poverty reduction strategies.

In Gondar, Hiwot (2022) focused on how female street vendors were impacted by the COVID-19 pandemic. The crisis brought about heightened food insecurity, health risks, and financial stress. Women adopted various coping strategies including reliance on religious faith, social networks, reduced spending, and even withdrawing children from school. Another study in Azezo, a sub-city of Gondar, by Oumer (2019), found that street vending improved women's human and financial capital, although policy and institutional support remained minimal. In Bahir Dar, both Simachew and Tilahun (2024) and Ewunetu (2019) explored the socio-economic realities of women in informal vending, especially those involved in street coffee businesses. Their findings revealed that while these businesses were shaped by rural–urban migration and cultural influences, they remained highly unstable and exposed to health, legal, and financial risks. Ewunetu particularly highlighted that informal sector participation lowered household livelihood indices, underscoring the economic fragility of informal work.

Further south, in Hossana Town, Admasu et al. (2019) confirmed that street vending serves as a vital income source for the urban poor, though policy support is lacking. In Mekelle, Yesuf (2021) identified the contributions of street food vendors to employment and crime reduction, but also noted operational and regulatory challenges that inhibit business sustainability. A gender-focused study by Tekie and Getachew (2024) in Addis Ababa's Jemo-01 area found that women were disproportionately driven to street vending due to limited alternatives. Female vendors were more vulnerable to theft, harassment, and confiscation of goods compared to their male counterparts.

In the urban economy of Addis Ababa, informal female vendors play a vital role especially in low-income areas like Wereda 04 of the Akaki Kality Sub-City. These women form the backbone of household survival and community care, often supporting entire families through small-scale, street-based vending. Despite their critical contributions, they continue to face significant challenges including irregular income, limited legal protection, and inadequate access to social safety nets.

However, the daily realities and complex livelihood strategies of these women remain underrepresented in academic research and largely overlooked by policy-makers. Existing studies tend to focus on formal employment or general poverty reduction strategies, often ignoring the nuanced, grassroots-level experiences of female informal vendors. In Wereda 04, this gap is particularly visible, as local dynamics, gender-specific constraints, and urban policy enforcement significantly shape job opportunities and business sustainability.

Although the literature on informality and gender in urban Ethiopia is expanding, several key research gaps persist. First, some research includes gender perspectives; few systematically explore how the intersections of gender, space, legality, and informality influence women's economic activities. Second, the daily coping strategies, informal support networks, and micro-level practices that women use to navigate hostile urban environments are rarely examined in detail. Third, the impacts of urban regulations and policy enforcement on the flexibility and survival of female-led informal businesses are often neglected. Finally, few studies compare different types of vending (such as food, coffee, or household goods) to explore their unique vulnerabilities.

The existing literature also tends to oversimplify the challenges of the informal economy, often adopting top-down perspectives that neglect the lived experiences and agency of women vendors. As a result, many policy responses fail to address the specific needs of these women or support the informal systems they rely on. This limits the effectiveness of poverty reduction and urban planning efforts, especially in rapidly growing cities like Addis Ababa.

Given this context, a focused study on female informal vendors in Wereda 04 is both timely and essential. It provides an opportunity to explore the gendered, place-specific dynamics of informal livelihoods and to document the daily strategies these women use to adapt to economic and regulatory pressures. By investigating their lived experiences, coping mechanisms, and informal economic practices, the study aims to fill a critical information gap and contribute to more inclusive, evidence-based policy development.

Ultimately, this research seeks to deepen understanding of how female informal vendors in Wereda 04 survive and persist in a challenging urban environment. Despite their large presence and crucial role in sustaining urban households, these women remain economically marginalized, legally unrecognized, and vulnerable to multiple forms of exploitation. Their daily strategies and experiences are rarely captured at the community level. Thus, the study's strong focus on an understudied setting and population is justified, offering meaningful recommendations for more gender-responsive and context-sensitive urban policy-making in Ethiopia.

1.3 Research Objectives

1.3.1. General objective

The general objective of this study is to analyze the livelihood strategies employed by female informal vendors (FIVs) in Woreda 04 of Akaki Kality Sub-City, Addis Ababa.

1.3.2. Specific objectives

The specific objectives of the study are:

- To identify the diverse income sources of informal vendors in Akakki Kality of woreda 04 Addis Ababa administration
- To examine the socio-economic factors influencing women's engagement in informal street vending as a livelihood strategy.
- To analyze the challenges faced by informal female vendors in accessing and utilizing public spaces, including legal and regulatory constraints.

- To evaluate informal female vendors' access to financial services and support mechanisms.
- To investigate the relationship between livelihood capitals (human, social, financial, physical, and natural) and the livelihood strategies adopted by informal female vendors.

1.4. Research Questions

This study seeks to answer the following research questions:

1. How do income diversifications of informal vending affect the livelihoods of female informal vendors?

2. What socio-economic, institutional, and personal factors motivate or compel women to enter informal vending?

3. What are the major legal, administrative, and spatial barriers affecting informal female vendors' access to and use of public spaces for vending?

4. To what extent do informal female vendors have access to formal and informal financial services and support programs, and how does this access influence their operational sustainability?

5. How do variations in human, social, financial, physical, and natural capital shape the choice and effectiveness of livelihood strategies among female informal vendors?

1.5. Significance of the Study

This study will shed light on how informal female vendors (FIVs) sustain their livelihoods in one of Addis Ababa's most dynamic sub-cities, providing insights that can inform policy and strengthen support systems. The research contributes to the growing body of knowledge on gender and urban informality, particularly the economic roles of women and the challenges they face in rapidly urbanizing environments. Focused specifically on the livelihood strategies and barriers encountered by FIVs, the study is especially relevant in the context of rising urban poverty, increasing living costs, high unemployment, and continued rural-to-urban migration. It will enhance understanding of how low-income urban women sustain their livelihoods and navigate socio-economic hardships. Moreover, the research challenges dominant perceptions of informal vending and advocates for the recognition of women’s right to use public spaces in city environments. The findings of this study are expected to: (1) deepen knowledge of the livelihood patterns of FIVs in the study area; (2) identify their dependence on livelihood assets, socio-economic conditions, and informal support networks; (3) assist policymakers, NGOs, and community leaders in designing targeted interventions that improve the socio-economic status of informal women vendors; and (4) highlight the systemic barriers they face, such as limited institutional support, while proposing practical solutions to enhance the security and sustainability of their work. Ultimately, the study will also contribute to academic discourse on informal economies, women's economic empowerment, and urban livelihoods, serving as a valuable foundation for future research.

1.6. Scope of the Study

This research was geographically limited to woreda 04 in Akaki Kality sub city, Addis Ababa. It was centered on females because earlier studies indicate that females involved in informal vending face greater risks. As a result, the goal of this investigation was not to compare male and female vendors. Furthermore, while numerous vending items exist in urban environments, this study was specifically confined to woreda 04 within the capital of Ethiopia, Addis Ababa, particularly in the Akaki Kality Sub-city. The purpose of this study was to explore the livelihood strategies, the difficulties in running their businesses in public urban spaces, and their access to these areas. Consequently, the study's focus was narrowed to Informal Female Vendors involved in various ventures within Akaki Kality Sub-city in Woreda 04, But not be considered broadly applicable to the entire city.

1.7. Limitation of the study

This study has several limitations that should be acknowledged. Firstly, its geographic scope was confined to Akaki Kality Sub-City in Addis Ababa, which may limit the generalizability of the findings to other sub-cities or regions in Ethiopia. The use of purposive and convenience sampling also presents a limitation, as it may introduce selection bias and limit the diversity of perspectives captured, particularly among female informal vendors with differing socioeconomic backgrounds. Additionally, the study relied heavily on self-reported data, which can be affected by recall bias, underreporting, or exaggeration especially when addressing sensitive issues such as income levels, experiences of harassment, and informal financial practices.

Time constraints further limited the research to a cross-sectional design, preventing an assessment of changes in livelihood strategies or vendor experiences over time. Language and communication barriers may have also impacted the accuracy of data collection, despite efforts to use local languages, as some responses—particularly in qualitative interviews—may have lost nuance in translation or interpretation. The study also faced difficulties accessing comprehensive official data from government institutions regarding informal vending policies and enforcement practices, which could have added depth to the analysis. Lastly, while the focus on female informal vendors provided critical gender-specific insights, the exclusion of male vendors means the study lacks comparative analysis, which could have enriched understanding of gendered dynamics within the informal economy.

1.8. Operational Definition of Terms

Informal vendor: Informality involves selling goods without having a permit, lacking a business license for permanent locations, and providing their own places of business. Therefore, the female participating in this research runs their businesses informally. Nevertheless, these females might also work in formal sectors, pay taxes occasionally, and manage informal businesses on a part-time basis. This research concentrated solely on the informal activities, without considering any formal work they may also be involved in. This study focuses on women who directly engage in informal vending, not their family members or household heads.

Livelihood Strategies: Livelihood strategies refer to the range and combination of activities and choices people make to achieve their livelihood goals, including productive work, investments, and coping mechanisms (DFID, 1999). They represent how households generate income, meet basic needs, and reduce vulnerability, shaped by access to assets, institutions, and opportunities (World Bank, 2001). They also include both short-term coping methods and long-term adaptation strategies that sustain and improve well-being under changing conditions (UNDP, 2014). For female informal vendors (FIVs), these strategies involve diversifying income sources, minimizing expenses, and building resilience for future challenges.

The right access public space: refers to the entitlement of all residents in a city, particularly those from low-income backgrounds, to have fair access to everything the city provides. It also includes the ability to modify their city in ways they consider appropriate. This encompasses a safe environment free from violence and harassment in public areas; secure spaces where women and girls can move without fear; access to essential services both at home and in community settings; protection from mistreatment in workplaces; and facilities that enable women and girls to participate fully in social, economic, cultural, and political life (Avila and Friendly, 2015). A further definition from UNESCO (2020) describes public space as an area that is open and available to everyone, irrespective of gender, race, ethnicity, age, or economic status. These areas include public gathering sites like plazas, squares, and parks. Interconnecting areas, like sidewalks and streets, are also considered public spaces. To support this, Ethiopia has endorsed multiple agreements, including the Universal Declaration of Human Rights. The right to public spaces is acknowledged within the Constitution of the Federal Democratic Republic of Ethiopia. Implicit rights involve the freedom of movement, with some interpretations reflecting parts of the right to the city and the right to public space access.

1.9. Organization of the Thesis

This thesis is organized into five chapters. The first chapter presents the introduction; the second chapter presents a review of related literatures. The third chapter presents about the location and demographic description of the study area and the research methodologies, the research design, data collection and analysis method, data type and sources sampling techniques and size data presentation, and ethical consideration are present. The data analysis, presentation, and discussion of key results are present in chapter four. The fifth chapter concludes by drawing important conclusions and providing forward suggestions for enhancing the living strategies and circumstances of females working in the informal sector. Lastly, appendices, and references were organized in this study.

CHAPTER TWO

2. REVIEW RELATED LITERATURES

2.1. Definitions of Basic Concepts and Terminologies

This thesis explores several key concepts that need clear definitions and boundaries. An informal vendor is often referred to as a street vendor or part of the informal economic sector. Other names include "small capitalist of the poor," "community of entrepreneurs," and "God of small sellers" (Kumari, A. 2006). In the Indian context, a "street vendor" is defined as an individual who sells articles, goods, food items, or offers services to the public in streets, lanes, sidewalks, footpaths, pavements, public parks, or any public area or private space. Their operations can be a temporary structure or involve moving through different locations. This term encompasses hawkers, peddlers, squatters, and any other similar terms that may be specific to each region according to the Street Vendors Act of the country. Although drawn from India, these definitions reflect the shared experiences of informal vendors in many developing nations, including Ethiopia.

Public spaces are typically streets, but their meaning can vary as they change and take on different forms, particularly for marginalized groups such as women. Informal vendors represent one of the largest and most visible groups within the informal economy, which primarily exists in public spaces or 'streets' (Chakraborty, P., & Koley, S, 2018).

Another important idea is livelihoods. (Chambers, R., and Conway, G. ,1992) describe a livelihood, whether in urban or rural settings, as comprising the capabilities, assets (like stores, resources, claims, and access), and activities that are necessary for a means of living. A livelihood is deemed sustainable if it can withstand and recover from stresses and shocks, maintain or enhance its assets and capabilities, and offer sustainable opportunities for future generations, while also providing net benefits to other livelihoods locally and globally over both the short and long term.

Based on these definitions, livelihood strategies refer to the various methods people adopt to survive in diverse socio-economic and environmental contexts. These strategies involve activities that ensure a household's survival. Informal female vendors implement various strategies by opting to sell products in different environments to support their livelihoods.(

Action Aid International, 2014). Examining the Gender Impact of Violence and Urbanization of the challenges faced by female informal vendors in Addis Ababa, Ethiopia, within the broader context of urban safety, gender-based violence, and socioeconomic marginalization.

2.2. Theoretical Perspectives

Various development theories have examined the informal economy, particularly how people in vulnerable communities create livelihoods outside formal structures. These theories are rooted in classical and neoclassical economic thought, dating back to the 1950s. Consequently, this thesis highlights significant theoretical milestones that have shaped FIV's perspectives. Among these are the modernization or dual economy theory and the grassroots development approach, which prioritizes people and their needs (Willis, 2005).

2.2.1. Modernization Theory

The perspective of modernization theory is crucial in comprehending how policymakers and urban planners frequently view female informal vendors in cities like Addis Ababa. The theory emphasizes why informal vending is often viewed as a barrier to development and targeted by dividing the economy into formal and informal sectors. To oppressive laws or evictions, this viewpoint sheds light on the systemic and institutional issues facing female informal traders in Wereda 04, Akaki Kality Sub-City, such as their restricted access to inadequate legal protection, harassment, and safe vending locations. The study is able to critically analyze the impact of modernization-driven policies on these women's livelihood strategies by looking at these obstacles. In addition, modernization theory directs the study in determining if female informal sellers are actually moving toward more formal and sustainable economic pursuits.

2.2.2. Sustainable Livelihoods Framework (SLF)

The Sustainable Livelihoods Framework (SLF), developed by the UK Department for International Development (DFID), serves as a valuable analytical tool for understanding how individuals and households sustain their livelihoods amid various economic, institutional, and environmental challenges (DFID, 1999). It is particularly useful for analyzing the strategies of vulnerable groups, such as female informal vendors, who operate in unpredictable and often unsupportive urban environments. At the core of the SLF are five key types of capital—human, social, financial, physical, and natural which people combine in different ways to construct their livelihood strategies (Chambers & Conway, 1992). Human capital refers to skills, knowledge, health, and labor capacity. Social capital includes networks, relationships of mutual support, and access to wider institutional resources. Financial capital encompasses savings, income, credit, and remittances. Physical capital involves infrastructure such as shelter, tools, and access to transport. Natural capital, though limited in urban settings, includes access to land, air quality, or natural resources, where applicable.

These assets are accessed and deployed within a broader context of vulnerability, shaped by trends such as rural-to-urban migration, shocks like eviction or inflation, and seasonal variations in demand or earnings (Scoones, 1998). The SLF also emphasizes the role of transforming structures and processes such as laws, policies, institutions, and cultural norms—which can either enable or constrain livelihood opportunities (Ellis, 2000). In the case of female informal vendors in Wereda 04 of Akaki Kality Sub-City, these women often operate with limited access to capital, facing legal restrictions, weak institutional support, and gendered barriers that influence their ability to work and generate income (Chen, 2012; Abate, 2022).

What makes the SLF particularly relevant for this study is its shift from a needs-based to a capability-focused perspective. Rather than focusing only on what female vendors lack, the framework highlights how they creatively use available resources such as informal social networks, small-scale financial tools, or physical vending structures to sustain their livelihoods and support their households (Carney, 1998). This approach allows for a more comprehensive understanding of how resilience is built and maintained over time. Moreover, the framework supports the identification of entry points for sustainable and context-specific interventions, such as expanding access to microcredit, improving access to public vending spaces, or strengthening social protection programs (Rakodi & Lloyd-Jones, 2002). By applying the SLF to this study, the research will provide a holistic understanding of how informal female vendors in Akaki Kality survive and adapt, contributing to more informed, inclusive, and gender-responsive urban policies.

The Sustainable Livelihoods Framework (SLF) is a widely adopted model in development research. It posits that individuals build livelihoods through access to five core types of capital:

human**,** natural**,** financial**,** social**,** and physical (Chambers & Conway, 1992). These capitals help people cope with shocks, manage risks, and pursue improved wellbeing.

2.2.3. SLF in the Ethiopian Context

The Sustainable Livelihoods Framework (SLF) has been increasingly applied in urban Ethiopian contexts to analyze the complex strategies individuals and households use to sustain their livelihoods, particularly in the face of poverty, informality, and limited institutional support. In cities like Gondar, Addis Ababa, and Bahir Dar, SLF-based studies have proven useful in identifying the multiple forms of capital that marginalized urban populations especially women mobilize to survive and adapt.

For instance, Abate (2022) found that female street vendors in Gondar improved their access to social and financial capital through informal vending. These women relied heavily on networks of trust, mutual support, and informal savings groups (e.g., *Idirs* and *Equbs*) to manage risk, build resilience, and reinvest in their businesses. Despite lacking formal employment, they were able to create livelihood pathways that supported not only their individual needs but also those of their families.

Similarly, Melaku (2021) conducted research in Eastern Addis Ababa, particularly in Megenagna and Hayahulet, where informal vendors demonstrated significant improvements in their livelihoods through enhanced human and social capital. Many of these vendors had developed strong community ties and acquired business knowledge through peer learning, mentorship, and experience rather than formal education or training. The study also highlighted that informal vending activities offered women greater autonomy and flexibility—features that were particularly important for those juggling household and childcare responsibilities.

Moreover, Tadesse (2020) emphasized that livelihood diversification is a crucial strategy among urban poor women in areas like Merkato and Shiromeda, where female vendors engage in multiple income-generating activities to reduce vulnerability to market and policy fluctuations. These strategies often include seasonal vending, home-based work, and part-time domestic labor, illustrating the dynamic nature of urban livelihoods.

The SLF also helps contextualize how external shocks such as inflation, policy enforcement, or forced evictions impact access to livelihood assets in Ethiopian cities. For example, vendors in Akaki Kality Sub-City face restrictions in accessing public vending spaces, unpredictable municipal crackdowns, and lack of access to affordable credit, which all undermine their financial and physical capital. Yet, these women often respond through adaptive mechanisms such as rotating vending locations, forming informal associations, and relying on kinship networks.

In summary, applying the SLF in the Ethiopian urban context reveals the resilience, agency, and resourcefulness of informal female vendors while also exposing the structural constraints they face. It highlights how access to multiple forms of capital not just income shapes their ability to sustain livelihoods. The framework is therefore highly applicable for understanding the strategies used by female informal vendors in Woreda 04, Akaki Kality, where gender, poverty, and urban informality intersect.

2.2.4. Push–Pull Theory

Women's participation in informal vending is shaped by a combination of push and pull factors, a dynamic well explained by the push–pull theory of labor migration and employment. Push factors refer to conditions that force individuals out of formal employment or rural livelihoods such as poverty, unemployment, lack of education, and the absence of viable job opportunities. Pull factors, on the other hand, are the relatively attractive features of informal work, including flexible working hours, low start-up costs, and the ability to combine income generation with domestic responsibilities (Todaro & Smith, 2015).

In Ethiopia, especially in rapidly urbanizing cities like Bahir Dar, Gondar, and Addis Ababa, many women have turned to street vending primarily out of necessity rather than choice. For example, Asmamaw (2016) found that in Bahir Dar, a significant number of women entered informal vending due to economic distress, rising living costs, and limited access to formal wage employment. These women often had low levels of education, minimal work experience, and limited access to financial capital all of which made formal sector employment inaccessible. The informal sector, therefore, served as a survival strategy in the face of systemic exclusion.

While some women may be drawn to vending by the independence and autonomy it can offer, the push factors such as lack of social protection, childcare responsibilities, and restrictive gender norms often outweigh the voluntary aspects. In the context of Woreda 04 of Akaki Kality Sub-City, these dynamics are particularly visible. Female vendors are pushed into informal work due to the absence of viable alternatives, while simultaneously pulled by the opportunity to earn a living without formal qualifications or permits. However, this trade-off comes at the cost of exposure to harassment, legal insecurity, and income volatility.

The push–pull theory is thus vital in explaining the complex motivations and constraints behind women's engagement in informal vending. It helps to shift the narrative from informal work being purely a matter of personal choice to understanding it as a response to structural inequalities, urban poverty, and gender-based exclusion from the formal economy. Recognizing this complexity is key to designing more responsive urban policies that address both the constraints and potential of women’s informal economic participation.

2.2.5. Gendered Constraints in the Informal Economy

Female vendors in the informal sector face a range of gender-specific vulnerabilities that significantly shape their livelihood experiences. These include legal insecurity, exposure to physical and verbal harassment, lack of access to formal credit, and poor working conditions, often compounded by household and caregiving responsibilities. A study conducted in Jemo-01 of Nifas Silk Lafto Sub-City revealed that lack of start-up capital, limited access to formal loans, and childcare burdens are persistent barriers that limit women's ability to operate and expand their informal businesses (Getachew, 2024). Unlike their male counterparts, many women must balance income-generating activities with unpaid domestic work, further constraining their time and mobility.

These constraints are not merely economic they are deeply embedded in patriarchal social norms and institutional structures that restrict women’s decision-making power and limit their access to productive resources (Chen, 2012). For example, women working in public spaces like markets and sidewalks are often subjected to routine harassment by municipal officers, eviction threats, and confiscation of goods, yet they lack legal protections or representation. The absence of gender-sensitive policies makes them more vulnerable to exploitation by both authorities and customers.

In addition, the informal economy lacks mechanisms such as maternity leave, social protection, or workplace safety, which further marginalizes female participants. Without access to formal legal frameworks or support systems, women's economic activities remain precarious and undervalued. This legal and institutional invisibility often leads to low bargaining power, both in the marketplace and within their households.

Understanding these gendered structural inequalities is essential for designing targeted interventions that do not treat all informal workers as a homogenous group. Women vendors, especially those in low-income neighborhoods like Woreda 04 in Akaki Kality Sub-City, experience intersectional disadvantages shaped by their gender, class, and location that demand context-sensitive and inclusive urban planning and policy-making. Only by recognizing and addressing these layered vulnerabilities can urban development efforts truly support women's empowerment and economic inclusion.

2.2.6. Coping Mechanisms and Livelihood Diversification

To cope with the various risks and uncertainties they face, female informal vendors in Addis Ababa employ a range of adaptive strategies. These include rotating their vending locations to avoid regulatory crackdowns, participating in informal savings and credit groups to access much-needed financial resources, and engaging in part-time or multiple income-generating activities to diversify their earnings and reduce vulnerability (Tadesse, 2020). Such multi-activity livelihood strategies are typical among urban poor populations, allowing them to maintain a degree of economic stability and resilience despite the hostile regulatory environments, limited social protections, and fluctuating market conditions that characterize informal work in Ethiopian cities.

2.2.7. Policy and Governance Implications

Despite their significant contributions to the urban economy, informal vendors particularly women are frequently criminalized or overlooked in formal policy-making processes. Municipal authorities often resort to evictions or confiscation of goods, actions that exacerbate the economic vulnerability of these vendors and disrupt their livelihoods (Melaku, 2021). Such punitive measures neglect the vital role informal vendors' play in urban food security, employment, and poverty reduction. Scholars and development practitioners increasingly emphasize the need for inclusive urban policies that recognize and support the informal sector. This includes measures such as designating legal vending spaces, simplifying the licensing process, and providing access to micro-credit and financial services tailored to the needs of informal vendors (World Bank, 2014; Asmamaw, 2016). These policy interventions are crucial for improving the economic security and sustainability of female informal vendors and fostering more equitable urban development.

2.3. Empirical Literature

Globally, many informal sellers typically come from outside the city limits, and a large number of street vendors focus on selling vegetables. Through their diligent efforts, they aim to live with dignity and respect. While many street vendors rely entirely on vending to support their families, others treat it as supplementary income. Both groups, however, fill critical gaps left by formal systems. (Timalsina, K.P., 2011). Regardless of their situation, these vendors are crucial for sustaining livelihoods.

The UN Women report on 'Progress of the World's Women 2015-2016' highlighted that a significant number of female workers are found among street vendors, domestic helpers, and seasonal agricultural laborers. For instance, informal non-agricultural jobs account for over 80%, 74%, and 54% of employment in South Asia, sub-Saharan Africa, and Latin America and the Caribbean, respectively (UN Women, 2016:71). The report also pointed out that informal work, often labeled as part of the 'grey economy', typically leaves women without the protection provided by labor laws or social benefits like pensions, health insurance, or paid sick leave. Women frequently find themselves working for lower wages and in dangerous environments, facing risks such as sexual harassment. The absence of social protections has lasting effects on women's lives. For instance, many women globally do not receive pensions, leading older women to experience poverty. Even in developed regions like France, Germany, Greece, and Italy, the average pension for women is more than 30% less than that of men (UN Women, 2016:147).

In Africa, the World Bank (2008) reported that the informal urban sector makes up 60% of jobs in the region. In Johannesburg, South Africa, there are around one million street vendors, with more than 70% of them selling food. These street vendors play a crucial role in the workforce for both formal and informal sectors. They provide support for low-income families and migrants, both local and international, who lack other economic alternatives. The research pointed out that being able to access these jobs often depends on social connections. Recent studies across African cities (e.g. Accra, Nairobi, Kampala) and In Ethiopian cities (e.g. Addis Ababa, Hawasa, Dire Dawa) confirm similar patterns: women dominate the informal sector, rely heavily on social networks, and face legal and economic marginalization. However, localized studies in specific urban weredas like wereda 04 are still limited hence the need for this research.

Chalechew (2018) used national household data to explore the informal sector in Ethiopian cities. His findings indicated that while areas like manufacturing, services, trade, hotels, and restaurants are experiencing a decrease in job opportunities, there is a notable increase in construction and similar activities. He determined that the income levels among individuals vary across different informal sectors and emphasized that the traits and functions of these sectors should be assessed through multiple theoretical perspectives. Chalechew T. (2018) also discovered that the informal sector faces various limitations. For instance, as the capital needed to start a business rises, the informal sector tends to shrink. Additionally, he highlighted issues such as insufficient capital, a lack of skills, and market challenges that are encountered during both the startup and operational phases.

2.4. Conceptual Framework

In an effort to combat poverty, development professionals have moved toward more people-centered approaches since the 1990s. The Sustainable Livelihood Approach (SLA), a helpful framework for analyzing how people negotiate poverty in both rural and rapidly changing urban contexts, is one of the most significant of these. This strategy, which prioritizes actual lives, challenges, and strategies, has been adopted by international bodies such as the United Nations Development Program (UNDP) and DFID. This study examines how the Sustainable Livelihood Framework (SLF) may be used to the experiences of informal women vendors (FIVs) in Addis Ababa, who daily rely on their own resiliency, street networks, and hard-earned talents to survive in sometimes challenging urban environments. The SLF is significant in this context since it goes beyond merely providing theory; it demonstrates how these women develop layered strategies to cope with economic upheavals, resist exclusion, and turn meager resources into avenues for development. As Glavovic et al. (2003) point out, it gives people the skills they need to adjust, heal, and even transform adversity into opportunity just as many FIVs do, frequently unnoticed, on the streets and marketplaces of Addis Ababa.

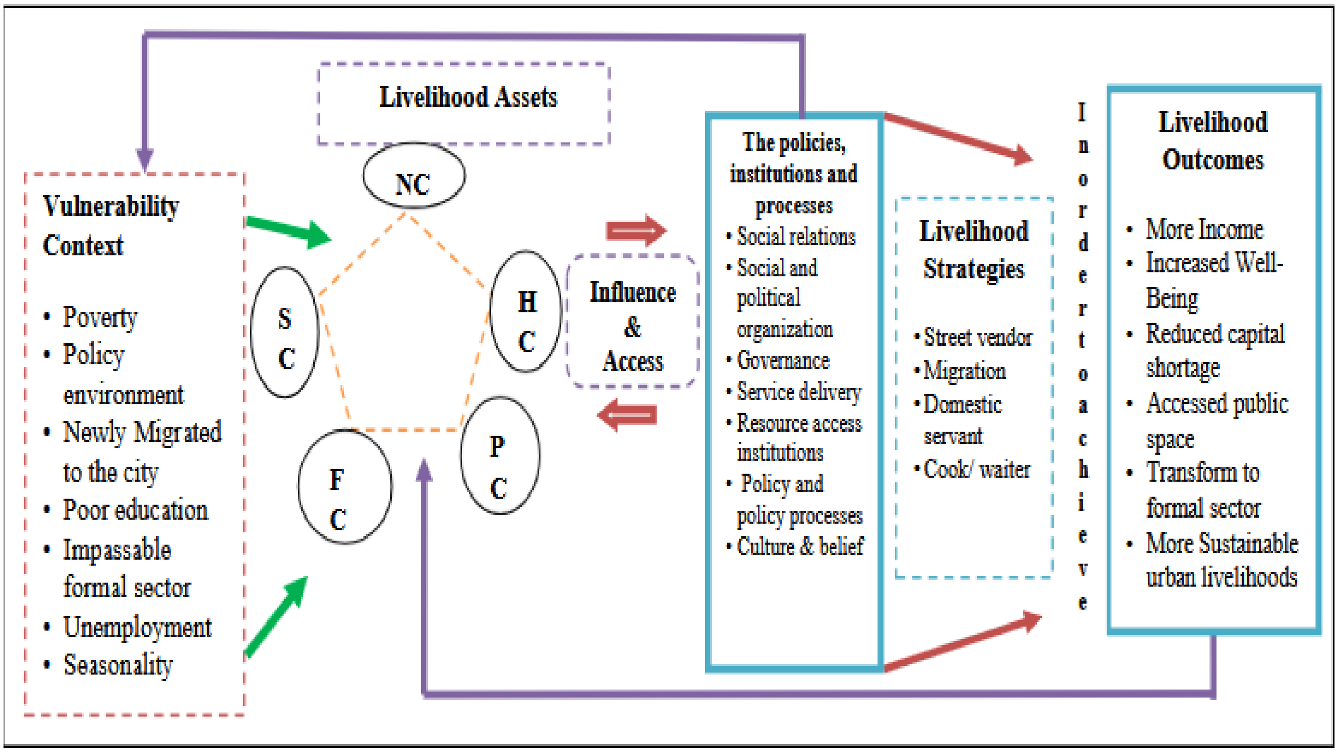

Figure 1.1: Sustainable livelihood framework to underpin informal Female vendors in Addis Ababa

FC-Financial Capital, HC-Human Capital, NC-Natural Capital, PC-Physical Capital, SC-Social Capital

Source: Developed Based on Scoone , I. (2009); Degefa, T. (2005); DFID (2001); and Ellis, F. (2000)

2.4.1. Livelihood Assets of female informal vendors

The livelihood framework recognizes that female street vendors utilize five categories of assets or capitals natural, physical, human, financial, and social in order to maintain their way of life. The success and resiliency of their selling operations are largely determined by the availability, accessibility, and quality of these assets. Namely:

Natural Resources

Natural capital for female street vendors includes things like access to vending locations (streets, open markets, public squares), clean water for washing produce, waste disposal systems and beneficial environmental factors. Their health, the quality of their products, and their sales can all suffer from problems such as dust, pollution, and insufficient sanitation.

Physical Assets

This comprises essential infrastructure and tools that facilitate vending operations, such as stalls, tables, umbrellas, and storage facilities, modes of transportation (pushcarts, wheelbarrows), electricity, and road access. Due to inadequate vending infrastructure and shelter, vendors are vulnerable to weather-related hazards, and their operating hours are constrained.

Human Resources

A FIV's human capital includes their labor force, health, knowledge, and abilities. To run small enterprises, deal with suppliers, and meet clients, many vendors depend on informal education. Their output and income are significantly impacted by their level of education, entrepreneurial capabilities, and physical health.

Capital for finance

This alludes to the financial resources and credit facilities that are accessible to FIVs. It includes daily income, savings, access to microfinance, credit from suppliers, and rotating savings groups *(Iqub)*. Vendors are often pushed to formal financial institutions with limited access. Relying on informal credit, which may be expensive or unreliable.

Social Capital

The social capital that FIVs establish with other vendors, clients, suppliers, and municipal officials is related to trust, relationships, and networks. These networks offer collective bargaining power, security, information exchange, and emotional support. Vendor groups can occasionally help members push for improved labor standards and defense against harassment.

2.4.2. Livelihood Strategies

Urban life presents many unexpected obstacles: poverty, displacement, or lack of training that force women to adapt quickly. Without access to loans or clear licensing processes, many must rely on informal networks and resilience alone. Strategies for living involve various actions taken to address the issues that cause people to be vulnerable, particularly in the informal sector. It reflects how individuals mix their income-generating efforts, the manner in which they utilize their available resources, the resources they decide to invest in, and how they are able to maintain their current assets and earnings (Ellis, 2000). In the framework of this research, a female working as an informal vendor can make use of the resources she has along with various interventions to improve her life in the city. These changes may arise due to unexpected migration, poverty, taking over land or displacing squatters, lack of training or skills development, misunderstanding about urban life, inability to access loans, requirements for large initial investments, or complex processes to get licenses, among others. Enhancing or altering these factors could ultimately lead to either positive or negative outcomes for poor females involved in different livelihood models that their families follow.

CHAPTER THREE

3. DESCRIPTION OF THE STUDY AREA AND RESEARCH METHODS

3.1.1. Location of the study Area

The study was conducted in Akaki Kality sub city Woreda 04, Addis Ababa, Ethiopia, one of the eleven sub cities of Addis Ababa (Figure 3.2). Administratively the woreda comprises six Ketenas. The absolute location of the Woreda is $8^0$51′5″N-$8^0$54′8″N latitude and $38^0$44′40″E-38^0 47′0″E longitude. Concerning relative location of the Woreda, it was bordered by Woreda 07 in the North, by Woreda 08 in the East, by Woreda 03 in the South East by Oromia region was to the South and West. Its average elevation was about 2101 meter above mean sea level (Woreda 04 land management office, 2025).

3.1.2. Description of the Study Area

Addis Ababa serves as the diplomatic hub of Africa. The city is home to over 92 embassies and consulates (Bewuket, 2018). It is the location of the African Union's headquarters and the previous base of the Organization of African Unity (OAU). Furthermore, it accommodates the main office of the United Nations Economic Commission for Africa (UNECA), along with various other global and regional organizations. Thus, Addis Ababa is often labeled "the political capital of Africa" because of its important role in history, diplomacy, and politics for the continent (UNECA, undated).

Addis Ababa covers an approximate area of 527 square kilometers (203 square miles). As of per the census conducted in 2007, the city's population stood at 2,739,551 individuals. As of 2025 the city's current estimated population is approximately over 5.9 million people, reflecting an annual growth rate of about 4.4%. This estimate represents the urban agglomeration including the city and adjacent suburban areas. The city lies on high is situated at an altitude of 2,355 meters (7,726 feet) above sea level, and is classified as a grassland biome, located at the coordinates 9°1′48″N latitude and 38°44′24″E longitude. Nestled at the base of Mount Entoto which is the highest peak and overlooking Addis Ababa, approximately 3200 meters (10,499 feet), that plays a role in the watershed for the Awash River.
(https://worldpopulationreview.com/cities/ethiopia/addisababa(https://en.wikipedia.org/wiki/Addis_Ababa)

3.1.3. Economic and Demographic Characteristics

Economic activities in Addis Ababa were quite varied. According to data from the federal government, over 266,000 individuals were involved in trade and commerce. Additionally, numerous people work in manufacturing, various homemaking roles, civil administration, transportation, communication, education, health services, social services, hotel management, catering, and urban farming. Besides the urban population, those from rural areas of Addis Ababa also engage in animal rearing and gardening. Certain plots of land receive annual irrigation for vegetable farming. The city was considered relatively clean and safe, with the most frequent crimes being pickpocketing, scams, and minor theft.

The City is currently experiencing a surge in construction, with numerous tall buildings emerging throughout various areas. In addition, a range of luxury amenities has become accessible, and there has been a notable rise in the establishment of shopping centers (Addis Ababa City Administration, 2019). The governance of the City was organized into 13 sub-cities (also known as Kifle-ketemas) and a total of 116 Woredas, which are the lowest administrative units. The study was conducted on Akaki Kality sub city woreda 04, which was one of the ten sub-cities in Addis Ababa. According to projections by the CSA (2013), the population of this sub-city was recorded as 227,182 in 2017, including 110,435 males and 116,747 females. Previously, Akaki Kality was referred to as Woreda 26. Include about the informal economy, the focus of this research.

A variety of industries were located within this sub-city of Addis Ababa. Positioned at the southern edge of the city, it shares borders with the sub-cities of Nifas Silk-Lafto and Bole. Heading further east, past the toll road at Tulu Dimtu, leads one into the Oromia Special Zone that surrounds Finfinne. Upon leaving the official borders of Addis Ababa, the first town encountered was Gelan, followed by the town of Dukem further east. The area is characterized by high levels of informal economic activities, particularly among females, making it ideal for studying female informal vending activities. The total area of the Woreda was about 1325.7 hectares (13.26sq.km). Informal trading was prevalent among economically disadvantaged female as it often serves as the initial engagement in the city's economic activities for new migrants moving from rural areas to urban settings.

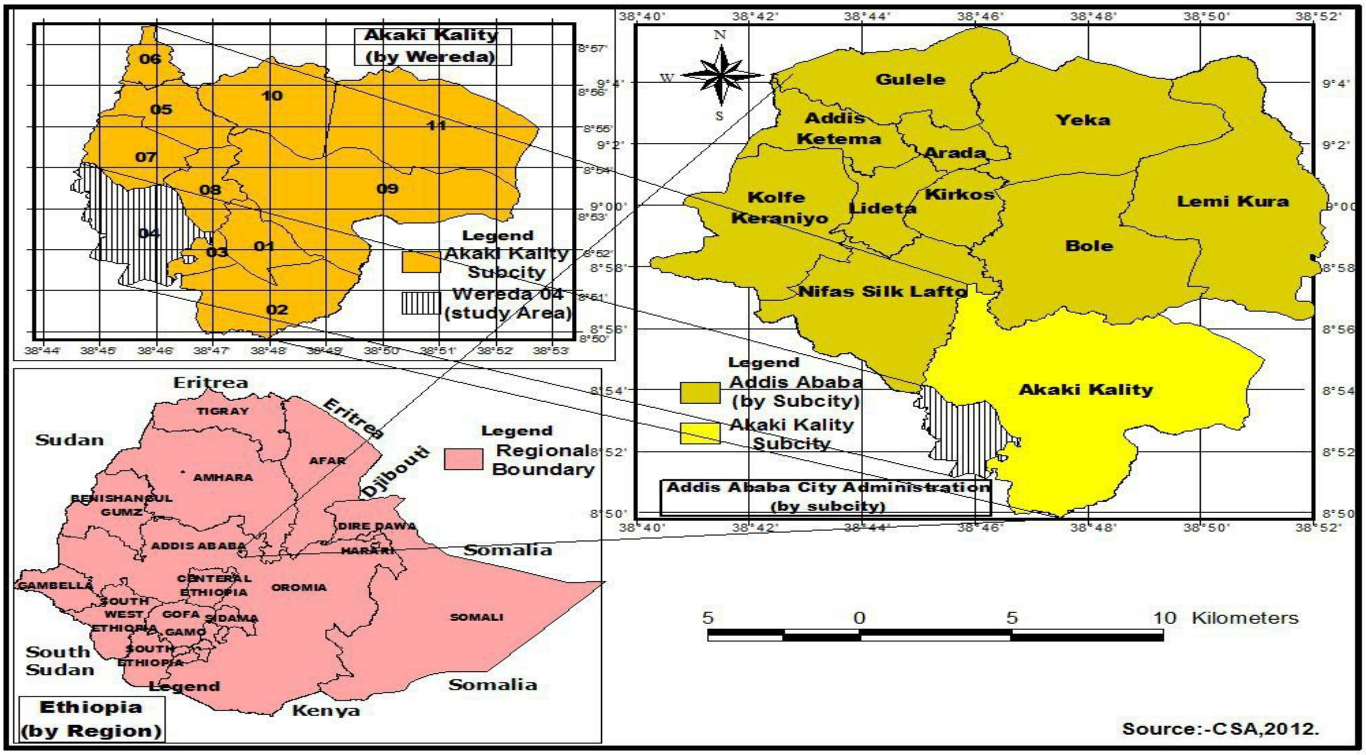

Figure 3.2: Map of the Study Area Source: Ethio GIS, 2025

3.2 Research Design

Using a mixed-methods study design, this study combined qualitative and quantitative techniques to get a comprehensive knowledge of women's livelihood strategies. Using a mixed-methods approach, the research was particularly well suited to answering the research questions which called for both breadth to explain socioeconomic and demographic variables and depth to investigate the experiences of informal sellers (FIVs) in Akaki Kality Sub-City's Wereda 04. Cross-sectional methodology was followed in this research. Rather than tracking the same people over a great period, data were gathered from a sample of FIVs at a given its descriptive aim, this design was very appropriate for the study with its precise picture of existing subsistence techniques, possessions, and, issues FIVs faced throughout the research time.

3.3. Population of the Study area

The research was conducted on the Akakai Kality sub-city because which near to my work and residential area where many female selling goods informally. In discussions with Akaki Kality Sub-city, it was mentioned that there were 13 Woredas, with a significant number of informal female vendors in Woredas 03, 04, 08, and 09. Due to resource constraints and the high concentration of informal vendors this study was conducted in Woreda 04. Each informal female vendor was looked at as a separate unit of analysis.

3.4. Sampling Techniques and Procedure

The research utilized a sampling approach known as convenience sampling and Simple random sampling. Convenience sampling for Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). It was used to better understand informal vendors’ lives and businesses not to generalize findings, but to deepen understanding of informal vendors’ livelihoods. Simple random sampling was applied for the quantitative surveys of informal vendors. . The data from Woreda indicated that there were 1,109 informal vendors in the sub city (Akaki kality sub city Trade Office, 2025). The sub-city was organized by Woreda, with purposefully selected due to their high number of informal vendors. Additionally, these areas served as key entry and exit points for nearby suburbs.

To establish the sample size, three steps were implemented. Initially, the total counts of informal vendors were gathered from the Trade and Industry Office of the Woreda. Next, the total sample size was calculated based on the representative sample from the chosen Woreda. In the final step, the sample was divided proportionally in the study Woreda. Furthermore, the sampling process adhered to recognized statistical methods. The elements taken into account while determining the sample size included: (a) the overall number of individuals in the population; (b) the desired level of statistical significance (the confidence that any differences noted was not due to random chance); (c) the diversity within the population (such as variations in income levels); and (d) the level of statistical power (the certainty that any actual differences would be recognized if they existed).

3.4.1. Sampling Frame

The counts of informal sellers in Addis Ababa were a topic of debate because new vendors are entering and others are leaving the market. Information about informal female vendors in the selected Woreda was sourced from the Trade Industry Office of Akaki-Kality and verified against data from the Woreda. There were more than 1,109 informal vendors in the sub city, with approximately 748 being female and 361 are male, including around about 267 in Woreda 04 were female informal vendors that found in Gelan condominium area(woreda 04) up to May

2024, and they do have ID or baj. (Akaki Kality Trade and Industry Office, 2025). The study was started by pinpointing where informal vendors were located in public areas. Next, an individual working in those specific public spaces were randomly contacted for interviews and were asked to suggest other possible informal female vendors until the needed sample size was achieved.

3.4.2. Sample Size

Two-stage sampling was used to choose a sample of female-headed households. For this reason, Woreda 04 which had a comparatively high proportion of female informal vendor-led households and was well-known to the researcher was chosen intentionally as the main focus of the study's 13 Woredas in the sub city. The research woreda had 6892 households, 3752 of which were Female headed households (Woreda 04 Administrative office, 2025). Of which 267 were engaged in informal vending. Additionally, the study woreda was administratively split into six ketenas. Yamane's (1967) sample size determination formula was then used to estimate the sample size in order to obtain representative samples. Using 95% confidence and 0.05 of margin of error that the size was calculated.

As demonstrated in Taro Yamane's formula below, the sample size was established.

$$n = \frac{N}{1+N(e)^2}$$

Where, n is the sample size,

N is the population size, and

e is the desired level of precision.

n = 267/1+267 *0.0025 n = 267/1.6675 = 160.12.

As a result, 160 female headed households were included in this study employing simple random sampling technique. Simple random sampling technique was employed considering the homogeneity of study Woreda households at least in observable characteristics. Woreda 04 administrative office registry was used as a sampling frame. Sample size across the 6 ketenas was distributed employing proportional to their household size. Since the sampling frame was already created, the estimation of the sample size took place. The overall estimated number of FIVs in the selected Woreda amounts to 267.

To calculate the sample size, therefore based on the following formula which was developed by Yamane, T. (1967). Thus, by employing simple methods and random selection, 160 houses headed by women were chosen for this study. The approach utilized was basic random selection. Given the proximity of the houses in the research Woreda, at least in terms of visible features. The Woreda 04 Administrative Office register served as the sampling frame. The 6 ketenas had sample sizes that varied according to their size and the number of family members.

Table 3.1 Distribution of the Study Area Ketena's Sample

Ketenas	1	2	3	4	5	6	Total
Female household size	612	545	767	463	523	842	3752
Number of FIVs	15	4	158	10	6	74	267
Sample	10	2	95	6	3	44	160

3.5. Data Collection Methods

3.5.1. Primary data Collection Methods

A. **Key Informant Interview (KIIs):** Key informant interviews were conducted to gather insights from different stakeholders and less privileged females. The key informants included individuals who possessed extensive knowledge of informal businesses and had quality information regarding their operations. The interviews began at the Trade and Industry Offices in Akaki Kality Sub-city, Woreda 04, in addition to the Small and Micro-enterprise (SME) Agency. This approach provided insight into the wider context, such as types of vending and attitudes toward these activities, allowing for a deeper understanding that helped in designing a formal survey. A total of 8 interviews were conducted: 2 at the Sub-city Trade and Industry Office, 2 at the SME agency, and 4 at Woreda Trade and Industry Office. To facilitate the interview process, a semi-structured checklist was conducted.

B. **Focused Group Discussions (FGDs):** The Focus Group Discussions (FGD) served as another qualitative approach to gather information for this research. The FGDs mainly included specific Informal Female's Vendors (FIVs) from Woreda 04. The selected Woreda was hosting two FGDs, and making a total of two discussions. This method was useful in understanding individuals' opinions and experiences regarding how informal vending has influenced their lives. It effectively encouraged FIVs to engage in deep discussions about the obstacles and experiences they encounter within their informal vending work. Participants were purposively selected to ensure diversity in age, type of business, and years of experience in informal vending. Initially, 2 FGDs the plan included 6 participants for each group discussion.

C. Questionnaires: The households chosen for the study was received questionnaires that include both open and close-ended questions. The researcher collected information by himself and one assistant data collector to address and obtain information about fundamental issues of the research. The questionnaires were prepared in English and translated into Amharic to eliminate any language difficulties. In the process of data collection the research come across illiterate respondents of which the data collectors tried to read the questions and jot down what they responded. Based on the sample size of the households, questionnaires consist of both open and close ended questions that were distributed to gather information that answers the basic questions of the research problem after the questionnaires were pre tasted.

D. Observation: Observation is a method that focuses on carefully choosing, watching, and noting the behaviors and traits of living beings, items, or events (Krugman, P.R., 2009). This approach provides richer and more relevant information and allows the gathering of details that may not be covered in interviews. Therefore, the researcher watched the community as they participate in different activities related to the livelihood strategies of female informal vendors in the research area.

E. Case Study: A case study approach was used to capture detailed, real-life experiences of female street vendors. Cases were selected from semi-permanent markets ("Gulit") and from women who had experienced gender-based violence (GBV) or significant livelihood shocks. The case studies documented individual stories, coping mechanisms, income-generating activities, and survival strategies. This method provided rich qualitative evidence illustrating the role of informal vending in sustaining households, the economic contribution of FIVs, and their vulnerability to harassment, displacement, and economic instability.

3.5.2. Secondary Sources of data collection

The analysis and examination of secondary data sources were conducted. The desk review helps to place the current data, which includes numerical data, into the appropriate context for the research process. Hence, the desk review involved going through and gathering several relevant documents related to FIV, both from national and international sources, academic journals, books, government publications, national statistics, and past research from Addis Ababa City and beyond were thoroughly examined. The main purpose of this review was to gain insight into the context, attitudes, and experiences surrounding the issues faced by FIVs, as well as to investigate the policy and legal frameworks alongside international evidence and experiences.

3.6. Data Management and Analysis

The data from each survey participant was handled with the Statistical Program for Social Science (SPSS) Software Version IBM SPSS 26. Additionally, it was assisted by an Excel spreadsheet when needed. The evaluation included descriptive statistics, which involved creating tables and cross-tabulating various methods to comprehend the circumstances of FIVs and to identify both challenges and opportunities. The different types of livelihood strategies were categorized based on factors such as Woreda, availability of credit, participation in female saving and Credit Associations, marital status, level of education, and access to public services and facilities, among others. Moreover, inferential statistics, including Chi-square tests, were utilized to determine the factors that influence the livelihoods of FIV.

3.7. Variables and Model Specification

Dependent Variable (Y):

Livelihood Strategy Index (LSI) constructed from the index from responses to multiple Likert-scale items that measure sustainability, diversification, income change, etc.)

Independent Variables (X):

- **FC** = Financial Capital
- **HC** = Human Capital
- **NC** = Natural Capital
- **PC** = Physical Capital
- **SC** = Social Capital

Multiple or Linear Regression Model Specification

General Form:

$Y=\beta_0+\beta_1 \cdot FC+\beta_2 \cdot HC+\beta_3 \cdot NC+\beta_4 \cdot PC+\beta_5 \cdot SC+\epsilon$

Where:

- Y = Livelihood Strategies (or Livelihood Outcome index)
- β0 = Intercept (constant term)
- β_1- β_5 = Coefficients showing the impact of each livelihood capital
- ϵ = Error term

Model Description

Term	Meaning
β1	Effect of **Financial Capital** (e.g., access to loans, savings) on livelihood strategies
β2	Effect of **Human Capital** (e.g., education, skills)
β3	Effect of **Natural Capital** (e.g., access to space, environment)
β4	Effect of **Physical Capital** (e.g., tools, shelter, infrastructure)
β5	Effect of **Social Capital** (e.g., group membership, support networks)

3.8. Ethical Consideration

In this research, clear plans and methods were put in place to protect the privacy of participants and ensure that their information would remain confidential. To achieve this, each participant were asked to sign a consent form. Their privacy was guarantee, and any details they shared, such as their identities and all data that could link them to their answers were kept secret. Furthermore, the study explicitly informed participants about the promises of confidentiality and explained any realistic limits related to this.

The main researcher took great care to protect and keep private the identities of the participants and the details they were shared. When sharing the gathered information, suitable methods were used to prevent the chance of revealing any participant's data. Therefore, the study was presented a summary of the information from each participant while ensuring their confidentiality was preserved.

A formal letter of permission was obtained from Addis Ababa University to ensure the data collection was formal and legal. Following that, the study's purpose was be clarified to both the administrative authorities and those taking part in the research. Taking these matters into account, the researcher was presented the participants with sufficient details about the research aims and objectives, which was assisted in gathering the necessary data. In addition, the participants were be guided on how to fill out the questionnaire and informed about the expected duration for completion. Moreover, the participants were made aware of their right to withdraw from the study at any time for any reason, without the worry of facing negative repercussions.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

This chapter presents the analysis and interpretation of the data collected in relation to the livelihood strategies of female informal vendors in Woreda 04, Akaki Kality Sub-City, Addis Ababa. The data used in this chapter was collected through a combination of quantitative and qualitative methods, including structured questionnaires, key informant interviews, and focus group discussions. The responses have been analyzed to uncover patterns, trends, and relationships relevant to the study objectives. Descriptive statistics such as frequencies and percentages are used to summarize the information collected from the respondents, while qualitative insights are incorporated to enrich the analysis and provide context to the numerical data.

4.1. Demographic Characteristics of Respondents

This section presents the demographic profile of the respondents who participated in the study. Understanding the demographic characteristics is essential for interpreting the findings within the appropriate context and assessing the representativeness of the sample. Key variables such as age, gender, educational background, occupation, and other relevant socio-demographic factors were collected to gain insights into the composition of the respondent group. The data obtained from the field presented as follows.

Table 4.1. Demographic Characteristics of the respondents

Items	Responses	Frequency	Percent
Marital Status	Married	102	63.7
	Single	6	3.8
	Widowed	15	9.4
	Divorced	12	7.5
	Separated	25	15.6
	Total	160	100.0
Age of respondent	22-32	71	44.4
	33-43	89	55.6
	Total	160	100.0
Educational Status	Unable to read write	48	30.0
	Non Formal Education	22	13.8
	Grade 1-4	30	18.8
	Grade 5-8	34	21.3
	Grade 9-10	14	8.8
	Grade 11-12	11	6.9
	College/University/TVET	1	.6
	Total	160	100.0
Religion	Orthodox	80	50
	Protestant	39	24.3
	Catholic	11	6.9
	Islam	30	18.8
	Total	160	100.0

Source: Field Survey, 2025

Table 4.1 shows the socio-demographic characteristics of female informal vendors in Woreda 04, Akaki Kality Sub-City, reveal important insights into the factors influencing their participation in the informal economy. The marital status data shows that the majority of respondents, 63.7%, are married. This suggests that many of these women are likely contributing to household income, either to supplement their spouse's earnings or to support their families independently. Notably, 15.6% are separated, 9.4% are widowed, and 7.5% are divorced, indicating that a significant proportion of women are single-handedly managing household responsibilities. Only 3.8% of respondents are single, which may imply that informal vending is more commonly pursued by women with dependents or ongoing economic burdens, particularly those lacking spousal support.

Age distribution among the respondents further reflects their economic roles. The majority, 55.6%, are between the ages of 33 and 43, while 44.4% fall within the 22 to 32 age range. This indicates that informal vending is prevalent among women in their prime working years, particularly those with significant family and financial responsibilities. The participation of younger women also suggests early entry into income-generating activities, likely driven by limited access to education and formal employment.

Educational status is a critical factor shaping economic opportunities. Among the respondents, 30% are illiterate, while an additional 13.8% have only attended non-formal education. Those with primary-level education (grades 1–8) make up 40.1%, and only a small proportion 16.3% have reached secondary education or above. Strikingly, just 0.6% has attended college, university, or technical and vocational education and training (TVET). This clearly shows that the vast majority of female informal vendors have limited formal education, which significantly restricts their ability to access employment in the formal sector. As a result, many are compelled to engage in informal vending as a survival strategy and means of income generation.

In terms of religious affiliation, 50% of respondents identify as Orthodox Christian, followed by 24.3% who are Protestant, 18.8% are Muslim, and 6.9% who are Catholic. While religion may not directly determine participation in informal vending, it often influences social norms, access to community-based support systems, and collective financial practices such as *"Iqub"* (rotating savings and credit associations), which can help vendors sustain their businesses and cope with economic challenges.

Overall, the data highlights that female informal vendors in the study area are predominantly middle-aged, married or previously married, have low levels of formal education, and come from diverse religious backgrounds. These factors collectively shape their decision to engage in informal vending as a practical response to limited livelihood alternatives, reflecting both their economic vulnerability and resilience.

4.2. Assessment of Income Sources and Economic Impact of Informal Vending

Informal vending plays a critical role in the livelihoods of many individuals, especially in urban and pre-urban areas where formal employment opportunities may be limited. This section assesses the income sources of informal vendors and examines the economic impact of informal vending on their household welfare. The data obtained from the field presented as follows.

Table 4.2. Assessment of Income Sources and Economic Impact of Informal Vending

Items	Responses	Frequency	Percent
What are your primary sources of income?	Informal Vending	76	47.5
	Remittances	28	17.5
	Wage Work	41	25.6
	House Rent	15	9.4
	Total	160	100.0
Has your household income changed due to informal vending?	Increased Significantly	95	59.4
	Increased Slightly	49	30.6
	Decreased	10	6.3
	No Change	6	3.8
	Total	160	100.0

Source: Field Survey, 2025

Table 4.2 outlines assessment of income sources and economic impact of informal vending that influence women's participation in informal vending in Woreda 04, Akaki Kality Sub-City. All 160 respondents (100%) reported that they are currently engaged in informal vending. This confirms the central role of informal vending as the primary livelihood activity for the women included in this study.

In terms of their primary sources of income, 72 women (45.0%) identified informal vending as their main income-generating activity. This underscores the sector's importance in sustaining household livelihoods. Additionally, 41 respondents (25.6%) rely on wage work, and 28 (17.5%) depend on remittances, suggesting that many women pursue multiple income streams to cope with economic uncertainty. A smaller portion of participants generate income through house rent (15 respondents or 9.4%) and petty trade, reported by 4 women (2.5%). The presence of various income sources illustrates the diverse strategies women adopt to meet household needs, especially when informal vending alone is insufficient or unstable.

When asked whether their household income had changed as a result of engaging in informal vending, a significant majority indicated positive outcomes. 95 respondents (59.4%) reported that their household income had increased significantly, while 49 (30.6%) observed a slight increase. This reflects a widely shared perception that informal vending contributes positively to household economic improvement. However, 10 respondents (6.3%) stated that their income had decreased, and 6 (3.8%) noted no change, indicating that the financial benefits of informal vending are not uniformly experienced across all households. These differences may result from factors such as the type of goods sold, location of vending, level of competition, and personal or household financial constraints.

In summary, the findings clearly show that informal vending is a vital source of livelihood for women in the study area. With 72 women depending on it as their primary income and 144 out of 160 (90%) reporting some form of income increase, informal vending emerges as both a necessity and a strategic choice in the absence of reliable formal employment. However, the presence of a few respondents who experienced reduced or unchanged income also highlights the vulnerabilities within this sector, pointing to the need for supportive interventions and policies tailored to women operating in the informal economy.

4.3. Operational Spaces, Legal Constraints, and Financial Access among Informal Vendors

Informal vending plays a significant role in urban economies, providing livelihoods for a substantial portion of the population, particularly in developing regions. Despite its economic importance, informal vending is often characterized by precarious working conditions, legal uncertainties, and limited access to formal financial support. This section explores three critical aspects affecting informal vendors: the operational spaces they utilize, the legal constraints they face, and their access to financial resources.

Understanding where vendors conduct their business whether on the streets, in homes, or designated shops sheds light on the spatial dynamics of informal trade and its interaction with urban planning and regulation. Furthermore, the legal status of vendors, particularly their right to operate in public spaces, reveals the extent to which informal traders are supported or marginalized by regulatory frameworks. Lastly, access to credit and financial services remains a major barrier for many informal vendors, limiting their ability to sustain or grow their businesses. The data obtained from the field presented as follows.

Table 4.3. Operational Spaces, Legal Constraints, and Financial Access among Informal Vendors

Items	Responses	Frequency	Percent
Where do you operate your business?	At Home	16	10.0
	Street	94	58.8
	Government Designated Shop	35	21.9
	Rented Shop	15	9.4
	Total	160	100.0
Can you legally use public spaces to sell your goods?	Yes	33	20.6
	No	127	79.4
	Total	160	100
Have you ever accessed a loan to support your business?	Yes	6	3.8
	No	154	96.2
	Total	160	100.0

Source: Field Survey, 2025

Table 4.3 presents data on Operational Spaces, Legal Constraints, and Financial Access among Informal Vendors in Woreda 04, Akaki Kality Sub-City to sustain their businesses. The findings reveal that the majority of women operate their businesses in public or unregulated spaces, with 94 respondents (58.8%) vending on the streets. This indicates a high reliance on informal, and often vulnerable, selling environments where women may face frequent disruptions from authorities or adverse weather conditions. In contrast, 35 respondents (21.9%) operate in government-designated shops**,** which may provide more stability but are limited in availability or accessibility. A smaller number of women, 16 (10.0%)**,** conduct their business from home**,** likely due to limited mobility, domestic responsibilities, or lack of access to public vending spaces. Another 15 women (9.4%) rent shop space, possibly reflecting a more stable or established form of vending, although likely accompanied by higher costs.

When asked whether they have legal permission to use public spaces for vending, only 33 respondents (26.0%) stated that they are allowed to legally sell in public areas, while a vast majority of 127 women (79.4%) reported that they do not have legal access to such spaces. This illustrates the precarious legal status of most informal vendors, who often operate without formal recognition, making them susceptible to harassment, eviction, or fines. This lack of legal protection significantly affects the sustainability and security of their vending activities.

Access to financial support is also extremely limited. Only 6 respondents (3.8%) reported that they have accessed a loan to support their business operations, whereas an overwhelming 154 respondents (96.3%) stated they have not accessed any loans. This reflects a serious barrier to capital, likely due to lack of collateral, limited financial literacy, or exclusion from formal financial institutions. Without access to credit, women are forced to rely on small personal savings, informal loans, or community-based savings groups, which may not be sufficient for business growth or stability.

Overall, the data highlights several challenges female informal vendors face in trying to sustain their businesses. Most operate without legal recognition, lack access to formal vending spaces, and are unable to secure financial support through loans. These constraints severely limit their ability to expand or stabilize their businesses. Despite these obstacles, the persistence of women in these conditions reflects a high level of resilience and resourcefulness. However, the findings also underscore the urgent need for supportive policy measures, such as legal frameworks for street vending, affordable microfinance services, and designated vending zones, to improve the economic security of women in the informal sector.

4.4. The Driving Forces behind Informal Female Vendors

4.4.1. Insufficient monetary resources: access to financial aids and services

In addition to boosting production and enhancing productivity, the quantity, quality, affordability, and accessibility of financial services play a vital role in diversifying livelihood portfolios. For smallholders, access to capital, efficient utilization of business inputs, and financial services to support existing livelihoods or initiate new ventures are essential. However, many respondents reported limited access to such services and expressed a need for various forms of support. The most frequently requested support was working space, cited by 85 respondents (53.1%), followed by financial assistance in the form of startup capital or seed funding (42 respondents, 26.2%). Additionally, 23 respondents (14.4%) required better access to loans, while 10 (6.3%) indicated a need for capacity-building training to improve their business operations. The chi-square value of 84.250 indicates a statistically significant variation in the types of support provided, with working space being the most common. Furthermore, access to business skills training emerged as a major concern. While 55 respondents (34.4%) had received at least one training session, a significant majority (105 respondents, 65.6%) had not accessed any form of business training an issue strongly supported by the high chi-square value of 140.625.

In terms of credit access, the responses were nearly evenly split, with 3.8% reporting access to loans and 96.2% indicating they had no access. The primary sources of credit were informal saving groups, utilized by 70.6% of respondents, followed by individual lenders (20.6%) and microfinance institutions (8.8%). The corresponding chi-square value of 103.513 points to a significant reliance on community-based financial networks over formal institutions. As for loan purposes, respondents cited business-related needs most frequently, including starting new businesses (34.4%) and intensifying income-generating activities (28.8%), followed by medical expenses (15.8%), schooling (9.4%), and food purchases (7.8%). Only 3.8% stated that loans were not applicable to them. The chi-square value of 93.800 underscores the diversity and significance of these financial needs. Overall, the data highlight a strong dependence on informal credit systems, a substantial gap in financial literacy and training, and a critical demand for both financial and non-financial support mechanisms to empower small-scale entrepreneurs and enhance their livelihoods.

Table 4.4: Financial Accessibility or Credit Services of the Respondents

Variables	**Options**	**F (%)**
Provided Support	Financial support (start-up capital)	42(26.2%)
	Accessing loan	23(14.4%)
	Capacity building training	10(6.3%)
	Working space	85(53.1)
Access to business skills training	Yes	105(65.6%)
	No	55(34.4%)
Loan access	Yes	77(48.1)
	No	83(51.9%)
Sources of credit	Saving Group	113(70.6%)
	Individual lenders	33(20.6%)
	Microfinance institutions	14(8.8%)
Purpose of taking loan	Not applicable	6(3.8%)
	Start new business	55(34.4%)
	Intensifying Income Generating Activities	46(28.8)
	For buying food	12(7.8%)
	For schooling	15(9.4%)
	For medical expense	26(15.8%)
	Total	160(100%)

Source: Field Survey, 2025

Similarly, regardless of the study Woreda, half of the respondents were able to obtain credit services from microfinance organizations, individual lenders, saving groups, or friends. Paying school fees for their children or themselves 15(9.4%), purchasing food items 12(7.8%), covering medical costs 26(15.8%), utilizing it to launch new enterprises 55(34.4%), and increasing Income Generating Activities (IGAs) 46(28.8%) are the ways in which respondents have used credit. According to data from Tanzania Dar Es Salaam, FIVs utilized their earnings for immediate expenses such as housing rent, business rent, healthcare, and school-related costs, while longer-term investments were generally more challenging to pursue (Tillermen, 2012).

4.4.2. Poor Social Resources include Membership in a Savings Club and Network

Despite some of them being members, the informal female's clubs were not well-run of *Iqueb*, a kind of community/informal revolving savings. The concentrated debaters stated that they were because they were neither licensed nor registered to conduct business, they cannot organize themselves. They disclosed that the majority, or roughly 45 (28.1%), were members of savings clubs 55(71.9%) did not participate at all. Approximately 87 (54.4%) of the reasons were mostly caused by fear of because the industry is unstable and often used for food expenditures, they pay back after taking their turn. Other causes included lacks of interest or doing about 33% (20.6%) of respondents were not interested in borrowing money and around 40 (25%) thought this way. Savings plans are insufficient and don't offer loan programs to their interest. The research showed that the number of people in the study area who claimed credit repayment was rather high because they have membership in community savings and permanent residents of the region with higher income, the reason for not saving, as well as opinions on interest rates from lending groups. According to the study, FIVs who have not yet planned or run their company in a fragmented way they face a variety of problems, including bribery, cornification of their products, and Money leaders convert robbery into high interest rates. Additionally, the loss was combined with other pressures brought on by the theft. Being able to access information about stock/confiscations or revenue loss caused by the seasonality of demand Microcredit at a high cost may have hampered FIVs' quest for official finance arrangement (Anyidoho and Steel, 2016). However, when the FIVs were organized, they were able to benefits of collective action include advocacy, protections, and access to better credit and savings products. And so on. In the City of Johannesburg, South Africa, for example, there is a well-established system.

The South African National Informal Trading Forum (SAITF) and the South African National Traders Retail Association (SANTRA) will be in charge of negotiating the parameters of informal trading between private street trader organizations and property organizations (Arias, 2019). Likewise, in Ghana, Accra Street Net Ghana Alliance (SGA), a national affiliate of Street Net International, is a coalition of membership-based vendors' organizations (MBOs) that has collaborated with market groups in central Accra (Anyidoho and Steel, 2016). In Nepal, the Nepal Street Vendors Union serves the same purpose in Kathmandu Metropolitan City (Timalsina, 2011). FIVs were able to meet their financial requirements and safeguard themselves against hardships through such methods of networking and organization.

Table 4.5: Membership to Saving, Credit and Perception on Working Condition

Variables	**Options**	**Frequency (%)**	**Chi square**
Membership to community savings and loans groups	Yes	98(61.2%)	8.100
	No	62(38.8%)	
Reason for not member of saving	Didn't need	54(33.8%)	
	Couldn't find a loan that met my needs	40(25%)	6.350
	Afraid I couldn't pay back	66(41.2%)	
Have you repaid your loan on time?	Yes	88(55%)	1.600
	No	72(45%)	
Perception on interest rate from formal finance institution	Not applicable	43(26.9%)	100.813
	Low	12(7.5%)	
	Medium	18(11.2%)	
	High	10(6.2%)	
	I don't know	77(48.2%)	
	Total	160(100%)	

Source: Field Survey, 2025

The data indicate several significant patterns related to financial inclusion and perceptions of credit services. A majority of respondents (61.2%) reported being members of community savings and loans groups, with a chi-square value of 8.100, suggesting a statistically significant preference for community-based financial systems. Among those not part of such groups, the most common reason cited was fear of being unable to repay a loan (41.2%), followed by a lack of need (33.8%) and not finding suitable loan options (25%). The chi-square value of 6.350 indicates a meaningful variation in reasons for non-participation. Regarding loan repayment behavior, 55% of respondents reported repaying their loans on time, while 45% did not; however, the chi-square value of 1.600 suggests no significant difference in repayment behavior across groups. When examining perceptions of interest rates from formal financial institutions, a notable 48.2% of respondents stated they did not know how to evaluate the rates, and 26.9% indicated the question was not applicable to them. Only small proportions perceived rates as low (7.5%), medium (11.2%), or high (6.2%). The extremely high chi-square value of 100.813 here points to a highly significant variation in how interest rates are perceived, indicating widespread uncertainty or lack of engagement with formal finance institutions. Overall, the results highlight a stronger reliance on community financial systems and suggest barriers both informational and psychological prevent broader use of formal financial services.

About 88(55%) of the respondents who borrowed money have repaid it on time. About 72(45%) of them still had unpaid credit, though. Regarding the respondents' understanding of interest rates at formal financial institutions, such as banks, savings and credit unions, cooperatives, microfinance institutions, and others, the majority of respondents, roughly 43(26.9%), are unsure because they have never attempted to get information about the loan systems of these institutions or sought to use them. The formal credit system was viewed favorably by around 28(17.4%) of the respondents, while 18(11.2%) of respondents had a neutral opinion. Just approximately 12(7.5%) of individuals have held a negative view of official financial institutions.

According to the study, about 62(38.8%) of the survey participants did not borrow any money at all. With an interest rate as high as 100%, around 11% (6.8%) of respondents have borrowed from informal moneylenders, while only 82(51.3%) have borrowed from informal savings groups. Microfinance institutions are only accessible to five respondents 5(3.1%) through other means. It is not about doing business casually (Figure 4).

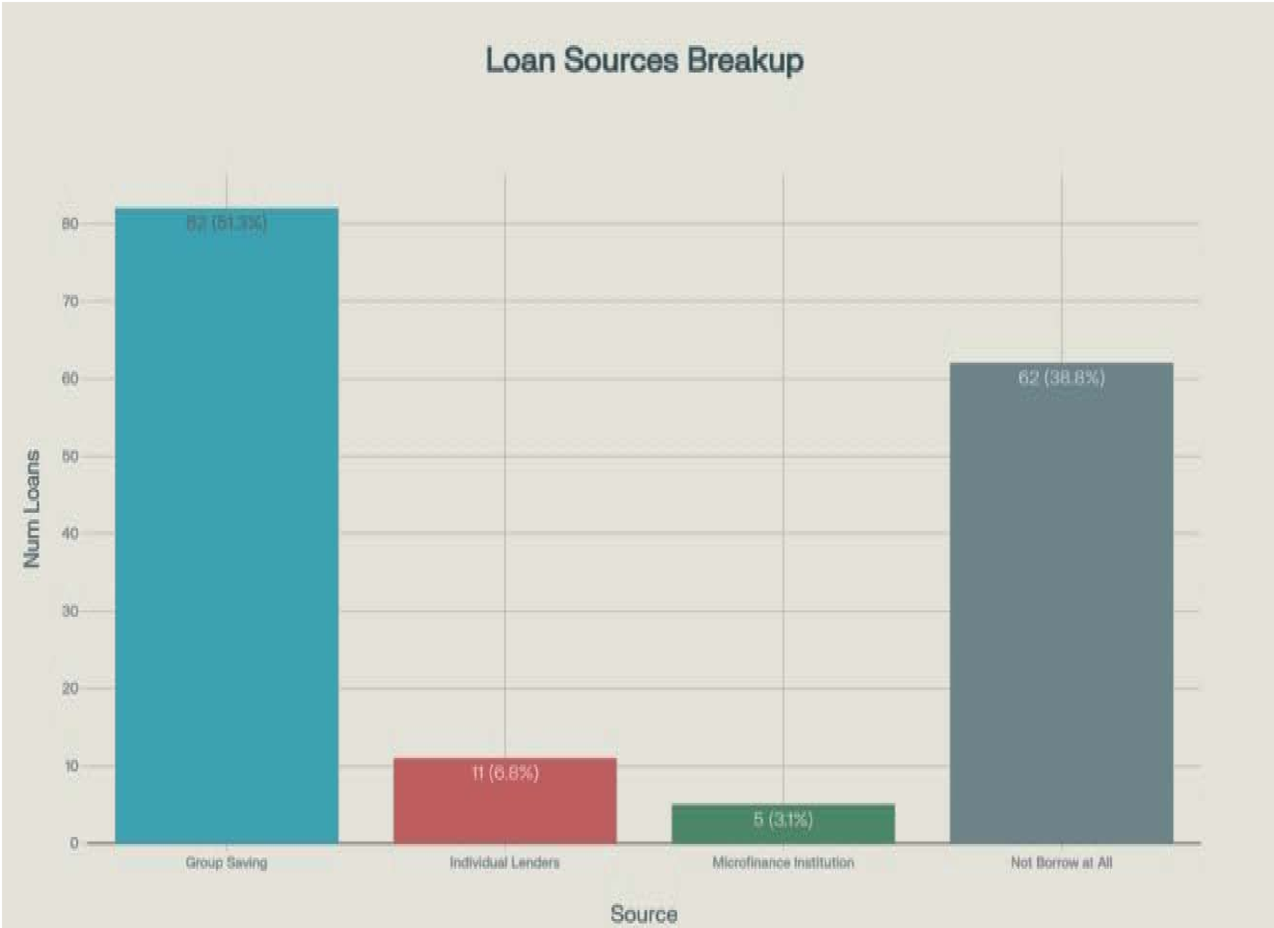

Figure 4.3: Sources of credit accessed by the respondents

Every respondent earns and saves money from their income. On average, respondents save 200 birr every month. The average monthly savings for respondents is about 600 Birr per person, with some saving as little as 150 Birr and others saving up to 1000 Birr.

The majority of the savings methods were observed at the respondents' home 82(51.2%), followed by savings with close friends or family were 42(26.3%), with microfinance institutions were 15(9.4%), formal saving and credit cooperatives/associations were 12(7.5%), and the others with banks were 9(5.6%) (Figure5).

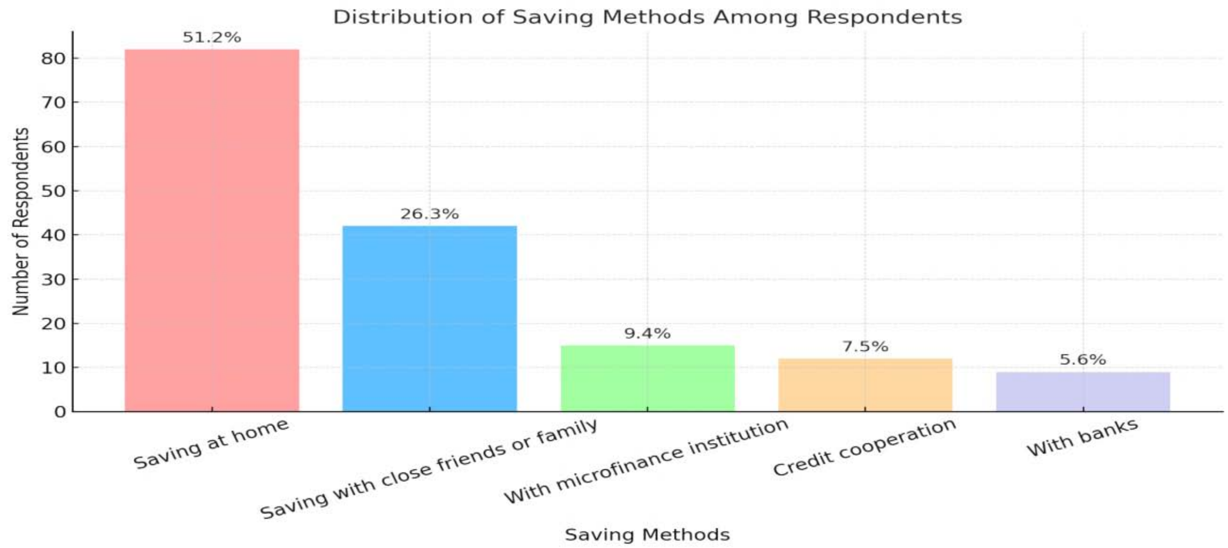

Figure 4.4 : The modalities of saving from their earning by the respondents

However, the informal female vendors emphasized during the focus group conversations that the circumstances and predictability of economic activity were also quite beneficial for saving money in the bank or at home. They have come to realize that their steady, risk-free company was contributing to a 52 rotating plan with others in the form of *Iqueb*. The value of saving and meeting household needs was highlighted by a key informants (3 females: aged 29, 37, and 51 from study woreda) as follows:

> *Our business was cyclical and unpredictable. The nature of the business we were involved in was significantly impacted by restrictions on mobility and supply chain bottlenecks. Even at reduced rates, we make every effort to purchase and sell commodities as soon as possible. We wouldn't have any money if we were unable to sell. It implies that we were unable to purchase items and food for the market. Our products, such vegetables and fruits, are sometimes perishable, and we have to sell them with small margins or at a loss. It was also crucial to put some of our income aside. We have to cover the cost of children's education, apparel, rent, food, water, healthcare, and social obligations like weddings and funerals. In any case, since we need a few days when we return home empty-handed, we must save money on a daily basis. The expensiveness of goods, for instance, was hurting our companies, regulations were pursuing us, and customers were wary. On that day, we might be kicked out of our home, our kids could be kicked out of school, and we could be starving. Therefore, since our enterprises were unpredictable and our wages were not paid on a daily or monthly basis, we would have to save money in every way (interviewed on).*

The participants also thought that the activity liberalized, even if their income and savings were low. They have being financially dependent on their husbands or anybody else. They were aware that savings begin. Because of what they have, they shouldn't need a large income. They placed a high value on their company as it was modified their perspective, abilities, and prospects. They saw that there is noticeable shift in their demeanor. Additionally, they gained trust in their company, feeling that understood the necessity of saving in order to function and felt a sense of obligation as a member of society unregulated business for unemployed women in the sub city. Additionally, a case study from study Woreda semi-permanent informal female vendors, locally called Gulit2, which demonstrated the significance of informal merchants for survival and economic endeavors.

> *Iqueb is a neighborhood savings organization where members repaid the precise amount they had previously contributed. Such savings are intended to build up a reserve of funds for a specific reason. It is typically held among individuals with similar views. Guilt is an informal marketplace that can be found on the streets in the early evening. Guilit's main sellers are informal female vendors.*

Case-1: A semi-permanent female street vendors (Gulit)

Figure 4.5*: Gelan lidet condominium area Gulit market: Source filed work (2025)*

> *The location was founded in May 2025 in conjunction for selling and buying goods of the people of Woreda 04. There were around 70 women in the Gulit, which had no shade. Primarily vegetable and consumer goods retailers who reside nearby or live there around the location of the old Glena apartment. The females those working in such business were unemployed women and ladies. The number of Guilt has increased over time and the wide range of products they sell. Currently, there are over 260 FIVs with an average predicted value. A sales volume of 500 to 2000 birr per operator per day. They cover the cost of housing rent, transportation, education, and other expenses. Purchase food, apparel, and water and electricity services, etc. The products have a wide range of variety. Everything from household items to clothing and shoes and everything else, from*

cosmetics to machinery. They have weekly form of group savings known as Iqueb. The informal female sellers were content because they were making money. They intended to diversify their goods and assets. They were connected to a large market called Akaki, where they purchase and sell goods and the retail business in this Gulit. However, they are altering the color by using plastic and then corrugated iron.

4.4.3. Marital status determines the right to sell their household property.

The survey has examined female's rights to sell property on their own, without the support or advice of their male counterparts, in order to get a better grasp of the gender dynamics in the household. The majority of the females 89(55.6%) were able to sell their assets on their own, irrespective of their marital situation, without seeking advice from men. Table 4.6 illustrates that 71(44.4% of married women were eligible to sell their home, if their marital status was considered. The analysis of the relationship between marital status and rights to sell household assets reveals a significant association between the two variables. Among single individuals, a majority (108 out of 160) reported having the right to sell household assets, with a high chi-square value of 19.600, indicating a statistically significant difference. In contrast, married individuals were much less likely to have such rights, with only 46 out of 160 reporting they did, and a substantial chi-square value of 28.900 suggesting a strong and significant association. For divorced individuals, the distribution was nearly equal (78 with rights, 82 without), resulting in a very low chi-square value of 0.100, indicating no significant relationship. Separated individuals showed a moderate tendency to have rights to sell household assets (93 with rights, 67 without), and the chi-square value of 8.100 suggests a moderately significant association. Widowed individuals also showed a slight tendency to have such rights (83 with rights, 77 without), though the chi-square value of 4.225 indicates only a weak association. Overall, the findings suggest that marital status plays a notable role in determining an individual's autonomy over household assets, with single and separated individuals more likely to possess selling rights, while married individuals are significantly less likely to have them.

Table 4.6. The Right to Sell One's Household Property by Marital Status

Rights to sell household asset	Marital Status				
	Single	Married	Divorced	Separated	Widowed
Yes	108	46	78	93	83
No	52	114	82	67	77
Chi square	19.600	28.900	0.100	8.100	4.225

Source: Field Survey, 2025

4.4.4. Policies that are Unfavorable to Informal Business

Study's key indicators Informal enterprises were unlawful because they don't pay taxes, intrude on legitimate firms, and provide goods or services of lower quality or price, according to reports from woreda administration offices. A traditional community that discourages pedestrians and main routes, both of which increase traffic collisions. They also said that FIVs must organize into groups in order for their activities to be lawful. The woreda was unable to help them due to their condition. Status refers to promoting illegal trade and violating business ethics. It was frequently asserted that the informal sector was unsustainable and anti-development since it does not pay taxes, pollutes public spaces, and deters legitimate taxpayers at the Woreda and sub city level.

They believe that the informal economy is a hotbed for crimes like robbery, theft, and sexual assault, as well as the sale of inferior, smuggled, and subpar products. In the Akaki Kality Sub city, a 46-year-old man with an office made the case for the following as another crucial source of data on the development of micro and small enterprises:

> *Informal businesses do not worry about the environment. They abandon plastic bags, leftovers, and other garbage behind them. Garbage, papers, and other stuff left in public areas. They're encouraging environmental pollution. The waste and debris in the sub city are always being cleaned and cleaned up, but at a cost. They are making use of public space management while accepting no responsibility for how it is used. As a result, the government is attempting to formalize them by organizing them into groups and establishing specific markets (semi-permanent) for them.*

According to the modernization theory (Chalachew, 2018; Timalsina, 2011; Ellis and Stephen, 2001), which holds that FIVs were out-of-date and ineffective and that firms like this need to be upgraded by formal procedures, licensing, and registration, the experts and authorities of the sub city administration agree. Additionally, the priorities of the sub city and woreda governments promote grassroots development and are not needs-based (Willis, 2005) in order to encourage and support the FIV. For example, they may do this by making credit programs available or by permitting the use of public space for their business. Instead, they carry out and abide by development strategies that are designed from the top down.

Furthermore, in Ethiopia, it is not particularly favorable for the less fortunate to conduct formal business in this manner. According to "The Doing Business Database," which is published by the

World Bank and includes statistics on various indicators that reflect how simple it is to start a business, hire and fire employees, acquire licenses, enforce contracts, protect investors, obtain credit, register property, and workers, Ethiopia has a score of 48.0 out of 190, making it the 159th easiest nation in the world to do business in terms of regulatory requirements and business closure. According to this, it is the hardest country to do this in, excluding the informal vendors and even conducting business in the formal sector (World Bank, 2019). In particular, it would be harder for women to work on roads with a variety of challenges. Generally speaking, the present legislation is quite restrictive and does not help women run their enterprises or support themselves on FIVs.

4.5. Livelihood Strategies of Informal Female Vendors

4.5.1. The informal vendors' livelihood portfolios

The way that FIVs make a living is intricate and varied. Due to the vendor’s seasonality and the simplicity of switching between portfolios, this is the case. As an illustration, this research discovered that a female could be selling corn (boiling and roasting) and boiled potatoes on the street between May and July. She switches to fruits, vegetables, and selling other items in July and August. Seasonality, commodity demand, availability, and profitability are the key factors contributing to this (Anyidoho and Steel, 2016; Tillerman, 2012). The variety of livelihoods portfolios that informal women sellers engaged in on were discovered in this study organized and classified by street as:

(1) Food and drinks includes:- biscuits, chips, cookies, boiled potatoes, sweet, and sambusa, roasted and cooked corn, potatoes, eggs, oils, sugar, cereals, ambesha, enjera beverages and drinks like shameta, tella, tea, coffee, water, soda, and bread (difodabo),soft drinks ;-mirinda, cococacolla, pepsi beverages, etc;

(2) Fruits and vegetables: like potatoes, cabbage, carrots, kale, spinach, green peppers, and salad, ginger, eggplant, beans and peas, beetroot, tomato, onion, garlic, lattice, ‘costa’, avocado, banana, pineapple, water melon, lemon, zucchini, basils, papaya, mango, and more;

Figure 4.6: Fruits and vegetables street vendors in Gelan new condominium area; source field work (2025)

(3) Household tools and cleaning supplies: such as bottles, dishes, caps, and glasses of all sorts, pottery and a variety of plastic items, including knives, forks, spoons, kettles, trays, and bowls. Items made of clay, like trash cans, mops, wipers, and Jebena;

(4) Toys, textiles, and footwear used and new for both adults and children;

(5) Mobile electronics and accessories: like flush disc, memory cards, mobile covers, and mobile phones, torches, solar lights, chargers, radio, remote controls, mirror stickers, mini music players, sockets, dividers, and many others;

(6) Cosmetics and insect ant rodents: such as deodorants, anti-rats, and ant-cockroaches, nail polish, perfume, window cleansers, shampoo, a variety of soaps, scents, and splashes, lotions, conditioners, and other similar products;

(7) Varies spices and incenses: such as pepper, sesame, cumin, rosemary, turmeric, hell, frankincense, aroma sticks, and other items;

(8) service-related jobs: like weight measuring, shoe shining, maintenance and repair, and toilers of domestic supplies, and so forth; and

(9) Others, including kerosene, charcoal, firewood, grasses, etc.

The survey revealed that selling food (sometimes raw) and drinks (32%) engagement was the most common means of subsistence for the FIVs, about 23% of the business is in vegetables and fruit retailing, with the remainder in, around (15%) of people work in the textile and footwear industries, while 9% of people are employed in the marketing of household products.

Regarding goods, around (11%) engaged in street services like tailoring, brokerage, and weight measuring, etc. Around 6% participated in different species and incenses, and a small percentage (4%) engaged in cosmetics and anti-rodent products, as well as electronics and mobile devices.

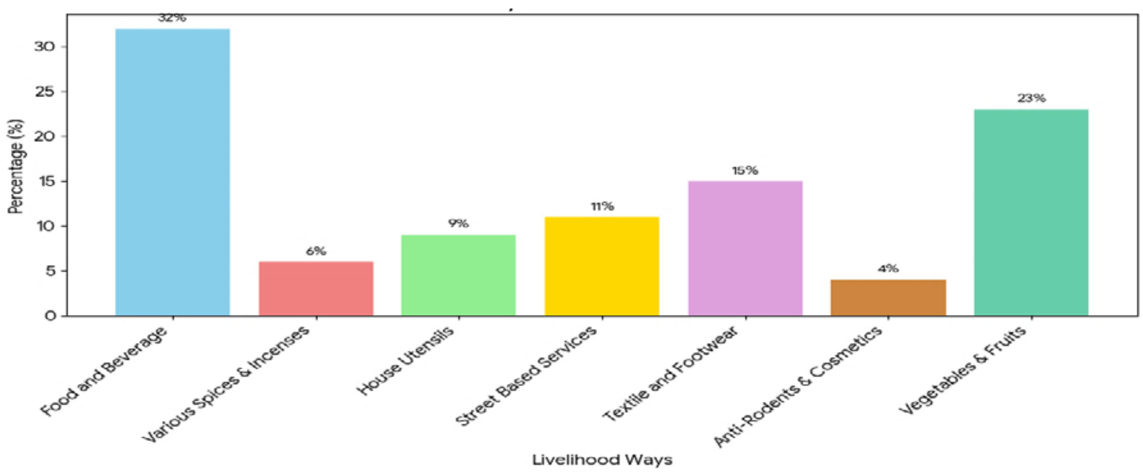

Figure 4.7: The livelihood strategies of FIVs (n=160)

The educational level of the individual did not influence the extent of their involvement in various livelihood pursuits of respondents. Their livelihood strategies range from food and beverage to a variety of other things. As demonstrated by the table 9, street-based services, the differences were also determined to be minor. The primary cause of this is that the FIVs participated in these actions regardless of their level of education position. Since there isn't much employment for informal vending, there isn't any point in doing it. The city's unskilled and semiskilled women, the majority of them were unable to secure employment in formal vendor settings, even if they have a little bit of schooling.

4.6. Right to public Space: Enabling environments and challenges

The FDRE's (1995) Article 41, under Economic, Social, and Cultural Rights, ensures citizens' right to utilize public space for economic endeavors in accordance with the Constitution of Ethiopia. In particular, Article 41, sub-article 13, states that all Ethiopians have the right to freely participate in economic activity and seek a livelihood of their choosing anywhere within the national territory, that all Ethiopians have the right to choose their means of livelihood, occupation, and profession, and that all Ethiopian nationals have the right to equal access to publicly funded social services. Furthermore, the constitutions mandated that the State implement measures to increase employment prospects for the unemployed and the poor, and that the State carry out programs and public works 56 projects in line with this objective. In addition, the constitutions stipulated that the State should take all necessary steps to improve citizens' ability to find gainful employment. This is also in line with the international agreements Ethiopia has signed, on which the Universal Declaration of Human Rights depends. In reality, it means having open spaces where one may use one's rights, such as the right to work (which includes traveling to work, setting up a business on the sidewalk, lining up as a day laborer, or marketing one's services). In this study, we have examined how the FIVs, as a disadvantaged sector of the population, are using public space and making a living from vending, which is their main source of income. In addition to having access to areas for commerce, FIVs also seek state protection. As we will explore shortly, public space is full of possibilities and difficulties. Access to public space in this study includes the right to transportation, sidewalks, and non-traffic roadsides, market places like Sunday markets, gulit, etc. as well as the right to protection while engaging in their livelihood activities there.

4.6.1. Access to Market place and Public spaces

In order to run their business smoothly access to public space is very important for informal vendors. Space it was observed that about 42(37.8%) of the respondents access to public space for marketing their products. The concentrated One of the biggest difficulties in operating an informal business, according to group discussion participants (FGDs), is that it is difficult to manage. According to respondents, it's still a marketplace for them to sell their wares.

In the study Woreda lack of working space for launching or expanding business operations probably restricted FIVs, even though the majority of respondents reported having working space around their house or a temporary leased plot, which are not public space. The majority of respondents lack market access for their business operations. In front of their home and along roadways, they typically conduct business.

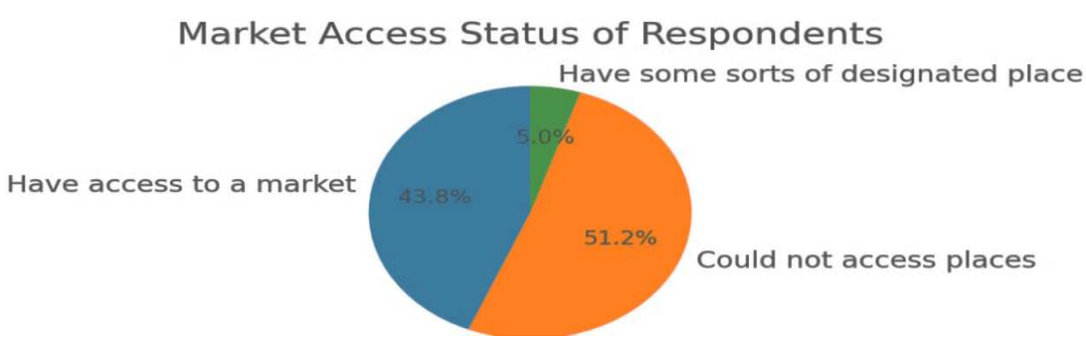

Figure 4.8: Place where the respondents operate their business

According to the survey, around 70(43.8%) do not have access to a market for their goods. The majority 82(51.3%) of the respondents are carrying out their businesses on roadsides as they could not access to places. About 8(5%) of the respondents have some sorts of designated place (they call it medab or plot) for their business even though it is not permanent (Figure 15).While informal women vendors operating their business on roadsides are often move along roads and where people pass or mobility is high, those who have designated places conduct their business in that specific place. Still, mobility is even possible for the latter. Every respondent has recommended additional daily enhancements to public areas activities and the workplace for their enterprises, as shown in Figure 16.

A significant difficulty is a deficiency in the skills and knowledge necessary to manage a business. The informal female vendor thought that lessons in entrepreneurship and business management might improve their business operations, which in turn would help the family economy. Additionally, conversation with IWVs highlighted that the disabling environments included limited access to marketplaces, public areas, and housing, a lack of credit services, subpar public services like transportation, and insufficient defense against theft and sexual harassment. The opinion of the six women who took part in the focus group discussion from study Woreda is as follows:

> *We lack sufficient knowledge on how to run our businesses in the safest settings. Business skills are a must, and we insist on them. Other people's opinions of us are likewise unfavorable. The service providers, such as taxi drivers, governments, hotel owners, and store owners, are unwilling to help us run our company in the public domain or to collaborate with us. They are charging us more for shipping items. Sometimes, when we sell in close proximity to a formal establishment like a hotel coffee shop, they contact us and tell us to leave. They forbid us from selling our goods in public places. The policies and owners are unhelpful. Additionally, we are unable to function at night in public areas due to the lack of police presence and electricity. As a consequence, we are susceptible to sexual assaults and theft.*

Other research conducted in urban regions of Ethiopia (Edmealem, 2018; Chalachew, 2018) have also revealed that the poor , especially women, have a lack of capital and little access to credit services (high interest rate). Similarly, Fransen and van Dijk, (2008) discovered that the primary challenge for informal women merchants in this industry is their low capacity to maintain and make a livelihood.

4.6.2. Access to protection and safety

The street's safety situation was precarious at all hours of the day and night. Due to theft, sexually oriented assaults, and inadequate police protection, the street's unofficial business is vulnerable at night. According to reports, FIVs have experienced certain types of gender-based violence (GBV) over the past three years while working at night. Additionally, there is no street light on the street. However, the respondents are operating their enterprises at night. Throughout the day, about 70(43.8%) people feel safe, whereas around 90(56.2%) people feel completely unsafe. The reason for this was that city police officers either seize their goods or ban the operation of the business on a street. Table 19, it located close to their house; the FIVs continue to move around selling their wares. Because the former Woreda functions in a close neighborhood and its residents know one another, there are some street lights there, making it less susceptible than the latter.

Table 4.2. The feeling of safety to operate informal business in public spaces

Items	Responses	Frequency	Percent
Safety of doing business on street during the day	Yes	40	42.6%
	No	54	57.4%
Total		94	100%
Safety of doing business on street during the night	Yes	4	4.3%
	No	90	95.7
Total		94	100%

Source: Field Survey, 2025

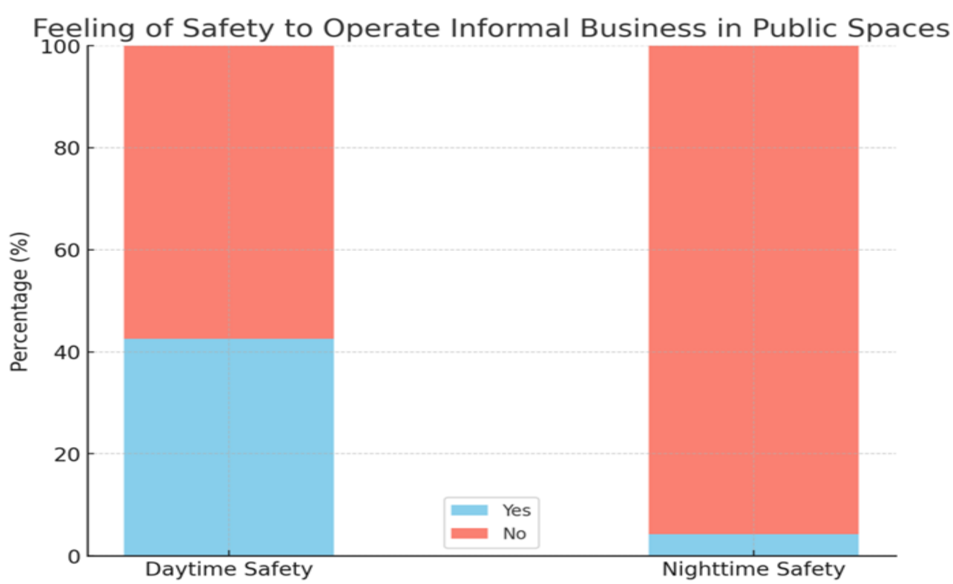

Figure 4.9**: Level of safety of the respondents in doing different activities on a street**

Day time Safety: 42.6% of female informal vendors feel safe operating during the day, while 57.4% do not feel safe. This indicates that more than half of vendors perceive daytime operations as unsafe.

Night time Safety: Only 4.3% of vendors feel safe at night, whereas a vast majority, 95.7%, feel unsafe. This shows a significant decline in perceived safety at night.

The stacked bar chart visually demonstrates that safety concerns are much higher at night than during the day, highlighting the vulnerability of female informal vendors in public spaces after dark. The “Yes” portion (in sky blue) is much smaller at night, while the “No” portion (in salmon) dominates.

The at-risk state of safety when utilizing public areas for business has also been corroborated by the focus group participants in study Woreda. The talk participants claimed that they lack the self-sufficiency and assurance necessary to exercise after 7:00 p. m. They stated that they require protection of their rights in public areas at all times and in all locations. They emphasize that the city government and law enforcement should stand by us and help us combat violence and crime. "The polices should not fight us, we are poor and have limited opportunities in the formal sector, and thus we must be aware of the challenges we have at hand until we would move to formal business," they continued. Kality is a cross-country bus stop where diverse individuals from various places congregate, and a significant number of female works in the informal street selling industry. These girls and women may experience theft, rape, trafficking, drudgery, and other forms of violence. They report to the police and the people of the Woreda, who have been paying closer attention to them as a group than as individuals, in the event of insecurity. Additionally, they share information within the group and, in the event of violence, notify the authorities. They generally felt extremely unsafe conducting business activities in public places at any hour of the day or night. According to the study, roughly 147 individuals (91.9%) have encountered some sort of GBV in the course of running their business over the past three years. The following forms of Gender-based violence (GBV) were evaluated and found among those who experienced it. As detailed in the various public locations on Table 20, the GBV that the FIVs frequently encountered included rape, rape attempt, beating, teasing, insult, and abduction. The majority of respondents, 84 (52.5%), stated that they experienced harassment and mistreatment on the streets. Different forms of GBV were reported to have occurred on the public transportation system (16.5%), Marketplaces were another place where GBV may occur (7.3%).

Case-2: A street vendor girl experienced GBV in study area.

> *My name is Bekelech Abebe (Pseudonymous). I am 31 years old. I completed grade ten in 2019 and not successful to pass national exam to join preparatory school. I couldn't manage to join TVET or private colleges because I have no money. I decided to start my own business and earn money. I completed grade 10 and I could not pass the national exam because of the condition of my parents. Then, I started to make and sell Enjera with my mom to night market called Gulit. No one comes and buys from home even at lower price. As a result, the best alternative to sell products is to go around street market. In October 2021, I started informal businesses on street selling vegetable and fruits. Since then, I also tried to sell enjera, breads/ambesha, biscuits, potato chips, cooked/roasted corn, etc. depending on season, supply, and demand of people. There is no a distinct marketplace neither any permission to use public space to sell my products. Doing business on street is unsafe. If I access safe marketplace, I can sell produces and thus minimize exposure to risky business areas. The area is very unsafe to sell food items on the street. It is dusty, nasty, dirty, and where sewerage passes. The business is as usual. On the one hand, police and security forces have confiscated my belonging four times within two years and asked me to pay bribe to get my stuffs back. On the other hand, every one tease, insult, beat, and attempt rape. Insults, teasing, and beating are the harassment I am facing almost every day from the city polices. I have had also an attempt of rape while back to home at about 8:30 PM by two men who were drunk and asked me to enter their car. I Said no. A person gets out of the car and garbed my armies. I dropped my stuffs, struggled, and shouted. They left me and went as other people are coming towards us. These remain big challenges to undertake business activities as safely as possible. Particularly, street vendor business is unsafe for female compared to male. The men sometimes confront physically. The night time is more unsafe than day but I must work to survive given all problems. In short, informal female vendors, like me, are not freely go anywhere and anytime to operate small businesses in public spaces. It is common to see sexual harassments as well as robbery against women and girls. In future, I will keep working and save money for education. I dream to complete my college education.*

4.7. Perception and Relationship of Livelihood Capitals and Strategies

In many developing economies, informal female vendors play a vital role in sustaining household incomes and contributing to local markets. Operating outside formal employment structures, these women engage in small-scale trade and vending activities as a primary means of livelihood. Despite limited access to financial resources, social protection, or legal recognition, they demonstrate resilience and creativity in navigating economic challenges.

This section explores the various strategies informal female vendors use to make a living, including the types of goods they sell, the locations they operate from, and the methods they adopt to attract and retain customers. It also considers the socio-economic factors that influence their choices, such as family responsibilities, education level, access to capital, and regulatory constraints. Understanding female street vendor's livelihoods through the lens of the Sustainable Livelihoods Framework (SLF) which identifies financial, human, physical, natural, and social capital offers valuable insight into the challenges and opportunities they encounter.

Financial capital is central to informal female vendors, who often operate with limited or no access to formal credit, savings, or insurance. Human capital, including skills, education, and health, shapes their capacity to manage businesses, adapt to changes, and pursue alternative livelihood strategies.

Physical capital such as access to stalls, storage, transportation, and market infrastructure directly affects productivity and security. Informal vendors frequently face precarious working conditions, including lack of shelter and sanitation facilities. Natural capital plays a more indirect but still relevant role, particularly for vendors selling agricultural or natural products, where access to land or sustainable supply chains can influence their economic viability.

Social capital through family networks, peer support, and community relationships is often a crucial safety net. It enables access to informal credit, market information, and protection in the absence of formal institutional support. The data obtained from the field presented as follows.

Table 4.8. Financial Capital (FC)

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I Have Regular And Reliable Income From My Informal Vending Activity	Strongly Disagree	10	6.3	3.5937	1.11759
	Disagree	20	12.5		
	Neutral	25	15.6		
	Agree	75	46.9		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I have access to savings or can save money regularly.	Strongly Disagree	15	9.4	3.0937	1.07456
	Disagree	25	15.6		
	Neutral	65	40.6		
	Agree	40	25.0		
	Strongly Agree	15	9.4		
	Total	160	100.0		
I can access credit or loans when needed for my business.	Strongly Disagree	35	21.9	2.4687	1.17587
	Disagree	60	37.5		
	Neutral	30	18.8		
	Agree	25	15.6		
	Strongly Agree	10	6.3		
	Total	160	100.0		
The income I earn is sufficient to support my household needs.	Strongly Disagree	20	12.5	2.9688	1.13504
	Disagree	30	18.8		
	Neutral	60	37.5		
	Agree	35	21.9		
	Strongly Agree	15	9.4		
	Total	160	100.0		
I feel financially secure in my current informal vending work.	Strongly Disagree	20	12.5	2.9375	1.11979
	Disagree	30	18.8		
	Neutral	65	40.6		
	Agree	30	18.8		
	Strongly Agree	15	9.4		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.8 shows that Financial Capital (FC). The perception of financial capital among female informal vendors in Woreda 04 reveals important insights into how they assess their income stability, access to savings, credit, and overall financial security. When asked whether they have regular and reliable income from their vending activities, 75 respondents (46.9%) agreed and 30 (18.8%) strongly agreed, reflecting a generally positive perception of income consistency. However, 10 (6.3%) strongly disagreed, and 20 (12.5%) disagreed, while 25 (15.6%) remained neutral. The overall mean score of 3.59 (on a 5-point scale) and standard deviation of 1.12

suggests a moderately high level of agreement but with some variability in responses, possibly influenced by individual business performance or location.

In terms of access to savings**,** the response pattern is more cautious. While 40 respondents (25.0%) agreed and 15 (9.4%) strongly agreed that they can save regularly, a larger group 65 (40.6%) remained neutral. Meanwhile, 25 (15.6%) disagreed and 15 (9.4%) strongly disagreed. This yields a mean of 3.09 and a standard deviation of 1.07, reflecting a middle-ground perception where many women neither clearly affirm nor deny their capacity to save. This suggests that although savings might be possible for some, it is not a stable or widespread practice.

Access to credit or loans appears to be the most critical area of concern. A significant **6**0 respondents (37.5%) disagreed and 35 (21.9%) strongly disagreed with the statement that they can access credit when needed. Only 25 (15.6%) agreed and 10 (6.3%) strongly agreed, while 30 (18.8%) were neutral. The mean score of 2.47 with a relatively high standard deviation of 1.18 indicates low overall access to credit, with notable disparities among respondents. This finding is consistent with earlier data showing that 96.3% of women had never accessed a loan, suggesting that financial institutions and microfinance services are largely inaccessible or unaffordable for most informal vendors.

Regarding whether their income is sufficient to support household needs, the responses were mixed. 35 women (21.9%) agreed and 15 (9.4%) strongly agreed, while 60 (37.5%) chose a neutral response. On the negative side, 30 (18.8%) disagreed and 20 (12.5%) strongly disagreed. The mean of 2.97 and standard deviation of 1.14 indicate that while some women feel their income is sufficient, many remain uncertain or dissatisfied with the financial adequacy of their vending activities.

Finally, on the question of overall financial security in informal vending, the responses were again mixed, with a relatively high level of neutrality. 30 respondents (18.8%) agreed and 15 (9.4%) strongly agreed, while 65 (40.6%) remained neutral. Meanwhile, 30 (18.8%) disagreed and 20 (12.5%) strongly disagreed. The mean score of 2.94 and standard deviation of 1.12 reflect moderate uncertainty and insecurity, indicating that a significant portion of women do not feel financially stable in their current informal vending roles.

Table 4.9. Human Capital (HC)

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I have the skills needed to manage and grow my business.	Strongly Disagree	10	6.3	3.1875	1.01676
	Disagree	25	15.6		
	Neutral	65	40.6		
	Agree	45	28.1		
	Strongly Agree	15	9.4		
	Total	160	100.0		
I have had access to training or business development support.	Strongly Disagree	20	12.5	2.9688	1.13504
	Disagree	30	18.8		
	Neutral	60	37.5		
	Agree	35	21.9		
	Strongly Agree	15	9.4		
	Total	160	100.0		
My health condition allows me to work regularly and efficiently.	Strongly Disagree	10	6.3	3.6313	1.07938
	Disagree	14	8.8		
	Neutral	31	19.4		
	Agree	75	46.9		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I can read, write, and calculate basic business records.	Strongly Disagree	15	9.4	3.2188	1.16916
	Disagree	25	15.6		
	Neutral	55	34.4		
	Agree	40	25.0		
	Strongly Agree	25	15.6		
	Total	160	100.0		
I would benefit from more education or training to improve my business.	Strongly Disagree	20	12.5	3.0937	1.23775
	Disagree	30	18.8		
	Neutral	50	31.3		
	Agree	35	21.9		
	Strongly Agree	25	15.6		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.9 depicted that Human Capital (HC). The data collected from 160 respondents provides insight into various aspects of their entrepreneurial capacity and readiness, based on key indicators such as skills, access to training, health, literacy, and desire for further education. The statement *"I have the skills needed to manage and grow my business"* yielded a mean score of **3.19** (SD = 1.02), indicating a moderate level of self-confidence, with 40.6% responding neutrally and a relatively small proportion (9.4%) strongly agreeing. For *"I have had access to training or business development support,"* the lower mean of **2.97** (SD = 1.14) suggests limited access to such support, with only 31.3% expressing agreement or strong agreement and 31.3%

disagreeing to some extent. In contrast, *"My health condition allows me to work regularly and efficiently"* received the highest mean score of **3.63** (SD = 1.08), with a majority (65.7%) agreeing or strongly agreeing, highlighting that physical capability is generally not a limiting factor for most respondents. When asked about basic business literacy, the mean score of **3.22** (SD = 1.17) for *"I can read, write, and calculate basic business records"* reflects moderate confidence, although 25% expressed some level of disagreement. Finally, the item *"I would benefit from more education or training to improve my business"* shows a mean of **3.09** (SD = 1.24), indicating a notable portion of respondents recognize the need for additional education, though 31.3% remained neutral and 31.3% disagreed to some extent. Overall, while respondents demonstrate moderate self-efficacy and health support for entrepreneurship, the data suggest gaps in access to training and a recognized need for further education and capacity building.

Table 4.10. Natural Capital (NC)

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I have a secure and suitable location to operate my vending activity.	Strongly Disagree	25	15.6	2.8750	1.24764
	Disagree	40	25.0		
	Neutral	45	28.1		
	Agree	30	18.8		
	Strongly Agree	20	12.5		
	Total	160	100.0		
Weather and environmental conditions affect my ability to earn income.	Strongly Disagree	10	6.3	3.7188	1.12810
	Disagree	15	9.4		
	Neutral	25	15.6		
	Agree	70	43.8		
	Strongly Agree	40	25.0		
	Total	160	100.0		
I have access to a clean and safe working environment.	Strongly Disagree	50	31.3	2.1875	1.10566
	Disagree	55	34.4		
	Neutral	40	25.0		
	Agree	5	3.1		
	Strongly Agree	10	6.3		
	Total	160	100.0		
I am affected by environmental or urban development changes (relocation, flooding).	Strongly Disagree	10	6.3	3.6250	1.16958
	Disagree	20	12.5		
	Neutral	30	18.8		
	Agree	60	37.5		
	Strongly Agree	40	25.0		
	Total	160	100.0		
Government provides support to vendors regarding environmental risks (shelter, drainage).	Strongly Disagree	25	15.6	2.6875	1.10566
	Disagree	40	25.0		
	Neutral	70	43.8		
	Agree	10	6.3		
	Strongly Agree	15	9.4		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.10 outlines that Natural Capital (NC). The data on environmental and infrastructural conditions affecting vendors highlights several critical challenges. The statement *"I have a secure and suitable location to operate my vending activity"* received a mean score of 2.88 (SD = 1.25), with over 40% of respondents disagreeing or strongly disagreeing, suggesting that many vendors operate in insecure or unsuitable locations. The impact of external conditions is clearly felt, as evidenced by the statement *"Weather and environmental conditions affect my ability to earn income,"* which had a relatively high mean of 3.72 (SD = 1.13). A significant majority

(68.8%) agreed or strongly agreed, reflecting the vulnerability of vending activities to weather and environmental factors.

Access to clean and safe working environments is notably lacking. The statement *"I have access to a clean and safe working environment"* had the lowest mean of 2.19 (SD = 1.11), with 65.7% of respondents disagreeing or strongly disagreeing. This point to a critical gap in basic occupational health and safety conditions. Furthermore, vendors also report being affected by broader environmental or urban development changes, as seen in the item *"I am affected by environmental or urban development changes (relocation, flooding),"* which has a mean score of 3.63 (SD = 1.17), with 62.5% agreeing or strongly agreeing.

Despite these challenges, government support appears to be minimal. The item *"Government provides support to vendors regarding environmental risks (shelter, drainage)"* had a low mean of 2.69 (SD = 1.11), with 40.6% disagreeing or strongly disagreeing and 43.8% remaining neutral indicating both dissatisfaction and possibly a lack of awareness or visibility of such support. Overall, the results highlight significant environmental and infrastructure-related vulnerabilities among vendors, with limited institutional support and poor access to safe, sustainable working conditions.

Table 4.11. Physical Capital (PC)

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I have the tools or equipment I need to run my business.	Strongly Disagree	20	12.5	3.3187	1.29523
	Disagree	35	21.9		
	Agree	84	52.5		
	Strongly Agree	21	13.1		
	Total	160	100.0		
I have access to physical infrastructure (e.g., electricity, water, storage) at or near my vending site.	Strongly Disagree	25	15.6	2.9062	1.23775
	Disagree	35	21.9		
	Neutral	50	31.3		
	Agree	30	18.8		
	Strongly Agree	20	12.5		
	Total	160	100.0		
My working space is safe and protected (e.g., from theft, sun, rain).	Strongly Disagree	45	28.1	2.3437	1.19247
	Di Agree	55	34.4		
	Neutral	30	18.8		
	Agree	20	12.5		
	Strongly Agree	10	6.3		
	Total	160	100.0		
I have a fixed place to sell my goods (not constantly moved by authorities).	Strongly Disagree	15	9.4	3.4125	1.22545
	Disagree	25	15.6		
	Neutral	29	18.1		
	Agree	61	38.1		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I received any physical support (kiosk, tent, and table) from government or NGOs.	Strongly Disagree	50	31.3	2.2500	1.18162
	Disagree	55	34.4		
	Neutral	31	19.4		
	Agree	13	8.1		
	Strongly Agree	11	6.9		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.11 shows that physical capital. The responses reveal a mixed but generally constrained picture regarding the physical and infrastructural support available to vendors. The statement *"I have the tools or equipment I need to run my business"* recorded a relatively favorable mean of 3.32 (SD = 1.30), with 65.6% of respondents agreeing or strongly agreeing, indicating that many vendors are adequately equipped to operate. However, when it comes to broader *physical* *infrastructure* such as electricity, water, or storage the mean drops to 2.91 (SD = 1.24), with only 31.3% expressing agreement and a significant portion (37.5%) expressing disagreement. This suggests access to utilities is less consistent or reliable.

The condition of the *working space* presents a more troubling reality. The statement *"My working space is safe and protected (e.g., from theft, sun, rain)"* has a low mean of 2.34 (SD = 1.19), with over 62% disagreeing or strongly disagreeing. This highlights significant concerns regarding safety and exposure to harsh environmental elements. On a more positive note, the item *"I have a fixed place to sell my goods (not constantly moved by authorities)"* reflects more stability, with a higher mean of 3.41 (SD = 1.23). Here, 56.9% of respondents agreed or strongly agreed, indicating that a majority are able to operate from relatively consistent locations, even if other conditions are lacking.

However, external *physical support* from government or NGOs is largely absent. The statement *"I received any physical support (kiosk, tent, table) from government or NGOs"* had one of the lowest mean scores at 2.25 (SD = 1.18), with 65.7% of respondents indicating disagreement or strong disagreement. This suggests a considerable gap in institutional or organizational support for physical infrastructure improvements. In summary, while many vendors are managing with their own tools and have a stable spot to sell, they face significant challenges with basic infrastructure, safety, and external support factors that could hinder business sustainability and growth.

Table 4.12. Social Capital (SC)

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I can rely on friends or family for help during hard times.	Strongly Disagree	10	6.3	3.6812	1.13477
	Disagree	15	9.4		
	Neutral	31	19.4		
	Agree	64	40.0		
	Strongly Agree	40	25.0		
	Total	160	100.0		
I am a member of a savings or business group.	Strongly Disagree	20	12.5	2.9875	1.17086
	Disagree	30	18.8		
	Neutral	62	38.8		
	Agree	28	17.5		
	Strongly Agree	20	12.5		
	Total	160	100.0		
I participate in community discussions or decisions related to informal vendors.	Strongly Disagree	15	9.4	3.4687	1.20231
	Disagree	20	12.5		
	Neutral	30	18.8		
	Agree	65	40.6		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I receive support or advice from other vendors.	Strongly Disagree	15	9.4	3.6125	1.17086
	Disagree	10	6.3		
	Neutral	32	20.0		
	Agree	68	42.5		
	Strongly Agree	35	21.9		
	Total	160	100.0		
I trust local institutions or community leaders to protect my rights as a vendor.	Strongly Disagree	49	30.6	2.3188	1.20987
	Disagree	51	31.9		
	Neutral	30	18.8		
	Agree	20	12.5		
	Strongly Agree	10	6.3		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.12 shows that social capital. The data reflects a strong sense of social support and peer collaboration among informal vendors, but also significant distrust in local institutions. The statement *"I can rely on friends or family for help during hard times"* received a high mean of

3.68 (SD = 1.13), with 65% of respondents agreeing or strongly agreeing. This indicates that personal social networks serve as a vital safety net during economic or personal crises.

In contrast, *formal group involvement* appears to be limited. The statement *"I am a member of a savings or business group"* had a lower mean of 2.99 (SD = 1.17), with 31.3% disagreeing and 38.8% remaining neutral. This suggests that while informal support systems are strong, structured group participation such as cooperatives or savings groups is less prevalent among respondents.

Participation in community affairs, however, shows a more active engagement. The statement *"I participate in community discussions or decisions related to informal vendors"* had a moderate-to-high mean of 3.47 (SD = 1.20), with nearly 60% agreeing or strongly agreeing. This implies that many vendors are involved in advocating for their interests or contributing to local dialogues around informal vending.

Peer support is also strong, as reflected in the statement *"I receive support or advice from other vendors"* which had a mean of 3.61 (SD = 1.17). A significant 64.4% of respondents confirmed receiving such support, indicating a collaborative and information-sharing culture within the informal vending community.

However, a stark contrast appears in the level of *trust in local institutions or community leaders*. This statement recorded the lowest mean of 2.32 (SD = 1.21), with over 60% of respondents disagreeing or strongly disagreeing. This indicates a widespread lack of confidence in institutional actors to safeguard vendors' rights, which could explain the reliance on informal networks and the demand for greater government involvement seen in earlier responses.

In summary, while informal vendors benefit from strong personal and peer support systems, they face a significant gap in institutional trust and structured group participation. This highlights both the strengths of their social resilience and the vulnerabilities caused by weak institutional support and protection.

Table 4.3. Livelihood Strategies

Statements	Responses	Frequency	Percent	Mean	Stan Dev.
My vending strategy provides reliable and steady income.	Strongly Disagree	20	12.5	2.9688	1.13504
	Disagree	30	18.8		
	Neutral	60	37.5		
	Agree	35	21.9		
	Strongly Agree	15	9.4		
	Total	160	100.0		
I have strategies to cope with sudden drops in income.	Strongly Disagree	18	11.3	3.0563	1.12851
	Disagree	27	16.9		
	Neutral	59	36.9		
	Agree	40	25.0		
	Strongly Agree	16	10.0		
	Total	160	100.0		
I diversify my products to attract more customers.	Strongly Disagree	10	6.3	3.5500	1.13159
	Disagree	22	13.8		
	Neutral	28	17.5		
	Agree	70	43.8		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I work in more than one location or at different times to earn more	Strongly Disagree	15	9.4	3.1688	1.19865
	Disagree	33	20.6		
	Neutral	47	29.4		
	Agree	40	25.0		
	Strongly Agree	25	15.6		
	Total	160	100.0		
Support from others helps me sustain my business.	Strongly Disagree	8	5.0	3.4250	1.06724
	Disagree	13	8.1		
	Neutral	76	47.5		
	Agree	29	18.1		
	Strongly Agree	34	21.3		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.13 shows that livelihood strategies. The analysis of livelihood strategies among vendors reveals a diverse range of coping mechanisms, income strategies, and support systems, though many respondents appear to operate under conditions of uncertainty. The statement *“My vending* *strategy provides reliable and steady income”* received a modest mean of **2**.97 (SD = 1.14), with a significant portion (31.3%) disagreeing and 37.5% remaining neutral. This indicates that for many vendors, income reliability is not assured, possibly due to seasonal, environmental, or demand-related factors.

When it comes to *coping with income drops*, the mean score of 3.06 (SD = 1.13) suggests slightly better preparedness. While 35% agreed or strongly agreed that they have strategies to manage such situations, the 36.9% who remained neutral may indicate uncertainty or limited confidence in their coping capacity.

On a more proactive front, *product diversification* appears to be a widely used strategy. The statement *“I diversify my products to attract more customers”* had a relatively high mean of **3.55** (SD = 1.13), with 62.6% agreeing or strongly agreeing. This highlights a common and practical approach among vendors to maintain competitiveness and adapt to shifting consumer preferences.

The strategy of *working in multiple locations or varying times* had a moderate mean of **3.17** (SD = 1.20), suggesting some flexibility in operations. About 40.6% reported engaging in this strategy, while a significant proportion (29.4%) remained neutral, possibly due to external limitations such as location restrictions or personal constraints.

Finally, *support from others* whether financial, emotional, or operational plays a moderately strong role, with a mean of **3.43** (SD = 1.07). While nearly half of respondents (47.5%) were neutral, 39.4% acknowledged receiving support, indicating that social networks or community aid can be a valuable source of resilience for vendors.

Overall, the data suggests that vendors employ a mix of individual effort and external support to sustain their livelihoods, though many still face instability and gaps in income reliability, risk management, and consistent support systems.

Table 4.4. General Perception & Satisfaction

Statements	Responses	Frequency	Percent	Mean	Stan dev.
I am satisfied with my overall livelihood situation.	Strongly Disagree	10	6.3	3.6500	1.11705
	Disagree	16	10.0		
	Neutral	29	18.1		
	Agree	70	43.8		
	Strongly Agree	35	21.9		
	Total	160	100.0		
I am hopeful about improving my income in the future.	Strongly Disagree	6	3.8	4.0625	1.13097
	Disagree	10	6.3		
	Neutral	31	19.4		
	Agree	34	21.3		
	Strongly Agree	79	49.4		
	Total	160	100.0		
I believe informal vending is a sustainable livelihood option.	Strongly Disagree	12	7.5	3.3688	1.14717
	Disagree	20	12.5		
	Neutral	55	34.4		
	Agree	43	26.9		
	Strongly Agree	30	18.8		
	Total	160	100.0		
I would prefer formal employment if opportunities were available.	Strongly Disagree	10	6.3	3.9063	1.23775
	Disagree	15	9.4		
	Neutral	25	15.6		
	Agree	40	25.0		
	Strongly Agree	70	43.8		
	Total	160	100.0		
Government should support informal vendors more actively.	Strongly Disagree	8	5.0	4.0688	1.17694
	Disagree	12	7.5		
	Neutral	21	13.1		
	Agree	39	24.4		
	Strongly Agree	80	50.0		
	Total	160	100.0		

Source: Field Survey, 2025

Table 4.14 shows that general perception & satisfaction. The data on general perception and satisfaction among informal vendors paints a largely optimistic yet complex picture of their current realities and future aspirations. The statement *"I am satisfied with my overall livelihood situation"* garnered a mean of 3.65 (SD = 1.12), with a strong 65.7% agreeing or strongly agreeing. This indicates that despite challenges, a majority of vendors express contentment with their current situation, reflecting a level of resilience and adaptability.

An even more hopeful outlook is evident in the response to *"I am hopeful about improving my income in the future,"* which received the highest mean score of 4.06 (SD = 1.13). Nearly three-quarters (70.7%) of respondents agreed or strongly agreed, showing strong optimism and confidence in the potential for economic mobility through their current or future efforts.

Regarding the nature of informal vending itself, the statement *"I believe informal vending is a sustainable livelihood option"* had a more moderate mean of 3.37 (SD = 1.15), with a considerable portion (34.4%) expressing neutrality. This suggests some uncertainty about the long-term viability of vending, possibly due to economic instability, lack of support, or policy-related pressures.

The preference for *formal employment* if given the chance is notably high, with a mean of 3.91 (SD = 1.24). A majority (68.8%) agreed or strongly agreed with this sentiment, indicating that while many find informal vending necessary or beneficial, they may view formal employment as a more stable or desirable alternative.

Lastly, the highest call to action appears in the statement *"Government should support informal vendors more actively,"* which had a mean of 4.07 (SD = 1.18). A significant 74.4% of respondents agreed or strongly agreed, signaling strong demand for more institutional recognition, protection, and investment in the informal sector.

In summary, while vendors show considerable satisfaction and hopefulness regarding their livelihood, many remain open to alternative employment options and overwhelmingly seek stronger government support. This reflects both a sense of agency and recognition of the systemic gaps that hinder the full potential of informal vending as a sustainable livelihood.

4.8. Correlation Analysis

Correlation analysis is a statistical method used to evaluate the strength and direction of the relationship between two or more variables. At its core, correlation analysis measures the degree to which changes in one variable are associated with changes in another. The most commonly used measure is the Pearson correlation coefficient (r)**,** which quantifies linear relationships and ranges from -1 to +1. A value close to +1 indicates a strong positive correlation, meaning as one variable increases, the other tends to increase as well. Conversely, a value near -1 suggests a strong negative correlation, where one variable tends to decrease as the other increases. A value around 0 implies little to no linear relationship. The correlation analysis presented in the table below examines the relationships between livelihood strategies and the five key components of livelihood capital: financial, human, natural, physical, and social capital. Pearson correlation coefficients were computed using data from 160 respondents to explore the strength and direction of associations between these variables. The data collection instruments were prepared in five point likert scale for the dependent and independent variables. The data obtained from the field presented as follows.

Table 4.5. Correlation Analysis

Correlations							
		Livelihood strategies	Financial capital	Human capital	Natural capital	Physical capital	Social capital
Livelihood strategies	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	160					
Financial capital	Pearson Correlation	.991**	1				
	Sig. (2-tailed)	.000					
	N	160	160				
Human Capital	Pearson Correlation	.996**	.992**	1			
	Sig. (2-tailed)	.000	.000				
	N	160	160	160			
Natural capital	Pearson Correlation	.982**	.987**	.982**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	160	160	160	160		
Physical capital	Pearson Correlation	.981**	.984**	.980**	.986**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	160	160	160	160	160	
Social capital	Pearson Correlation	.988**	.987**	.988**	.989**	.984**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	160	160	160	160	160	160
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Field Survey, 2025

Table 4.15 showed that correlation analysis. The correlation matrix demonstrates exceptionally strong and statistically significant positive relationships among all the key variables involved in this study of livelihood strategies among female informal vendors in Woreda 04, Akaki Kality Sub-City. The dependent variable, livelihood strategies, is closely linked with all five dimensions of livelihood capital financial, human, natural, physical, and social capital highlighting the multifaceted nature of livelihood sustainability and development.

Specifically, human capital exhibits the strongest correlation with livelihood strategies ($r = 0.996$), emphasizing the critical importance of education, skills, and knowledge in shaping how women engage in and sustain their informal vending activities. This is supported by equally strong correlations with financial capital ($r = 0.991$), which underscores the vital role of access to income, savings, and credit facilities in enabling these women to maintain and expand their businesses. The significant correlation between financial capital and livelihood strategies reflects the practical reality that financial resources often provide the necessary means to seize economic opportunities and buffer against shocks.

Similarly, natural capital and physical capital also show very high positive correlations with livelihood strategies ($r = 0.982$ and $r = 0.981$, respectively). While these forms of capital might traditionally be more relevant in rural settings, their high correlations here suggest that even in an urban informal sector context, access to natural resources (such as water or land) and physical assets (like tools, infrastructure, or vending spaces) remain integral components of livelihood resilience and success.

Social capital is equally significant, with a correlation of $r = 0.988$ with livelihood strategies. This highlights the crucial role of social networks, community ties, trust, and collective support mechanisms in empowering female vendors to overcome barriers, share resources, and access opportunities within the informal economy.

Furthermore, the capitals themselves are highly interrelated, indicating that these different forms of capital tend to coexist and mutually reinforce each other. For instance, financial capital is strongly correlated not only with livelihood strategies but also with human capital ($r = 0.992$), natural capital ($r = 0.987$), physical capital ($r = 0.984$), and social capital ($r = 0.987$). This interconnectedness suggests that gains or losses in one capital area are likely to influence others, reflecting the complex, integrated nature of livelihood systems. These are all components of the Sustainable Livelihood Framework (SLF)**,** and in most theses, they are measured through Likert-scale questionnaires (e.g., “strongly agree” to “strongly disagree” or “very high” to “very low”).

Each capital was measured through multiple items/questions (e.g., 5–10 items per capital) and each item was rated on a Likert scale (usually 1–5). Scores from items belonging to the same capital were summed or averaged to generate a composite score for each capital.

Livelihood strategies were similarly quantified by aggregating scores from related items (diversification of activities, income-generating options, coping mechanisms, etc.). Likert scale data are technically ordinal, but when you sum or average multiple items, the resulting score is generally treated as interval scale in research. Since Pearson correlation requires interval/ratio data, researchers justify its use by assuming that aggregated Likert scores approximate interval-level measurement. Pearson’s correlation assumes linearity and continuous variables. By treating the summed/averaged scores as scale (interval) data, you can meaningfully calculate means, standard deviations, and correlations.

Overall, these significant correlations affirm the premise that livelihoods are sustained through a dynamic combination of multiple capitals rather than isolated factors. The findings strongly support frameworks like the Sustainable Livelihood Approach, which emphasize that interventions aiming to improve livelihoods should consider strengthening a broad range of capital assets financial, human, natural, physical, and social to achieve meaningful and lasting impacts.

4.9. Diagnostic test

In statistical modeling, particularly in linear regression analysis, several key assumptions must be met to ensure the validity and reliability of the results. Among these, the assumptions of normality, linearity, and homoscedasticity (the absence of heteroscedasticity) are critical.

The normality assumption refers to the distribution of the residuals (errors) of the model. For many inferential techniques, such as hypothesis testing and the construction of confidence intervals, it is assumed that the residuals are normally distributed. Violation of this assumption can lead to biased or inefficient estimators.

The linearity assumption implies a linear relationship between the independent variables and the dependent variable. This ensures that the model accurately captures the nature of the relationship and provides meaningful interpretations of the coefficients.

Heteroscedasticity occurs when the variance of the residuals is not constant across all levels of the independent variables. This violates the homoscedasticity assumption and can lead to inefficient estimates and misleading statistical tests.

To ensure the robustness of the model, diagnostic tests and graphical methods are employed to detect violations of these assumptions. This section explores the procedures for testing normality (Q-Q plots), linearity (residual plots), and heteroscedasticity, forming the basis for appropriate model refinement and interpretation. The data obtained from the field summery as follows.

4.9.1. Test of Normality

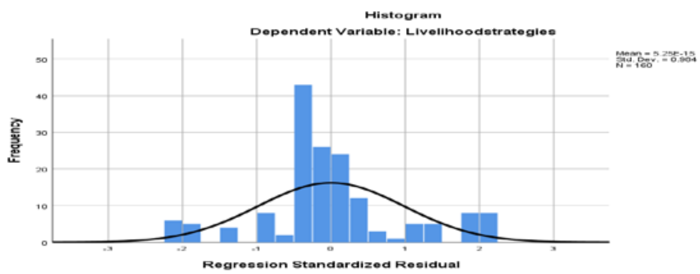

Figure 4.10. Test of normality

The histograms of the standardized residuals for the dependent variable, livelihood strategies, indicate that the residuals are approximately normally distributed. The distribution is centered on zero, with the mean residual effectively at zero (5.25E-15) and a standard deviation close to one (0.984), which aligns with the assumptions of linear regression. The bell-shaped curve overlaid on the histograms confirms that the residuals follow a roughly normal distribution, with most values falling within ±2 standard deviations. Additionally, the residuals appear symmetrically distributed without significant skewness or kurtosis, suggesting that the model’s error terms meet the normality assumption. There are a few residuals outside the ±2 range, but no extreme outliers are evident, indicating that no observations exert undue influence on the model. Overall, these findings suggest that the regression model satisfies the key assumptions related to the distribution of residuals, supporting the validity and reliability of the analysis on livelihood strategies among female informal vendors.

4.9.2. Test of linearity

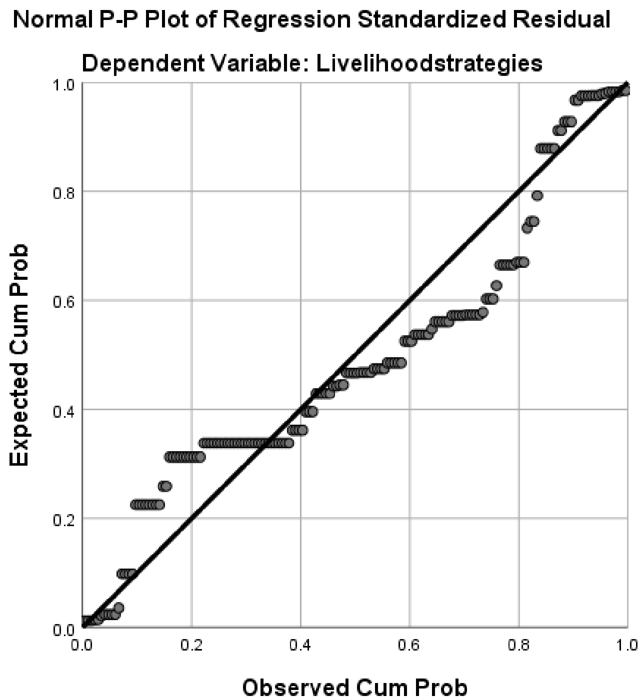

Figure 4.11. Test of linearity

The Normal Probability-Probability (P-P) plot of the standardized residuals provides a graphical assessment of whether the residuals from the regression model follow a normal distribution. In the plot, the observed cumulative probabilities of the residuals are plotted against the expected cumulative probabilities under a normal distribution.

The data points generally lie close to the diagonal reference line, indicating that the residuals are approximately normally distributed. This close alignment suggests that the assumptions of normality required for linear regression analysis are reasonably satisfied. Although there are minor deviations from the line, especially at the middle range of the distribution, these are not substantial enough to indicate any serious departure from normality.

The overall pattern shown in the plot supports the validity of the regression model and implies that the errors are well-behaved, which in turn strengthens the reliability of the statistical inferences made regarding the livelihood strategies of female informal vendors.

4.9.3. Test of Heteroscedasticity

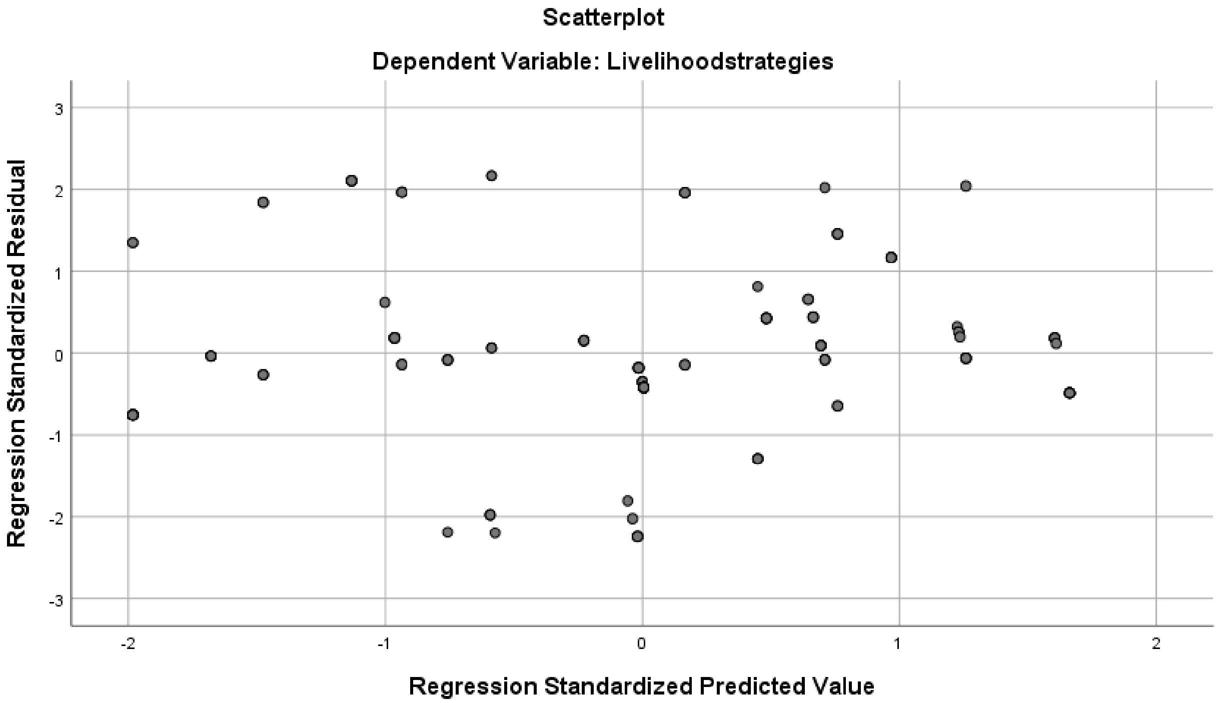

Figure 4.12: Test of Heteroscedasticity

The scatterplot displays the regression standardized residuals plotted against the standardized predicted values for the dependent variable, livelihood strategies. This plot is commonly used to assess the assumption of homoscedasticity, which means that the variance of residuals is constant across all levels of predicted values.

In the scatterplot, the residuals appear to be randomly scattered around the horizontal axis (zero residual line) without showing a clear pattern or systematic structure. There is no visible funnel shape, increasing or decreasing spread of residuals, or clustering that would indicate heteroscedasticity. The residuals are spread relatively evenly throughout the range of predicted values, suggesting that the variance of errors remains consistent.

Based on this visual assessment, the assumption of homoscedasticity is likely met, implying that the model's error terms have constant variance. This supports the validity of the regression analysis results and indicates that the model's predictions for livelihood strategies among female informal vendors are reliable and unbiased with respect to variance of residuals.

Table 4.6. Model Summary of multiple linear regressions

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.996[a]	.993	.992	.47526
a. Predictors: (Constant), social capital, physical capital, human capital, Natural capital, financial capital				

Source: Field Survey, 2025

The model summary table presents the results of a multiple linear regression analysis conducted to examine the relationship between the five livelihood capitals financial, natural, human, physical, and social capital and the overall livelihood strategies of female informal vendors in Woreda 04, Akaki Kality Sub-City.

The correlation coefficient (R) is 0.996, indicating a very strong positive linear relationship between the combined livelihood capitals and the dependent variable (likely representing the effectiveness or adoption of livelihood strategies). This suggests that the predictors included in the model are highly correlated with the outcome.

The coefficient of determination (R Square) is 0.993, which means that 99.3% of the variance in the dependent variable **is** explained by the model. In other words, the five types of capital financial, natural, human, physical, and social collectively explain nearly all of the variation in the livelihood strategies adopted by the female informal vendors. This is an exceptionally high R^2 value, which implies a very strong model fit.

The Adjusted R Square is 0.992, which slightly adjusts the R Square value for the number of predictors in the model. The fact that it remains extremely high indicates that the model's explanatory power is not inflated by the number of variables used and is likely to generalize well to other similar populations.

The Standard Error of the Estimate is 0.47526, which represents the average distance that the observed values fall from the regression line. A lower standard error implies better accuracy of predictions. In this context, a value below 0.5 suggests that the model has a high level of precision in estimating the outcome variable. Overall, the regression model demonstrates excellent predictive power, showing that the five livelihood capitals are strong determinants of the livelihood strategies adopted by female informal vendors in the study area. This provides strong empirical support for the relevance of the Sustainable Livelihood Framework (SLF) in analyzing informal economic activities and designing targeted interventions.

Table 4.7. ANOVA Analysis

ANOVA[a]						
Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
1	Regression	4725.660	5	945.132	4184.416	.000[b]
	Residual	34.784	154	.226		
	Total	4760.444	159			
a. Dependent Variable: Livelihood strategies						
b. Predictors: (Constant), social capital, physical capital, human capital, Natural capital, financial capital						

Source: Field Survey, 2025

The Analysis of Variance (ANOVA**)** table tests whether the overall regression model is statistically significant i.e., whether the combined effect of the independent variables (financial, natural, human, physical, and social capital) significantly predicts the dependent variable (livelihood strategies).

The regression sum of squares is 4725.660 with 5 degrees of freedom, which represents the variation in livelihood strategies that can be explained by the five predictors included in the model. The residual sum of squares is 34.784**,** with 154 degrees of freedom**,** indicating the amount of variation not explained by the model. The total sum of squares is 4760.444**,** representing the total variation in the dependent variable across all 160 respondents.

The Mean Square for the regression is 945.132**,** and for the residuals, it is only 0.226**.** This large difference indicates that most of the variation in the dependent variable is being explained by the model.

The F-statistic is 4184.416**,** which is extremely high. The significance value (Sig.) is 0.000**,** which is well below the standard threshold of 0.05**.** This means that the model is statistically significant**,** and there is a very strong likelihood that the relationship between the livelihood capitals and livelihood strategies did not occur by chance**.** The ANOVA results confirm that the regression model, which includes financial, natural, human, physical, and social capital, provides a statistically significant explanation for the variation in livelihood strategies among female informal vendors in the study area. This reinforces the reliability of the model summary findings and suggests that livelihood capitals are key determinants in shaping how women in the informal sector strategize for survival and economic sustainability.

Table 4.8. Multiple Liner Regression Analysis

Coefficients[a]						
Model		**Unstandardized Coefficients** B	Std. Error	**Standardized Coefficients** Beta	t	Sig.
1	(Constant)	.391	.151		2.580	.011
	Financial capital	.164	.066	.163	2.475	.014
	Human capital	.706	.061	.706	11.544	.000
	Natural capital	-.010	.056	-.010	-.184	.854
	Physical capital	.030	.043	.032	.695	.488
	Social capital	.104	.057	.107	1.833	.069
a. Dependent Variable: Livelihood strategies						

Source: Field Survey, 2025

The regression coefficients presented in Table 4.16 provide insight into the individual effects of the five livelihood capitals financial, human, natural, physical, and social on the livelihood strategies of female informal vendors in Woreda 04, Akaki Kality Sub-City.

The Multiple regression equation was Livelihood strategies=0.391+0.164(Financial capital) +0.706(Human capital)−0.010(Natural capital)+0.030(Physical capital)+0.104(Social capital)+ε
The constant (intercept) value is 0.391 and is statistically significant (p = 0.011), indicating that even when all livelihood capitals are at zero, a baseline level of livelihood strategies still exists.

Among the predictor variables, human capital emerged as the most significant and influential factor, with an unstandardized coefficient (B) of 0.706 and a standardized Beta of 0.706. This result is highly significant (p = 0.000), suggesting that a one-unit increase in human capital such as education, skills, and knowledge leads to a 0.706 unit increase in the effectiveness or adoption of livelihood strategies. This strong relationship highlights the critical role that education and capacity-building play in enhancing the resilience and agency of women in the informal economy.

Financial capital also showed a positive and statistically significant relationship with livelihood strategies ($B = 0.164$, $Beta = 0.163$, $p = 0.014$). This suggests that access to financial resources—including income, savings, or credit enables female vendors to better sustain and plan their livelihood activities. Although the effect size is smaller than that of human capital, it still underscores the importance of financial inclusion in supporting women's economic participation.

In contrast, natural capital and physical capital did not show statistically significant effects. Natural capital had a coefficient of -0.010 ($p = 0.854$), indicating no meaningful contribution to livelihood strategies. This is likely because most of the vendors operate in an urban setting where land and natural resources are not directly tied to their economic activities. Physical capital ($B = 0.030$, $p = 0.488$) also had a minimal and non-significant effect, suggesting that while infrastructure and tools may aid their work, they are not primary drivers of strategic livelihood development in this context.

Social capital had a moderately positive coefficient ($B = 0.104$, $Beta = 0.107$) and approached statistical significance ($p = 0.069$), suggesting a potential but not conclusive influence. This result implies that informal social networks, trust, community relationships, and group affiliations may provide some support or resources that contribute to livelihood strategies, though the evidence is not strong enough to confirm a significant effect at the 5% level.

In summary, the analysis confirms that human capital and financial capital are the most important and statistically significant predictors of livelihood strategies among female informal vendors. These findings align with the principles of the Sustainable Livelihood Framework, emphasizing the need for greater investments in education, skill development, and access to finance. Meanwhile, natural and physical capital appears to play minimal roles in this urban context, and social capital may require further exploration to fully understand its potential impact.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

This study has revealed that informal vending serves as a vital livelihood strategy for women in Woreda 04, Akaki Kality Sub-City. All 160 respondents were actively engaged in informal vending, indicating its role not just as a fallback in the absence of formal employment, but as a deliberate and strategic choice for income generation and household sustenance. For 45% of the participants, informal vending is the primary source of income, while others diversify their livelihoods through supplementary activities such as wage labor, remittances, and petty trade. Approximately 90% of respondents reported an increase in household income since entering the sector, although a minority experienced stagnation or decline, reflecting the uneven and often precarious nature of informal work.

A critical issue identified is the lack of legal recognition. Nearly 80% of the vendors operate without legal permits, exposing them to harassment, eviction, and fines. Infrastructural constraints are also significant, with 58.8% vending in unsafe, unregulated street settings, and very few having access to formal vending spaces. Moreover, gender-based violence (GBV) was a common experience, with over 90% of respondents reporting incidents ranging from harassment to physical abuse, particularly in areas with inadequate lighting and low security presence.

Financial exclusion is another major barrier. Only 3.8% had accessed loans from formal institutions, relying instead on informal savings mechanisms or personal networks. Despite this, regular saving behavior albeit informal was widespread, illustrating the women's commitment to meeting essential household needs amid financial uncertainty. Access to formal credit remains limited due to fear of debt, lack of collateral, and distrust in financial institutions. Meanwhile, business skills training were severely lacking, with over 65% never having received any form of training, even though many acknowledged its importance.

Social capital showed mixed results. While some vendors participated in rotating savings groups (like *Iqueb*), many did not, citing unstable income or fear of loan obligations. Still, peer collaboration, emotional support, and informal networks played crucial roles in enabling women to cope with daily challenges. Institutional trust, however, was low, with over 60% expressing distrust in local authorities, largely due to perceptions of neglect and punitive regulation.

The study also highlighted a strong correlation between livelihood strategies and key capital assets, especially human and financial capital. Human capital (education, skills, health) had the strongest statistical influence on livelihood outcomes, followed by financial capital. Social capital also approached significance, while natural and physical capital had limited explanatory power, likely due to the urban context in which these resources are less relevant or accessible.

From a broader perspective, these findings confirm that informal vending is both a resilient and constrained livelihood system. Women demonstrate significant agency, adaptability, and entrepreneurial spirit, yet they operate within structural limitations imposed by policy, infrastructure, finance, and gendered vulnerabilities. The interconnectedness of various livelihood capitals reinforces the need for holistic and integrated interventions, as improvements in one area often trigger positive changes in others.

In conclusion, the informal economy particularly vending is a cornerstone of women's economic participation in Woreda 04. However, its potential is undermined by legal invisibility, inadequate support systems, and exposure to violence and exclusion. Policy efforts must shift from criminalization to recognition, empowerment, and protection of informal women vendors. Legal frameworks, financial access, infrastructure investment, capacity-building programs, and gender-sensitive safety measures are urgently needed to enhance the sustainability and dignity of these women's livelihoods. These recommendations align with the Sustainable Livelihood Framework and should inform local development planning and inclusive urban policy reforms.

5.2. Recommendations

Based on the findings of this study, the following recommendations are proposed to enhance the socio-economic well-being of female informal vendors in Woreda 04, Akaki Kality Sub-City:

1. Legal Recognition and Protection

- Formalize informal vending by providing legal status and licensing mechanisms by government for women vendors. This should include simplified registration processes and affordable licensing fees tailored to low-income groups.
- Designate safe vending zones in collaboration with local authorities to reduce eviction, harassment, and disruption of business operations.
- Enforce constitutional rights to public space by aligning urban policies with inclusive development principles and protecting women vendors from arbitrary eviction or criminalization.

2. Improve Access to Finance

- Expand access to microfinance services through partnerships with microfinance institutions (MFIs), cooperatives, and NGOs, targeting women with low or no collateral.
- Introduce government-backed loan schemes with low interest rates and flexible repayment plans specifically designed for informal vendors.
- Promote financial literacy training to help women understand savings, credit systems, and interest rates, reducing reliance on informal, high-interest lenders.

3. Business Training and Capacity Building

- Provide tailored business development services, including skills training in accounting, marketing, inventory management, and digital literacy.
- Integrate adult education and vocational programs within community structures to close the literacy and skills gap among informal vendors.
- Collaborate with NGOs, educational institutions, and women’s groups to ensure training is accessible, practical, and context-specific.

4. Develop Inclusive Infrastructure

- Establish formal, gender-sensitive marketplaces equipped with basic services such as clean water, sanitation, electricity, and lighting.

- Ensure physical safety and mobility by improving urban infrastructure around vending areas particularly at night to reduce the risk of gender-based violence.
- Provide government- or NGO-supported kiosks or mobile stalls to protect vendors from environmental hazards and promote stability.

5. Strengthen Social Capital and Collective Action

- Encourage the formation of women vendor associations to promote mutual support, resource sharing, and collective bargaining power.
- Support peer-to-peer learning initiatives and savings groups such as *Iqueb*, while building trust in collective systems.
- Facilitate vendor participation in local governance forums, allowing their voices to influence urban planning and market regulation.

6. Address Gender-Based Violence (GBV)

- Implement targeted protection measures for women vendors, including safe zones, police patrols in high-risk areas, and awareness campaigns.
- Train local law enforcement to respond effectively and sensitively to GBV cases affecting informal vendors.
- Develop referral pathways for GBV survivors to access healthcare, legal aid, and psychosocial support.

7. Promote Institutional Collaboration and Policy Reform

- Encourage multi-stakeholder engagement, including local government, civil society, financial institutions, and development partners, to co-create supportive policies for the informal sector.
- Shift public discourse and policy narratives from viewing informal vendors as nuisances to recognizing them as contributors to the urban economy.
- Integrate informal vending in urban economic planning, aligning interventions with national development goals and international frameworks such as the Sustainable Development Goals (SDGs)

8. Monitor and Evaluate Progress

- Develop gender-responsive monitoring frameworks to assess the impact of interventions on women's livelihoods, safety, and empowerment.

- Conduct regular needs assessments to ensure programs remain relevant and inclusive, adapting to the evolving realities of informal vendors.
- In the planning of market spaces to ensure solutions are practical and user-centered.

9. Foster Government Engagement and Institutional Trust

With low trust in local institutions reported:

- Increase transparency and communication between local authorities and informal vendors through regular forums and consultations.
- Develop inclusive policies that recognize informal vendors as legitimate economic actors and integrate them into the urban economy.
- Assign dedicated liaison officers at the sub-city or woreda level to coordinate support programs, resolve grievances, and advocate for vendor needs.

10. Support Livelihood Diversification and Resilience

Recognizing the vulnerability of informal vending as a sole income source:

- Provide technical support and seed capital to vendors interested in diversifying their products or services.
- Encourage multiple income streams through partnerships with training centers that offer alternative livelihood skills.
- Promote business formalization pathways for vendors seeking more secure, long-term employment options.

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Annex 1: Questionnaire

Addis Ababa University

College of Arts, Social Sciences and Humanities

Department of Geography and Environmental Studies

MA Thesis Questionnaire

Title: *Livelihood Strategies among Female Informal Vendors: A Case Study of Woreda 04, Akaki Kality Sub-City, Addis Ababa*

Introduction

Hello. My name is **Mulugeta Markos**, and I am an MA student at Addis Ababa University in the Department of Geography and Environmental Studies. I am conducting research on *"Livelihood Strategies among Female Informal Vendors"* in Woreda 04, Akaki Kality Sub-City, Addis Ababa.

The purpose of this questionnaire is to understand income sources, business strategies, challenges, and possible improvement measures for female informal vendors. Your honest responses are very important and will be used solely for academic purposes. Your identity will remain anonymous, and participation is voluntary.

Do you have any questions before we begin?
Can we proceed?

Interviewer's Name: ______________________________
Signature: ______________________________

SECTION 1: Demographic Profile of Respondent

S/N	Question	Response Options
1.1	Marital Status	1. Married 2. Single 3. Widowed 4. Divorced 5. Separated
1.2	Age of respondent	____________ years
1.3	Total household members	_______ persons

S/N	Question	Response Options
	(people eating from the same pot)	
1.4	Number of males in HH	_______
1.5	Number of females in HH	_______
1.6	Gender of respondent	1. Male 2. Female
1.7	Educational Status	1. Unable read &write 2. Non-formal education 3. Grade 1-4 4. Grade 5-8 5. Grade 9-10 6. Grade 11-12 7. College/University/TVET
1.8	Religion	1. Orthodox 2. Protestant 3. Catholic 4. Muslim 5. Other (specify): ___________

SECTION 2: Income Sources (Aligned with Objective 1)

Objective 1: To identify the main sources of income for female informal vendors in the area

S/N	Question	Response Options
2.1	Are you currently engaged in informal vending?	1. Yes 2. No
2.2	What motivated you to start informal vending?	______________________________
2.3	How long have you been engaged in informal vending?	______ Years / ______ Months
2.4	How many household members are also involved in informal vending?	______ persons
2.5	What are your primary sources of income? *(Multiple answers allowed)*	1. Informal vending 2. Remittances 3. Wage work 4. House rent 5. Petty trade 6. Other: _________

S/N	Question	Response Options
2.6	Has your household income changed due to informal vending?	1. Increased significantly 2. Increased slightly 3. Decreased 4. No change
2.7	What is your average monthly income from informal vending?	___________ Birr

SECTION 3: Livelihood Strategies (Aligned with Objective 2)

Objective 2: To examine the key strategies used by female vendors to sustain their businesses

S/N	Question	Response Options
3.1	Where do you operate your business?	1. At home 2. Street 3. Government-designated shop 4. Rented shop 5. Other: __________
3.2	Can you legally use public spaces to sell your goods?	1. Yes 2. No
3.3	Have you ever accessed a loan to support your business?	1. Yes 2. No
3.4	If yes, what was the source of the loan? *(Multiple answers allowed)*	1. Group savings 2. Individual lender 3. Microfinance 4. Bank 5. NGOs 6. Pawn brokers 7. Other: ______
3.5	For what purpose was the loan used? *(Multiple answers allowed)*	1. Start business 2. Expand business 3. Food 4. Health 5. Schooling 6. Other: ________
3.6	Do you save money from your earnings?	1. Yes 2. No 3. I don't know
3.7	If yes, how much do you save monthly?	___________ Birr
3.8	Where do you keep your	1. At home 2. Bank 3. Microfinance 4. Savings group 5.

S/N	Question	Response Options
	savings?	Cooperatives 6. *Idir/Iqub* 7. With relatives/friends 8. Other: ______
3.9	Are you a member of any savings or loan group?	1. Yes 2. No
3.10	If yes, when did you become a member?	Date: ______________
3.11	If no, why not?	1. Didn't need 2. No access 3. Afraid of debt 4. Other: ______
3.12	Have you been able to repay your loans on time?	1. Yes 2. No
3.13	How would you rate the interest rate of financial institutions?	1. No interest 2. Low 3. Medium 4. High

SECTION 4: Challenges in Income Generation (Aligned with Objective 3)

Objective 3: To analyze the challenges faced by female informal vendors in generating income

S/N	Question	Response
4.1	What challenges do you face in your business?	____
4.2	Do you feel that being a woman affects your ability to operate your business? If yes, how?	____
4.3	Do you face problems with law enforcement, displacement, or harassment?	1. Yes 2. No — If yes, please explain: ___________
4.4	What is your household's	________ Birr

S/N	Question	Response
	annual expenditure on food?	
4.5	What is your household's annual expenditure on non-food items?	________ Birr
4.6	How would you classify your household's wealth?	1. Rich 2. Medium 3. Poor 4. Poorest 5. Don't know

SECTION 5: Recommendations for Improvement (Aligned with Objective 4)

Objective 4: Identify potential measures that could enhance the livelihoods of informal female vendors

S/N	Question	Response
5.1	What opportunities or advantages do you have as an informal vendor?	________________________________
5.2	What support do you need to grow your business?	________________________________
5.3	What specific actions or policies should government or NGOs take to help female informal vendors?	________________________________
5.4	Any additional comments or suggestions?	________________________________

SECTION 6: Perception Survey on Livelihood Capitals and Strategies

Please indicate your level of agreement with each of the following statements regarding your livelihood by choosing one of the options below:

1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree

S/N	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
	Financial Capital (FC)					
FC1	I have regular and reliable income from my informal vending activity					
FC2	I have access to savings or can save money regularly.					
FC3	I can access credit or loans when needed for my business.					
FC4	The income I earn is sufficient to support my household needs.					
FC5	I feel financially secure in my current informal vending work.					
	Human Capital (HC)					
HC1	I have the skills needed to manage and grow my business.					
HC2	I have had access to training or business development support.					
HC3	My health condition allows me to work regularly and efficiently.					
HC4	I can read, write, and calculate basic business records.					
HC5	I would benefit from more education or training to improve my business.					
	Natural Capital (NC)					
NC1	I have a secure and suitable location to operate my vending activity.					
NC2	Weather and environmental conditions affect my ability to earn income.					
NC3	I have access to a clean and safe working environment.					
NC4	I am affected by environmental or urban development changes (relocation, flooding).					

NC5	Government provides support to vendors regarding environmental risks (shelter, drainage).					
	Physical Capital (PC)					
PC1	I have the tools or equipment I need to run my business.					
PC2	I have access to physical infrastructure (e.g., electricity, water, storage) at or near my vending site.					
PC3	My working space is safe and protected (e.g., from theft, sun, rain).					
PC4	I have a fixed place to sell my goods (not constantly moved by authorities).					
PC5	I received any physical support (kiosk, tent, table) from government or NGOs.					
	Social Capital (SC)					
SC1	I can rely on friends or family for help during hard times.					
SC2	I am a member of a savings or business group.					
SC3	I participate in community discussions or decisions related to informal vendors.					
SC4	I receive support or advice from other vendors.					
SC5	I trust local institutions or community leaders to protect my rights as a vendor.					
	Livelihood Strategies					
LS1	My vending strategy provides reliable and steady income.					
LS2	I have strategies to cope with sudden drops in income.					
LS3	I diversify my products to attract more customers.					

LS4	I work in more than one location or at different times to earn more.					
LS5	Support from others helps me sustain my business.					
	General Perception & Satisfaction					
G1	I am satisfied with my overall livelihood situation.					
G2	I am hopeful about improving my income in the future.					
G3	I believe informal vending is a sustainable livelihood option.					
G4	I would prefer formal employment if opportunities were available.					
G5	Government should support informal vendors more actively.					

Annex-2: Checklist for Focused Group Discussions

Checklists to conduct FGDs

<table>
<tr><td colspan="2">

Addis Ababa University

Department of Geography and environmental studies

Livelihood Strategies among Female Informal Vendors: A Case Study of Wereda 04, Akaki Kality Sub-City, Addis Ababa

</td></tr>
<tr><td>

Interviewer:

</td><td>

Interviewee Name: **Role/Position**

1)______________________________ ____________________

2)______________________________ ____________________

3)______________________________ ____________________

4)_______________________________ ____________________

5)_______________________________ _____________________

Date: _______________ **Location:**_____________

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Introduction

</td><td>

Welcome as I enter the room.

- Inform them that the focus group or interview will be conducted in their preferred language.
- My name is Mulugeta Markos, and I am a Master's student in the Geography and Environmental Studies department at Addis Ababa University.
- I am conducting research to gather in-depth information on the ways informal female vendors make a living in the Akaki Kality Sub-city, located in Addis Ababa, Ethiopia.
- This discussion aims to collect your views on the livelihood methods of informal

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</table>

	female vendors and their rights to access public areas in Akaki Kality, Addis Ababa. • I would like to ask questions regarding your livelihood approaches, the challenges you encounter, the opportunities available to you, and your rights regarding business in public spaces. • The goal of this study is to gather essential data that can aid in planning future initiatives for informal women vendors. • Your input will be useful to validate, cross-check, and enhance the information gathered through household surveys. • It will also aid in understanding how informal vendors can secure their rights in public spaces or possibly connect with the formal business sector in your area. • All information shared will be kept confidential. • This focus group or interview is not set up to collect personal information; we are interested in the overall situation here. I will focus on general trends rather than individual stories. • I will take notes and may use a recording device to accurately remember what you share. No names will be included, and any cited comments will remain anonymous. • Participants are free to leave at any time they choose. I encourage you all to express your opinions freely. • The focus group will take approximately one hour, and there will be no financial compensation. • Verbal Consent: Kindly let me know if you agree to participate by stating your consent verbally (if you choose not to participate, I will inquire about your reasons). .
Focused Group	• Can you provide an overview of the informal vendors in your locality? • What particular events or tasks did you take part in?

Discussions	• In your opinion, why are individuals involved in informal vending? • What kinds of opportunities exist for informal vendors? • As a female working in informal business or as a street vendor, what difficulties do you encounter? How have these issues influenced your thoughts? • Are you able to use public spaces for your business? If so, which ones? How are NGOs, FIVs cooperatives, government, and service providers assisting informal women vendors? • Have you ever taken part in or set up initiatives (such as petitions, legal actions, or demonstrations) to solicit responses from different stakeholders regarding your needs? • How have these efforts impacted the social and economic situation of female? • What actions should be taken to address the challenges and maximize opportunities? • Is there anything else related to this topic that you'd like to share with me? • Is there any other significant information I should be aware of that we did not discuss? **Thank you for your time and help!** **End!**

Annex-3: Checklist for Key Informant Interviews

Addis Ababa University

Department of Geography and Environmental Studies

Livelihood Strategies among Female Informal Vendors: A Case Study of Wereda 04, Akaki Kality Sub-City, Addis Ababa

Introduction	**.** Greet participants as they arrive. **.**Let them know that the interview will be conducted in a language they prefer. **.** I am Mulugeta Markos, and I study MA Geography and environmental Studies at Addis Ababa University. **.** I am conducting research to gather detailed information on the Strategies for Livelihood among Female Informal Vendors in wereda 04 Akaki Kality Sub-city, Addis Ababa, Ethiopia. **.** This interview aims to collect information regarding the livelihood strategies of informal Female vendors (FIVs) and their right to access public spaces in Akaki Kality, Addis Ababa. **.** I would like to ask you about informal vendors' livelihood approaches, the challenges they face, the opportunities available, and their right to access public spaces for their business. **.** The goal of this research is to provide comprehensive information for future planning concerning FIV activities. **.** The details you share will help verify, triangulate, and enhance the household survey data I have collected. **.** This study will also aim to identify how informal vendors can secure their right to public spaces or how they might connect with the formal business system in your locality. **.** All information will remain confidential. **.** This interview does not seek personal information; I wish to understand the broader situation in this area. I will ask about common experiences rather than specifics about you. **.** I will take notes and/or record what is said to help me recall your responses. Names will not be used, and any shared statements will be anonymous. **.** Participants have the option to leave at any moment. I encourage everyone to share their

	thoughts openly. **.** The focus group is expected to last approximately one hour. There will be no financial compensation. **.**Verbal Consent: Please let me know if you agree to participate (if you do not agree, I will inquire about your reasons) ____________________.
Key Informant Interviews (Woreda and sub city Trader and Industry Offices; Small And Microenterprise Office; Social Affair Office)	**.** Could you share your thoughts on your experiences with informal vendors, particularly with informal female vendors? **.**What is some main tasks that these female participate in? **.** In your view, have informal vendors increased, decreased, or remained the same? What makes you think that? **.** What are your thoughts about the legality of informal female vendors? Do you believe they should have access to public spaces or specific areas for their businesses? **.** What issues do informal female vendors face, and how can we address these to get to the core of the problems? **.** Do you feel that informal female vendors need support from other groups? Who are these groups, and what actions should they take? **.** Is there anything else you think is significant for this research? **Thank you!**