

ADAPTATION STRATEGIES AMONG PETTY TRADERS IN SECURING LIVELIHOODS DURING COVID 19 HIGH TENSION PERIOD IN UBUNGO MUNICIPALITY, TANZANIA

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Abstract

The Covid 19 was declared a pandemic by World Health Organization on March, 2020 a situation that drew attention among the world communities. In Tanzania the first case was reported on 16th March, 2020 in Arusha Region and few weeks later other cases were reported in other regions which made the whole country to be devastated. Following the declaration of Covid 19 in Tanzania different social services were closed that led to a decline in demand of various commodities. This situation threatened the livelihoods of various individuals and groups of people including petty traders. This paper assessed adaptation strategies among petty traders in securing livelihoods at the midst of Covid 19 with the case of Ubungo Municipality, Tanzania. Data were collected through questionnaire, focused group discussion (FGDs), key informant interviews (KIIs) and field observation. SPSS and Microsoft Excel were used to analyse quantitative data while qualitative data was analysis by content analyse. The findings reveals that selling newly demanded Covid 19 safety and hygienic commodities alongside common consumer goods was one of the most important adaptation strategies among petty traders in Ubungo Municipality. Further, the findings reveals that petty traders faced a number of challenges including health risks, financial problem, decline of customers and drastic fall of prices which threatened the profitability of their business. It is recommended that further scientific studies be directed towards solving constraints faced and investigating the opportunities of Covid 19 pandemic to be utilised for resilient business and sustained livelihoods.

Keywords: Petty traders, adaptation strategies, Covid 19 high tension period, livelihoods, Ubungo Municipality

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1. INTRODUCTION

During the end of the year 2019 the world community began to experience the spread of Covid 19 which later on became a global emergency due to its impact on peoples' health and to the economies (HELPE, 2020; WHO, 2020). The pandemic was observed to have a considerable shocking impact on peoples' livelihoods as well as government's revenue in general (UNDP, 2020; CCSA 2021; WFP, 2020; Lewis and Richael, 2020). The economic effects of Covid 19 were associated with countries actions in dealing with the

pandemic (Chen et al., 2020) such as restricting people to leave their homesteads popularly known as lockdown (Niccolo et al., 2020; Marchiori and Assis, 2021). Other actions included closing of various service provision agencies and institutions such as schools, colleges and universities as well as marketing centres and entrepreneurial firms (Balkhair, 2020). The closure of aforementioned service led to severe impacts to the respective countries, regions and the entire world (WHO, 2020). For instance, the restrictive actions were more serious in China, later on spread to United States of America, Latin America, Europe, Australia as well as Africa (Gralinski and Menachery, 2020). Due to interdependence of world countries in this era of globalisation, the whole world economy paralysed (UNCTAD, 2020; CCSA, 2021). There were strict actions of preventing movements of people from one location to another and eventually very minimum flow of goods, services, capital and experts from one country to another (Imai et al., 2020).

Africa like other continents was also affected by the pandemic though with relatively less magnitude than it was predicted by international health agencies (CCSA, 2021; ACSS, 2020; WHO, 2020; Nishiura et al., 2020). Despite that Africa was less attacked with Covid 19, the economic consequences were severe due to connectivity of Africa with the rest of the continents particularly Europe, America and Asia (UNCTAD, 2020). Most of the countries in the mentioned continents are trade partners with Africa in one hand and on the other hand some of the world countries are development partners who supports Africa in different developmental projects (UNCTAD, 2020). East Africa like other regions of the continent was in a state of emergency following the declaration of Covid 19 pandemic (Katera, 2021). East African countries took initiatives towards escaping the pandemic such as increasing public awareness on the pandemic through mass media and government leaders' speeches (Africa CDC, 2020). Also there was strict control of international passengers as well as advising people to travel within the country only if there is justifiable reason. Despite early preventive measure undertaken by East African Countries, eventually these countries failed to escape it (WHO, 2020). The first East African country to report the first case of Covid 19 was Kenya, followed by Rwanda, and later on Tanzania and Uganda within one month though with small variation of dates. Therefore, East Africa countries increased efforts to deal with the pandemic including restricting international arrivals by closing borders as well as closing of education institutions at all levels. In Kenya, Uganda and Rwanda a lockdown strategy was adopted (ACSS, 2020).

Tanzania like other countries in East Africa was attacked by Covid 19 in early March, 2020. The first case was reported on 16th March, 2021 in Arusha region (Africa CDC, 2020). Following the confirmation of the first case of Covid 19, the whole country was shocked and tensions spread all over the country (Katera, 2021). In response to that the government started taking initiatives to reduce the pace of spreading such as

creation of public awareness on the ways of preventing from Covid 19 infection, closing of all education institutions at all levels from primary and secondary schools, and later on all higher learning institutions were also closed (Katera, 2021; UNDP, 2020). The government also announced that civilians should reduce movement and travels whenever necessary. On the other side, private firms particularly those owned by foreign investors were also closed (UNDP, 2020) which negatively impacted the country's economy as well as individuals' income (Katera, 2021). Some individuals and groups of people reduced their spending on unnecessary commodities while spending more income on the basic commodities and services such as foodstuffs, basic services bills such as water and electricity as well as on corona virus preventive commodities like masks and hand sanitizers.

In response to the changing pattern of spending among individuals and households from luxury to basic commodities and corona virus preventive commodities, petty traders as important players in channelling commodities from suppliers to final consumers also responded simultaneously. To cope with the situation many petty traders changed their trade commodities from unnecessary commodities such as toys and cosmetics to corona virus preventive commodities for resilient livelihoods. It is from this fact the present paper has been drafted to assess adaptation strategies among petty traders in securing livelihoods at the midst of Covid 19 pandemic in Tanzania drawing examples from Ubungo Municipality, Dar es Salaam.

2. MATERIALS AND METHODS

Ubungo is one of the five municipalities of Dar es Salaam established in July, 2016 by the government declaration. Geographically, Ubungo municipality is located North-east Dar es Salaam between Latitudes 4° 25' and 4° 55' South of the Equator and Longitudes 30° 10' and 38° 35' East of Greenwich. In the East and South it is bordered by Kinondoni Municipality whereas in the west and north west is bordered by Ilala district while in the north is bordered by Kibaha town council of Pwani region. The municipality constitutes of five (5) wards namely Kimara, Saranga, Mbezi, Ubungo and Matosa. Unlike other four municipalities of Dar es Salaam, Ubungo is the only municipality that is not attached with Indian Ocean. The area covered by the Ubungo municipality reaching to 14,089 km² which is equal to 22% of the total area of Dar es Salaam region. As per 2012 national census, Ubungo municipality has the total population of 167,871 dwellers. Ubungo municipality was purposely selected due to the presence of a number of emerging suburbs that are highly populated with high volumes of trade activities.

With the help of officials of Ubungo Municipality purposive sampling was used to obtain the three highly populated suburbs namely Mbezi, Kimara and Ubungo, which were classified by this study as trade zones. These zones were purposely selected due to presence of both commuters' buses stops as well as the presence of market centres which attracts high concentration of people and eventually create conducive environment for petty trade. Boyd *et al.* (1981) recommends that the sample size should entail a reasonable proportion of the population but not less than 30 units. Also, Bailey (1994) suggests that a sample of 30 respondents is bare minimum for studies in which statistical data analysis is to be done. Therefore, a total of 150 respondents, with 50 respondents from each trade zone were selected for interview using an administered questionnaire. In addition to 150 selected respondents, also 34 key informants were interviewed, including municipal business officer (1), market officers (3) and 30 customers with 10 customers from each trade zone. Customers who were found buying commodities during field survey were interviewed. Also key informant interview (KIIs), focus group discussion (FGD) and field observation were used in this study. While FGD and KIIs were useful in obtaining additional information, field observation helped to witness the real situation of what was taking place in the field.

Responses from questionnaires were entered in the computer analysis software known as Statistical Package for Social Sciences (SPSS) version 20 where frequencies and percentages were obtained. Moreover Microsoft Excel (2010) software system was used for preparation and presentation of graphs and trend analysis. On the other hand responses from key informant interviews and focus group discussion were analysed through content analysis where themes with similar content were grouped together and interpretation was drawn.

3. Results and Discussion

3.1 Trading experience among petty traders in the study area

Understanding the state of trade experience among petty traders is fundamental as it influence traders' flexibility in adapting to various business shocks. The findings revealed that most of the surveyed petty traders had a good trading experience ranging from one year and above (Figure 1).

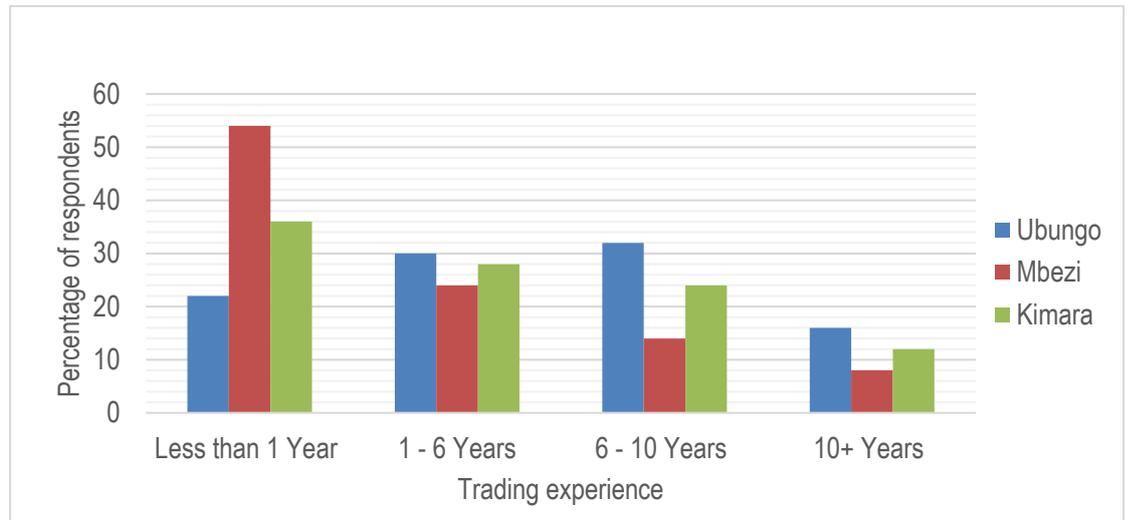


Figure 1: The trading experience among petty traders in the study area

Source: Field Data (2020)

As indicated in Figure 1, the findings reveals that 37.3% of respondents had trade experience of less than one year, and they were categorised as less experienced traders. There were variations across the trade zones where Mbezi had a high percentage (54%) than Kimara (36%) and Ubungo (22%). On the other hand, the findings reveals that 27.3% of all surveyed petty traders had a trading experience of one year up to six years and were categorised as moderate experienced traders with 28%, 24% and 30% from Mbezi, Kimara and Ubungo, respectively. Either 23.3% of all surveyed petty traders had trade experience of six years up to 10 years and were categorised as experienced traders. The last category of petty traders on the basis of experience were categorized as more experienced traders who had more than ten years in trade. This group involved few members of all the groups (12%) with high percentage from Ubungo (16%). Ubungo trade zone had a relatively high percentage of more experienced traders because in previous years (before February, 2021) Ubungo has been serving as a major bus terminal where many people used the area for moving in and out of Dar es Salaam region, which attracted petty traders to remain and continued with their business in the area.

The high percentage of less experienced traders was resulted from a drastic increase of the number of new traders that resulted from a closure of many business firms and institutions particularly schools and colleges where many people depended for their livelihoods. It was noticed in Mbezi that most of the petty traders entered into business ventures on the onset of Covid 19 pandemic due to free entry into petty trade and quick profit though meagre to sustain their living. The more experienced traders were very few when

compared to other categories. The KIs and FGDs reported that the small number of more experienced traders was due to the fact that some traders with more than 10 years have transformed from informal to formal businesses after accumulating enough capital to start formal business. It was also found that when starting petty trade, traders obtained products from wholesalers freely or with half payment so that they make payments after the sale of their products. About 58% of respondents declared that they obtained their capital from the wholesalers, with 24% obtaining from wage labour while 12% indicated to have obtained capital the sale of farm produce with others (6%) obtaining from relatives and friends.

The findings on the reason for entry into business venture was also reported by Nyirenda and Msoka (2019) that petty trade is an on-going activity for human economic survival and is one of the most visible informal economy that provide new jobs particularly, for the young people while supporting significant urban-to-rural and international remittances. Similarly, Lyons (2013) and Adhikari (2012) reported that petty trade is claimed to be important for livelihoods because it provides employment and income for jobless people of urban population while introducing new products to the public at relative cheap prices. These findings are in line with a study by Lyons et al. (2014) that petty trade plays a great role in supporting large families of dependents thus becoming a key element of informal economy important in improving livelihoods and reducing poverty for both urban and rural populations in many developing countries.

Further, the wholesalers were found to be significant in empowering new petty traders which indicates that petty trade can be a useful approach towards poverty alleviation because even without or with small capital someone may start the business for capital accumulation. This is an implication that petty trade is just a bridge to use for moving from informal towards to formal business necessary for improved livelihoods and economic growth of the country. Other scholars have reported on the role of wholesalers on new petty traders. For instance, a study by Ilona (2018) reported that petty traders perform business with financial support from wholesalers. Similarly, studies by Mramba (2015) and Mramba et al. (2016) emphasised the importance of mali kauli for in facilitating access to initial capital particularly beginners of trade and for those with no storage facilities. These results also coincides with those of Sharma et al. (2022) that petty traders are poor and have relied on their friends and relatives as well as money lenders for their business and welfare improvements. Moreover, Steiler and Nyirenda (2020) suggest that some street vendors are successfully moving from mere survival to capital accumulation and higher formal business owners.

3.2 Adaptation Strategies during the midst of Covid 19 pandemic among petty traders

The findings demonstrate that during the midst of the Covid 19 pandemic, commodity diversification and the change of trading sites were among the key adaptation mechanisms for sustaining and improving livelihoods among petty traders in the study area. In order to remain in the business while realizing profit, most petty traders had to respond to the rising needs of customers. The findings revealed three forms of adaptation strategies among petty traders during the peak months of Covid 19. For instance, 57.3% of surveyed traders pointed out that they adapted by engaging in selling both common consumer goods alongside with Covid 19 safety and hygienic commodities, while 22% of respondents responded by abandoning selling normal consumer goods and invested their little capital in selling Covid 19 safety and hygienic commodities, and others (12.8%) adapted by increasing locational mobility while chasing for customers. Moreover, 8% of the surveyed petty traders mentioned that they have not changed their commodity items (Figure 2).

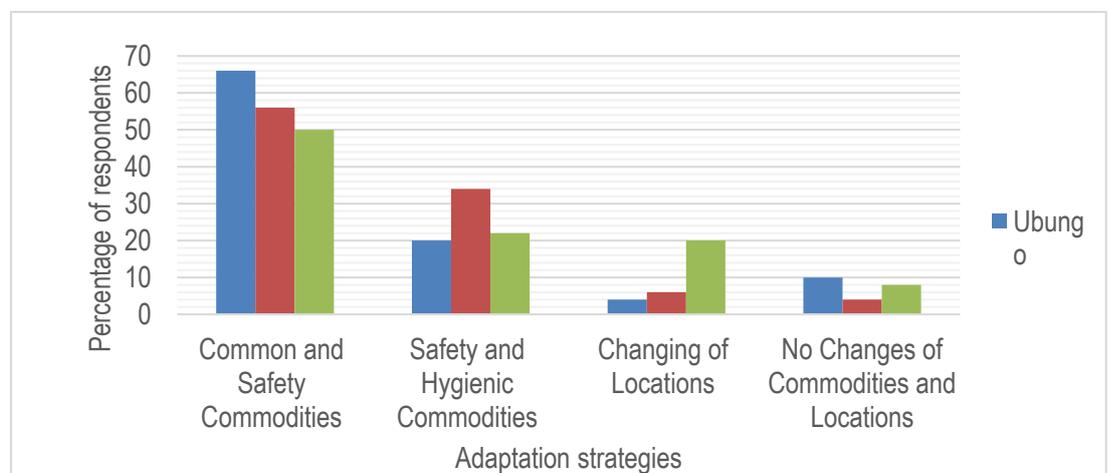


Figure 2: Adaptation strategies among petty traders during Covid 19 high tension periods

Source: Field Data (2020)

As indicated in figure 2, various adaptation mechanisms were adopted so as to sustain and improve their livelihoods. The study cited key responses of petty traders in the changing needs of consumers. Among the identified responses was commodity diversification that involved diversifying trade items from single or fewer commodities to multiple range of commodities, the change on the types of commodities to meet the needs of consumers and a change of geographical location from one trading location or sites to another while chasing for customers.

Selling of Common Consumer Goods alongside Covid 19 Safety Commodities

The main essence of any business is to generate profit under risk business environment. Therefore, to increase probability uncertainties of Covid 19, diversification of commodities was inevitable. This is due to the fact that relying in one kind of commodity increases the chance of getting loss if the demand of that commodity declines. The study revealed that high percentage of petty traders (57.3%) were adapted by selling both common consumer goods alongside with Covid 19 safety and hygienic commodities. For instance, Ubungu trade zone was reported to have high level of commodities diversification where 66% of respondents sold both common consumer goods alongside with Covid 19 safety commodities (Figure 2). Petty traders from Ubungu study site were leading in selling of common consumer goods alongside with safety commodities because Ubungu was influenced by the nature of the customers in the area featured by the influx of people who were passengers departing to or arriving from different regions in the country. It should be noted that during field survey the regional bus terminal was located at Ubungu before it was shifted to Mbezi on February, 2021. Being the bus terminal, receiving diverse people from different locations influenced the extent of commodities diversification among petty traders. They diversified trade items through engaging in selling common consumer goods such as foodstuffs, soft drinks, clothes, electronic appliances, sox, capes, and cosmetics alongside with safety commodities specifically masks, sanitizers and handkerchiefs. Through fields observation it was observed during the survey that no passenger was allowed to enter the terminal without putting on the face mask or at least the handkerchief as one of the measures towards preventing further spread of Covid 19, which consequently increased the demand of such commodities. Also, they were interested to buy various consumers goods such as bites, drinks, cosmetics both for their own use and carry some as gifts to relatives in their destinations.

Selling Covid 19 Safety and Hygienic Commodities

Following the government official announcement of Covid 19 incidence in Tanzania, the next step was to increase public awareness on preventive measures against further spread of the disease. Hence, the public particularly in the big cities led by Dar es Salaam became aware of the measures toward protection against Covid 19 disease. This led to an increased demand for Covid 19 safety and hygienic commodities specifically, face masks, sanitizers and liquid disinfection soaps. In response to that, about 22% of respondents reacted by abandoning selling of some normal consumer goods while investing their little capital in newly demanded Covid 19 safety and hygienic commodities such as face masks, hand sanitizers, handkerchiefs, ginger, lemon and hand washing soap, which created market opportunities for petty traders (see Figure 2). The sale of masks dominated the petty trade and were highly demanded due to directives and guidance provided by health authorities to wear face mask as a preventive measure against infection of corona virus. Also, many street traders were involved in selling handkerchiefs because they were also used

as substitutes for masks. Some street traders, were involved in selling ginger and lemon as one of the requirements of the COVID 19 pandemic due to recognition that they are important in combating the COVID 19 disease.

It was revealed from KIs and FGDs that some petty traders from Mbezi trade zone were quick to change their business ventures from common consumer goods to safety and hygienic commodities because the connectivity of Mbezi commuter bus terminal created a ready market with high concentration of people from the fast growing satellite centres along Morogoro road such as Kibamba, Kiluvya, Kibaha and Mlandizi. Commuters from mentioned peri-urban canters use the Mbezi bus terminal as a junction in their movements towards the city centre and other places surrounding the centre. Commuters were aware about the restrictions of entering private and public offices without face mask. Therefore, they purchased face masks before reaching the offices located in the city centre and surrounding centres. In addition to using face masks and sanitizers, the public were also recommended on washing hand regularly so as to reduce the spread and infection by Covid 19 disease.

The findings revealed that some petty traders shifted from selling common consumer goods to ginger and lemon. The flourishing trade of these two commodities emanated from recognition that they were important in strengthening body immunity systems and thus protect individuals from infection by Covid 19 disease. This in turn increased the demand for such commodities and thus petty traders responded positively by selling such commodities. The FGDs and KIs indicated that in addition to wearing masks, sanitizing, washing hands regularly as well as using ginger and lemon, other practices included traditional technique locally known as *kupiga nyungu* as well as praying to God for elimination of the pandemic in the country and the global community in general. This encouraged and enabled citizens to continue attending and performing their activities as usual with less or no any panic at all.

Other scholars have reported on the situation of changing products with the changing demand of customers. For example, Mramba et al. (2016) suggest that petty traders are flexible in terms of their products because they may work with certain product types but when challenges or opportunities arise they change from one type of product to another depending on the changing needs of their customers. Similarly, Haule (2019) indicated that the involvement in selling new products is considered as a new economic opportunity for growth and development of street trading. This is because street traders are interested in selling goods which are easily marketed than others. These results are in line with findings by Mramba (2015) who reported

that petty traders are changing their products over time depending on the accessibility of the products which may result from natural hazards and environmental change as well as changes in life style.

Change of Business Locations

Profit maximisation is the main goal for any business man or woman which can be achieved when there is sufficient sales of trade commodities. Therefore, to ensure large sales of commodities and hence profit, traders always struggle to search for customers. The situation was even more among the petty traders who do not have permanent business premises. With regard to adaptation strategy at the midst of Covid 19, 12.7% of respondents responded by changing locations of their businesses (refer Figure 2). Some petty traders were very strategic that their movement from one location to another was based on areas of large number of people particularly, markets and areas at or near bus stands so as to capture large number of customers particularly during evening period when they go back from work places. The findings further revealed that the reason for changing location was to search for customers so as to increase sales and hence profit acquisition. This was confirmed through field observation at bus stands of Mbezi area where street traders have been selling their products to passengers who dropping from public transports.

The study found that 20% of traders from Kimara reported to shift to Mbezi and Ubungo trade zones especially during evening period particularly from 1600 to 2000 hours. One of the participant in FGD argued that:

"We are very professional in our business, our activities becomes successful through intentionally and timely trapping and convincing customers to buy our products when passing or visiting our area." (A female petty trader aged 32 at Kimara, May, 2021).

The FGDs and KIs indicated that during evening Mbezi had more customers than Kimara area therefore it was essential for petty traders of Kimara to shift to Mbezi for capturing more customers to maximise profit. This is an indication that petty traders are exploiting the evening time that is not utilized by other businesses which are generally more active during morning and day time. It was observed that Mbezi area was connected to various peri-urban canters whose residents used Mbezi commuter bus terminal to and from various locations along the Morogoro road including the fast growing satellite centres such as Kibamba, Kiluvya, Kibaha and Mlandizi. This created Mbezi to be a centre for departure from and to various locations not only along the Morogoro road but also other areas such as Kinyerezi, Makabe, Msumi, Mpiji Magoye and Msakuzi which are growing centres in the area. Unlike Mbezi which was receiving commuters from

different suburbs and even out of Dar es Salaam who were mostly not prepared with Covid 19 protective materials and thus obtain from petty traders vending at Mbezi. Similarly, Ubungo trade zone was receiving passengers arriving or departing from Dar es Salaam to other regions in the country some of them lacked Covid 19 protective materials hence they acquired from petty traders vending in the terminal.

Findings on the changing location for petty trading was also reported by other literature including Mramba et al. (2016) who highlighted that street traders are constantly moving from one point to another depending on different occasions over time in search for more customers. Similarly, Racaud et al. (2018) pointed out that in the evening street traders have been moving to commercial streets which are surrounded by a number of public and private offices where the employees in these offices provide a ready market for their goods especially when they leave for home after 1600 hours. Normally, petty traders move to most common locations which are highly populated like bus stands, high traffic roads, market areas, football grounds and worship centers because of the interest to meet their customers at various locations at different times of the day (Ilona, 2018; Mramba, 2015). These observations agree with findings by Steiler and Nyirenda (2020) who emphasised that many petty traders are mobile hawkers who carry portable items and sell them on streets or roadsides, market places and other areas with high concentration of people.

No changes of trade commodities and locations

The degree of flexibility of changing trade items and locations depends on individual trader's perceptions and attitudes towards business risks and uncertainties. Some respondents (8%) neither changed the trade commodities nor their business locations. They reported to continue with their same nature of the trade and in the same location as it was before the Covid 19 pandemic. The FGDs reported that some traders were hesitating to venture into Covid 19 protective commodities in the fear that the demand of such commodities was not sustainable and could fall drastically at any time due to the government announcement of the state of Covid 19 pandemic. Moreover, it was revealed that most of the petty traders who neither changed trade commodities nor changed locations were dealing with selling of basic commodities such as water, beverages and candies whose demand was not much affected by Covid 19 pandemic. One trader narrated,

"I have been selling water and beverages for three year now here at Ubungo bus terminal. With this business I can sustain my daily requirements without problem. I'm not sure on the future demand of those Covid 19 related commodities, its demand may decrease depending on the trend of Covid 19. I better continue with my trade commodities." (A female petty trader aged 29 at Ubungo, May, 2020)

This implies that even with emergence of pandemics some traders respond by remaining conservative within their prevailing situation. This was observed to be their adaptation mechanism to minimise the risk of negative impacts of the unanticipated events.

Similar observation about the conservative petty traders on business position was also reported by Makorere¹ and Kitila (2017) that some petty traders in Mwanza and Dar es Salaam region had *permanently fixed* location attached to certain market places or within the formal building systems along the street. A similar study reported that some petty traders specialised in activities such as food vending, selling second-hand clothes and wristwatches were not ready to change their business items as well as their location. In addition, some traders had semi-fixed features such as cabins or stalls or kiosks, as well as traders with larger stocks of merchandise which can be easily assembled and stationed particularly on streets or roadsides and edges of public space. These features can be easily demounted and become shifted when they have to be shifted. They include goods like shoes, fruits and vegetables which may be displayed on a fixed space within the stall's territory (Steiler and Nyirenda, 2020; Makorere¹ and Kitila, 2017).

3.3 The trend of average profits accrued for major three Covid 19 protective commodities

The findings from linear regression analysis depicts a variation of average profits for major Covid 19 protective commodities namely manufactured face masks, local made face masks and hand sanitizers during Covid 19 high tension periods (Figure 3).

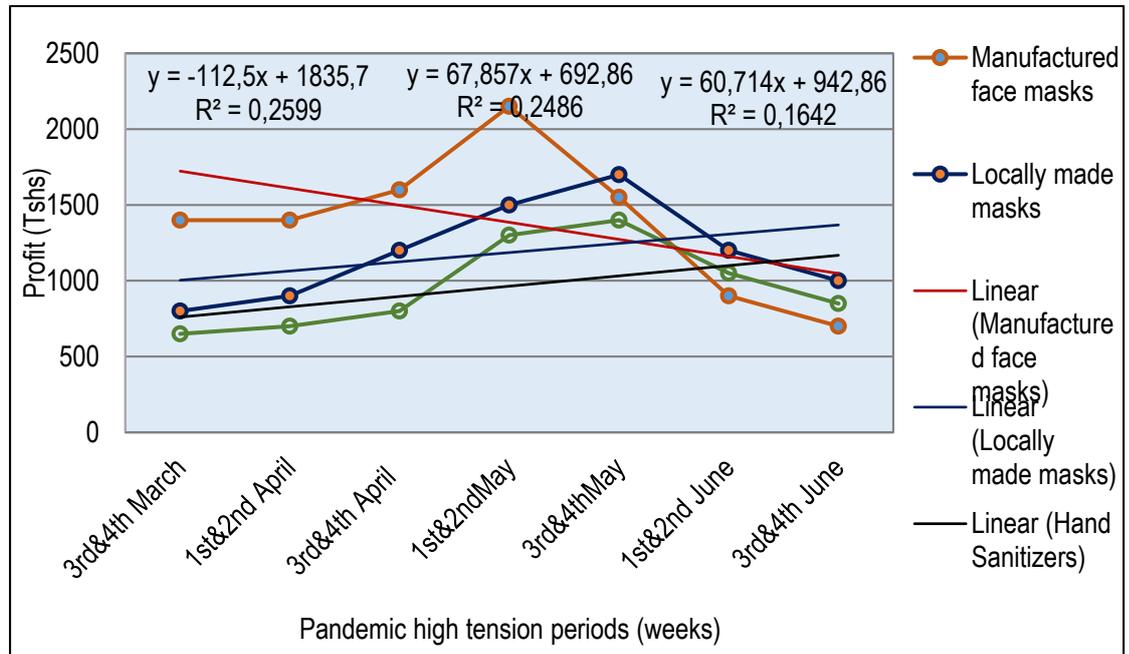


Figure 3: Adaptation strategies among petty traders during Covid 19 high tension periods

Source: Field Data (2020)

The results presented in Figure 3 shows different equations for each commodity:

$y = -112.5x + 1835.7$ with $R^2 = 0.2599$ (Manufactured face masks)
 $y = 60.714x + 1014.3$ with $R^2 = 0.0892$ (Local made face masks)
 $y = 67.857x + 692.86$ with $R^2 = 0.2486$ (Hands sanitizers)

Results presented by regression lines (Figure 3) show that the average profit for manufactured face masks decreased by the rate of 0.26% for the entire high tension pandemic period. During the onset of Covid 19 in Tanzania around the 3rd and 4th week of March, 2020 the profit accrued for a single piece of manufactured face mask was 1,400 Tshs which persisted until the 1st and 2nd week of April, 2020. At the 3rd and 4th week of April, 2020 the average profit increased to 1,600 Tshs for a single piece of manufactured face mask. The average profit for this commodity reached at the peak during the 1st and 2nd May, 2020 when it reached 2,150 Tshs per piece. For the last three phases of high tension pandemic periods spanning from 3rd and 4th week of May, 1st and 2nd week of June and 3rd and 4th week of June, 2020, the average profit for manufactured face mask declined to 1,550, 900 and 700 Tshs, respectively. However, the decline of average profit for manufactured face masks for the entire high tension pandemic period was statistically insignificant since the fitted line show that the R^2 value (coefficient of determination) was below 0.5 (Figure 3).

Further analysis reveals that the average profit for local made face masks depicts a different experience. Unlike the manufactured face masks, the average profits for local made face masks increased by the rate

of 0.16% for the entire high tension pandemic period. During the early days of the hitting of the pandemic in Tanzania on the 3rd and 4th week of March, 2020 the profit obtained from a single piece of local made masks was 800 Tshs which increased to 900 during the 1st and 2nd week of April, 2020. During the 3rd and 4th week of April, the average profit increased to 1,200 Tshs and reached 1,500 Tshs on the 1st and 2nd week of May, 2020. The highest average profit for local made masks was recorded on the 3rd and 4th week of May, 2020 which reached 1,700 Tshs per single piece. For the last two phases of high tension pandemic periods spanning from 1st and 2nd week of June, 2020 and 3rd and 4th week of June, 2020 the average profit for local made masks declined to 1,200 and 1,000 Tshs respectively. Nevertheless, the increase of average profit for local made face masks for the entire high tension pandemic period was also insignificant statistically since the coefficient of determination (R^2 value) is less than 0.5.

For the case of hand sanitizers the results shows that the average profit was increased by the rate of 0.25% for the entire high tension pandemic period (refer Figure 3). During the early weeks of Covid 19 pandemic declaration in Tanzania on the 3rd and 4th week of March, 2020 the profit acquired for a single bottle of hand sanitizer was 650 Tshs which shifted to 700 Tshs on the 1st and the 2nd week of April, 2020. It reached 800 Tshs on the 3rd and 4th week of April, 2020 and by the 1st and 2nd week of May, 2020 the average profit reached 1,300 Tshs per each single bottle of hand sanitizer. The turning point for average profit of hand sanitizer was on the 3rd and 4th week of May, 2020 which fall to 1,050 on the 1st and 2nd week of June, 2020 and reached 850 Tshs during the 3rd and 4th week of June, 2020. However the increase of the average profit for hand sanitizers for the entire high tension pandemic period was statistically insignificant since the trend line show that the R^2 value was below 0.5. Moreover, the findings reveals that the demand of hand sanitizers was low compared with that of face masks. This was due to the fact that many customers perceived the use of hand sanitizers less important than wearing face mask which was mandatory in many offices and public gatherings.

3.4. Challenges Faced Petty Traders during Covid 19 High Tension Period

Despite the adoption of various adaptation strategies during Covid 19 high tension period, petty traders encountered a number of challenges which hampered the prosperity of their business ventures. This made them fail to accumulate substantial wealth from their business and thus ended up obtaining income only to meet their family daily requirements. Discussions through FGDs and KIs revealed that the major identified challenges were health risk threats, financial problem, declining purchasing power, decline of customers and drastic fall of prices.

The Covid 19 pandemic as a major world pandemic of the modern era in the history of human kind drew attention and fear among various countries including Tanzania. Due to the nature of Covid 19 pandemic nature of infection and rapid rate of spreading many people were devastated and each individual took protective measures such as avoiding overcrowding which reduced while practising physical distancing and isolation. Such measures were difficult to be taken by petty traders due to nature of their activity. In order to ensure sales of their commodities petty traders need to interact physically with customers which expose them in a risk of being infected with Covid 19 disease. Financial problem was one of the challenges faced by petty traders during the midst of Covid 19 pandemic which made them fail to accrue more benefits from their business hence ended up getting low returns. Many petty traders have no or less capital therefore they rely on wholesalers who provide them with products so that after selling they repay for the goods, therefore are not free to decide on the type of commodities to sell but conditioned by the available commodities to the wholesalers. Further, it was reported petty traders could also access capital through informal money lenders which was associated with some conditions depending on the amount of income provided and the period of repayment.

Further, one of the obvious impacts of Covid 19 pandemic was economic hardship in many world countries including Tanzania. The pandemic created economic shocks which trickled down and affected the incomes of individuals and various groups of people that led to a decline in the purchasing power of their customers. Also, the daily movements of people to and from the city centre were severely reduced. Following these actions only few people were found moving in many streets and business zones of Dar es Salaam including Ubungo, Mbezi and Kimara than usual days before Covid 19 pandemic declaration. This was verified during field survey where despite that the survey was conducted during evening which is considered to be peak traffic hours, the movement and interactions of people in the selected study sites was very low. This was a result of restrictive immigration policies and the decline of economic production due to closure of many production firms that reduced real incomes of individuals and led to a decline in their purchasing power hence affecting the sales of their products.

Moreover, drastic fall of prices was one of the mentioned key challenges that faced petty traders during the midst of Covid 19 pandemic high tension periods. This was associated with people's close follow up on the trend of the pandemic from the government authorities which showed the decline of reported cases and thus the tension also declined. Also, the growing distrustful about the safety of the imported manufactured Covid 19 protective materials led to the fall of prices particularly for manufactured face masks. During the

last phase of high tension of Covid 19 pandemic period petty traders experienced drastic fall of prices of Covid 19 protective commodities particularly face masks and sanitizers. This trend was a response to the government announcement on the decline of Covid 19 infectious cases which gave room for re-opening of higher learning institutions and later on primary and secondary schools. During the 1st week of July, 2020 the tension was low and people's activities started resuming to the normal state. Despite the government emphasis on the continued use of Covid 19 protective materials and washing hand regularly, the public slowly reduced their uses. From the mid of August 2020 and onwards only few people took initiatives regarding the use of Covid 19 protective tools. This eventually witnessed the drastic fall of Covid 19 protective commodities and hence many petty traders responded diversifying more on common consumer goods.

Findings on the challenges facing petty traders was also reported by Emmanuel et al. (2012) who assessed the health threats associated with petty trading activities in urban areas of Nigeria and concluded that despite its role on provision of job opportunities for traders but health related threats have constrained many petty traders in the area. Similarly, Olaposi (2021) shows that most of the street traders in Ile-Ife, Nigeria operate their business in the mobile form which is likely to be dangerous to their health status. Such challenges threatened both the health of petty traders and the income accrued from their trade. This justifies some governments' plan to have a free space for street traders which reduces the hazardous health risks. The results on financial problem was similar to a study by Ilona (2018) in Dar es Salaam that limitations on financing affect petty traders as it threatens profit acquisition from their business through compelling them to operate their business under scant capital and thus meagre benefits. These results on inadequate access to finance are in line with the findings in North Bengaluru, India by Sharma et al. (2022) that street vendors get difficulties in accessing capital in terms of loans due to lack of collateral. This was exacerbated by lockdown during the COVID 19 pandemic which created more restrictions for street vendors to access capital from private loan providers and informal money lenders. Further, the results support the findings by Giref (2019) who emphasised that financial institutions were not providing financial support for petty traders due to a number of factors including lack of referees, license requirements and bureaucratic processes. In addition, Sparks and Barnett (2016) highlighted that these challenges have delayed the efforts of petty traders to grow up into big business and become major contributors of economic development of the country. Moreover, the findings on the decline of customers was also observed by Khatiwada (2021) that due to COVID 19 pandemic and the associated situation of restricting free movement of people and the performance of various economic activities led to a decline in number of customers. This affected many poor

people in developing countries in terms of daily household income which also led to reduced number of customers for petty traders. Similarly, a study in Latin America by Marchiori and Assis (2021) indicated that there were few customers due to various restrictions on internal movement while making the streets almost vacant. This led to reduced demand for their products which consequently led to reduced profit and income for petty traders in general.

5. CONCLUSION AND RECOMMENDATIONS

The study assessed adaptation strategies among petty traders in securing livelihoods at the midst of Covid 19 pandemic in Ubungo municipal council specifically in Ubungo, Kimara and Mbezi trade zones. Petty traders responded positively to the shocks of Covid 19 by commodity diversification, changing trade commodities from common consumer goods to Covid 19 safety commodities and the change of business locations. Additionally, the findings of this study reveals that the average profits for Covid 19 protective commodities specifically face masks and hand sanitizers were increasing from the time when the pandemic was declared in Tanzania, but their increase was not statistically significant and started to decline during the last high tension period. The average profits for such commodities reached at the peak during the high tension periods before starts to decelerate at the end of Covid 19 high tension around the 3rd and 4th week of June, 2020.

It was unveiled that on one hand, Covid 19 pandemic created opportunities to petty traders since it created market for many protective commodities. On the other hand the pandemic brought number of challenges that inhibited the prosperity of many business ventures. Despite the effectiveness of the adaptation strategies opted during the midst of Covid 19 pandemic, petty traders faced a number of challenges which threatened their health and overall business achievement. Among the major identified threats were health related risks, financial problem, declining purchasing power, decline of customers and the drastic fall of prices commodity prices.

It is thus recommended that scientific investigation should be directed towards investigating the emerging opportunities and challenges of petty trade during high tensions at local, regional and international levels so as to utilize adequately the emerging opportunities during pandemics while making business more resilient for sustenance of their livelihoods. The government and private sectors should provide and improve access to capital for petty traders so as to be able to compete in their business which can promote business transformation from informal into formal sectors which consequently improves the economic development of the country. Various measures and necessary precautions should be continuously undertaken by all communities so as to stay safe and healthy during and after the COVID 19 pandemic.

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