

Empirical Study of the Entrepreneurial Resilience of Street Vendors in Lusaka District, Zambia

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Article Info

Volume 7, Issue 3

Publication history:

Accepted on 18 April 2026;

Published: 3 May 2026

Key Words:

Entrepreneurial Resilience, Street Vendors, Lusaka District, Informal Sector, Coping Strategies

Article Doi:

10.59413/ajocs/v7.i3.20

Abstract

The study assessed the entrepreneurial resilience of street vendors in Lusaka District, Zambia, with a focus on the challenges they face, the innovation they employ, and the support system required to strengthen their resilience within the informal economy. The study was guided by the pragmatism paradigm and informed by Schumpeter's theory of entrepreneurship as well as psychological resilience theory. A mixed-method approach was adopted, integrating both quantitative and qualitative data. The study was guided by three objectives: to determine the challenges affecting entrepreneurial resilience, to assess innovative strategies employed by street vendors, and to explore necessary adjustments in support systems for strengthening resilience. A total of 398 participants were involved, comprising 387 street vendors selected through cluster sampling and 6 key informants drawn from the ministry of local government as well as 5 vendor representatives selected purposely. Data were collected using structured questionnaires and interview guides and analysed using descriptive statistics and thematic analysis. The findings reveal that street vendors demonstrate resilience through innovative strategies such as business diversification, flexible pricing, strategic relocation, and reliance on informal networks. Inferential analysis shows that entrepreneurial resilience is strongly associated with operating during low visibility hours ($r=0.68$, $p=0.001$), frequent relocation ($r=0.55$, $p=0.003$), and use of portable or mobile vending setups ($r=0.47$, $p=0.010$). However, maintaining good relationships with authorities ($r=0.12$, $p=0.220$) and community leaders ($r=0.08$, $p=0.350$) were not significantly related to resilience. The study further reveals that support systems such as access to microfinance, skill training, mentorship, and provision of safe vending spaces play an important role in strengthening resilience among street vendors. The study concludes that strengthening entrepreneurial resilience requires targeted improvements in financial access, skills development, and secure trading infrastructure, alongside supportive policy interventions that recognize the realities of informal trading in Zambia. The study contributes empirical evidence on adaptive strategies used by street vendors in a challenging urban economy.

1. Introduction and Background

Entrepreneurial resilience is widely recognized as a key determinant of survival and sustainability for small businesses operating in uncertain environments. It refers to the ability of entrepreneurs to withstand shocks, adapt to changing conditions, and sustain operations despite adversity. In informal economies, such resilience is essential for livelihood survival (Williams, 2017; Hadi, 2023). In many developing countries, informal economic activities play a major role in employment creation, with street vending being one of the most common forms of informal entrepreneurship. In urban areas such as Lusaka District, street vendors contribute significantly to local economies by providing affordable goods and generating income for households. However, despite this importance, they operate under highly unstable conditions characterized by regulatory restrictions, evictions, confiscation of goods, and limited access to financial and institutional support (Chisanga & Hakasenge, 2023; Lubasi, 2025; Mwansa & Phiri, 2019).

Nevertheless, street vendors demonstrate resilience through adaptive strategies such as changing locations, adjusting business hours, diversifying products, and relying on social networks. Globally, entrepreneurial resilience has become increasingly important due to economic shocks such as financial crises, the COVID-19 pandemic, and inflationary pressures, all of which highlight the need for adaptability and innovation in sustaining businesses (Bruton et al., 2020; Korber, 2018).

In addition, resilience in street vending is influenced not only by external conditions but also by individual psychological factors such as optimism, self-efficacy, and emotional stability. When combined with access to training, mentoring, and social networks, these factors strengthen entrepreneurs' ability to cope with challenges and sustain their businesses under uncertainty (Wang et al., 2022; Ben Fatma et al., 2024; Godjali & Supramaniam, 2025).

Although street vending plays a vital role in addressing urban unemployment and poverty by providing accessible entry into economic activity, it remains largely informal and excluded from regulatory systems. In Zambia, attempts to formalize street vending through designated markets have produced mixed outcomes, as high operating costs and reduced customer access often push vendors back into informal trading spaces (Ndhlovu, 2011; Chisanga & Hakasenge, 2023). This situation is further compounded by broader economic challenges in Zambia, including inflation, commodity price fluctuations, and limited formal employment opportunities, which have increased reliance on informal employment while still limiting access to institutional support (Mwango et al., 2019; Jongh, 2020). This study is therefore motivated by the need to understand how vendors survive under conditions of regulatory pressure, economic instability, and limited institutional support, despite their significant contribution to the urban economy.

1.2 Statement of the Problem

Street vending remains a critical livelihood strategy for urban populations in Zambia, particularly in Lusaka District, where limited formal employment opportunities and rapid urbanisation continue to drive many individuals into the informal economy (Lusaka Times, 2023). Despite its significant contribution to household incomes and urban food systems, street vending operates largely outside structured economic systems and regulatory protection. Consequently, vendors are frequently exposed to evictions, confiscation of goods, and displacement from trading spaces (Chisanga & Hakasenke, 2023). Regulatory approaches often prioritise urban order over livelihood protection, thereby exacerbating the economic vulnerability of already marginalised populations (Uwamahoro & Khoo, 2025). At the same time, the limited integration of street vending into the formal economy has broader implications for government and urban development. It results in significant unrealised public revenue through uncollected levies, fees, and taxes, while also undermining effective urban planning and city management. In addition, the absence of structured regulatory inclusion weakens the enforcement of public health and safety standards and contributes to unsafe and unsanitary trading environments. Furthermore, the sector remains inadequately captured in official economic data, limiting the government's ability to design evidence-based policies and fully harness the sector's potential for employment creation and economic growth.

Although existing studies in Zambia have extensively documented the challenges and vulnerabilities faced by street vendors, they have largely overlooked the entrepreneurial capabilities that enable vendors to adapt, survive, and sustain their businesses. Specifically, there is limited empirical evidence in Zambia on the mechanisms and strategies through which street vendors develop and sustain entrepreneurial resilience in the face of regulatory, financial, and operational challenges (Chibesa & Mwangi, 2024). This gap in knowledge constrains the development of effective policy interventions aimed at improving livelihood security, strengthening informal enterprise sustainability, and enhancing inclusive economic development. Therefore, this study seeks to assess the entrepreneurial resilience of street vendors in Lusaka District, Zambia. Generating empirical evidence on this subject is essential for informing policies that support sustainable livelihoods, promote the integration of informal enterprises into broader economic systems, and contribute to equitable urban development in line with Zambia's Vision 2030 and the Sustainable Development Goals, particularly SDGs 8 and 10.

2 Literature Review

2.1 Street Vending and the Informal Economy

Street vending is widely understood as a form of informal economic activity involving the sale of goods and services in public spaces. It remains a critical source of livelihood in many developing countries where formal employment opportunities are limited. Typically, street vendors operate as small-scale entrepreneurs without formal recognition, offering products such as food, clothing, and household items through mobile or temporary setups. Beyond providing income, street vending contributes significantly to urban economic activity by supplying affordable goods and sustaining livelihoods among marginalised populations (UN-HABITAT, 2024).

Despite its importance, street vending is often characterised by uncertainty and exclusion. Vendors frequently operate outside formal regulatory systems, facing challenges such as limited access to finance, insecure trading spaces, and inconsistent enforcement of regulations. In Lusaka, for example, street vending reflects unique local dynamics shaped by regulatory pressures and socio-economic conditions, suggesting that global generalisations may not adequately capture local realities (Mumba & Mwanza, 2025). Many vendors deliberately avoid formal markets due to high operational costs and restrictive requirements, while limited education and lack of entrepreneurial training particularly among women, further constrain business development (Khuzwayo, 2023).

In addition, street vendors routinely encounter challenges such as harassment, evictions, lack of infrastructure, and intense competition. Although policy measures such as access to credit, simplified registration, and business training are frequently proposed, there remains limited empirical evidence on how these interventions function in practice. As a result, there is a need for more context-specific research that moves beyond describing challenges to understanding how vendors sustain their businesses under such conditions.

2.2 Entrepreneurial Resilience

Entrepreneurial resilience refers to the capacity of entrepreneurs to withstand, adapt to, and recover from adverse conditions encountered in business operations. It encompasses both individual attributes such as determination, optimism, and self-efficacy and external factors, including access to resources, institutional support, and market opportunities (Hadi, 2023; Chen, 2022). The literature suggests that resilient entrepreneurs are better equipped to navigate uncertainty through flexibility, innovation, and strategic adjustment. However, resilience is increasingly viewed as a multidimensional construct that extends beyond individual traits. At the organisational and environmental levels, factors such as networks, knowledge, and institutional support systems play an equally important role in shaping entrepreneurial outcomes (Bhamra et al., 2011; Danes et al., 2009).

In informal settings such as street vending, resilience often takes on a more adaptive and context-specific form. Rather than relying on formal systems, vendors depend on social networks, mobility, and improvisation to sustain their activities. This highlights the need to understand resilience not only as an individual characteristic but also as a product of broader socio-economic conditions (Adeoye, 2024). Nevertheless, much of the existing research continues to focus on formal enterprises, leaving a limited understanding of how resilience operates within informal economies.

2.3 Empirical Review

Empirical studies on entrepreneurial resilience reveal notable differences in both focus and methodology. Quantitative studies, such as those by Ayala and Manzano (2024) and Fisher et al. (2016), tend to conceptualise resilience as an individual psychological trait and examine its relationship with business performance using survey-based approaches. While these studies demonstrate the importance of resilience for business success, they often overlook the broader environmental factors that shape entrepreneurial activity.

In contrast, qualitative and conceptual studies (e.g., Daka, 2022; Linnenluecke et al., 2022; Hadi, 2023) emphasise the role of external conditions, including institutional support, social networks, and policy environments. These studies provide deeper overview into how resilience is constructed in practice, particularly in uncertain and resource-constrained contexts. However, they are often limited in scope and may lack generalisability.

Taken together, the literature suggests that entrepreneurial resilience is both an individual and contextual phenomenon. However, a key limitation

across existing studies is their limited focus on informal economies. Much of the research is based on formal-sector samples and relies on single-method approaches, which restricts a comprehensive understanding of how resilience develops and operates over time.

2.4 Comparative Perspectives

Comparative evidence from different regions highlights the importance of regulatory and institutional frameworks in shaping entrepreneurial resilience. In India, for instance, legal recognition and targeted support mechanisms have helped integrate street vendors into the formal economy, enhancing stability and business continuity. In contrast, highly regulated contexts such as the United Kingdom prioritise compliance and urban order, but may limit access for more vulnerable entrepreneurs.

In African contexts, experiences vary across countries. Tanzania’s simplified regulatory systems have improved compliance and stability, while in Kenya, inconsistent enforcement and high regulatory costs continue to undermine vendor security. South Africa presents a more structured approach, combining formal regulation with participatory mechanisms, although implementation challenges remain.

These comparisons suggest that resilience is strengthened where regulatory systems are inclusive, consistent, and supported by institutional coordination. At the same time, they highlight the importance of adapting policy approaches to local contexts rather than applying uniform solutions.

2.5 Zambian Context

In Zambia, street vending remains largely informal and is often treated as a regulatory concern rather than an economic opportunity. Existing legal frameworks restrict vending in undesignated areas, forcing many vendors to operate under precarious conditions (Daka, 2022). Compared to more inclusive systems observed in other contexts, this approach limits business stability and reduces opportunities for growth.

Efforts to formalise street vending, such as the development of designated markets, have produced mixed outcomes. High operating costs, reduced customer access, and weak implementation have often driven vendors back into informal trading spaces. While some studies indicate that engagement with authorities, access to training, and informal networks can enhance resilience (Mumba & Mwanza, 2025), these interventions remain fragmented and insufficiently understood.

Overall, there is limited empirical evidence on how street vendors in Lusaka develop and sustain entrepreneurial resilience in response to ongoing economic, regulatory, and social challenges. This gap highlights the need for context-specific research that examines not only the challenges vendors face but also the strategies they employ and the support systems required to enhance their sustainability.

2.6 Theoretical Framework

This study is guided by two complementary perspectives: Schumpeter’s theory of entrepreneurship and psychological resilience theory.

Schumpeter’s theory emphasizes innovation as the driver of economic development through the concept of “creative destruction,” where entrepreneurs introduce new products and processes that transform markets (Schumpeter, 1942; Young, 2017). In this study, it frames street vendors as active economic actors who continuously adapt and innovate in response to changing market conditions, even within informal settings (Korber, 2018).

Psychological resilience theory explains how individuals cope with and adapt to adversity through both internal factors such as perseverance and self-efficacy, and external factors like social support and access to resources (Luthans, 2002; Masten, 2014). These factors enable entrepreneurs to manage uncertainty and sustain business activities over time (Fisher et al., 2016).

In the context of street vending in Lusaka District, vendors demonstrate resilience through strategies such as product diversification, relocation, and reliance on social networks to sustain their businesses despite regulatory and economic challenges (Bullough & Renko, 2023; Chibesa & Mwanza, 2024). However, resilience is also shaped by broader structural conditions, including policy and market environments. Therefore, integrating both theories provides a balanced understanding of entrepreneurial resilience, combining innovation and adaptability with coping mechanisms in informal economies (Linnenluecke et al., 2022; Hadi, 2023).

2.7 Conceptual Framework

This conceptual framework provides a structured way to study how entrepreneurial resilience functions among street vendors, highlighting the importance of both internal and external traits.

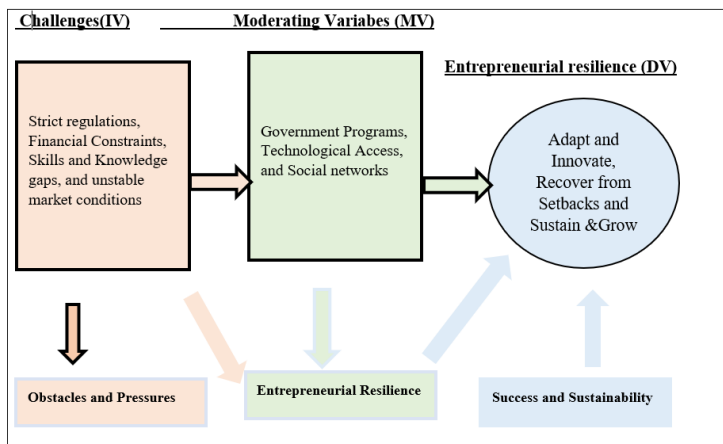


Figure 1: Conceptual Framework. Source (Principal Researchers Conceptualization)

The entrepreneurial resilience of street vendors in Lusaka District is influenced by the challenges they face and the support systems available to them. Constraints such as strict regulations, limited access to credit, lack of skills, and unstable market conditions hinder business survival and growth, making vendors more vulnerable to failure (Mwansa & Phiri, 2019; Lubasi, 2025).

However, resilience is strengthened through support systems such as training programs, simplified registration processes, government initiatives, and social networks. These resources improve vendors' ability to adapt, manage shocks, and sustain their businesses in difficult environments (Bruton et al., 2020; Wang et al., 2022).

Overall, entrepreneurial resilience emerges from the interaction between these challenges and support systems, enabling vendors to survive and adjust their strategies in the informal economy (Korber, 2018; Williams, 2017).

2.8 Operational Definitions

Entrepreneurial Resilience: Entrepreneurial resilience refers to the ability of entrepreneurs to adapt and recover from setbacks and challenges in their business ventures.

Street Vendor: Refers to a person who sells food or other goods in public spaces such as streets, pavements, or other non-designated trading areas.

Street Vending: Refers to informal trading activities conducted by individuals in public or semi-public spaces such as streets, sidewalks, and open markets, outside formally designated commercial areas.

3 Methodology

This study adopted a pragmatist research philosophy and employed a mixed-methods approach using a sequential explanatory design. Quantitative data were collected and analysed first, followed by qualitative data to provide deeper explanation and context to the findings (Creswell & Plano Clark, 2007). This approach enabled the study to capture both statistical patterns and lived experiences of entrepreneurial resilience among street vendors. The study targeted street vendors operating in major trading areas of Lusaka District and key informants from local government. A combination of cluster sampling and purposive sampling was used. Cluster sampling was applied to select street vendors based on their locations due to the absence of a comprehensive sampling frame, while purposive sampling was used to select key informants with relevant knowledge of street vending regulation.

Data were collected using structured questionnaires and semi-structured interview guides. Questionnaires captured quantitative data on demographics, business practices, and resilience strategies, while interviews provided qualitative insights into regulatory challenges and support systems. Quantitative data were analysed using descriptive statistics and Spearman's correlation with the aid of SPSS (version 22). Qualitative data were analysed using inductive thematic analysis to identify key patterns and themes. The integration of both methods enabled a comprehensive understanding of entrepreneurial resilience in the informal economy.

The researcher employed Slovin's formula to determine the sample size for the quantitative component. According to Phiri (2018), the estimated population of street vendors in Lusaka ranged between 10,000 and 12,000; therefore, a population of 12,000 was used, with a margin of error of five percent. Slovin's formula, which is based on population size (N) and a specified margin of error (e), guided the determination of the quantitative sample size.

$$n = \frac{N}{1 + Ne^2}$$

Whereas: n = no. of samples, N = total population, e = error margin / margin of error, N = 12,000, e = 0.05 or 5%

$$n = \frac{12,000}{1 + 12,000 (0.05)^2}$$

$$n = \frac{12,000}{1 + 12000 \times 0.0025}$$

$$n = \frac{12,000}{1 + 30}$$

$$n = \frac{12,000}{31}$$

$$n \approx 387$$

For the qualitative component, six key informants and five street vendors were selected through criterion-based purposive sampling. This approach ensured that the informants possessed relevant knowledge about street vending regulations and practices, providing rich knowledge into the experiences and challenges faced by street vendors. The selection of six key informants was justified based on the need to capture diverse perspectives while allowing for a thorough exploration of emerging themes.

To enhance the robustness of the study, cluster sampling was utilized to select street vendors across various geographical areas in Lusaka. Through identifying key clusters where street vending was prevalent, a diverse range of vendors was included in the quantitative survey, ensuring representativeness. This combination of cluster sampling for the quantitative survey and purposive sampling for the qualitative interviews allowed for a comprehensive understanding of the entrepreneurial resilience of street vendors in Lusaka District.

Power Justification with Cochran Calculation

The sample size for the quantitative component of this study was determined using the Cochran's Sample Size Formula, which is appropriate for large populations where the exact population size is unknown or very large. The formula is expressed as:

$$n_0 = \frac{Z^2 p(1-p)}{e^2}$$

Where:

- n_0 = required sample size
- Z = Z value (1.96 for 95% confidence level)
- p = estimated proportion of the population (0.5 used for maximum variability)
- e = margin of error (0.05)

Step 1: Substitute the values into the formula

$$n_0 = \frac{(1.96)^2 \times 0.5 \times (1 - 0.5)}{(0.05)^2}$$

Step 2: Calculate each component

- $(1.96)^2 = 3.8416$
- $0.5 \times 0.5 = 0.25$
- $(0.05)^2 = 0.0025$

Step 3: Multiply the numerator

$$3.8416 \times 0.25 = 0.9604$$

Step 4: Divide by the margin of error squared

$$n_0 = \frac{0.9604}{0.0025} = 384.16$$

Step 5: Final sample size determination

The calculated sample size is approximately 384 respondents. This study increased the sample slightly to 387 respondents to account for possible non responses and incomplete questionnaires, thereby improving data reliability. In addition, the sample size meets statistical power requirements, as it is sufficient to detect moderate effect sizes at a 95 percent confidence level with a power of 0.80 (Cohen, 1992). It also supports the application of inferential statistical techniques such as correlation and regression analysis, ensuring stable and reliable estimates (Hair et al., 2019). Therefore, the sample size of 387 is both statistically justified and methodologically appropriate for the study.

4 Presentation of Findings and Discussion

4.1 Challenges Affecting the Entrepreneurial Resilience

The first objective sought to determine the challenges affecting the entrepreneurial resilience of street vendors in Lusaka District. The results are summarized in Figure 2.

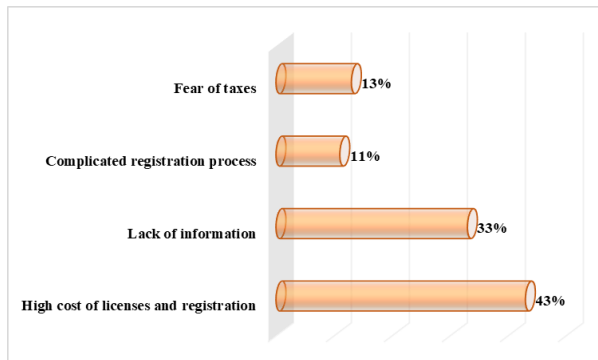


Figure 2: challenges affecting the entrepreneurial resilience of street vendors in Lusaka District.

Findings from Figure 2 indicate that the major barrier affecting the entrepreneurial resilience of street vendors in Lusaka District is the high cost of licenses and registration 43 percent, which most vendors find unaffordable given their limited capital base. A further 33 percent cited lack of information on the formalization process, reflecting gaps in communication and awareness. Additionally, 13 percent expressed fear of taxes, showing that vendors often perceive formalization as a potential financial burden. About 11 percent of respondents felt that the registration process is too complicated, discouraging them from pursuing it.

The second objective sought of assessing innovative strategies that contribute to the entrepreneurial resilience of street vendors in Lusaka District. The findings show that vendors operate in a highly unstable and enforcement-driven environment, yet they continuously develop adaptive strategies to sustain their businesses.

4.2 Quantitative Findings on Innovative Strategies

The results indicate that street vendors employ multiple strategies to cope with business disruptions. The most commonly used strategy is operating during low-visibility hours (36%), followed by frequent relocation (21%), use of portable or mobile setups (18%), and selling from designated safe zones (12%). Other strategies include using lookouts (10%), forming alliances with other vendors (3%), and maintaining relations with authorities or community leaders (below 2%).

These findings suggest that resilience is largely supported by flexibility in time, space, and operations rather than formal institutional protection.

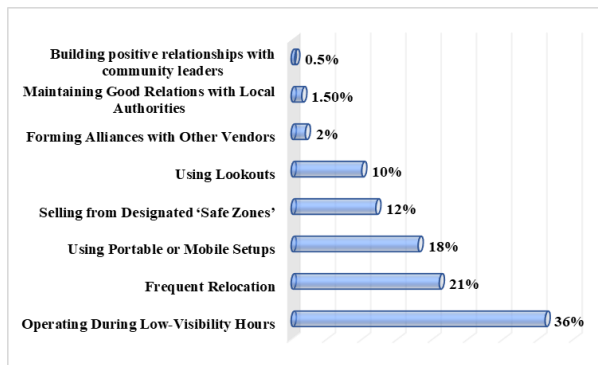


Figure 3: Strategies Used to Protect Businesses from Police or Other Disruptions

Findings from Figure 3 reveal that street vendors in Lusaka employ a variety of adaptive strategies to safeguard their businesses from police interference and other disturbances. The most common approach is operating during low-visibility hours 36 percent, which helps minimize the risk of raids. Frequent relocation 21 percent is another common tactic, allowing vendors to evade enforcement officers. Many also rely on portable or mobile setups 18 percent that enable quick movement in case of a crackdown. In addition, some vendors prefer selling from designated 'safe zones' 12 percent considered less risky. Other measures include using lookout's ten percent to warn of approaching authorities, forming alliances with fellow vendors three percent for mutual support, and maintaining good relations with local authorities one point five percent or community leader's one percent to secure a degree of protection. The finding means that street vendors in Lusaka District are highly adaptable and resourceful, using creative strategies to protect their businesses from police disruptions. It shows that they rely on flexibility, mobility, and collaboration to survive in a challenging environment, demonstrating strong entrepreneurial resilience despite constant threats to their operations.

Additionally, Inferential analysis was conducted to examine the strength and significance of the relationships between various innovative strategies employed by vendors and their overall resilience. The analysis focused on strategies such as operating during low-visibility hours, frequent relocation, using portable or mobile setups, selling from designated 'safe zones', using lookouts, forming alliances with other vendors, and maintaining positive relations with authorities and community leaders. The results of the analysis are summarized in the table below, showing the correlation between each innovative factor and entrepreneurial resilience, along with the corresponding significance levels.

Table 1: Inferential analysis

Innovative Factor	Correlation with Resilience (r)	p-value	Interpretation
Operating During Low-Visibility Hours	0.68	0.001	Strong positive association
Frequent Relocation	0.55	0.003	Moderate positive association
Using Portable or Mobile Setups	0.47	0.010	Moderate positive association
Selling from Designated 'Safe Zones'	0.39	0.022	Weak positive association
Using Lookouts	0.36	0.030	Weak positive association
Forming Alliances with Other Vendors	0.29	0.050	Low positive association
Maintaining Good Relations with Authorities	0.12	0.220	Not significant
Building Relationships with Community Leaders	0.08	0.350	Not significant

The results show that several innovative strategies are positively associated with entrepreneurial resilience among street vendors in Lusaka District. Operating during low-visibility hours shows a strong positive relationship with resilience ($r = 0.68$, $p = 0.001$). Frequent relocation ($r = 0.55$, $p = 0.003$) and use of portable or mobile setups ($r = 0.47$, $p = 0.010$) also show moderate positive relationships.

Selling from designated safe zones ($r = 0.39$, $p = 0.022$) and use of lookouts ($r = 0.36$, $p = 0.030$) show weak but statistically significant positive relationships. Forming alliances with other vendors shows a low positive relationship ($r = 0.29$, $p = 0.050$).

However, maintaining good relations with authorities ($r = 0.12$, $p = 0.220$) and community leaders ($r = 0.08$, $p = 0.350$) are not statistically significant.

Qualitative Findings on Innovative Strategies

The qualitative findings confirm and deepen the quantitative results by showing how vendors practically implement survival strategies in response to enforcement pressures and unstable trading conditions. A key finding is time-based adaptation, where vendors adjust their working hours to avoid council enforcement. Many operate early in the morning or late in the evening when enforcement activity is low. This strategy reflects careful planning and risk avoidance in a hostile regulatory environment.

Another important strategy is spatial mobility, where vendors frequently relocate within and across trading areas. This allows them to avoid confiscation of goods and reduce exposure to enforcement officers. Mobility is therefore a central survival mechanism in the informal trading system. The use of portable and mobile vending structures was also widely reported. Vendors prefer lightweight setups that can be quickly dismantled during raids. This reduces potential losses and allows them to continue operating despite uncertainty.

In addition, peer support networks play a critical role in strengthening resilience. Vendors rely on fellow traders for warnings about enforcement activity, temporary safeguarding of goods, financial assistance, and emotional support. These networks act as informal protection systems in the absence of institutional support. Key informants confirmed that these strategies are responses to a restrictive enforcement environment. They emphasized that vendors have developed informal systems of coordination that enable continued survival despite repeated disruptions.

4.3 Integrated Discussion

When combined, the findings show that entrepreneurial resilience among street vendors in Lusaka District is shaped by adaptive behaviour rather than formal protection systems. Vendors rely on flexible timing, mobility, portable structures, and collective action to sustain their businesses.

These strategies reflect continuous adjustment to uncertainty, where survival depends on the ability to respond quickly to enforcement threats and changing market conditions. The absence of significant relationships with formal authorities further indicates that resilience is largely self-organized and community-driven. Overall, the findings demonstrate that innovation among street vendors is not technological but practical, emerging from necessity and environmental pressure.

Objective 3. Support Systems and Necessary Adjustments for Strengthening Entrepreneurial Resilience

This section presents findings on existing support systems for street vendors in Lusaka District and identifies the necessary adjustments required to strengthen entrepreneurial resilience, in line with Objective III. Details are presented in Figure 13.

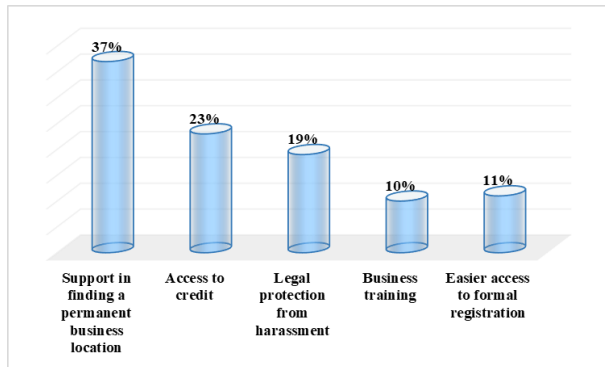


Figure 4: Types of Support Systems to Enhance Entrepreneurial Resilience

Findings from Figure 4 indicate that street vendors identified several forms of support that could strengthen their ability to sustain business operations amid challenges. The most commonly suggested form of support is assistance in securing a permanent business location 37 percent, which would help reduce vulnerability to police disruptions and minimize business losses. Access to credit 23 percent was also highlighted as essential for enabling vendors to expand their operations, purchase inventory, and invest in coping mechanisms. Furthermore, 19 percent of respondents emphasized the need for legal protection from harassment, which would safeguard their rights and promote a secure working environment. In addition, 11 percent of vendors pointed to the need for easier access to formal registration processes, while ten percent recommended business training to improve management skills and compliance. These findings demonstrate that strengthening external support systems through access to finance, training, legal frameworks, and secure trading spaces, may play a vital role in improving the resilience and sustainability of vending businesses in Lusaka District.

Further, to explore the types of support systems that can enhance the entrepreneurial resilience of street vendors in Lusaka District, Spearman's correlation analysis was conducted. This non-parametric test was chosen because it measures the strength and direction of association between ranked variables, which is suitable for ordinal data or data that does not meet the assumptions of normality. The analysis examined how various forms of support such as financial assistance, training programs, mentorship, and provision of safe vending spaces are associated with the resilience of street vendors in responding to business disruptions. The results are presented in the table below, showing correlation coefficients and significance levels for each support system.

Table 2: Spearman's correlation analysis

External Support System	Spearman's ρ (r_s)	p-value	Interpretation
Access to Microfinance/Loans	0.62	0.002	Strong positive association
Skills Training and Capacity Building	0.57	0.004	Moderate positive association
Mentorship and Guidance	0.48	0.012	Moderate positive association
Provision of Safe Vending Spaces	0.40	0.020	Weak positive association
Legal and Regulatory Support	0.21	0.110	Not significant
Networking with Other Vendors	0.18	0.140	Not significant

The results show that several innovative strategies are positively associated with entrepreneurial resilience among street vendors in Lusaka District. Spearman's correlation analysis shows that access to microfinance or loans is strongly positively correlated with resilience ($r_s = 0.62$, $p = 0.002$), demonstrating that financial assistance plays an important role in helping vendors sustain their businesses during disruptions.

Skills training and capacity-building programs also exhibit a moderate positive correlation with resilience ($r_s = 0.57$, $p = 0.004$), suggesting that improving business knowledge and practical skills enhances vendors' ability to adapt. Mentorship and guidance are similarly moderately associated with resilience ($r_s = 0.48$, $p = 0.012$), highlighting the value of experienced advice in strengthening business continuity.

The provision of safe vending spaces shows a weak but significant positive relationship ($r_s = 0.40$, $p = 0.020$), indicating that secure operating environments contribute to business stability. In contrast, legal and regulatory support ($r_s = 0.21$, $p = 0.110$) and networking with other vendors ($r_s = 0.18$, $p = 0.140$) are not significantly related to entrepreneurial resilience.

Overall, these findings suggest that practical, resource-based support systems play a key role in strengthening the entrepreneurial resilience of street vendors in Lusaka District.

Qualitative data from key informants (Lusaka City Council officials and vendor association leaders) provided deeper insights into how support systems influence entrepreneurial resilience.

Access to Permanent Vending Spaces. Informants emphasized that the lack of secure trading locations exposes vendors to harassment, displacement, and loss of goods. Designated vending zones were viewed as essential for stability and business growth. One informant stated: “If the city could designate permanent vending zones with proper facilities, vendors would have a safer environment to conduct their businesses.” Permanent spaces were seen as not only improving resilience but also contributing to orderly urban management, reduced conflicts, and improved service delivery such as sanitation and infrastructure.

Access to Credit and Financial Support. Financial support emerged as a critical determinant of resilience. Informants noted that vendors often lack capital to recover from losses caused by raids, theft, or market shocks. One key informant explained: “Access to microcredit or low-interest loans could provide the cushion they need to bounce back quickly.” It was further emphasized that even small loans, when combined with financial literacy training, could significantly enhance business sustainability and resilience.

Legal Protection from Harassment. Informants highlighted that inconsistent enforcement practices and lack of legal protection undermine vendor confidence and stability. One respondent noted: “Vendors are often at the mercy of council enforcement. Without proper legal frameworks, they cannot assert their rights.” Legal protection was therefore identified as essential for promoting long-term planning, reducing uncertainty, and encouraging formalization.

Simplification of Business Registration. Complex and costly registration procedures were identified as barriers to formalization. Many vendors expressed willingness to formalize but were discouraged by bureaucratic inefficiencies. A key informant stated: “The process is too complicated and expensive. By the time vendors move from one office to another, they give up.” Simplifying registration processes was seen as a key strategy for improving access to support services and enhancing formal sector participation.

Capacity Building and Training Although less emphasized, informants acknowledged the importance of business training in improving financial management, customer relations, and compliance with regulations. Training was seen as a tool for strengthening adaptability and decision-making.

The integration of findings reveals strong convergence between quantitative and qualitative results. Quantitatively, financial support, training, mentorship, and safe vending spaces were found to significantly enhance entrepreneurial resilience. Qualitatively, these same factors were identified as critical enablers of stability, growth, and survival among street vendors. Both data sets consistently highlight that financial inclusion is the most critical support mechanism, followed by skills development and access to secure trading environments. Although legal protection and networking were not statistically significant in the quantitative analysis, qualitative findings suggest that weak enforcement structures and bureaucratic barriers still indirectly affect resilience by creating instability and discouraging formalization.

5 Conclusions and Recommendations

5.1 Conclusions

This study examined the entrepreneurial resilience of street vendors in Lusaka District and found that, despite their adaptability, vendors operate under significant structural constraints. Barriers such as high registration costs, complex procedures, fear of taxation, and limited access to information restrict formalization and reinforce exclusion from credit, legal protection, and institutional support. These conditions, combined with limited formal employment opportunities, make street vending both a survival strategy and a long-term livelihood.

The study further established that vendors sustain their businesses through adaptive strategies such as mobility, flexible working hours, product diversification, and reliance on peer networks. Family responsibilities and the need for independence were also key drivers of persistence. While these strategies demonstrate strong resilience, they also reflect the instability and vulnerability of the informal trading environment.

In addition, the findings highlight a significant gap in external support systems. Limited access to finance, inadequate training opportunities, lack of secure trading spaces, and weak social protection mechanisms continue to constrain business growth. Overall, entrepreneurial resilience among street vendors is shaped by both individual coping strategies and broader structural conditions, indicating the need for more inclusive and supportive policy frameworks.

5.2 Recommendations

Objective 1: Challenges affecting resilience and formalization

The study recommends that the Lusaka City Council and relevant government institutions simplify business registration and licensing processes through one-stop centres and mobile registration units. Awareness campaigns should also be strengthened to educate vendors on the benefits of formalization, including access to credit and legal protection. In addition, existing regulatory frameworks should be reviewed to adopt more inclusive and supportive approaches to street vending.

Objective 2: Innovative strategies for resilience

To support vendor adaptability, the Lusaka City Council should establish designated vending zones with basic infrastructure such as sanitation, lighting, and waste management. Policies should also encourage innovation in informal trade, including flexible vending systems and low-cost technologies. Furthermore, vendor associations should be strengthened to improve coordination, collective bargaining, and communication with authorities.

Objective 3: Support mechanisms for resilience

The government and development partners should introduce tailored microfinance schemes supported by financial literacy training to improve access to capital. Capacity-building programmes in business management and record keeping should be expanded through institutions such as TEVETA. In addition, social protection measures, including micro-insurance and health coverage, should be extended to street vendors to reduce vulnerability and enhance sustainability.

Declaration of Competing Interests

The authors declare that they not aware of any competing financial interests or personal relationships that may have influenced the work described in this document.

Funding

This research did not receive specific grants from any public, commercial, non-profit sector funding bodies.

Acknowledgements

I would like to offer my heartfelt gratitude to everyone who made a contribution to this research

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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