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**The American University in Cairo
School of Global Affairs and Public Policy**

**STREET VENDING CHALLENGES AND OPPORTUNITIES: THE CASE OF
WOMEN FISH VENDORS IN FAYOUM**

**A Thesis Submitted to
The Public Policy and Administration Department**

**in partial fulfilment of the requirements for the degree of Master of Public
Administration**

**By
Mona Atef El Azzazy**

Spring 2019

ABSTRACT

This exploratory research contributes to the documentation of the daily experiences of Egyptian women fish street vendors. The study explores the current situation of and prospects women fish vendors including daily constraints and potential for improvements. It informs about development interventions to improve their livelihoods; and finally, the hurdles and opportunities to optimize the benefits of interventions in a fishermen village in Fayoum governorate, Upper Egypt. Women face harassment and violence, the burden of performing paid and unpaid work, lack of access to credit, and the role of cultural norms in limiting women continuity in the business. This qualitative research attempts to narrow the literature gap identified in the studies of women street vendors in the Middle East and North Africa region, especially in the domain of fish vending in peri-urban and rural areas. The study findings demonstrate that saving groups have granted women entrepreneurs in the street vending business a great access to capital necessary to expand business and improve their livelihoods. The study concludes to the recommendation to continue investigating this important topic to inform policies that address women fish street vendors' constraints and enhance the wellbeing of people working in this sector. In this study, recommendations aim to improve the working conditions of food street vendors especially in fish business. Recognizing the work of women fish street vendors by official authorities is important, promoting social networking solutions is essential, encouraging women fish street vendors to lobbying allows them to gain more rights. All these recommendations would benefit vendors, their wider communities, and the national economy.

Key words: street vending, fish vending, women entrepreneurs, saving groups, informal economy, Egypt, Gender.

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List of Acronyms

ECM Extended Case Method

ILO international Labour Organization

NGO non-governmental organization

NPO non-profit organization

WIEGO Women in Informal Employment: Globalizing and Organizing

VSLA Village Savings and Loan Association (VSLA)

IEIDEAS Improving Employment and Income through Development of Egypt's Aquaculture Sector (IEIDEAS) project

STREAMS The Sustainable Transformation of Egypt's Aquaculture Market System program

TOT Training of trainers

SEWA Self-Employed Women's Association

NASVI National Association of Street Vendors of India

PLAVU Platform for Vendors in Uganda

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Chapter 1- introduction

1) Introduction

Women predominate street vending worldwide (Mitullah, 2003). Widows and women deserted by their husbands, tend to get involved with street trade to meet the basic needs of their families (Mitullah, 2003). However, their work in this sector is full of challenges, such as constant harassment from the police forces and municipal authorities, money extortion from gangsters, and competition from other sellers for valuable space, among others (ibid). Facing these challenges is important to help women continue supporting the needs of their families.

Since urbanization is likely to increase at a faster rate worldwide, trading and street vending are likely to intensify (Roever and Skinner, 2016). With the squeezing political and economic atmosphere that makes women street vendors lives harder, it is existentially important now more than ever for all stakeholders (politicians, street vendors, governments, non-governmental organizations (NGOs), donors and others) to work hand in hand on socially, economically and politically empowering women entrepreneurs in the street vending business. This study explores this issue in the setting of a fishing- based business village located in Fayoum, Upper Egypt.

Informal employment plays an important role in supporting the livelihoods of the poorest people around the globe, especially in the developing countries. In South Asia, sub-Saharan Africa and East and South-East Asia, more than three quarters of all employment is informal where women more than men are self-employed (Chen et al., 2013). More than half of employment in Latin America and the Caribbean as well as smaller shares in Central and Eastern Europe and Central Asia comes from the informal economy (ibid). In spite of the large numbers involved, informal workers have often been overlooked by policymakers and their rights have generally been neglected. Uneducated, unskilled and with little capital (Eidse and Turner, 2014), the only channel for poor people to meet their basic needs, especially in the developing countries, according to Bertulfo (2011), Jennings (1994) and Moser (1989), is to join the informal economy (Bertulfo, 2011 and Moser, 1989).

1.2) Problem statement

Although street vending is accentuating globally, few studies address women street trading in the Middle East and North Africa region, and fewer studies tackled women peri-urban and rural fish vending in this region. Dominated by women, street vending challenges are moved by various socio-economic and political dynamics. The specificity of the “fish”

commodity tackled in this study adds to the complexity of the challenges. Instead of being an empowerment tool for women to improve the livelihoods of their families, street vending became a burden, to the extent of pushing some outside the business. The study focuses on the constraints involved in the street vending business, such as harassment, sexual assault, absence of social protection, insecurity, lack of authorities support, among others. Those constraints add to the vulnerability of the street vendors groups, especially women who depend on this business as their main survival strategy.

Increasing unemployment rate could lead to the upturn of criminal acts, more violence and even more social problems that could slow down the accelerating economic wheel Egypt has decided to push forward. Supporting youth and women entrepreneurs in rural areas can improve people's livelihoods and avoid many social problems.

1.3) Policy relevance of the issue

Globally, nations set their targets to achieve the agreed upon Sustainable Development Goals, including: gender equality; decent work and economic growth; and building sustainable cities and communities as listed in the Sustainable Development Goals no. 5, 8 and 11 respectively as listed in the UN Women policy brief no.10 (Towards Inclusive Cities for All, 2018).

Locally, Egypt was ranked 136 in 2015 and moved to 132 rank among 144 countries on the Gender Gap Index of the World Economic Forum in 2016. Egypt continues on improving women's situation in urban, peri-urban and rural areas (State Information Service website, 2017). Supporting women is critical in the society where more than third of families in Egypt are supported by women, some already responsible for spending on their families, despite of the presence of their husbands, according to the National Council of Women (ibid).

The 'Year of Egyptian Women' in 2017 has opened a historical window of opportunity for the advancement of gender equality and women's empowerment (GEWE) in Egypt (The Year of Egyptian Women- Achievements report, 2017). The launch of the National Women's Empowerment Strategy (2017-2030) has underscored the political leadership commitment towards realizing constitutional women's political, economic and social rights (ibid). The ambitious goals of this strategy aim to achieve not only gender equality in Egypt but also contribute to attaining the 2030 National Agenda - Sustainable Development Strategy (2030) (ibid). Financial inclusion is one of the targets marking the achievements of the Year of Egyptian Women: the first memorandum of understanding (MOU) with the Central Bank of Egypt, with the objective of increasing women's financial inclusion (ibid).

The political and legislative environments in Egypt nowadays allocate great attention to supporting youth and women. Egypt's 2014 new Constitution gave attention to women's rights and citizenship. Article (11) of the Constitution states: "The State shall ensure the achievement of equality between women and men in all civil, political, economic, social, and cultural rights in accordance with the provisions of this Constitution (...) (State Information Service website, 2017). The State shall protect women against all forms of violence and ensure enabling women to strike a balance between family duties and work requirements (ibid). The State shall provide care to and protection of motherhood and childhood, female heads of families, and elderly and neediest women." While in Article (53), we find that "All citizens are equal before the Law. They are equal in rights, freedoms and general duties, without discrimination based on religion, belief, gender, origin, race, color, language, disability, social class, political or geographic affiliation or any other reason" (ibid).

The legal framework should work in harmony with this political will. However, the Egyptian Parliament has recently approved amendments to the "Roads Works" law number 140 for the year 1956, concerned with regulating the usage of public spaces. The amendments strengthen the State's control over public spaces including squares and streets, especially after the revolution of January 2011 where many street vendors have occupied illegally large spots of public spaces nationwide. Article 4 b stated that "As an exception to the provisions of this law, local administration units or city councils in the new Urban Communities Authority may, as the case may be, issue temporary permits for one year renewable for public roads, in accordance with the general and special requirements of laws and decisions governing the operation and management of shops (Al-Yom Al-Sabe' newspapers, 2018).

Article 4b, of the "Roads Works" law 140 for year 1956 has been criticized for opening the door for new street vendors to occupy more spaces on roads. However, it has also listed penalties for breaching the law. New permits and penalties mean new financial burdens on street vendors who are already struggling to keep going their businesses. Some recent grassroots efforts, in cooperation with local non-governmental organizations (NGOs), have been exerted by street vendors with the objective of realizing more rights for themselves, ameliorate their working environment while improving their financial situation. Therefore, it is important to explore and analyze the current situation of women street vendors. This requires looking at women fish street vendors daily routine, processes, dynamics of street vending work in relation with other value chains actors, barriers, motives and opportunities.

1.4) Background

1.4.1) Women in street vending business

Women dominate the sector of street vending in countries like Ghana, the Democratic Republic of Congo, Indonesia, Thailand, and Vietnam (Aseidu and Agyei-Mensah, 2008; Lekoko and Garegae, 2006; Nirathron, 2006; Reid et al., 2010). In China, street vending is seen as primarily women occupation (Reid et al., 2010). In other countries, such as Mexico (Pena, 1999), Fiji (Reddy, 2007), and India (Saha, 2009), the sector is preoccupied mainly by men. While street vending could be viewed as an inappropriate profession for women like in Muslim countries (Al-Muraqab, 2003; Tinker, 1997). In other countries, with national policies protecting street vendors, men predominate the sector whereas women are pushed out by male vendors (Bhowmik and Saha, 2012). According to Mitullah (2003), women, unlike men, tend to join street vending later in life and continue until old age. The increasing number of men in the informal economy led to accentuated competitiveness, reducing income and deteriorating the business of women street vendors (Cohen, Bhatt and Horn, 2000). Women could be selling different products from men. In Accra, women street vendors sell food products mainly while men trade in accessories like flash lights and books (Davis, 2008).

1.4.2) Fayoum at a glance

Fayoum is a city located 100 kilometers southwest of Cairo (ExploreFayoum, 2019). It includes two protectorates: Lake Qarun and Wadi Rayan National Parks. Fayoum is distributed to 6 administrative centers (markaz), comprising approximately 157 villages and 1565 hamlets (ibid). With a population of 3,755,198 inhabitants (CAPMAS, 2019), 28% of the population in Fayoum suffers from poverty as per the Institute of National Planning (2010). The rural population in Fayoum represents 77.5% against 22.5% of urban population in the governorate (ibid). With the increasing urbanization worldwide (Roever and Skinner, 2016), it is expected that this trend will accentuate in Fayoum as well. The government has already allocated great attention to Fayoum. Urban development in the governorate entailed the establishment of residential cities including demo-housing complex, demo-educational complex, and the sports city, in addition to the new Fayoum City in Howara region (Fayoum periodicals, 2008).

One of the major resources of Fayoum is Lake Qaroun. However, local fishermen are complaining of a serious decrease in fisheries (Gupta and Abd El-Hamid 2003). The overexploitation of fisheries resources of Lake Qaroun due to bad fishing practices and pollution-related issues, has negatively affected the livelihoods of fishermen. The lake has been polluted by sewage and agriculture drainage water, increasing salinity, the loss of its absorption

capacity where the lake is incapable of absorbing the amounts of wastewater going into the lake therefore drowning the lands surrounding it, as well as the lake's low fish production (Al-Yom Al-Sabe'; Vetogate, 2018).

As a result, the Egyptian government encouraged aquaculture activities and intensification of culture methods along the banks of Lake Qaroun. But, still fish farms are restricted to use agricultural wastewater that are also discharged into the lake; and that is due to the local regulating rules for use of water resources (Konsowa 2007). Fish farms production in Fayoum forms around 1% of the national fish production in Egypt (Kantor and Kruijssen, 2014). Production includes mullet, tilapia, African catfish and carp (ibid). Fayoum entails around 10 fish markets (ibid).

In this study, we focus on one of the village, located at the southern side of the Lake where the two thirds of inhabitants work in fishing-related activities like manufacturing of fishing nets and tools; and fish trade (Vetogate newspaper, 2018). Around six thousands fishers were affected by the declining levels of fish production in the lake (ibid). Fishers had to change profession or continue fishing elsewhere far away from their homes: in Lake Nasser in Aswan or even Sudan (scientific American website, 2018).

This central village of Fayoum is characterized by an increasingly urbanized nature. Although secondary data on women fish vendors in Fayoum focuses on rural areas, the results stemming from the primary data collected in the field still should be considered valid due to the mixed nature of the study setting as informants mostly come from surrounding small rural villages geographically affiliated to this peri-urban central village. As a matter of fact, this linkage between urbanity and rurality explains the strong correlation between socio-cultural norms being the main drive behind the constraints refraining women advancement in conservative societies such as Fayoum.

Women in fish street vending

The study entitled "Informal fish retailing in rural Egypt: Opportunities to enhance income and work conditions for women and men", conducted by Kantor and Kruijssen (2014) states that mobile women fish street vendors represents the main selling node allowing poor rural consumers access cheap farmed tilapia. Due to the absence or unemployment of men as the main breadwinners of families in this village, many women were pushed into fish street vending to meet their families' needs. Street vending is marked by many features of insecurity and risks. Risks are mostly related to the unregistered nature of the work. Informal laborers are

not covered by any form of social protection schemes and have no employment contracts or benefits (Kantor and Kruijssen, 2014). They lack secure access to business services or space from which they can run their businesses and have no access or representation in policy debates with other parties like employers, traders or policy-makers whose decisions can affect their businesses (ibid).

Equally, women street vendors in Egypt face the above mentioned challenges along with additional challenges stemming from the lack of legal status as they have no license or registered vendors' identification cards (Kantor and Kruijssen, 2014). Consequently, they lack secure claim to space from which to vend whether in markets or on streets, with no access to credit through microfinance institutions or other support or services, and may be vulnerable to harassment and exploitation (ibid).

Vending on streets exposes women to poor working conditions like inaccessible toilets, clean water and adverse weather conditions. In addition, they are a voiceless group. The way they are positioned vis-à-vis suppliers and customers make them squeezed between the two sides, thus limiting vendors' negotiating power towards both suppliers and customers over prices and quality and quantity of goods they sell (Kantor and Kruijssen, 2014). Therefore, this has a significant influence on the regularity and level of income they earn (ibid). All of the above mentioned elements hinder the ability of achieving decent work as defined by the International Labor Organization standards in relation to the range and quality of available opportunities, the ability to claim and secure rights as workers, access to social protection schemes whether public or private and ability to unite on local and global levels (ibid).

To help women improve their business, hence their livelihoods, some development interventions have been conducted by WorldFish in Egypt, an international non-profit organization (NPO) based in Egypt, with many other premises in Asia and Africa, in cooperation with CARE International in Egypt and the Ministry of Agriculture and land Reclamation, to design gender-responsive interventions with the community of women fish street vendors. The development program "Sustainable Transformation of Egypt's Aquaculture Market System (STREAMS) (2015- 2018) phase 1 aimed to secure employment for women fish street vendors, and thriving the policy environment for aquaculture (Dickson et al., 2016).

1.5) Research question

In light of the strategic importance of street vending to the national economies of many developing countries, including Egypt, this study aims to explore the day-to-day challenges of

women fish street vendors in Egypt, the potential policy and development interventions undertaken so far and the impact of these interventions on their livelihoods. This paper seeks to highlight also the key findings of research regarding the main hurdles encountered in developing effective interventions and informing appropriate policy. The study attempts to give answers to these research questions by focusing on women fish street vendors in Fayoum governorate, Upper Egypt.

The study attempts to give answers to the research questions through focusing on women fish street Fayoum governorate, Upper Egypt. Principal research question: **What are the day-to-day challenges and future prospects of women street vendors with focus on fish vending in Fayoum?** The question aims at exploring the different constraints women face related to working conditions, gender attitudes, access to credit and dynamics of work-life balance in women's lives; as well as the potential opportunities for the development of this community in the future. Answering this question will enlighten the way to find the gaps in social inclusion endeavours in peri-urban and rural areas of Upper Egypt.

To answer this question, other sub-questions are raised and investigated.

Specific research questions:

- 1. What are the identified development interventions and policy change tools used to improve women fish street vendors' situation?**

This question aims at exploring the different interventions attempts, their scope and the main dimensions they targeted. Answering this question will lay down an understanding of the most important interventions responding to vendors' needs and that have greater impact on their livelihoods.

- 2. What are the main hurdles and prospects towards effective interventions and policies?**

The question aims at highlighting the main obstacles hindering the advancement of women street vendors' conditions. The answer stems from the results of the previous question; and will give an insight on better interventions designs in the future. This question is only confined to interventions directed towards women fish vendors in the geographical location of Fayoum.

Briefly, street vending is predominated by women, the most vulnerable group especially in developing countries. Women work in street vending out of necessity, to answer their families needs. This work carries many risks and constraints, however, it has great

potential to sustain the livelihoods of its workers. In a conservative yet highly-motivated community like Fayoum, norms and traditions are the main drive behind many gender inequalities. Increasing urbanization trend in Fayoum will drag more poverty within the society, the situation of women vendors might getting harder unless interventions are made. The following section showcase the literature on informal economy, the motivational factors to join informal economy, street vending risks and constraints in the context of urbanization, the gender attitudes and norms role in putting restrictions on women and finally, the development interventions that are introduced so far in the geographical area of Fayoum.

Chapter 2- Literature Review

The following literature review considers studies of informal street vending that have taken different perspectives. We draw on motivational factors of potential candidates to join the informal sector, as well as discussions of urban planning and challenges therein of informal fish street vendors in Egypt, and the development efforts in this area.

Motivational factors to join the informal economy have been defined as per the following views: modernistic, dependency, structuralist and neoliberal (Onodugo et al., 2016). Arguments of these views oscillate between the lack of skills and education causing the poor to join the informal economy (Rostow 1960); or poor labor force being discriminated by the capitalist class due to the low class they belong to (Onodugo et a.,, 2016); or even, exploiting the poor in informal work, thus denying any rights they should be entitled to (Maloney, 2001), among others.

Moreover, discussions have been ongoing regarding two conflicting rights: the right to walk and the right to work (Deguchi et al., 2005; Bhowmik, 2005). Other literature highlights the constraints street vendors face on daily basis and their struggle to survive (Bhowmik, 2005). Being a worker in the informal economy deprive many people from pre-requisites of the labor rights, such as conventional workplace, equal pay, and decent work. Many constraints mark the street vending business: poor working conditions, harsh weather, and competition among vendors. An extensive number of studies focused on the central position of women in street vending with focus on the specificity of challenges they face in this sector to gain the income needed to achieve their economic independence (Salway, et al., 2005; Mitra, 2005).

Women street vendors bear all informal workers constraints, in addition to more gender-related constraints that are linked to cultural norms and gender dynamics. An insight on the status of women fish retailers in Egypt was given with highlights on important gender elements. Linkages with cultural norms and gender attitudes limit their accessibility to credit and empowerment. In this context, empowerment refers as women's economic empowerment including its ability to participate equally in existing markets; control over productive assets, access to decent work, control over their own time, and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions (Facts and Figures: Economic Empowerment, 2019). Norms shed lights on daily incidents of violence, harassment, bribes and sexual assaults, bearing in mind that the street vending is part of the activities segregated by sex (Bhowmik, 2005). Gender inequality is strongly tied to the patriarchal theory restricting women empowerment features (Hoodfar,

1997) related to mobility, intra-household relations, decision-making power and control over assets, among others (Kantor and Kruijssen, 2014).

Development attempts focused on improving gender equality within the community of women fish street vendors and their surroundings (male vendors, wholesalers, traders, husbands, men family members...etc); and improving the livelihoods of women fish street vendors by helping them enhance the quality of their fish products, providing them with equipment and resources and helping them expand their businesses (El Azzazy et.al., 2018).

2.1) Street vending and urban planning

Scholars discussed the evaluation of street vending as a legal or illegal activity, how it is seen by policymakers, legislators on one side and street vendors themselves on the other side. Proponents and opponents talk about an uprising conflictual constitutional rights between the right to work of street vendors and the right to walk of pedestrians (Deguchi et al., 2005; Bhowmik, 2005; Blomley, 2007; Meneses, 2013). In other words, the right to work and the right to access and use public space.

The exclusionist view reflects the belief in the importance of planning the city at all cost even on the expenses of the livelihood of the larger number of poor people who depend on street vending as their survival strategy (Roever, S., & Skinner, C. 2016). This view “uses the language of the “Roads Works” law number 140 for the year 1956 to condemn this practice and puts this law above all other consideration” (Azuela, 2006:82), thus criminalizing the activity of street vending to deter all rejected urban practices. Local authorities have traditionally dealt with street vending with much hostility and aggression as a way to protect the urban life in cities from the chaotic presence of street vendors on the cities’ streets. Usually, planners have set a package of measures ranging between frequent evictions, seizing and demolition of merchandizes, in addition to fines and detentions. Despite all these measures, street vending remains a persistent activity helping poor to survive (Onodugo et al., 2016). Rodrigo Meneses-Reyes and José A Caballero-Juárez, (2013) mention that regulations put street vending under surveillance, control, relocation, fines and arrest.

Advocates of the inclusionist view, also known as the regulatory view, like Delaney (2010); Delving (2011a) and Devlin (2011a) called for incorporating vendors’ informality into the planning needs of a particular urban landscape and rule. In parallel to this incorporation, authorities should minimize the negative effects of these activities, based on the constitutional right of street vendors to work and the macroeconomic benefits such approaches can offer to developing economies. However, by integrating the concept of rights within the regulatory

measurements, local authorities will be more focused on managing the right to work of street vendors over the public spaces to allow a better management of urban spaces available for pedestrians to walk freely and street vendors to sell their goods too (Meneses-Reyes and Caballero-Juárez, 2013). At this point, each license granted or rejected for a street vendor is considered a tool of power in the hands of authorities to grant the right to work for street vendors when this right could affect third parties' rights to use public spaces. It becomes an instrument for "arranging spatial exclusion and inclusion" (Davy, 2009: 231).

In line with the inclusionist perspective, the outcome document of Habitat III issued in Quito, 2016, recognized 'the contribution of the working poor in the informal economy, particularly women' and acknowledged that 'their livelihoods, working conditions and income security, legal and social protection, access to skills, assets and other support services and voice and representation should be enhanced'. Recognition comes as result to the fact that street is dominated by female workers and represent 14 per cent in India (UN Women policy brief no.10).

Street vending is closely linked to the availability of public spaces in urban and quasi-urban areas, like pavements, roads, parks and beaches. Many of the problems associated with the street vending activity, entailing the negative societal perception, is largely connected with the manners these public spaces are being managed by local authorities (Bromely, 2000). At the end, street vendors live a difficult reality of coexistence with persecution, regulation, tolerance and promotion. In a highly regulated environment, street vendors, most of the time, operate outside the law, without permits and with little to no access to services and infrastructures such as water, electricity, refrigeration, waste disposal and toilets in markets and financial services (Hayami, 2006).

2.2) Motivational factors to join the informal economy

Many scholars have discussed the motivations of joining the informal economy. They are represented from different perspectives: modernistic, dependency, structuralist and neoliberal approaches (Onodugo et al., 2016). On one hand, scholars of the modernistic view, such as Rostow (1960), advocate for economic modernization, arguing the idea that lack of skills and education cause the poor to join the informal sector. It is because of their lack of skills and education necessary for joining the formal sector that they become 'relegated' to the informal entrepreneurship jobs (Onodugo et al., 2016). On the other hand, scholars of the dependency view believe that informal operators are discriminated based on low class they belong within their capitalist society. It posits that informal entrepreneurs were pushed to the

margins of the economy by the economic policies of those who in control of the instruments of government and the means of production (ibid). Therefore, they see workers in this sector as marginalized and poor, using socialist argument for describing the informal sector and economic system they are born into (ibid).

Similarly to the dependency view, the structuralist approach, as viewed by its advocates such as Maloney (2001), position the informal economy as an exploitation of the labor force by the capitalist class. Workers of the informal sector represent a pool of cheap laborers who can be obtained without dealing with labor unions or formal employment contracts. Such informal entrepreneurship provides income-generating opportunities to poor people and a way to maintain a low cost of living by offering merchandize at cheap prices (Bhatt, 2006; Kapoor, 2007; Pradhan, 1989; Williams, 2005a, b). According to the ILO report (2002a, b), street vending jobs, including cart vending, hawking, small-store vendors, road side cobbling and pedal rickshaw driving, are highly related to poverty. They incorporate high economic risk as they are completely insecure, unstable and entail long working hours, poor working conditions (ILO 2002a, b; Lund and Srivinas, 2000; Kapoor, 2007).

Finally, De Soto (1989; 2000), one of the proponents of the neo-liberalism school, views “the real problem is not so much informality as formality”. The informal sector is seen as a reaction to excessive regulations by the State. This school advocates for the “revolutionary potential” of the informal sector as it emerges as a populist reaction to excessive regulation and government oppression. This leads to post-modernism approach where planners would further recognize the existence of the informal economy and impose more inclusive approach –already adopted by many countries- by the government and state actors in their policies towards regulating the informal sector on their national territories. De Soto (1989) and Sauvy (1984) believe informal operators are not forced to join the informal sector because of their exclusion from the formal sector. They are rather in the informal sector by their own choice. They also choose to operate out of the records to avoid costs, time and effort of officials’ registrars (Cross and Morales, 2007).

2.3) Informality Constraints

Being an informal self-employed person means missing all rights of the formal sector laborers. Some of the pre-requisites of labor rights, such as an employer to address claims to, conventional workplace that can be improved and trade unions that can get involved in social dialogues are completely missing (UN Women policy brief no.10). In addition to labor rights,

decent work, equal pay among other issues are highly relevant to informal self-employed individuals, notably women (ibid).

The literature indicates that street vendors work under unhealthy and risky working conditions. Nirathron (2006), Agnello and Moller (2006) and Bhowmik and Saha (2012) agree that working on streets expose street vendors to harsh weather conditions and put their safety and health at high risk. Nirathron (2006) says that Thai traders work an excessive number of hours on overcrowded streets, with little to no means of protection from rain and heat, in addition to being exposed to air pollution caused by traffic. Panwar and Garg (2015) say that street vendors spend nearly 10 hours a day in their business, taking up to 5 hours daily for preparations, including a visit to the wholesale markets (ibid).

Moreover, they lack storage facilities: meaning that they cannot go back home with any food products left or they will be damaged, so they have to sell all products before going home (Panwar and Garg, 2015). Considering the time of preparation and selling, an average street vendor time on streets is up to 15 hours every day (CUE Report, 2014). Security wise, going out at an early hour or late at night alone, can put vendors at great danger, especially women street vendors. Therefore, security can become a great source of demotivation, leading many of poor women to avoid joining street vending business or leave at an early stage.

More and above, social and cultural norms put restrictions on women mobility, thus, adding another factor to stigmatize women street vendors. Agnello and Moller (2006) refer to Cambodian micro-vendors who are obliged to go buy fresh and good quality produces at wholesale markets early in the morning when it is dark. Having to travel in dark put those vendors at high risk of being robbed by thieves or even transport drivers.

Bhowmik and Saha (2012) raise the issue of lack of equipment and refrigeration and little to no access to electricity on streets. Little access to these sophisticated equipment and infrastructural facilities expose food products and drinks to the sun, air pollution and other contamination sources constantly, thus, may lead to major public health issues including the health of pedestrians and food street vendors themselves, as explain Wongtada N. (2013).

Competition is another major challenge of street vending. Operators in this business face competition from other sidewalk vendors and established retailers. High competition is caused by the easy entrance to this business at the first place. However, as high as the competition gets, it becomes more difficult to continue in the business, thus women's bargaining power keeps deteriorating. Greenburg et al. (1980) and Cohen (2010) say that competition becomes more intense in certain conditions. A large pool of unemployed people

may enter the business easily view the ease of access to wholesalers who may offer trade credit, price-conscious clients who have a plenty of choice between vendors, and economic downturns which not only bring more people into the business but also reduce the demand for vendors' products. Asiedu and Agyei-Mensah, 2008 explain that with the increasing number of new comers into the business, the purchasing power of customers cannot support all vendors as the supply becomes larger than the demand. Consequently, vendors will start achieving less profits (ibid). Another form of competition, identified by Wongtada N. (2013), exists between street vendors and established retailers in the formal sector. Many perceive this competition as unfair since street vendors do not pay or pay very little for the utmost valued commercial spaces (ibid). Street vendors can annoy retailer by blocking the entrance to their shops and using excessive noise to attract consumers (ibid). Therefore, shop owners and store retailers want these street vendors evicted and feel animosity toward peddlers as they compete with them and cause unattractive surroundings around their shops (ibid).

2.4) Gender-based constraints of street vending

Literature on women in the informal economy shows that they operate at very low levels of organization, at small-scale with almost no access to institutional and formal credit resources (Kantor and Kruijssen, 2014). They work in poor working conditions making them vulnerable to harassment by city authorities and violence of pass-byers and to health and safety risks (ibid). The vulnerability of working women in street vending will be discussed as follows. This is reflected in incidences of harassment, sexual assaults and violence.

These forms of violence are based on a patriarchal culture especially in developing countries figuring women as dependent of men. Norms can affect the roles of men and women and the perceptions of each one of his/ her own role. Gender inequality aspects can be seen via daily features of domestic work, violence and harassment, access to credit and control over assets and resources, women's mobility and more.

2.4.1) Domestic work

Despite the fact that women dominate the street vending activity all around the world, mostly in developing countries in Africa and Asia, their significant contribution to national economies and urban residents' well-being, as evoked by Cohen et al. (2000), is less appreciated. Tilly and Scott (1987) postulate that women's work and family are interrelated: their ability to join the labor market is highly linked to the opportunities to reconcile family and work obligations. Cohen et al. (2000) mentioned the role of women as care-takers as an important element hindering their capacity to pursue their street vending activities. Hendy

(2015) shows that domestic work burdens increase from about 13 hours per week prior to marriage to 30 hours after marriage and remain virtually identical between working and non-working married women in Egypt.

On one hand, Cohen et al. (2000) noted that it is common for women to take in charge their home responsibilities like taking care of their families, children and some circumstances their siblings as well, in addition to their work as vendors and traders. Combining both roles as care takers and vendors is hard since caring for children is considered part of their daily activities of women street vendors. Bhowmik (2005) concludes that these responsibilities affect the time left for women to perform other tasks like the sale of their products. However, Davis (2008) see an opportunity in working as a street vendor where the flexibility of informal activities like street vending luckily allows women to negotiate some of these challenges, thus take care of their families while performing their roles as vendors at the same time. Nevertheless, Forkuor et al. (2013) disagrees on this point saying that being able to do both jobs simultaneously does not make women's lives any easier especially with the rising competence with male and female counterparts. So, we can deduct that women are overloaded by domestic work and taking care of their families, children and sometimes siblings, in addition to spending extensive hours on the streets selling their goods, maybe with the presence of their children in harsh working conditions, thus putting their own health and that of their children at risk (ibid).

Balancing domestic duties with exercising an economic activity is difficult. Informants in the study conducted by Kantor and Kruijssen (2014) entitled "Informal fish retailing in rural Egypt: Opportunities to enhance income and work conditions for women and men" show that women's role as care-takers for their families is their main responsibility. The study mentions: "Women can move out of home for work when economic need requires but only with permission from their husbands, where women's leadership capacity has limited acceptance among many men and some women, and where women's control over financial resources, even those they earn or contribute to, is limited; joint decision-making is an ideal, but when conflicts arise, men's views dominate" (Kantor and Kruijssen, 2014).

Similarly, the same study shows that in Fayoum, large shares of both women and men disapprove with the statement that men can care for children as well as women can. This idea reflects a clear support for women's traditional role in child care. It is within this understanding of gender that women and men fish street vendors operate (Kantor and Kruijssen, 2014: 13).

Practically, women fish street vendors are bounded by their roles as care-takers for their families and households, giving them fewer hours per day for fish retailing activities compared to men, thus reporting a conflict between their economic activity and household tasks. As a result, women sell less diversified range of fish species, less volumes, and thus less profits (Kantor and Kruijssen, 2014).

Another study was conducted in Central Cameroon in relation with the workload created by the enormous amount of domestic tasks and paid work (Brummett et al., 2011). Women in aquaculture value chain favored working in evenings and spare time rather than engaging in aquaculture activities that necessitates full dedication. This was confirmed by Shirajee et al. (2010) study evoking that southwestern Bangladeshi women full participation in paid work is hindered by heavy household duties.

2.4.2) Violence and harassment

The existence of vendors on streets have different adverse implications. Scholars like Mitullah (2003); Duh (2004); Cohen et al. (2000); Davis (2008); Sugihara and Warner (2002); Paul-Majumder and Begum (2000) and Bhowmik (2005) among others, have raised violence and harassment as main constraints to women work as street vendors. Duh (2004) and Davis (2008) revealed one of the critical risks of street vending activities directly related to traffic accidents. It is very common to see street vendors, most of whom are women, hit by motorcycles and sometimes killed by moving automobiles (ibid).

Violence and sexual harassment is another challenge hindering women street vendors from pursuing their trading activities on public spaces (Cohen et al., 2000). Bhowmik (2005) wrote that harassment by male street vendors is a common phenomenon in Asia. Sugihara and Warner (2002) explain that men's aggression and violence towards women may reflect men's attempt to dominate the street vending sector. In this case, violence is seen as an instrument of domination and control by men. The prevailing masculine culture shape women as dependents of men (Barsoum, 2018). Patriarchal and feminist theories argue that men who have a sense of superiority over women tend to use aggressive behavior when they feel threatened, or feel loss of control over valued resources (Sugihara and Warner, 2002).

It can be deduced that male aggression towards women street vendors reflects the dynamics of relations between men and women in the society. Aggressive attitudes help men express power over women, dominance in the street vending sector and control over material

resources (ibid), besides harming the victim (Baron, Branschombe and Byrne, 2009). As explains Forkuor et al. (2013), this ubiquitous perception of dominance over women implies destructive repercussions over women street vendors' socio-economic well-being. In such a social set-up, women street vendors may operate in an atmosphere of permanent fear of being hurt, hit or getting killed whether due to an act of violence or in a car accident. Working in constant fear may undermine women's ability to be more productive and thus make more profits out of their street vending business.

Harassment is exercised as much by governments and local authorities as by men. Scholars including Bhowmik (2005); Fellows and Helmi (2012); Cohen et al. (2000) and Davis (2008) discussed the relation between governments and women street vendors taking an oppressive form most of the time. Bhowmik (2005) says that governments in most developing countries are usually indifferent to the needs and constraints facing laborers of the informal sector, especially women. Fellows and Hilmi (2012) relate this indifferent position to the fact that city authorities see street vendors as a source of nuisance irritating the urban life, therefore they treat them as such. Cohen et al. (2000) and Fellows and Hilmi (2012) agree that harassment by city and local authorities commonly comes in form of confiscations and destruction of products of women street vendors in most of developing countries. Confiscations and destruction of produces happen even to street vendors operating with legal permits (Cohen et al., 2000; Fellows and Hilmi, 2012). Harassment by local authorities can also come in the form of sexual favors or bribes (Cohen et al., 2000; Davis, 2008). Bribes can be in the form of money as of sexual favors rendered by women street vendors to authorities and officials in order operate their businesses (ibid). Consequently, paying regular bribes to city authorities becomes necessary to avoid future confiscations. Bribes are necessary to the point that they are considered part of the daily costs of the business of women street vendors and traders. Considered as an additional cost, those bribes and sexual favors directly weaken the livelihoods of women street vendors and harm their dignity. All of these challenges threaten women street vendors' financial stability, business success and overall wellbeing, thus inhibiting their ability to make profits and upward mobility on the social ladder.

2.4.3) Access to credit and control over assets

Women in the informal sector operate without access to institutional credit (Schneider and Bajada, 2005). Microfinance institutions are reluctant to give substantial loans to women street vendors due to the mobile nature of their business and the high risk it involves (Forkuor et al. 2013). Generally, gender disparity has negative implications over women accessibility to

formal credit (Ndanga et al., 2013; Quisumbing and Pandolfelli, 2010). Access to financial services is also restricted to women due to higher rates of illiteracy among women compared to men, constrained mobility of women and disagreement among family members still due to gender discrimination stemming from social norms (Kruijssen et al., 2018).

Accessing credits largely depends on social networks. In Vietnam, as per Velu et al. (2009), knowing the bank manager is essential to get loans. Similarly, establishing ties with local moneylenders are deemed important for getting a loan (ibid). According to Velu et al. (2009), women have limited access, compared to men, to those social networks. Generally, social networks are important for accessing credit, getting market information and prices negotiations (Velu et al., 2009). With little access to credit, and limited by the small-scale nature of their business and lack of organization and unwillingness of consumers to accept price increases, women street vendors have little chance to expand their businesses and improve the well-being of their families.

Accessing and controlling assets is essential for empowerment, equitable participation at the intra-household decision-making and effective engagement in value chains (Galiè et al., 2015) as well as for poverty reduction (Johnson et al., 2016). In this context, assets refers to capital assets as well as non-tangible assets such as knowledge, skills and networks (van Eerdewijk et al., 2017). The distribution of assets is not even between women and men. Women usually owns less assets in terms of numbers and values (Johnson et al., 2016). This pattern has been recorded in the aquaculture sector where women are considered disadvantaged in owning several kinds of assets, including: lands or ponds (Ndanga et al., 2013; Velu et al., 2009), capital (Ndanga et al., 2013), skills, technologies and extension services (Morgan et al., 2016). Due to cultural beliefs, the right to access technology is denied for Bangladeshi women, as they are thought to be unable to operate technological equipment and machinery (Naved et al., 2011). The lack of entrepreneurial and technical skills and inaccessibility of training (Ndanga et al., 2013; Velu et al., 2009; Weeratunge et al., 2012) further hinder women effective full participation.

2.4.4) Gender inequality in street vending

Street vending is among the activities that are segregated by sex. Women are concentrated in the least remunerative segments (Kruijssen et al., 2018). Being a man or women determines what an individual can get as income or products, or even benefits, based

on the culture and norms that define the roles distribution between men and women (ibid). The UN Women policy brief no.10 clearly states that gender gaps mark the wages, the product value: women are more than twice as likely as men to sell low-value products; whereas, men dominate in sales of higher-profit merchandizes (ibid).

Income, food and benefits in the aquaculture sector- a food production sector that is growing fast worldwide (Subasinghe et al., 2009)- are not accessible or distributed equally among men and women (Ndanga et al., 2013). The quality of work and income throughout the different nodes of aquaculture value chain differs between women and men. Women are paid lower incomes, occupying less secure jobs (Veliu et al., 2009) and are disproportionately represented in less-profitable nodes of fish farming value chains compared to men (Kruijssen et al., 2013). For instance, the income gap between women and men in the fish retailing business in Egypt attained 46% (net profits) (Kantor and Kruijssen, 2014). The gap of income, (in)secure jobs and less profitability between women and men stems from several factors, including: accessibility to assets and capital; and gender norms.

Gender determines the accessibility of men and women to resources and assets, decision-making and negotiation power, and control over the profits and benefits derived (Kabeer, 2016; Kabeer and Sweetman, 2015; Kabeer, 2006). Schumacher (2014) and Kruijssen et al. (2018) attribute the gender inequality to complex gender relations that intersect with culture, social interactions, and influence aspirations, livelihoods specifically power relations and outcomes for wellbeing. In this context, Kruijssen et al. (2018) refer to the socially-constructed norms and traditions, roles and behaviors expected from men and women within the community as a main reason for gender inequality (Kruijssen et al., 2018).

But, why include a gender perspective in value chain analysis and interventions at first place? Research studies identified three main reasons: social justice, poverty reduction and ceasing innovation opportunities. Including a gender perspective in value chain studies allows to achieve social justice where women and men basically hold equal rights to benefit from development as cited by the new SDGs (Goal 5) on gender equality stating that no one should be left behind (ODI, 2015). Moreover, studying gender is significant in poverty reduction process as there is a link between gender equity and social wellbeing (KIT et al., 2012). Finally, inequality leads to inefficiency in the allocation of human resources, thus opportunities of innovation will be missed (ibid).

Women's work has been questioned: is it empowering or another form of exploitation? Whitehead (1981) and Hart (1997) advocate for income generating activities for women as a source of empowerment for them, whereas, Desai and Jain (1992); Greenhalgh (1991) and Shami (1990) think that women's earning income does not lead to their empowerment necessarily. They believe that females can be exploited by their families and employers due to the work and income they generate. Whitehead (1981) and Hart (1997) highlighted the significance of intra-household relations, despite income generation efforts, on gaining labels and meanings by women. Consequently, culture and norms shape the meaning of men and women work differently; thus, they don't have equal power. On the contrary, as Desai and Jain (1992), Greenhalgh (1991) and Shami (1990) advocate women's work can be a form of exploitation by their families and employers at the same time. Hence, gendered norms are deeply rooted in the socio-cultural structures in many communities, thus restricting women's empowerment and crystalizing their subordinate identity no matter what was her work status (Elson, 1999; Greenhalgh, 1991). Despite the restricted power, women's work still changed their lives positively. It enhanced their negotiation skills within the household (Kabeer, 1997a); allowed access to support networks (Amin et al., 1997) and improved their self-worth (Paul-Majumder and Begum, 2000).

The literature on South Asia led by Jeffery and Basu, (1996); Mumtaz and Salway, (2005), reflect on the dimensions consisting gender segregation, including: mobility, resource management, and violence. Amin (1995) differentiates between mobility and 'freedom of movement' as mobility may result from an economic necessity rather than choice. Other scholars like Mumtaz and Salway (2005) explain that going out of home solely may reflect a degree of confidence from the family members towards woman. In all cases, women's movement outside home has significant implications on her interpersonal development as she will be more exposed to information, expand her networks and opportunities to finally take independent action (ibid). In brief, women's work is expected to increase their mobility. Nevertheless, women's mobility and search for a better selling spot or location and more customers is limited as they usually try to balance between vending and their role as care-takers of their households and children (Bhatt, 2006; Kapoor, 2007); subsequently, they often struggle with inadequate infrastructure due to time and space restrictions, thus affecting their productivity (Lund and Srinivas, 2000; Chant, 2007a, b; Gates, 2002).

Women's participation in decision-making related to resources management is of mixed nature, oscillating between cooperation and conflict depending on the relations and connections between members of the same family based on entitlements (Kabeer, 1997b; Sen, 1990; White, 1992). In fish farming sector, a study was conducted among Bangladeshi women in five different regions: 78% of the women surveyed had no or limited control over their incomes stemming from aquaculture activities (Halim and Ahmed, 2006). Controlling one's income means to have the power to decide how to spend it whether to reinvest their incomes in aquaculture business or spend it for other purposes.

Domestic violence is recognized as a major issue of public health by the WHO (1997) and reflects obvious unbalanced gender relations in households. Recent studies focused on Bangladesh and South Asia tackled domestic violence as an indicator of gender risks (Durrant and Sathar, 2000; Koenig et al., 2003; Schuler and Hashemi, 1994). Investigating the relation between women's work and domestic violence is important as scholars like Hindin and Adair (2002) point out to higher violence rates in households where women challenge men's identity as providers through income generation activities.

The literature on women in the informal sector shows that they operate at very low levels of organization, at small-scale with almost no access to institutional and formal credit resources (Informal fish retailing, 2015). They work in poor working conditions which make them vulnerable to harassment by city authorities and violence of pass-byers and to health and safety risks (ibid). Moreover, women lack a formal space to work, which makes them vulnerable to serious health and safety risks view the dangerous working conditions and gendered violence (ILO, 2016; ILO 2002a, 2006b; Bhatt, 2006; Nelson, 1997).

2.4.4.1) Gender and social norms in aquaculture

In a patriarchal society, as in Arab countries, women work is not appreciated: this comes as part of Sharaf/ ird (family honor) and the gender ideology of kin-ordered patriarchal structures that have been discussed for long time (Kandiyoti, 1991). This is why women's work on streets in Arab conservative societies is considered for many as non-honorable work. This social stigma makes many women victims of assaults and violence on streets. Hoodfar (1997) believes in the role of the patriarchal view as a constraint to women work in Arab countries. The focus on gender ideology, as Hoodfar (1997) explains, reflects an unrealistic vision of the Middle Eastern population as living in the realm of ideology while populations of the world

are integrated within the economic structure. However, other scholars like Adely (2009) and Abu-Lughod (2009) oppose the idea of patriarchal structures being a main challenge for women's employment in the Arab countries.

In fact, the gender pattern in the post-production nodes of fish farming value chains is considered largely different from the production nodes. Kruijssen et al. (2018) believe that women have stronger presence and visibility in the post-production nodes. In fish processing, the percentage of women is estimated between 56% and 99% of the labor force while this percentage in the trading and retail business, ranges from 0% in Bangladesh to 99% in Nigeria (ibid).

Social and gender norms can shape what women and men can do as work, who they can interact with, and their freedom of movement (Kruijssen et al., 2018), thus leading to women facing harassment incidences in the workplace (Kantor and Kruijssen, 2014). Norms can be defined as the "collectively held expectations and beliefs of how women, men, girls and boys should behave and interact in specific social settings and during different stage of their lives" (van Eerdewijk et al., 2017: 35).

Gender attitudes can influence what is considered acceptable for women and men to do, where and when as well as what is considered appropriate for men to get involved in like domestic work (Kantor and Kruijssen, 2014; Farnworth et al., 2015; Barrientos et al., 2003). Consequently, gender and social norms influence the types of work acceptable for women, the time availability for exercising different forms of work in aquaculture, decision making power and control over the income earned (Kantor and Kruijssen, 2014).

Expectations for women's roles in multiple cultures hinder women participation in paid economic activities. Women are often expected to fulfill reproductive responsibilities including taking care of their households, food provisioning, nursing...etc. (Farnworth et al., 2015), whereas men are seen not to fit in children and domestic care-taker role. This is clearly reflected in the labor market where women participate in the informal economy oscillating between the productive (paid) and reproductive (unpaid) economy while men are mainly concentrated in the productive and paid economy (Barrientos et al., 2003).

In addition, the gender division of labor is based on social perspectives of intrinsic characteristics of men's and women's gender identity (Dolan, 2001). Characteristics like being trustworthy, meticulous, compliant, patient, cheaper than men are the reasons that make many employers prefer hiring them as workers in the seafood processing business on their male counterparts (De Silva and Yamao, 2006; Monfort, 2015). But, this leads women to occupy

lower ranking jobs in the processing business (De Silva and Yamao, 2006). Gender attitudes are clear in the society's acknowledgement and individuals' self-perception of their entitlement (Kruijssen et al., 2016). In other words, gender attitudes mirror the community recognition of the role of men and women in the value chain of fish farming and one's own sense of contribution to the value chain. For instance, in Bangladesh, a women is perceived not to have the right to take part into paid work as a retailer or trader. This social perception results in women's self-perception that they don't have the right skills to bargain in markets (Kruijssen et al., 2016).

2.5) Development strategies and interventions

Women working in the informal sector are hindered by a number of structural challenges preventing them from getting decent paid jobs and thus improving their livelihoods and that of their families. They accept low-quality, low-paid and frequently home-based jobs to bear the brunt of unpaid childcare and domestic work (ILO, 2015) and to go in line with cultural norms which add constraints on women's mobility outside their homes. Recently, the ILO encouraged the concept of boosting women informal entrepreneurs towards greater formality (ILO, 2016). The ILO suggested a multi-dimensional strategy would have the best results on empowering women entrepreneurs in the informal sector (ILO, 2014b; 2013).

Following the establishment of the Global Commission of the Future of Work in August 2017 focusing on six thematic clusters, on top of which comes 'bringing an end to pervasive global women's inequality in the workplace under which comes the issue of empowering women working in the informal economy', in addition to the role of work for individuals and society, technology for social, environmental and economic development, managing change during every phase of education, new approaches to growth and development and the future governance of work. In line with this work, the ILO is determined to advance gender equality by empowering women working in the informal economy, by examining how their lives can be transformed from a situation where they find themselves with limited choices to one where they can take their own decisions within their household and labor market, to obtain a smooth transition from informal to formal economy as stated by the ILO recommendation No. 204. (ILO, 2016).

Development strategies, in order to empower women entrepreneurs, should address these norms, structures and imbalances in power and provide women with agency (Hunt and Samman, 2016; UN Women, 2015). Therefore, an integrated policy framework in national development and poverty reduction plans is essential (ILO, 2013a). This policy framework

should focus on factors enabling women's empowerment: access to property, assets and financial services, access to social protection, education, skills development and training, support for care work, organization and collective action and access to decent incomes. This strategy is built on several essential pillars: improving entrepreneurial productivity, organization and representation through supporting women's member-based organizations, social protection, regulatory reform, development of market infrastructure, support for local government and dialogue (ILO-WED, 2008).

Gender-responsive macroeconomic policies support social infrastructure like establishing childcare and health services; monetary policies can allow channels of credit and funding to women entrepreneurs; giving voice to women organizations in macroeconomic decision-making can improve women access to decent incomes (UN Women, 2017). Certain regulatory mechanisms provide women with better working conditions. For instance, public policies and laws usually neglect self-employed workers like street vendors and penalize their activities to the extent of confiscating their produces; this results in insecure incomes and livelihoods of street vendors.

In India, there is the case of women workers who, after 15 years of lobbying, were able to push a Street Vendors Bill to pass, thus allowing workers the right to a designated space to earn a living, improve their incomes by working in safe working conditions (Bhowmik, 2014). A wide range of cases of women street vendors who have been involved in initiatives with governments and urban planners to improve work spaces, licenses and identification cards, have been detected in South Africa and Papua New Guinea (ILO, 2016).

The financial inclusion of women through macroeconomic tools, such as asset-based reserve requirements, development banking, and loan guarantees, can also help to empower women (ILO, 2013a). Promoting the equal sharing of unpaid care and domestic work between men and women can also help change social norms and transform labour markets (ibid). The ability to leverage these financial services can help women improve their bargaining power, especially in self-employment in agriculture, street vending, home-based work, etc.

As per the ILO (2017), 55% of the world's population are not covered by social protection especially among informal laborers. Contributory social security schemes are more directed to formal employment, thus, they benefit informal workers less. Overly represented in the self-employment sector and mostly contributing to economic activities as family workers, they are less likely to take part in social insurance schemes which their contributions are already

low and their benefits are minimal (Tessier et al., 2013). The ILO has deemed the expansion of protection and improving work conditions in the informal sector are necessary to reduce poverty (ILO, 2017). Social protection schemes and social security systems can improve equal access to social protection for men and women throughout their life cycle. A number of countries have adopted non-contributory social protection programs, such as social pension program, for instance: the Pluri-national State of Bolivia, Namibia, Nepal, South Africa, (ILO, 2011). Some membership-based organizations and microfinance institutions also provide women with social security and pension benefits, for example: the health insurance and childcare (The Self-Employed Women's Association (SEWA) in India (Schurman and Eaton, 2013). Non-contributory cash transfers also facilitate women's access to assets and other resources for entrepreneurial activities. This type of transfers helped women acquire productive assets such as livestock in countries like Kenya and Malawi as well as other assets (FAO, 2015).

Globally, about 91 per cent of women in the informal economy are illiterate or have finished only primary education, while women having completed secondary and higher education are less likely to be engaged in this work (ILO, 2018). Women with lower levels of education tend to develop and accumulate their skills through “on-the-job” training over time – either at home, through friends and the community, or informal apprenticeships. Many of the membership-based organizations also provide skills training in a range of occupations like accounting (ibid). This can help women workers develop their skills.

As women bear the burden of care responsibilities mostly alone (ILO, 2016b), thus spending less hours in paid work activities, promoting equal sharing of unpaid care work between men and women can help transform labor markets. Moreover, as per the ILO issue brief no.3, entitled “Engaging women informal entrepreneurs in East Africa”, establishing public care services can allow women to spend more time in paid work activities (ILO, 2019). Accessible and affordable childcare services can improve the productivity and incomes of women entrepreneurs. Therefore, they should be designed to respond to the needs of these women. They should offer flexible scheduling, be affordable and adequately located to reduce commuting time and transport costs. Moreover, quality and safety is a priority for parents, therefore, sufficient and well-trained staff in these childcare centers should be made available (Alfers, L. 2016).

Generally, developing new organizational structures in rural communities with deeply rooted norms is highly problematic. This results from the fact that livelihood issues are simultaneously community issues (Nayak, 2013). Both of them are totally intertwined. Communities have their own norms that govern livelihood, even the access to resources and distribution of gains. Collective work has been emerging between non-governmental organizations (NGOs) and trade unions to advance women entrepreneurs' interests. Women came together in cooperatives, associations, or formed community-based organizations or joined unions (Chen et al., 2015). These organizations have exerted efforts towards restoring dignity and delivering social justice to these economically marginalized workers (Webster, 2015). They have advocated for regulatory changes, including a minimum wage and fixed hours of work. They have provided education and other capacity-building services, given legal assistance, and supported women workers to gain access to health care. For example, the Self-Employed Women's Association (SEWA) and National Association of Street Vendors of India (NASVI) achieved an important success when the Indian Parliament passed the Street Vendors Act "Protection of Livelihood and Regulation of Street Vending) in 2014 (Demetria, 2014). This step is highly significant as the "Roads Works" law number 140 for the year 1956 recognizes the positive role of street vendors in generating employment, establishing legal status for vendors and underlines the importance of involvement in local government planning processes (ibid).

India has seen the development of a variety of movements and growth of organizations in the fishing sector. Sprung from the spontaneous mobilization of people with the help of projects that challenged their rights to livelihoods, some of these movements evolved to formal organizations with informal structures (Nayak, 2013). The Indian fish sector was unorganized. In Trivandrum, Kerala- Marianad, fish workers were exploited by moneylenders and merchants. Taking control out of moneylenders' hands was not an easy task. The first step was to form a fishers' cooperatives; and after a long struggle, fishers were able to form the cooperatives, and market their products directly, so got the fruits of their labor (ibid).

Sustaining the cooperatives was a challenge in itself. Members kept the control in their hands (Nayak, 2013). Therefore, developing a democratic leadership style was essential (ibid). Finally, cooperatives were able to build a database about the scale of small scale businesses that even the State did not have (ibid). Using this data, cooperatives were able to stake a claim for the small scale fisheries in the State and eventually find a place on the national and international agendas (ibid).

Nayak (2013) evokes that with the deeper understanding of the economic dynamics and interactions within the fishing sector, resistance to new forms of organization was dissolved gradually, till consolidated into the National Fish workers Forum, a trade union that represented the cause of small scale fish workers. Through this organization, fish workers were able to achieve a series of legislations accepting the customary rights of the communities to their livelihoods, including: the Marine Fisheries Regulation Act 1978, so that the artisanal fish workers would have access to resources in the oceans and be able to survive (ibid).

Years after India set the example in the cooperative field, Uganda, where over 2.7 million people work in the informal sector, women Street vendors under their umbrella body 'Platform for Vendors in Uganda (PLAVU) have formed cooperatives to increase their revenue and market base (Nabisubi, 2018) . Cooperatives is the collective form that put efforts together in a holistic manner to come up with solutions for a group problem (ibid). Their role is to improve capacity building among women street vendors in systematic areas such as business skill management, financial literacy and advocacy and elementary laws that govern street vending, the local government act, human rights and formation of cooperatives. Moreover, they are meant to strengthen and enhance their voice and agency to be able to advocate their core issues in areas of policy, decision making entities and spaces (ibid).

In a study conducted by the UNDP in Mumbai, Bhowmik and Saha (2011) found that the major reason for borrowing money was to conduct business activities. Credit is mostly demanded solely for business activities everywhere, however, some vendors demand credit for other reasons like the construction of a house, paying rent, family obligations such as education, marriages and funerals, emergencies, including medical exigencies or even to repay old loans (Bhowmik and Saha, 2011). The same study stipulates that most of women street vendors in different cities of India borrowed money only for business reasons. To conclude, micro and small entrepreneurs usually require small amounts of short-term funds to cover immediate expenses, like a business opportunity, social obligation or an emergency (issues in informal finance). In rural areas where formal financial institutions are not available, the alternative that households can rely on is networks, moneylenders and informal financial mechanisms, which exist in a myriad of forms (Collins et al., 2009; Rutherford, 2001). Moneylenders and pawnbrokers can offer such a funding with interests, but borrowers most likely go to relatives or friends in such cases (ibid). The choice of arrangement will depend on cost and convenience (ibid). In societies where there are strong traditions of mutual assistance, individuals who borrow from friends or family members are obligated to reciprocate the funding favor by

providing funds in turn when the lender needs it (ibid). This traditional obligation of mutual support can be problematic for those individuals who want to save money to accumulate capital. The need for keeping savings away from family and friends reduce the individual's access to borrowing tools (ibid). Bhowmik and Saha (2011) explains that female vendors generally borrow at higher frequency than men. It can be deducted that vendors have a problem managing their needs and that their expenses can surpass their earnings. This could result in debt-trap. In other words, they borrow once hoping to repay their debt, this becomes cyclical to the point of falling deeper into debt by borrowing more (ibid).

Most studies on financial assets have revealed that the poor people, through microfinance, can protect, diversify and increase sources of income. Doing so helps smooth out income fluctuations and maintain consumption levels even during times of crisis (Brannen, 2010). Zaman (2000), who examines the Bangladesh Rural Advancement Committee (BRAC)'s impact on the welfare of its clients, explains that taking part at micro-credit programs diminishes vulnerability as it smooth consumption, help build assets, provide emergency assistance during natural disasters, and empower females.

Among micro-finance programs, the village savings and loan associations (VSLA) was introduced in 72 countries till now and benefitting 11 million active participants around the world (VSLA Associates website). It was first introduced by CARE Niger in the 1990s. VSLA programs have since then been promoted by several large international non-governmental organizations reaching around over six million people, mostly in Africa (VSL Associates, 2012). VSLs are self-managed and capitalized microfinance programs, in which members save regularly and can borrow from the pooled savings, repaying with interest (Brunie et al., 2014; Ksoll et al., 2015). Operated in cycles of about one year, at the end of each cycle, VSLAs accumulated savings; and interest from loans are shared among group members in proportion to each member's deposits (Brunie et al., 2014; Allen and Staehle, 2011; Ksoll et al., 2015).

VSLA groups are aspired to result in asset building, income generation, and risk mitigation through improved access to credit (Brunie et al., 2014; Allen and Staehle, 2011; Ksoll et al., 2015). VSLA groups consist of 10- 25 people who save together through the purchase of between 1 and 5 shares or deposits every weekly meeting they held together. Upon these savings, members have the right to take small loans from those savings (Allen and Staehle, 2011). All members have the right to borrow up to a maximum of 3 times the value of

their shares. Loans are taken and repaid once every four weeks. They are repaid within a maximum of twelve weeks.

A stated aim of many VSLA projects is to encourage small businesses (Ksoll, et.al., 2015). VSLAs thus create a local financial market that allocates local savings to debtors who are part of the group as members (Ksoll, et.al., 2015). Each members hold an individual passbook to register his/her savings, shares and loans instalments (Allen and Staehle, 2011). Besides savings and loans, VSLAs also offer a smaller insurance component, financed by a small premium paid by each member on weekly basis apart from the savings and credit activities. This insurance is paid out as a transfer or an interest-free loan when certain emergencies or social events occur that are outlined in the constitution, usually the death of family members, death of cattle, sudden illness, or other emergencies (Ksoll et al., 2015).

VSLA had been used by a development program in Nampula Province in Mozambique aimed to fight malnutrition, among other financial mechanisms. A study was conducted to measure the impact of the VSLA intervention on improving food availability and accessibility of families in farmers' communities which suffer from food shortage from one harvest season to the next by increasing the resources available to households to acquire food through production, purchase, or exchange with other families. Results show that for months of food sufficiency, VSLA intervention had a positive significance effect. The average number of months of food sufficiency for farmers families members of VSLA groups, increased from 10.41 to 10.52 between baseline and endline for households in the VSLA groups (Brunie et al., 2014).

On the contrary, for the control groups, the average of months of food sufficiency decreased from 10.58 to 10.21 months (Brunie et al., 2014). As for child dietary diversity, VSLA groups had a significant positive impact (ibid). Cereals were reportedly consumed by most children at endline. Legumes, nuts and seeds, dark green vegetables, and to a lesser extent fleshmeat including fish were also common for the children in families members of VSLA groups, while the consumption of the above-mentioned food commodities decreased in the control group between baseline and endline (ibid). So, through VSLAs, the study participants were able to access cash that served to mitigate fluctuations in income and food consumption. This has been proven by other studies (Gash, 2013). Saving groups have been proved to promote social cohesion and facilitate collective action, and provide an informal safety net for their members through optional informal insurance mechanisms such as the social fund (Gash,

2013; Odell, 2011). Engaging with other households in VSLA groups also linked members in a social support network, resulting in social solidarity commitment towards assisting other members in difficult times, by many ways including providing food when needed.

Another impact assessment study was conducted on 46 villages, half of them have been applying VLSA methods, in Malawi. The total number of membership among the treatment villages have been higher during the intervention time from 2009- 2011 with substantial increase in the year of 2011. At the time of the baseline survey in 2009, 6% of the population in both control and treatment villages reported that members of a VSLA or similar savings groups existed. This figure attained 20.7% for the control group and 45% for the treatment group in 2011 (Ksoll et al., 2015). Generally, the VSLA groups introduction had positive effects on the population of the treatment villages on food security, savings, expenditures, loans and business levels. Food security improved, particularly in terms of the number of meals consumed (ibid). Despite that figures of income-generating activities decreased, the total volume of savings was raised. Finally, some evidence exist over the increased total expenditures, but at the same time, there is no noteworthy impact on the length of the hunger period. The increase of total savings rises from an accentuation in the proportion of people who have liquid savings, but mostly from an increase in savings amounts among those who already had savings at baseline, reaching 153% in addition to the increase in saving experienced in the control group (ibid). The take-up of loans increased by VSLA group members for investment purposes, just as the value of loans taken for investment in agriculture increased significantly especially for agriculture (ibid). In treatment villages, the share of households with loans more than quadrupled from 6% to 26%, suggesting that VSLA group members access to and use of credit increased substantially (ibid).

Despite that loans have been reported to be taken for business and agricultural inputs mainly more than for educational expenditure, as mentioned by BARA and IPA (2013) reports. Nevertheless, in a number of cases, a substantial minority reported using loans for education (Barber, 2011, in South Africa; Boyle, 2009, in Burkina Faso; and VARG & Mayoux, 2008, in Nepal), whereas education in the case of Ugandan participants in (Karlan et al., 2012), was the most common use of loans. Share outs distributed annually among members of VSLA groups have been found to be spent on income-generating activities, however, in certain circumstances, they were used for education purposes (Garnier-Crussard, 2011, in Mali; and Karlan et al., 2012, in Uganda).

It may be argued that the impact of savings stemming from VSLA groups work on education is indirect somehow and stretched over a longer period of time than that of the assessment period of the VSLA intervention, mostly through the enhancement of quality of livelihoods of households members (Cameron et al., 2015). Five indirect mechanisms that should positively affect education can be defined here: through income and livelihoods, child work, health and nutrition, changes in household decision-making and community action (ibid). Unlike what could be thought, child work increase or decrease in reflection to economic opportunities created by saving groups. Bundervoet et al. (2011) examine this issue but are unable to draw strong conclusions. While some researchers such as Okeyo, 2013, in Kenya; and Dovi, 2008, in Togo, find reductions in child work, others (Boyle, 2009; Allen, 2009a, 2009b) find that children's work is more frequent among savings group members than non-members. Therefore, these findings are considered alertive and deserve to be further investigated as they may reflect serious implications on children's education but also well-being.

With the majority of saving groups members being women, previous research has found that women tend to invest more in children's education and health than men would do (Ranis et al., 2000) and that female ownership of assets, such as land and livestock, is linked with better child nutrition and education outcomes (CPC, 2011). The Karlan et al. (2012) study finds that women in intervention areas had significantly more influence over household decisions, including education expenditure decisions, in Malawi, unlike in the BARA and IPA (2013) report on decision-making power in Mali. Other studies report increases in various measures of women's economic empowerment among savings group members (Abebe & Selassie, 2009; Allen, 2009b; Boyle, 2009; CARE, 2012; Deininger & Liu, 2012; VARG & Mayoux, 2008).

Whether findings of the above mentioned research empowered women or added to their burden, a debate that still persists (Maclean, 2012), however, in all cases, the shift in economic decision-making for women may result in positive longer-term impacts on educational expenditure and other investments in children. Finally, the literature has mentioned cases of community action. The savings groups being used on community-wide basis invested in education. They have pooled resources to start a nursery in Uganda (Allen & Panetta, 2010); campaigned on social issues including child labour, child marriage and girls' education in Nepal (VARG & Mayoux, 2008); and paid costs for birth certificates for children, important

for sitting exams, in Mali (Edwards, 2010). Building social cohesion, in fact, may be the most valued aspect of savings groups in some contexts (BARA & IPA, 2013).

In Eastern and Southern Africa, Hans Christiaan Haan's research (2001) reinforced the finding that micro and small enterprises laborers lacked skills and did not receive any form of training at all. In South Africa where women entrepreneurs in the informal sector had low educational attainments, Glenrose Jiyane and Britta Zawada (2013) found that those women lacked knowledge on record keeping and stock taking. They had low mathematical literacy, even when they accessed calculators with the assistance of their children to manage large transactions. They needed training on their work sites. 89% of labor force in Ghana, a majority of whom are women, were engaged in the informal sector (Xaba et al. 2002). Palmer (2007) mentioned that a top-down skills development interventions approach was used in Ghana, and the lack of labour market relevance was obvious. This means that little to no follow-up was exerted after offering trainings. A different approach is needed to ensure a continuous process of learning that could benefit laborers in the informal labor market, both in terms of reducing unemployment and in terms of recognizing the multitude of available opportunities to train youth. Therefore, a gender-sensitive and pro-poor training tactic should be adopted with a clear government strategy to support the informal economy (ibid.).

Often poor, street food vendors are usually uneducated and lack hygiene practices despite the good taste and easy availability of their food (Sheth et al. 2005). For this reason, they have been seen as a source of major public health problem (WHO 2010). Studies have tackled the education level of street food vendors and their acquired skills, underlying the importance of skills development in street vending field. A study conducted by Chander Pal Thakur et al. (2013) about food street vendors in Delhi, India, showed that 42 per cent of informants had achieved only primary schooling whereas 24 per cent of them were illiterates. Informal sector micro and small enterprises use production processes that involve relatively high levels of working capital as against fixed capital, which in turn reflects the relatively low level of technology and skills involved (ILO 1998, p. 167).

In this context, skills development refers to the acquisition of practical competencies, know-how, and attitudes to perform a trade or occupation in the labour market, either through formal public or private schools, institutions or centers, informal, traditional apprenticeships, or non-formal semi-structured training (King and Palmer 2010, p. 136). Singh (1998)

underscored the little formal education and training attainment of street vendors and small-scale businesses. Singh (ibid.) identified particular training needs of problem-solving and social skills, in addition to technical skills. On top of this, she added to the list skills in financing, procurement, sales and marketing areas that could be provided through informal training system. We can deduce that skills development can be take place through formal education as well as unstructured and unplanned contexts (World Bank, 2008). In this context, we can differentiate between non-formal learning and informal learning. Non-formal learning does not necessarily lead to formalized certifications. It may be provided in the workplace and through the activities of civil society associations, non-governmental organizations as well as different groupings such as youth organizations, trade unions, community development associations and political parties. It can be offered via services that supplement formal systems preparing for formal examinations. But, informal learning is a natural process of learning of everyday life. It is more of learning unintentionally, just by doing, unlike formal and non-formal learning. But it is largely recognized by workers themselves as contributing to their knowledge and skills (ibid).

Various literature tackles the motives to join street vending, the conflictual relation between street vending and urban planning, the business constraints, with some scholars focusing on food street vending specific challenges; and the opportunities that this sector may represent to its workers. An extensive research has been conducted on the gender inequalities aspects in conservative societies. These inequalities shadow the work setting of women fish street vendors working on very low levels of organization, small scale businesses and in poor working conditions. Their everyday struggle refrain them from improving their livelihoods. Therefore, financial inclusion, collective action, establishing cooperatives can address the negative impact of some norms on structures and imbalances in power, paving the way to provide women with agency (Hunt and Samman, 2016).

To sum-up, this is what is discussed in the literature globally. Despite the limited data on food street vending especially in relation to fish products in Egypt, the following section puts together the most important available data on the fish street vending business in Egypt. Similarly, we will cover the motives, constraints, social status of women fish street vendors in Fayoum and current conditions. Moreover, the development efforts undertaken so far within the boundaries of Fayoum will be represented extensively.

Chapter 3- Fish vending in Egypt

Female seclusion tends to be the ideal, particularly in rural areas (Informal fish retailing, 2015). Female seclusion is held as an ideal standard when financial conditions allow, even though there is agreement with the abstract notion of women's equal right to work outside of the home (ibid). Usually, women work out of necessity (ibid). Yet, they need men's permission in order to leave home (ibid). According to WorldFish study, there is low expectations around women's capacities which can lead to limits being placed on their agency by women themselves and by others (ibid). Therefore, women perceive themselves as incapable of making their own decisions and become community leaders; however, control over savings and joint financial-decision making in home was highly stressed by the informants during the study as an important and positive element (ibid). But, a certain level of disagreement was detected regarding women's right to use their own savings independently in Fayoum (ibid).

Several **work-related constraints** were identified by gender. Harassment is a critical issue in Fayoum (Kantor and Kruijssen, 2014). Interestingly, women respondents in Fayoum pay the most, at 213 Egyptian pounds per month on average for sit-in fees in markets, and half also report harassment (ibid). Women vendors in Fayoum report paying 5 Egyptian pounds per day to the market owner for a place to sell. However, if fined for selling outside of the market, they could pay as much as 1000 Egyptian pounds. These fees has repercussions on women fish street vendors' low margins of profits.

Little gender differences in relation to credit-related, access to finance and net profitability were identified in Fayoum. Men and women both suffer from stricter money lending terms in Fayoum. As for market characteristics, those related to demand, competition and market access were reported as challenges too. When asked about gender specific problems, women largely agreed that apart from having to leave their children with family or neighbors, women and men fish retailers face similar challenges. Therefore, the study concluded that grassroots' action should stem from the motivation among vendors to work hand in hand together. Such motivation was extremely high in Fayoum.

3.1) Initial status of women fish street vendors in Fayoum

At the beginning of phase I of STREAMS program, entitled Improving Employment and Income through Development of Egypt's Aquaculture Sector (IEIDEAS, 2015) project, taking place from 2011 to 2015, the main issues facing informal women fish street vendors were identified. Women fish street vendors were found to be among the poorest of the poor,

commonly either wives of fishers or without land to farm, or widowed, divorced or having a husband who is unable to hold a full-time job (Kantor and Kruijssen, 2014). A large number of women fish street vendors work in Fayoum, Upper Egypt and help support their families over there especially after a long fishing suspension in Lake Qaroun, pushing many of the village's men to move elsewhere: Lake Nasser in Aswan, or Sudan or the Red Sea, to continue fishing away from their homes to be able to support their families too (ibid; Yom El Sabe'; Vetogate newspapers websites). The majority of women work informally, buying fish from wholesalers in the market or from who deliver to retailers. Women fish street vendors generally work between 2 and 7 days per week, with 80% working more than 5 days weekly (ibid). Women fish street vendors use metal trays to display and carry their fish to their sitting space in the market (ibid). Consequently, commuting from a place to another carrying this metal tray full with fish from the wholesaler to the market consists another issue as do the storing. By the end of the day, women usually have some kilos of fish left over. Unfortunately, about half of women have to drop the price of the leftover fish later in the day and pay the wholesaler before purchasing the next batch, as they do not have the means to store their fish in good condition to the following day (ibid). When asked about the main issues related to fish street vending, women fish vendors in Kafr El Sheikh, Fayoum, Beheira, Sharkia and Minya listed their day-to-day challenges. Overall, the most commonly reported problem was the lack of funds (55% of respondents), followed by harassment by people (47%), unsteady fish supply (40%), transport (40%), a lack of physical space in which to sell (35%) and low demand for fish (35%) (IEIDEAS programme report). In Fayoum, the main issue was harassment by people, followed by lack of funds, no selling place, unsteady fish supply and no umbrella (ibid). Therefore, the initial programme interventions related to issues of quality, storage and transportation, in addition to market infrastructure and organization of women fish street vendors together.

3.2) Development interventions for the benefit of women fish street vendors in Fayoum

To help those women improve their business, hence their livelihoods, a development effort has been conducted by WorldFish in Egypt, an international non-profit organization (NPO) based in Egypt and with many premises in Asia and Africa, in cooperation with CARE International in Egypt and the Ministry of Agriculture and land Reclamation, to design gender-responsive interventions on the community level of the village and its surrounding villages geographically affiliated to it, including Soliman, Abu-Eish among others (WorldFish website). The development program "Sustainable Transformation of Egypt's Aquaculture

Market System (STREAMS) (2015- 2018) focuses on improving the quality of fish products, markets and hygiene levels during the fish handling process all through the transactional actions taking place from one node to the other throughout the aquaculture value chain (ibid). For women, the focus was on preserving and transporting fish, developing a formal fish marketplace, and improving access to affordable fish throughout the year (IEIDEAS project report). Over one thousand women fish street vendors have been directly supported by the program (ibid). In collaboration with local community development associations (CDAs), women fish street vendors established retailers' committees, village savings and loan associations (VSLAs) groups and participatory training of theater action groups focused on conflict resolution (IEIDEAS project report). Retailers' committees champion women's rights by campaigning against harassment in the marketplace and helped members obtain better access to market services (El Azzazy et al., 2018). VSLA groups' members received training in accountancy and business development and were supplied with ice boxes, weighing scales, filleting equipment and transportation (ibid).

3.2.1) The sustainable livelihoods approach

STREAMS has adopted two approaches throughout the program's activities: The sustainable livelihoods approach and the gender-transformative approach. The first approach allows development actors to grasp the livelihoods of the poor by addressing the social, human, physical and financial capitals related constraints that, by surpassing them, the poor can improve their livelihoods. The social capital refers to the opportunities that could be raised from networking between women fish street vendors. Using this group-based or social capital interventions, women fish street vendors formed (36) VSLA groups in Fayoum only, each group consisted of ten to 25 women members (El Azzazy et al., 2018). VSLA group members have helped mobilize the wider community of women fish street vendors to elect a women's retailer committee from among the wider market community. In 2016, the committee was established under the umbrella of local community development associations (CDAs) to represent women street vendors vis-à-vis the city council, traders and wholesalers (ibid). In Egypt, CDAs function as civil society administrative bodies at the municipal level. Organized into groups and committee, women fish street vendors have worked closely with CDA members and an outreach team. Below is the detailed physical capital interventions in Fayoum according to the program report (IEIDEAS report).

Physical capital

The programme also distributed physical equipment to beneficiaries with a selection process based on the involvement of women retailer committee with the supervision of CDA

and the outreach teams. For instance, women fish street vendors, through the selection process, have received refrigerators, tricycles, weighting scales, filleting equipment, iceboxes, grills...etc (IEIDEAS report). After some initial training on proposal writing and resource mobilization involving the village Community Development Association, a proposal was developed and finalized that included the distribution of iceboxes, provision of a motor tricycle, developing the community development association as a fish redistribution center, setting up a marketplace in The village, awareness (IEIDEAS report). Generally, women gained access to basic market materials in addition to receiving cleaning equipment (ibid).

Tricycles were provided to groups to transport fish from wholesalers to community development association redistribution centers or to marketplaces. Each group of women contributed 20% of the cost of the tricycle (IEIDEAS report). Four fish grills were distributed (a proportion of the costs was borne by the future operator of the grill) with the aim of allowing the women to diversify their services by providing cooked fish in addition to fresh fish (ibid). Women retailers were also provided with cleaning tools so that they can prepare fish (gutting, scaling) for customers (ibid). In Fayoum, some of the women were supplied with ducklings, an alternative income generation approach that had already been used in a project supported by the nongovernmental organization Drosos (ibid).

Market infrastructure

The village women retailer committee established a market area in April 2013 (IEIDEAS report). This provided the women with a clean, shaded area to sell their fish and resulted in dialogue between the women retailers and local government officials so that other facilities, such as a water supply, were supplied by the council (ibid). The women said that their situation had improved, as they could sell their fish faster, hence, they have more time to spend on domestic activities (ibid). Customers knew where to go to buy fish and the fish was fresher (ibid). The market was also popular with local residents because there was less waste and with drivers because the retailers and their customers do not block the road (ibid).

Human capital

Women fish street vendors have received diversified sorts of training. Hygiene training has been provided to women to understand the best practices of fish handling till reaching the hands of end consumers (the use of ice, cleanliness) to avoid any health hazards (IEIDEAS report). Capacity building training was provided to the community development association to be able to write proposals and prepare budgets for running the programme's activities, such as the equipment distribution, in cooperation with WorldFish and CARE team (IEIDEAS report).

To help fully benefit women fish street vendors of the interventions of human, physical and financial capital, women fish street vendors members of VSLA groups developed skills in financial cooperation, accountancy and business development (ibid). Women retailers committee received a bunch of trainings on negotiation, representation, advocacy and campaigning and problem solving (IEIDEAS report), to be able to represent women vis a vis and deal with wholesalers, government officials, policemen, city council officers and others (El Azzazy et al., 2018).

Social capital

Other interventions relied on social networking. Building ties between neighbors and work colleagues was essential. Ghannam (2002) highlights the role of familiarity between habitants of the same neighbourhood in securing social capital that facilitates mutual understanding and the formation of many social relationships, based on gaining knowledge of others as well as their current situation. Knowing each other is central to vital economic and social processes such as forming savings associations (*gami'yyat*) (ibid).

Using this group-based or social capital interventions, women fish street vendors formed (36) VSLA groups in Fayoum only, each group consisted of ten to 25 women members (El Azzazy et al., 2018) and included male group members (IEIDEAS report). They hold regular meetings at which they pay a fee, and the capital is then disbursed as loans to members. In most cases this has been used to provide capital for fish purchases (ibid).

3.2.2) Gender-transformative approach

STREAMS programme has worked on improving the gender equality in fish street vendors' households, by analysing and improving gender power relations in households and markets. The gender-transformative approach, adopted by the programme, focuses explicitly on the dimensions where gendered power relations play out. Several gender-responsive tactical interventions have been used to address the gender power relations issue. The participatory set of activities seeks to facilitate critical thinking among both women and men community members over the social norms and gender dynamics they experience on a daily basis. Gender dynamics were discussed in the shape of a theater action groups (El Azzazy et al., 2018). In these vendors-led groups, women and men fish street vendors acted out daily encounters of conflict on stage and in community halls (El Azzazy et al., 2018). The participatory form of this activity tended to generate heated and emotional discussions between the audience and participants (ibid). Theater action groups have proven to be more sustainable than other piloted interventions, traveling to and performing in neighbouring towns beyond the project's target

sites (ibid). Women were empowered by being trained on the best way to respond to gender inequality situations through a series of training courses like advocacy and campaigning, negotiation, cause representation...etc (ibid).

3.2.3) Results of impact assessment of first phase

The impact assessment of the first phase of the program entitled “Improving Employment and Income through Development of Egypt’s Aquaculture Sector (IEIDEAS) project” has revealed improvements on income generation, job creation, savings, and organization levels. As expected, project beneficiaries felt that they had received support. The most frequently cited form of support was providing iceboxes, followed by providing training and support from the village savings and loan association. Retailers showed a very high level of awareness of the women retailer committees, with 96% of all the retailers responding that they were aware of a fish retailer committee (IEIDEAS report). However, only 47% of project beneficiaries (23% of total number surveyed) said they had received help from the retailer committee. The most common type of help received was fish price negotiation (31% of project beneficiaries), help with officials (21% of beneficiaries) and buying fish (15% of project beneficiaries) (ibid). New entrants joined the fish street vending business in some of the project areas. In Fayoum, 4 women who have stopped working as fish street vendors long time ago, returned to the business (IEIDEAS report).

Regarding gender attitudes, changes have been found throughout the impact assessment study of the programme during its first phase. A series of questions were asked to women fish street vendors in relation with their attitudes towards savings, household expenditure, work and the role of women. According to the impact assessment study report (IEIDEAS report), slightly fewer beneficiaries (44%) than non-beneficiaries (54%) claimed it is unacceptable for a wife to have her own savings. More beneficiaries (76%) than non-beneficiaries (51%) agreed that the couple should decide together how to spend money. There was little difference in attitudes between beneficiaries and non-beneficiaries when asked whether work outside the home causes family problems; both groups disagreed with this statement (ibid). However, there was a divergence between attitudes in response to the statement “women can be community leaders,” with 60% of beneficiaries agreeing, while only 30% of non-beneficiaries agreed with this statement (ibid). Similarly, more beneficiaries (44%) agreed with the statement that women can make important decisions alone than non-beneficiaries (23%) (ibid). As for the decision-making regarding the household expenditure, more beneficiaries than non-beneficiaries agreed that they are consulted in decisions on spending income and that they participate in the final decision on expenditures (ibid). A follow-up question about who should make the final decision

on spending in the case of disagreement: beneficiaries said that this was usually the spouse (64%) followed by self (26%) and other men at home (9%). For non-beneficiaries, the main decision maker was still the spouse, although at a lower frequency (50%), followed by self (36%) and other men at home (13%). Briefly, it was found that the women fish street vendors benefitting from the programme showed more liberal attitudes toward these issues than non-beneficiaries. They say that their involvement in the programme and empowerment training delivered by the programme may have influenced their beliefs and opinions (IEIDEAS report).

As for the women profitability out of the fish street vending activities, the impact assessment study concluded that beneficiaries made higher profits than non-beneficiaries. Using an average of afternoon and morning prices, project beneficiaries made significantly higher profits, equivalent to around USD 10/day, compared to less than USD 1/day for non-beneficiaries (IEIDEAS report). As there is a difference between the morning sale price and afternoon sale price as afternoon prices are usually lower than morning prices, a comparison has been made between beneficiaries and non-beneficiaries profitability of both morning and afternoon sales (IEIDEAS report). When analysing the morning sales prices, the difference between beneficiaries and non-beneficiaries was significant at the same level (IEIDEAS report). When afternoon sales prices were used, the difference between profitability of project beneficiaries and non-beneficiaries was highly significant, suggesting that project beneficiaries are less likely to drop their prices over the course of the day than non-beneficiaries (ibid).

Egyptian women fish street vendors face similar challenges that other women vendors face in South Asia and Africa and more generally, in developing countries. The Gender-responsive and sustainable livelihoods development approaches responds to the needs and day-to-day challenges facing women fish vendors in the local context of Egypt. As this study aims to explore challenges of women fish vendors in Fayoum and the development opportunities, it is important to represent the logical structure that will form the base for the field work in relation to this study. Therefore, the following section represents the conceptual framework of the study, followed by the research methodology that was adopted to reach the findings.

Chapter 4- Conceptual framework

Informal entrepreneurship is seen as the masses reaction to over-regulation in the formal sector and States oppressions. As De Soto (1989, pp. xiv-xv) explains, it is the people's "spontaneous and creative response to the state's incapacity to satisfy the basic needs of the impoverished masses". Similarly, studies have shown that street vending as an economic activity works as a sponge absorbing surplus labor force especially women (Kyoko Kusakabe, 2006). The phenomena of street vending can be defined as the practice of retail or wholesaling trade of merchandize, either goods or services, on the streets and other public spaces, such as alleyways, avenues and boulevards (ibid). Vendors of this type are mostly concentrated in developing countries, in urban and rural areas (Bromley, 2000).

Street vending sits squarely in the sphere of informal economy among other categories, such as waste pickers, home-based workers and domestic workers (WEIGO, 2015). Street vending, as described by the ILO, is a varying activity in terms of scale, timing, location, remuneration, workforce and types of goods and services offered (Bromley, 2000). It could be a full-time or part-time job, seasonal or occasional (ibid). One can work as street vendor as a survival strategy or as part of a big business. Incomes generated out of street vending can vary widely. Street vendors often sell home manufactured produces and agriculture produces that could hardly be marketed otherwise, produces that are cheaper, thus important to be catered to urban and quasi-urban poor consumers (Bhowmik, unpublished, p.53).

Policy towards street vending has been varying from one country to another, oscillating between integration and acceptance, and, in the majority of developing countries with the poor masses, street vending is rejected by State's policies. To be able to change the political stance in developing countries towards street vending and improve the livelihoods of the poor people, it is important to understand the challenges street vendors face on daily basis and the concerns of State's officials about contradictions between street vending and urban planning.

With focus on improving the livelihoods of women street vendors in developing countries, this study will reveal the motivations, challenges and opportunities women fish street vendors have in Upper Egypt. Scholars discuss different motivational approaches to join the informal economy, oscillating between lack of education and skills preventing the poor from joining the formal economy (Rostow, 1960), discrimination against the poor (Onodugo et al., 2016), exploitation of cheap laborers by the capitalist class (Maloney, 2001), too much

formality as De Soto (1989, 2000) states. But overall, the main motivation for women to practice fish street vending- that is detected through secondary data and primary data- is the necessity to meet family needs.

Women, predominating the business (Salway, et al., 2005; Mitra, 2005), face layers of interrelated constraints: gender-related, informality, fish-related constraints and state's oppressive legal environment. Linkages with cultural norms and gender attitudes limit their accessibility to credit and empowerment, and shed lights on daily incidents of violence, harassment and sexual assaults. This research links between the aspects of gender inequality detected during my field visits and the patriarchal theory restricting women empowerment features (Hoodfar, 1997). Patriarchal theory negatively affects mobility, intra-household relations, decision-making power and control over assets, among others (Kantor and Kruijssen, 2014).

Informality is another layer of challenges. Women, like men informal workers, are deprived from basic labor rights such as conventional workplace, equal pay, and decent work. Constraints vary between poor working conditions, harsh weather, and competition among vendors (UN Women policy brief no.10). For the legal environment, the Egyptian Parliament has recently approved amendments to the "Roads Works" Law number 140 for the year 1956, concerned with regulating the usage of public spaces (Al-Yom Al-Sabe' newspapers, 2018). The amendments strengthen the State's control over public spaces including squares and streets. Article 4b, law 140 for year 1956 is criticized for opening the door for new street vendors to occupy more spaces on roads. However, it has also listed penalties for breaching the law. New permits and penalties mean new financial burdens on street vendors who are already struggling to keep going their businesses (ibid).

In the local context of Egypt, two development approaches were adopted to address these diversified constraints: gender-responsive and sustainable livelihoods. The related interventions improved the conditions of women fish street vendors, by giving voice to women to defend their rights and organize themselves; and providing better, stable and sustainable income to women to meet the needs of their families, respectively (ibid). Development tactics focused on improving gender equality within the community of women fish street vendors and their surroundings (male vendors, wholesalers, traders, husbands, men family members...etc) using trainings and skills development (ibid); and targeted the improvement of the quality of

fish products by providing women with equipment, market area, training, assets to expand their businesses (ibid).

This research attempts to understand to what extent these development approaches and tactics were helpful to women, which ones are sustainable and which are not, in order to make necessary recommendations for scaling-up and out some of these interventions to other communities. Saving groups and women's organizations are one of the major interventions that have been successful in women fish street vendors activities.

Street vendors are not a homogenous group. Street vendors sell all types of goods and services, from fresh vegetables, to cooked meals, from building materials to garments and crafts, and from electronics to auto repairs and haircuts (WEIGO). They are composed of various sectors. Vending can take place in different forms. Vendors can sell their merchandize from fixed-stalls in front of their houses or from street pavements (Wongtada, 2013), a kiosk or heavy stall for long periods like months or years, or laying their goods on sheets of cloth or plastic on the ground (Bromley R., 2000). Mobile street vendors who wander to different locations by carrying their wares by hand or on a push-cart (Wongtada, 2013) or even mobile heavy stall pushed from a storehouse to the sales point at the beginning of the day and pushed back at the end of the day, or using a tricycle or a motor vehicle. Some do door-to-door delivery or hawk from building to building (Bromley R., 2000). Informal enterprises can range from one person to family businesses (ibid).

Informal entrepreneurs or street vendors can practice their vending activities on different time-scales: full-time, part-time, seasonally or occasionally (ibid). Relying on these differences, many scholars suggest various classifications of street vendors. Greenburg, Topol, Sherman, and Cooperman (1980) categorize street vendors based on the level of legality of their activity into three groups: legitimate, ephemeral and underground vendors (Wongtada N., 2013).

Legitimate and established vendors pay taxes, operate on a full-time basis from a fixed location like door-to-door and vending machines (ibid). On the contrary, ephemeral vendors are operate on part-time basis, they are less established and less legitimate than the legitimate group. They sell their products in flea markets and garage sales (ibid). The last group is the underground vendors, including peddlers of general merchandise (ibid). They are non-taxpayers and usually sell their products without a license and/ or sell in restricted areas (ibid).

Based on the level of shortness of the business, Wakefield, Castillo, and Beguin (2007) classify street vendors into four categories: sideline, nomadic, opportunistic and traditional. Sideline vendors travel to participate at a few specific events, such as state fairs, farmers' markets, and motorcycle rallies, to earn some revenue to complement their main income. On the contrary, nomadic vendors rely mainly on vending as their main income-generating activity, and travel to diversified temporary markets throughout the year. Opportunistic business operators appear temporarily in response to an arising demand in a specific circumstance, for instance, local residents selling food or crafts during a trade fair. The final group is the traditional transient businesses that function throughout the year with relatively low mobility (Wongtada N., 2013).

Furthermore, traditional vendors category can be also classified based on their mobility status as per scholars like Hiemstra et al., 2006; Nirathron, 2006; Wakefield et al., 2007). They can be permanent or mobile sellers. Permanent vendors operate from fixed locations such as marketplaces, busy street corners, or bus stations, while the mobile vendors do not have fixed locations to operate from, on the contrary, they move from one location to another, carrying their wares by truck, cart, on foot or even by boat. Owners of fixed vending units are more stable and stay longer in business than mobile vendors (Nirathron, 2006).

Selling fish on streets is part of fresh food street vending activities. It involves common challenges of street vending in addition to specific issues related to the nature of the product sold. Fish can be sold from fixed stalls on streets or on plastic sheets on the street pavements or even delivered door-to-door. Moreover, men and women face different kinds of problems within the fish retailing sector. Men and women can certainly have different opportunities and outcomes based on several criteria, including: gender norms, community attitudes towards women mobility, work ...etc, thus shaping their daily life ((Kantor and Kruijssen, 2014). Common insecurities are mainly related to the lack of legal and social protection, inaccessibility of capital and lack of representation in policy debates (ibid). However, more gendered risks hinder the work of women fish retailers in Egypt. Generally, women in the informal economy are sitting in the low-return segments (ibid). Incapable of accessing credit, women retailers are probably obliged to sell lower-value products, operate at a smaller scale compared to men and cannot afford to hire paid laborers. Cultural norms in developing countries put lots of restrictions on women mobility and visibility outside their homes. By tradition, women are the main caretakers of their families. This adds to their burden as they spend more time at home taking care of their families and children, leaving less time for conducting other activities that could generate income or force them to multitask by taking care

of children while working. With less bargaining skills and narrower networks, women are unable to access information on prices of inputs, technologies and service providers (ibid).

Chapter 5- Research Methodology

5.1) Research Design

This study has a qualitative exploratory design aiming to examine the current situation of women fish street vendors in Egypt, with the aim of understanding their day-to-day challenges. It gives an insight on women's motives to join the informal sector, how joining the informal sector helped them survive and support their families, what sorts of support exist between women fish street vendors. Finally, it highlights their perspectives over the effective development interventions.

This qualitative research relies on semi-structured and one-to one interviews of 30 to 45 minutes. View the research is directly connected to a specific setting in which the researcher is already involved, it was very convenient to adopt the extended case method (ECM), an ethnographic research method that focuses on a detailed study of concrete empirical cases with a view to extract general principles from specific observations, to move the micro to the macro, to connect the present to the past in anticipation of the future, all by building on preexisting theory (Burawoy, 1998). The appropriateness of the qualitative approach comes as a result to the research delving in multiple dynamics of vending and life constraints in addition to organizational complexities that require a deep understanding. Moreover, the study attempts to understand the degree of acceptance or rejection of the society and authorities to the category of women fish street vendors, an area of research that is not yet tapped in peri-urban and rural areas of Upper Egypt.

Since urbanisation is likely to increase even in rural regions at a faster rate, trading and street vending are likely to increase and intensify too. Therefore, it is essential to continue investigate women perspectives on their daily problems and challenges in order to make effective policies to address these challenges and enhance the wellbeing of the majority of peri-urban and rural areas' residents - especially those working in this sector. Because of the importance of the knowledge of women street vendors' perspectives, qualitative research design allows for deep human interaction and gives space for exploration. The most compelling feature of qualitative research is that it accepts the values of context and setting, and searches for deeper understanding of the participants' knowledge which highly matters for this research (Marshall & Rossman, 2006).

5.2) Overall research strategy

This study heavily depends on in-depth interview and personal observation strategies. "In-depth interview strategy stipulates a primary method for gathering data" (Marshall and Rossman, 2006). Personal observation of the setting which is mainly streets, side roads and interviewees houses helps create a picture of the daily life challenges facing women. For triangulation purposes, the study includes secondary data collection as well. The use of primary data is meant to identify the main threads within the framework of the research questions while the secondary data is used to strengthen and support the findings from the interviewing process.

5.3) Sampling

The sampling type used in this study is a non-probability random purposive sampling technique to identify key interviewees (Neuman, 2014). The rationale behind selecting this typology of sampling is the nature of the topic focusing on street vending as it is difficult to rely on random sampling due to the changing nature of this job and the flexibility of working hours for the women in this sector. This is why I rely on available subjects as well as purposive and snowball sampling. Purposive sampling is also used to interview local authority officials, community development association (CDA)'s officers and related development agents in the selected setting, to get an insight on the State's policies towards street vending and development agencies perspective on women vendors needs and necessary development interventions and policy change tools.

Clearly, as the choices among CDAs and government officials is limited, any other sampling technique might end up with the inclusion of participants that do not add to the topic. Therefore, the credibility of the information obtained is much more important in this context than representation. The randomized purposive sampling strategy, even with a small identified sample, is the most appropriate technique for this study.

The targeted number of interviewees is around 8-10 informants. Interviewees are chosen purposively based on the following criteria: involvement in the informal sector of fish street vending for the last 3 years at least, involvement in social networking activities, in addition to officials; and community development agents who must be in direct and constant contact with women fish vendors in the area of the central village, Fayoum, Upper Egypt. This includes current agents and officials; and women employed in the fish street vending living in the small districts around the village. Once identified, semi-structured and structured interviews are carried out to the identified interviewees. Working in the development sector, in direct

contact with women fish street vendors in different areas of Fayoum, makes it attainable for me to approach the targeted informants and to conduct interviews with them. Conducting interviews with women fish street vendors implies visiting them in the location of their vending, their houses or the premises of the nearest CDA in the village. Finally, the interviews with government officials take place in the central village's premises in Fayoum.

5.4) Ethical considerations

Ethical considerations are considered during the research study as the primary data collection involves human subject matters. Participants' anonymity and confidentiality is guaranteed in order not to cause any harm for participants. For this reason pseudonyms are used. An informed consent for participation was communicated verbally to participants for women fish street vendors who are normally illiterate and recorded to ensure voluntary participation.

5.5) Data analysis

In-depth interviews are conducted based on a design of structured and semi-structured questions. The information stemming from the interviews are transcribed and coded based on open coding technique. This technique relies on identifying themes and sub-themes in the collected data set. The open coding attempts to link raw material to the research question to avoid irrelevant information. The coding exercise is guided by the dimensions and definition of street vending dynamics and related issues as explained in the conceptual framework and detailed throughout the literature review. Results are clustered in alignment with these threads.

5.6) Limitations of the study

Limitations of the study mainly relates to the fact that the program officer was the person in contact with the sample. To avoid any suspicious sample selection or biased sampling, it was important to organize several field visits to Fayoum till reaching saturation. Undertaking interviews in markets was quiet challenging, therefore, they were undertaken either in their houses or at the CDA premises in the village. Interviews were limited to 45 minutes due to the fact that women street vendors had other duties to perform like domestic work. From a logistical point of view, another limitation relates to the interview setting. Although conducted in an isolated room in the CDA premises, there were interruptions while conducting the interviews. This might have affected the flow of their ideas.

Due to knowing some of the informants through previous visits within the framework of the development program activities, the researcher had to explicitly precise that the interviews this time were designated to academic study purposes with no relation to the

program assessment activities, so they are free to take part in these interviews or not, and they were free to stop the interview at any point they saw as per the consent form communicated to them before starting the interviews. To ensure anonymity, the researcher conducted the interviews individually in a separate room, to make sure that the interviewees would talk freely without any pressure from the program's teams. Although this action let the informants to talk freely, they did not feel comfortable to answer the questions related to the harassment incidences that they personally faced.

5.7) Delimitations of the study

Findings and policy implications derived from this research should be generalized over the extent of Fayoum governorate. Constraints and needs of women fish street vendors and potential policy interventions could vary from one governorate to the other and should not be generalized over the category of women street vendors who work in selling fresh and live fish. The situation of other types of street vendors selling other products could be different from fish vendors.

The research is mainly focused on women fish street vendors in Fayoum governorate. This implies that other geographical locations or types of street vending are out of the scope of this study because of the different structures and dynamics of other informal sector vending work. Findings of this study are contextual and derived from the Egyptian informal sector setting.

5.8) Researcher position

The extended case study method focuses on a detailed study of concrete empirical case with a view to extract general principles from specific observations (Burawoy, 1998). In my own use of the extended case method, I used my experiences as a communications officer at WorldFish, Egypt, to assess the impact of the development interventions of the organization's programs on improving the livelihoods of beneficiaries, to reflect positive impacts in stories that can be shared with the public. I was able to visit women fish street vendors frequently on different occasions, and watch their progress and improvements step by step throughout the program duration. I got to know their problems, sufferings at the beginning of the program and their successes very closely at the end of it. Those women were so inspirational to me: their persistence, devotion for their families and strength inspired me on my professional and academic life level, thinking that "if those women who have no resources to use, can make it, I, with all the resources that I happen to have, can definitely make better future out of my career and studies."

With the good ties and professional relationships I have with the development field officers, CDAs and community of women fish street vendors, the ease of communication with many of the women was guaranteed; the use of the premises of the CDA for the interviewees was made possible and even the contact with the head of the local city council was made successfully. Familiarity with the topic made me aware of the type of literature available about women street vending, and when comparing it with the experience I got to live, I noticed a gap in the literature in the Middle East in general; and especially in the local context of peri-urban and rural areas of Upper Egypt that needs to shed light on it.

In the following, the data analysis is divided into two sections: factors refraining the improvement of women fish street vendors livelihoods and the next section is the assessment of development interventions.

Chapter 6- Depicting factors refraining the improvement of women fish street vendors livelihoods

Data collection

The data collection process shows that the main motivation for women work is to address their families' needs. Constraints hindering the empowerment of women fish street vendors in rural areas of Fayoum are mainly harassment and lack of access to credit. Those constraints among others are to be further explained. Due to little literature on the status of women fish street vendors in rural areas of Upper Egypt, the data collected will be presented and supported by the available literature data on Fayoum and global literature elsewhere. The informants in the study gave data that helped in answering the research questions from their own perspectives. The main questions guiding the analysis of the data collected are as follows: i) what are the day-to-day challenges of women fish street vendors in Fayoum? ii) what are the identified development interventions and policy change tools used to improve women's situation? From the above mentioned questions, we will deduct the main hurdles towards attempts for effective interventions and policies.

6.1) Motives to join the fish street trading business

During the data collection process, informants clarified the motives behind their work as fish street vendors and how it all started for them, yielding that the urgency of meeting their families' needs is the prime reason for leaving their homes to sell on streets. Many women, as explained in the literature, found themselves without providers or breadwinners. Usually, men who work as fishers left their home village to fish elsewhere; others moved to Cairo to search for a job opportunity while others are imprisoned or even incapable of working. Kantor and Kruijssen (2014) showed that women fish street vendors were found to be either wives of fishers or widowed, divorced, or having a husband who is unable to hold a full-time job. According to the same study, a large number of women fish street vendors help support their families especially after a long fishing suspension in Lake Qaroun. The interviews with women fish street vendors revealed that the great majority of women were housewives but had to work due to necessity. Some of the main statements and terminology that they used reflect this necessity: "My sole responsibility", "I had to work", "I work because I need this job".

"When my husband used to work. I was a housewife. But after he was sent to prison, I suddenly found myself with sole responsibility for my three children, all of whom are enrolled in fee-paying schools", (Manal, 36 years old, 2 children, December 2018).

Manal is an independent woman who was able to support her children on her own despite the absence of her spouse. Manal refused the control of her husband's family who used to partially support her financially. She refused the little money they provided and decided to find her own way to support her family.

Similarly, Hoda, separated from her husband, did not find any support either from her father or husband. With the absence of the main breadwinner in her family, she found herself obliged to work to support her children.

“I am separated with two kids, my father was a fisher (...). When the Lake became nonproductive anymore, my father and husband could not support us anymore. I had to go to work as fish retailer. I would not leave my house if I did not need the money. I am proud of my job. I did not go out for begging or prostitution”, (Hoda, 37 years old, 2 children, December 2018).

It is clear that Hoda would have preferred to stay at home as a housewife, a matter that the community in Fayoum as well as the wider society in Egypt would consider as more honorable for women.

As for Asma, being a housewife did not make her very luxurious. She decided to help her family to dissolve the tension between her and her husband as she was always asking him for money for the expenses of her 5 children, to ensure a better future for her children and not to turn to be criminals due to the lack of basic needs.

“I always had fights with my husband as I kept asking for money. He was pretty violent with me. I decided to work to meet the needs of my family. I did not want to see my children grow up to become thieves or criminals. What else would they become if they are hungry”, (Asma, 35 years old, 5 children, December 2018).

The lack of resources to support the family pushed Hoda to leave the house and become a street vendor and made Asma's husband treat her brutally. Despite restrictions on women's mobility and the community denunciation of women work in street vending, Hoda and Asma, like many other women, decided to leave their homes and become street vendors. To avoid violence and meet the family needs, many women choose to work as street vendors with their husband's approval if existed.

6.2) Gender attitude and cultural norms impact on women's work as street vendors

Informants have discussed a number of gender attitude aspects that are deeply rooted within the conservative community of Fayoum- as described by the program field officer. Those aspects are based on many cultural traditions that have shaped the way men and women interact between each other and with the rest of the community and differentiated between what a man and women can or cannot do. Traditions control women mobility, caretakers' responsibilities and men's perspectives about women's paid work.

This mostly comes in line with what was mentioned in the literature, Cohen et al. (2000) explained that the role of women as care-takers is an important element hindering their capacity to pursue paid work of street vending. Bhowmik (2005) concludes that these responsibilities affect the time left for women to perform other tasks like the sale of their products. However, as Forkuor et al. (2013) evoked, being able to do both jobs simultaneously does not make women's lives any easier especially with the rising competence with male and female counterparts. The workload at the market or on streets in harsh working conditions for long hours, in addition to domestic work, does not empower women. On the contrary, it adds pressure on them and puts their own health and that of their children at risk (ibid). That said, women's work has been discussed with informants from the perspective of empowerment, sharing of domestic work and mobility as part of the gender attitudes and dynamics that shape the interaction between men and women in the community and speak about everyone's role.

6.3.1) Harassment and violence

The data collection allowed to confirm the information mentioned in the literature. Kantor and Kruijssen (2014) concluded that harassment was the main issue in Fayoum. Half of the women in Fayoum report harassment (ibid). In global literature, scholars like Mitullah (2003); Duh (2004); Cohen et al. (2000); Davis (2008); Sugihara and Warner (2002), Paul-Majumder and Begum (2000) and Bhowmik (2005) among others have raised violence and harassment as main constraints to women work as street vendors. Sugihara and Warner (2002) explain that men's aggression and violence towards women may reflect men's attempt to dominate the street vending sector. In this case, violence is seen as an instrument of domination and control by men. Here, male aggression towards women street vendors reflects the dynamics of relations between men and women within the society. Mitullah (2003) added other constraints more related to the risk those women take on their own personal security

jeopardized by time, and traffic accidents. Below are several examples of harassment situations that women fish street vendors face on daily basis and that add to their sufferings.

During the interviews, many women did not feel comfortable to talk about harassment especially when they knew that the interview is being recorded. Some started to talk only when the field officer of the program attended the interview, because they have talked to her previously about these assaults privately, so they felt comfortable to talk openly during the interview.

Hoda who is also a member of the women fish retailers committee has faced several harassment situations herself. She explained many situations as follows:

“I sat in an alley nearby where many shops exist. One of the shop owners, a mechanic, went to the extreme of throwing gasoline on fish to ruin our fish. On another day, I had a colleague on the way to the market who had to give up her fish on the bus as the driver and two of his friends threatened her to leave the fish and the money she carries on or they will rape her”, (Hoda, 37 years old, 2 children, December 2018).

As noted by Sugihara and Warner (2002), men are aggressive with women in markets as a sign of showing power over women to preserve valuable resources and produces. The fact that a shop owner dared to spill gasoline on women fish vendors fish in the presence of police forces which were present on the road to secure an official visit to the area of the market, reflects on the extent to which those women are considered vulnerable and with no real representation or organization to defend them. Everyone wants to secure his business. The mechanic ruined the fish to protect his business and the outer area of his shop. Shop owners can have the same aggressive attitude against fish sellers, especially if they sit in front of their shops, thus, harm their business.

As for Gilan, a fish vendor, she reported other forms of harassment:

“A driver refused to let me and my daughter get on the bus. He told me: “you will not get on the bus because you are a fish vendor”. I would not get on the bus without the police help”, (Gilan, 34 years old, 6 children, December 2018).

Similarly, the driver who refused to receive Gilan and her daughter on board, is also defending his business. Fish is a smelly product and if Gilan gets on board with her fish, passengers will be very upset of the smell and may leave the bus to get on another one. So, if the driver let Gilan come on board, he will lose other passengers. On the other

hand, if Gilan does not use this transportation she might have to use a more expensive private transportation, thus jeopardizing her safety as well as her daughter's safety and even lose part of her net profits as a cost of transportation.

“My colleague and I once had a fight with another woman in the market. She kept insulting and hitting us. People think women fish vendors are not humans and unworthy. Even my uncle keeps bullying me because of what I do. He calls me: You, fish vendor! You stay in streets more than you stay home”, (Gilan, 34 years old, 6 children, December 2018).

Clients can also be a source of harassment and sexual assault. Negotiation with clients can lead to aggressive words. It is possible that some clients could humiliate women fish vendors. As Gilan said, some people think that street vendors are not humans who have equal rights, thus they are unworthy and should not be treated with dignity. Vendors should try to express themselves and talk to those clients in good manners to help change these views. But this needs training for women vendors. Moreover, raising awareness campaigns are necessary in this context to help change the public view.

Another case of sexual assault was reported by Gilan:

“I had a customer who asked me to grill him fish at his house alone”, (Gilan, 34 years old, 6 children, December 2018).

Sitting on the streets, clients think of those women as vulnerable and in need for money, so they would accept any kind of money. This could encourage them to try to take advantage of those women. Daring to do such an act of sexual assault may be partially due to the fact those women have no organization to represent them and defend their rights. In addition, the feeling of shame that those women feel may refrain them from talk about harassment incidents they face. Women may want to deny or not share these situations with their families and husbands to avoid problems where their families could force them not to go to the market to sell fish again and thus stop an important income-generating activity.

On another level, Asma faced a situation where a seller counterpart used to buy her fish at half price.

“I was forced to sell my fish at half price. If I don’t obey, I would have been insulted, beaten and kicked out of the market”, (Asma, 35 years old, 5 children, December 2018).

A male fish vendor in the market where Asma used to sit in forced her to give up her fish at half the price. Obeying was the only solution for her, with the absence of any kind of support or help. Because of the lack of support, the instance was repeated several times. She had to obey to avoid any violent act by this men counterpart. The power he exercised over this woman shows how vulnerable those women are. With the absence of organization between women, the same situation had been repeated several times with her and other women in the market with no one to stop the harasser. The price he gave to her could not even let her pay to the wholesaler. This means that she had to stop buying and selling fish for some time as she kept losing money. Thus she was out of the business some time until she could pay back the wholesaler.

Not only men fish vendors, shop owners and clients can harass women fish street vendors. Wholesalers are among the harassers too. During a visit to the wholesalers market in the village, it is very common to see wholesalers getting upset with women negotiation over prices and just throw her metal tray carrying the fish she is supposed to buy from him. During field work, I have seen a woman collecting her fish dispersed on the road after a wholesaler had thrown the fish and told her not to buy from him again. The pressure of buying on credit make women accept any quality of fish at the price that the wholesaler precise. They do not have much choice.

Another incident happened to Asma showing the image of a women street vendor in society. She said:

“One day, I saw my neighbour beating my daughter. When I reproached my neighbor about the incident, she told me: staying in streets taught you to fight with your neighbours, streets have shown you a lot; as if street vendors are criminals. I wonder if my suffering will ever end. I pray that one day God will save me from this painful job and from the humiliation of standing on the street; so I can stay in my house and rest (*ya rab toub alaya mn el sha’a*).” (Asma, 35 years old, 5 children, December 2018).

Asma has been bullied and belittled by her neighbour because of her job. Sitting in streets have an image of shame in rural areas. Sitting in streets according to this

neighbour and many others with the same mindset let women learn bad manners. Unfortunately, they don't see how an uneducated poor women is fighting every day to meet the needs of her family and ensure a better future for her children. The psychological damage can be as harmful as the physical risk that those women face every day. Asma wishes if she can stop the hard work and break the shameful image that her neighbours marked her with.

Women fish street vendors of Fayoum have been facing all different forms of harassment: by men counterparts in markets, by drivers and passengers in transportation, shop owners and clients either by humiliation and bullying or by sexually assaulting them. As listed in the literature by Sugihara and Warner (2002), men are aggressive with women in markets as a sign of showing power over women to preserve valuable resources or even produces.

Local authorities' harassment

Harassment is not only exercised by individuals, it can come from governments and local authorities. Bhowmik (2005); Fellows and Helmi (2012); Cohen et al. (2000) and Davis (2008) discussed the relation between governments and women street vendors taking an oppressive form most of the time. Governments in most developing countries, according to Bhowmik (2005), are usually indifferent to the needs of informal sector laborers, especially women. Fellows and Hilmi (2012) believe this is due to city authorities considering street vendors as a source of nuisance irritating the urban life. Therefore, they treat them as such, resulting in confiscations, fines and destruction of goods (Cohen et al., 2000; Fellows and Hilmi, 2012). WorldFish study named "Kantor and Kruijssen, 2014" stated that women fish street vendors in Fayoum report paying 5 Egyptian pounds per day to the market owner for a place to sell. The accumulation of fee throughout the month, although not of high value, deduct from vendors net profits. However, if fined for selling outside of the market, they could pay as much as 1000 Egyptian pounds (ibid). Moreover, women lack a formal space to work, which makes them vulnerable to harassment by local authorities, serious health and safety risks view the dangerous working conditions and gendered violence (ILO, 2016; ILO 2002a, 2006b; Bhatt, 2006; Nelson, 1997). In order to have a compact vision over the local authority role and perspective over the street vending topic, three views are represented below in relation with the local authority harassment: that of the director of local authority and that of the field officer of the program in Fayoum governorate.

When speaking to one of the officials of the local administrative unit of Fayoum governorate, he said:

“The government provides mini-markets for women fish street vendors to sit-in or to stay on the sidewalks of the road, so that they can have the chance to earn their living (*nessibhom yesstarza 'o*) and at the same time do not disturb the traffic in roads (...). We usually start with sitting vendors in side roads, then if their number keeps increasing, we put the rest on the main road. The most important thing is that they do not disturb the walking areas of the streets and not to cause traffic jams, except for the big market day on Thursday. On that day, no cars are allowed to pass”, (local authority official, one of the central villages in Fayoum, December 2018).

The local authority is committed to a certain mandate that is inspired from the “Roads Works” law regulating street vending in Egypt. Inspired by the law, the local authority most important mandate is not to allow road disturbance and traffic jams due to street vending. At the same time, the local authority understands the fact that those women work to support their families, so it allows them to sit in the designated areas for selling.

The data collection from the local unit director took place on two phases: through a face to face interview during a meeting between the representatives of women fish retailers committee and himself and another time on the phone. My personal observations, in conjunction to the discussions with the official allowed me to reach the following findings.

“If rules are not respected regarding the road disturbance, then a 50 EGP fine shall be paid. We abide by the law but at the same time, we try to be merciful with vendors as this is their only survival strategy. So, we do not burden them with fines”, (local authority official, one of the central villages in Fayoum, December 2018).

The 50 EGP (equivalent to 2.5 US dollars) although it might look a small amount, it could be half the profit a woman make per day, as per my discussion with women fish street vendors about their daily earnings. If the local authority decides to take half of their profits one day, what those women are supposed to go home with. From discussions with women fish street vendors, many women complained about an employee who used to

inspect on markets, treated women in a bad way and forced many women to pay fines. It is true that this employee was not present during the appointment of the authority official and he was even transferred somewhere else. But, we can deduct that being merciful or not is a personal choice, a policy that can be read between the lines and not a clearly defined policy based on written agreements or laws. Unless officially written, mercy with vendors is not enough. Judgments over a fine whether to be applied or not remain the sole decision of the inspector. This could consist a door for bribes and sexual exploitation as explained in the literature linking between State's harassment and sexual favors and bribes (Cohen et al., 2000; Davis, 2008). Bribes can be in the form of money as of sexual favors rendered by women street vendors to authorities and officials in order operate their businesses (ibid).

“The government collects minor fees of 10 EGP per day from vendors for their sit-in in the markets that vary according to the place they occupy or the volume of goods they have. These fees are used to pay for the garbage collectors hired by the local administrative unit to clean the market after the vendors and for providing infrastructure like electricity and water and even security forces are provided by the State”, (local authority official, one of the central villages in Fayoum, December 2018).

The 10-pound (0.5 US dollar) fee is official and collected by government employees in markets which its land is a State property. The local unit claim that this is in exchange with services like cleaning, water, electricity water and others. However, through my personal observations when visiting one of the markets, those services were almost absent. Women were sitting on the ground, no toilets, no electricity, no umbrella, no water source, nothing was provided. So, officially those services should be provided on regular basis, but no sign of such services reveal so.

Meanwhile, the field officer of the program, May refutes some of the local unit director. She says:

“If women cannot pay the immediate fine for causing road disturbance that could reach up to 100 EGP (5 US dollars), the case will be filed at the local prosecutor office and can be sentenced to pay up to 1000 EGP (50 US dollars) fine; and there were cases of women who had to pay this amount of money”, (May, the field officer of the program in Fayoum, December 2018).

The field officer, as she is in direct contact with women fish vendors, is more aware of the fines paid by the vendors. It is clear that the local authority official is trying to shape an image of a merciful authority while in fact, the “Roads Works” law number 140 for the year 1956 is applied regardless of the women capacity to pay the fine or not. Unfortunately, the new amendments of the “Roads Works” law number 140 for the year 1956 that passed by the Parliament last year and still in process to be applied soon, is adding more fines on the vendors. This type of policies are not helping women fish street vendors. According to the law, more regulations will be applied to give permits for selling on the roads, however, this could open doors for bribing officials. Survival strategies will be even more difficult for those women.

6.3) Disempowering work

Women’s work, is it a tool of empowerment or exploitation? Proponents, like Whitehead (1981) and Hart (1997) advocate for income generating activities for women as a source of self-empowerment, whereas, Desai and Jain (1992); Greenhalgh (1991) and Shami (1990) think that females can be exploited by their families and employers due to the work and income they generate. Norms deeply rooted in the socio-cultural structures in many communities, can restrict women’s empowerment (Elson, 1999; Greenhalgh, 1991). Despite the restricted power, women’s work still changed their lives positively. It enhanced their negotiation skills within the household (Kabeer, 1997a); allowed access to support networks (Amin et al., 1997) and improved their self-worth (Paul-Majumder and Begum, 2000). As explained in the literature, forms of exploitation were detected during the data collection process. An example is highlighted below:

“I had constant pain all over my body (...). I used to take *tramadol* to stop the pain. It gave me the energy to wake up early and go to work”, (Asma, 35 years old, 5 children, December 2018).

Asma, like many other women fish street vendors in the village, specifically Soliman village, is used to take *tramadol* and similar addictive pain killers that should be usually taken as per doctors’ prescriptions, to be able to pursue their work. When coming to the CDA premises in the village to undertake the interview with her, she could barely move. Due to the constant pain, she took this addictive medication to be able to go to the market as she cannot afford staying at home for one single day. As per discussions with women of the village, it is well known that many women in fishers’ families have to stay awake all night waiting for their fishers’ relatives to come back from fishing, to take the fish (precisely *Bisaria*) and sell it in

the market till late in the afternoon. This is repeated for several consecutive days. So, women stay awake for 24 hours to wait for the delivery of the caught fish at night and sell them in market during the day. This is why, they depend on pain killers.

Asma situation reflects what comes in the literature, especially Forkuor et al. (2013) about the health risks that women endure because of the work overload. In this case, work is not an empowerment tool for women anymore. However, it sheds light on another thought that families are in desperate need for all members to work and provide basic needs. Hence, the main decision-makers in households allow women (wives and daughters) to go out to work, to help answer those needs, in addition to their domestic duties.

6.4) Domestic work sharing

Being able to do the domestic work and sell fish in the market simultaneously, as Forkuor et al. (2013) explains, does not make women's lives any easier. Literature shows that gender norms and attitudes can influence people's perspectives over the appropriateness of doing domestic work for men (Kantor and Kruijssen, 2014; Farnworth et al., 2015; Barrientos et al., 2003). The collected data showed contradictory stances for men, as quoted by their wives. Below are some quotes:

“My husband will help me in everything in the house, even the laundry, if he is in a good mood (...); but my 12-year old daughter always helps me with cooking”, (Gilan, 34 years old, 6 children, December 2018).

Gilan related between her husband mood and his participation at household duties, thus, leaning towards defining men's participation as a complementary act towards the family and the partner. It can happen occasionally as a sign of compassion and appreciation to the efforts of women in the house in addition to her work outside, but not an obligation or duty as part of sharing responsibilities between a husband and wife. What is dangerous is that the existing gender role division between men and women keeps reproducing in the community as women in the community, including Gilan, ask their daughters, not boys, to participate in the household duties, as a way to prepare girls for marriage.

But Asma, despite her effort in the paid work of fish vending, her husband has a different stance. According to her words:

“When I ask him to help me with domestic work, he says: no one asked you to work (*Mahadsh alk tetlaei*)”, (Asma, 35 years old, 5 children, December 2018).

Asma’s husband refuses to help her, as it is not appropriate for a man to share household duties. It is not usual to see men participate in domestic work but still some informants also mentioned some help from their husbands.

6.5) Mobility

In the cultural context of Egypt, Kantor and Kruijssen (2014: 13) found that “women can move out of the home for work when economic need requires but only with permission from husbands, where women's leadership capacity has limited acceptance among many men and some women, and where women's control over financial resources, even those they earn or contribute to, is limited; joint decision-making is an ideal, but when conflicts arise, men's views dominate”. Through the data collection, women words showed agreement with the literature on mobility and controlling: “it is not acceptable for women to move late at night”, “My husband’s family controlled me”; “I have to ask for my husband’s permission before leaving the house”; this is further discussed below:

“It is not acceptable for women to move late at night (...). What people would think of a separated women like me. I would not leave my house if I did not need the money/ (*lola el shedid el awi makontsh tele’t mn beiti*)”, (Hoda, 37 years old, 2 children, December 2018).

According to the discussions with the interviewees, women themselves would not prefer to leave their homes. For informants, mobility restrictions seems to be accepted by women; moreover, her mobility raises suspicions especially for widowed, divorced or separated women. During the discussions with Hoda, she would have preferred to get fish directly from nearby fish farms where she can get it at a lower price. But to do so, she needs to move from her house at 2.00 am. Due to mobility restrictions, she sustains from going out at a late hour to preserve her reputation and image among the neighbors.

Manal, when asked about who supported her after her husband was imprisoned, she said:

“Because my husband’s family partially (financially) supported me and my children, they used to control me. I could not go out of my house, could not visit my family or even receive friends or family in my house. I cried all the time; I had

to obey them because I needed their money. I felt helpless”, (Manal, 36 years old, 2 children, December 2018).

Being controlled by her husband’s family, Manal, her mobility was totally restricted view the absence of her husband. Only when she became financially independent, she could flee this control.

Emtethal’s husband, a man over 60 years old who used to work as a fisher, according to her statement, showed great understanding of the nature of her work:

“I ask for my husband permission to go anywhere outside the house. But I am used to discuss everything with him. So, we always agree to do what is in the best interest of both of us (...). He let me do whatever I want after we discuss it together”, (Emtethal, 60 years old, 3 sons, December 2018).

Emtethal’s husband, an old fishermen, has retired several years ago. Therefore, Emtethal is the main provider of her family. Although, she is the one who generate income for the household, she still takes her husband’s permission before leaving the house, as a sign of respect and appreciation between the couple. Again, tradition over women’s mobility is very strong in rural communities. As found in the literature, a woman cannot leave her house without the husband permission even if she is the main provider of the family.

6.6 Perspectives on women work as providers

During the data collection process, when asked about women’s views on paid work as well as the opinion of their surroundings of friends, neighbors and families, the informants statements varied between acceptance, even honor, and rejection of their surroundings. Scholars agree on necessity as the main motive for women to work: Mitullah (2003) explained that widows and women deserted by their husbands, tend to get involved with street trade to meet the basic needs of their families; and De Soto (1989) described street vending as the people’s “spontaneous and creative response to the state’s incapacity to satisfy the basic needs of the impoverished masses”, especially women as mentioned Kyoko Kusakabe in the ILO report on policy issues on street vending. The field interviews show that women’s role as the sole provider for the family, although being a necessity not a choice, is not acceptable by their husbands and relatives.

“When my husband lost his job (...), I had to work (...). He could not stand the idea of me supporting the family solely, so he left”, (Hoda, 37 years old, 2 children, December 2018).

In Hoda’s case, her husband could not stand the fact that his wife became the main provider to him and his children, so he decided to leave her.

On the contrary, Nora’s husband supported her willingness to work. She notes:

“My husband always supported my work. He thought that there is no shame for me to work. This is a good income for our family, why should we stop it. I can’t stop working now. I consider fish work as an honor. I am illiterate. I did not have the chance to get education. This is the only way for me to survive with dignity. As long as I do not do anything wrong, no one should blame me”, (Nora, +35 years old, 6 children, December 2018).

In the village, fish is considered a family business where men work as fishers and women of their families help distributing and vending fish in the markets. The absence of women in the business could cause a lack of balance. This is the case of Nora whose husband work as a fisher as well as her father, so she has been raised to be a fish vendor working in her family business. That’s why she consider her work as an “honor” as she expressed.

Thus, two different stances emerge from the interviews: men who refuse women to be the sole supporter to the family; and second, men accepting their wives work for a better future for their children.

6.7) Access to credit

Literature on women work in the informal sector reflect that their operations take place without access to institutional credit (Schneider and Bajada, 2005). Microfinance institutions are reluctant to give substantial loans to women vendors due to the mobile nature of their business and the high risk it involves (Forkuor et al. 2013) and higher rates of illiteracy among women compared to men (Ndanga et al., 2013; Quisumbing and Pandolfelli, 2010). Moreover, accessing credits largely depends on social networks. Establishing ties with local moneylenders is not possible for women as they have limited access compared to men to those social networks (Veliu et al., 2009). Generally, social networks are important for accessing credit, getting market information and prices negotiations (Veliu et al., 2009).

“During the past 10 years, I have bought fish on credit from the same wholesaler (...). He is a correct man, he does not increase the price when I come back to him in the afternoon. All what matters to him is to give him his money by sunset. One day I could not sell all the fish I had. When I came back home at night, I was informed that he came to collect his money twice. I had to go back to him by early morning next day to pay him back the price of the fish. I took the money from my house. He can’t wait, he also needs the money to pay the farms”, (Hoda, 37 years old, 2 children, December 2018).

It can be understood from the above mentioned quote that women fish street vendors are always in shortage of money and always living on the edge: one day the fish is sold, another day, it is not. By the end of the day, as in Hoda’s case, women fish street vendors are obliged to pay back the price of the fish to the wholesaler. If she has money in the house to pay the price of the fish, there will be nothing left for her family. With little access to credit, and limited by the small-scale nature of their business, women fish street vendors have little chance to expand their businesses and improve the well-being of their families. If harassment was identified as the first problem in Fayoum, access to credit should be identified as the second issue hindering women from expanding their business and improving their livelihoods.

To sum-up, the necessity to meet family needs made women sit on roads to sell fish. Yet, women work is not necessarily an empowerment tool. It is hard for a woman to perform both roles: caretaker and vendor. Sharing domestic work is perceived by both men and women as not appropriate task for a man to do and if existed, it is considered complementary and occasional out of compassion. Street vending for women is a social stigma accompanied by social pressure and humiliation, due to social and cultural norms and largely to the patriarchal theory controlling conservative societies in Arab countries. Norms put restrictions on women, leading to many gender inequalities related to mobility, intra-household decision-making, domestic work sharing, control over assets and income ...etc.

Harassment is viewed as a sign of dominance in markets, a symptom of power exercised by men vendors, wholesalers, and clients. Oppressive attitude of local authorities towards street vendors is another form of harassment: imposing fees for staying in markets without offering decent services in return, up to fines in case breaching the law up to filing a case to the court. Lack of access to credit was mentioned as another significant constraint hindering women’s

ability to expand their businesses. Having a clear picture of the challenges facing women vendors in Fayoum, the following section represents the perspectives of women beneficiaries of the development program on the impact of interventions, supposedly addressing these challenges, on whether they improved or not their livelihoods.

Chapter 7- Saving groups change women fish street vendors lives

7.1) Access to credit and assets

7.1.1) Saving groups

The literature has shown that the saving groups led to women economic empowerment, income generation, better education and nutrition for children. Without access to credit, fish vendors in Fayoum could not keep the business going on (IEIDEAS report). The introduction of the VSLA groups has improved their access to credit, resulting in asset building, income generation, and risk mitigation. The village savings and loan associations (VSLA) was introduced in 72 countries till now and benefitting 11 million active participants around the world (VSLA Associates website). Self-managed and capitalized microfinance programs, the VSLA groups allow members to accumulate assets and borrow money from the pooled savings, repaying with interest (Brunie et al., 2014; Ksoll et al., 2015). By the end of the saving cycle, the accumulated savings; and interest from loans are shared among group members in proportion to each member's deposits (Brunie et al., 2014; Allen and Staehle, 2011; Ksoll et al., 2015). VSLAs also offer an insurance component paid out as a transfer or an interest-free loan when certain emergencies or social events, usually the death of family members, death of cattle, sudden illness, or other emergencies (Ksoll et al., 2015).

Several studies show that VSLA group's members were able to mitigate fluctuations in income and food consumption (Brunie et al., 2014). As Gash (2013) and Odell (2011) explained, the saving groups provide an informal safety net for their members, ensure social cohesion and facilitate collective action. The common interest and sharing culture created by the saving groups members led to the increase of social solidarity between members and raised the commitment towards assisting other members in difficult times whether through giving loans or insurance payments.

May, the field officer of the program in Fayoum, said:

“The first challenge was to convince the people to organize the VSLA groups. They used to mock us. Now 34 groups are running with the slightest supervision of group coordinators. The members asked the coordinators to continue follow-up with them after the program is ended”, (May, field officer of the program, Fayoum, December 2018).

According to May, the community members could not even imagine that they can save the value of a share in the VSLA group (between 10 to 20 EGP (0.5-1 US dollar) per week). People mocked the field officers. However, after the first cycle, more people have heard about its benefits and decided to join even outsiders of the fish vending community. While the program is approaching an end, almost all informants have praised the concept of collective saving groups and expressed their intention to pursue these groups, view the immense benefits returning on their livelihoods. To ensure the sustainability of the groups, VSLA members are discussing the possibility of paying salaries of coordinators to continue following-up with them on the organization of the groups.

Data collection has revealed the remarkable success of the VSLA groups in Fayoum. Manal, Eid and Safaa have explained the benefits and positive impacts of VSLA groups on their livelihoods. Below are some quotes:

“Unlike banks, VSLA groups do not require proof of income or property ownership to grant loans. I was fascinated by the idea of saving money for the future and taking out loans without having to present guarantees. The guarantee is simply trusting other group members. I was so happy about the idea that I even helped enrol more women into the group. I even took two loans to start my fish grill business. I feel independent. I dream of opening my own restaurant one day”, (Manal, 36 years old, 2 children, December 2018).

Manal made a great point differentiating between the bank loans, other saving methods and the VSLA methodology. Banks require proves of steady formal income and/or property ownership guarantees, plus they impose high interest rates on loans. Other saving methods like the rotating saving groups do not have the possibility of taking loans and participants to these groups have to wait for his turn to get paid the amount of money he/ she invested in the group. Moreover, Fayoum VSLA groups have made an amendment to the form of the groups unlike the applied model worldwide. In a conservative society, the community members who participated to the saving groups have simply eliminated the interest rates on loans for religious reasons. This amendment even encouraged more people to join the groups in the successive cycles as they return the exact amount of loan, a matter that reduce the burden of borrowing money.

Manal was able to enrol her mother with her and together they took two loans to start their own fish grill business to support her children. She has paid back her loans and

her business has expanded to include 2 grills. Her clients are mostly employees of schools, government and construction companies (El Azzazy et al., 2018). When I visited her while working, Manal took the orders by phone. Her clients called her in advance to prepare the fish and pick it up on their way back in the afternoon. It is clear that VSLAs allow community members to raise capital for business and other income-generating activities, building on strong ties between the same community members.

Eid is a member of the women retailers committee representing Soliman village, member of a VSLA group explains:

“At the beginning, people were worried that they won’t get their savings back or at least a percentage will be deducted from the savings. After consulting me, my wife joined the group first and then me. It was very beneficial for my family. We have more income now. After a while, people started chasing me everywhere to join the saving groups”, (Eid, +40 years old, 8 children, December 2018).

At the starting of the program, the team struggled with enrolling members to the savings groups. Many of the community members of the village mocked the idea behind the savings groups. They thought that their savings will be stolen or at least a percentage will be deducted from the amount of savings. With time, the number of members who enrolled in the groups increased. Eid allowed his wife to try the group. When she sensed the benefits she could get out of joining this group in the first cycle, she encouraged her husband to get enrolled too, thus, they increased their income throughout the year.

At the same time, Shima shows the impact of saving groups on improving caring and solidarity between members.

“My son had a fight with another boy, he was the son of my colleague in the saving group. What stopped the parents of the boy from beating my son back is that we are members in the same group. We respect, value and love each other in the group, although we might have had crossed each other before and never greeted each other. The VSLA was the best thing that happened to us. Women who stopped fish vending, were able to re-join the business again. She has the money to buy fish and goes home with enough money for her children”, (Shima, +30 years old, 2 children, December 2018).

In the above mentioned quote, Shimaas sheds lights on the way the VSLA made the community get united. Before the VSLA, those women might have crossed each other on the street but never talk together, not even for saluting each other. But, the weekly meeting for an hour or two let women share their problems and suggest solutions for each other, and thus, show care and sympathy for others dilemmas, because at the end, they figured out that by holding on to each other, they can survive the next day. These strong ties have created a positive and forgiving spirit between the members of the same VSLA group, letting the other member forgive Shimaas on her son's mistake. Usually, in such a conservative society marked with tribalism and stiffness, if one get beaten by someone, this person must take revenge; otherwise, he will be humiliated by his surrounding community.

“I could not save money before the VSLA group. After I joined the saving group, I can easily manage to do it. It is such a great happiness to have a large amount of money at the end of the saving cycle from small amounts of money that I have put aside on weekly basis. I took a loan to buy products for my clothes shop. I did not have the cash money for that. What would I do without the VSLA loan? At the end, I was able to pay back the loan and my business kept grow”, (Safaa, +30 years old, 6 children, December 2018).

Safaa could not save a small amount of money on her own. She, as many others did, mocked the saving groups at the beginning, because she did not think that it is possible for her to save money for her weekly share in the group. Later, she discovered that the loan that the VSLA offered was the only way to save her clothes business.

Generating more income, starting business, expanding an existing one consist an extraordinary achievement of the VSLA in Fayoum. More and above, it is not only occasional income, it ensures sustainability of a livelihood for their members. Zeinab tells her story:

“What keeps me worried all the time is what if I can't go to the market today to sell fish? What if I got sick? How would I support my family and buy its basic needs? This is why, I thought of taking credit from the VSLA to start a project that can bring me stable income even if I couldn't go to work”, (Zeinab, +35 years old, 2 daughters, December 2018).

Zeinab, a wife of a construction labourer with two daughters in education, her husband work in the informal sector as well in Cairo. This means that the couple do not have a stable income to rely on. It all depends their ability to work and availability of work opportunity for the husband. To meet the instant needs of her family, Zeinab cannot afford being absent from the market for one day. If she gets sick, she does not generate income on this day. That's why, she thought of launching a private business that could generate income to rely on during the days when she cannot go the market. Only the loans of the VSLA allowed her to think about this idea.

During the graduation ceremony of the members of VSLA groups by the end of November 2018 to which I attended, the program team announced the amount of the accumulated savings of the 34 VSLA groups of the village surpassing 1.5 million EGP during two years only, from December 2016 to November 2018.

7.1.2) Equipment

The data collection matches with the literature in relation with the significance of equipment in the street vending activities. Bhowmik and Saha (2012) raise the issue of lack of equipment and refrigeration in street vending business. Little access to these sophisticated equipment and infrastructural facilities expose food products and drinks to the sun, air pollution and other contamination sources constantly, thus, may lead to major public health issues including the health of pedestrians and food street vendors themselves, as explain Wongtada N. (2013).

“I started to use the cleaning equipment provided by the project for my personal hygiene and to clean the fish for consumers as a service, instead of borrowing tools from the neighbors, to gain one extra pound”, (Zeinab, +35 years old, 2 daughters, December 2018).

In the previous quote, Zeinab points out to the lack of equipment before the program provided the cleaning equipment. Usually, she would ask neighbours to lend her knives and necessary tools to clean fish for customers. Ensuring the cleanliness of the neighbours' equipment is not guaranteed and then using these tools in cutting fish and then giving back to the neighbours carries high risk on both the vendor, neighbours and clients health, especially with the lack of access to water supply in markets or on side roads where women sell their fish.

“Before the icebox, I was helpless. The fish characteristics changed. I had to drop the price by the end of the day. The wholesaler will take his money anyway whether I lost money or not. But I won’t be making profits by the end of the day. I have a grill from the program. My customers call me to prepare orders. The grill helped me buy more fish as I have more customers now. Instead of buying 20 kilos like in the old days, I now doubled the quantity”, (Nora, +35 years old, 6 children, December 2018).

It can be deduced that women fish street vendors used to lose fish, thus profits. The business was not lucrative. The program undertook a needs assessment based on the constraints women face in markets that cause the qualitative losses of fish. Accordingly, the physical capital provided by the program included cleaning equipment and iceboxes to help preserve the quality of the fish till next day. At this point, women can sell the fish with good quality at the morning prices, thus maintaining high profits rates.

The grill is another equipment which its cost is partially shared with the beneficiaries. Value-added products facilitated the effort of women to generate income and even helped recruit more candidates in the job. Throughout the interview with the informant, she explained that she cannot sell and cook fish at the same time as probably the grill is placed in her house whereas she sells fish on the street. Therefore, she asks family members staying at home to help with the fish cooking, so that the customers can pick up the fish from her place as agreed between them. So, it is clear that the grill allowed women to expand and diversify their businesses; the icebox has preserved the quality of the fish as much as the cleaning equipment has ensured the hygiene of women vendors and protected the health of vendors, clients and neighbours.

“Facing security risks while using transportation, has pushed the women retailers committee to think of providing a tricycle, to women fish vendors starting with a group of 4 women retailers and 1 man as a beginning. The tricycle was meant to ease the way those women commute between the wholesalers location and their market sit-in locations. However, the tricycle partners had a disagreement and unfortunately, had to sell the tricycle at the end”, (May, field officer of the program, December 2018).

The above quote sheds light on the issue of sustainability of physical capital (equipment) provision in development programs and projects in Egypt. It is hard to ensure the equal use of the tricycle between the 5 beneficiaries. The disagreement between the partners let them choose

to sell it instead of not being able to benefit from it on equal basis. Despite the fact that the program has paid for only two thirds of the price leaving the one third to be paid by beneficiaries to ensure that their seriousness and commitment to benefit from the equipment, the fact that they could not benefit from the tricycle made them sell it at the end. It can be understood that it might be a smarter choice to distribute individual tools and equipment instead of the shared tools, to avoid disputes and disagreements and thus ensure more sustainability to the use of the physical capital.

“We disagreed about the tricycle because each one of us wanted to buy fish from a different place. So, communicating between different places was difficult and not efficient anymore. Moreover, after three years, the tricycle needed maintenance and we could not afford the money needed for it. So, we had to sell it”, (Hoda, 37 years old, 2 children, December 2018).

Hoda explains the reasons leading the partners to decide to sell their tricycle. What is important here is that the equipment maintenance was expensive for the women. That’s why they had to sell it. But also it is difficult to share such a vehicle between 4 women. They won’t be benefitting from it equally.

7.1.3) Market infrastructure

Street vendors often struggle with inadequate infrastructure due to time and space restrictions, thus affecting their productivity (Lund and Srinivas, 2000; Chant, 2007a, b; Gates, 2002). In Fayoum, market infrastructure has been among the priorities of the first phase of the program. In April 2013, the village women retailer committee established a market area (IEIDEAS report). The market area provided women with a clean, shaded area to sell their fish and resulted in dialogue between the women retailers and local government officials so that other facilities, such as a water supply, would be supplied by the council (ibid).

May, the field officer of the program, said:

“The market floor is in tiles and the area is shaded to protect vendors from the sun and supplied with a water tap. The place can fit to some women but it is a good start. However, changing the location of the bus station from the corner right next to the market area to another point at the beginning of the road has turned the place of the market very disadvantageous for the women fish street vendors. No customers show up anymore at this side of the road”, (May, field officer of the program, Fayoum, December 2018).

The above mentioned quote explains the design of the market model that should be applied and generalized to all vendors on streets. Supplied with minimal infrastructure, like water and tiled-floor, the market provides the minimal acceptable working conditions that could alleviate the women fish street vendors suffering. More infrastructure should be provided like electricity, toilets, sewage...etc. However, the sustainability of the area is under threat because of external factors to the program. When the bus station was transferred, women fish vendors had to leave the market area and go sit on the side road once again so that customers can pass by them on their way to take the bus. Unfortunately, it was noticed during the last field visit that other vegetables street vendors have been sitting just before this area blocking the way to the market area of fish street vendors. By the time the program is ended, this area could be controlled by other vendors if fish vendors do not sit there again.

7.2) Representation and organization

As explained throughout the literature, being a vulnerable group of people, women fish retailers needed to be represented in an organized framework. Women fish retailers' committee was elected under the umbrella of the local community development association (CDAs) to represent women street vendors vis-à-vis the city council, traders and wholesalers. Women retailers committee received a bunch of trainings, to be able to represent women vis-à-vis the government, wholesalers and others (El Azzazy et al., 2018). Within this framework, meeting with informants who were part of the committee has been an added value to this research. The organization effort of women fish street vendors has resulted in clear achievements. Quoting Shima a below talking about her experience as an elected committee member.

“Before, I did not know how to express myself. I was afraid to talk to a government employee. Today, I know how to represent my case and express my point of view clearly”, (Shima a, +30 years old, 2 children, December 2018).

Here, Shima a clarified an important impact of the trainings on her as a representative of women fish street vendors in the committee. Attending advocacy and campaigning, problem solving and negotiation trainings allowed Shima a to analyse problems, find solutions, negotiate and learn lobbying to present her case effectively.

“Some of the most important lessons I learned involved leadership and negotiation skills and conflict resolution. I learned about (...) my responsibilities towards the women who voted for me and speaking to government officials. I communicate

with women about our meetings with officials. Today, I will talk with women in my area about our latest discussion with the head of the local council regarding health insurance, vendor licenses and establishing a safe market place for women fish vendors. People listen to me now”, (Aida, +50 years old, 1 son, December 2018).

Aida at the beginning of the election did not realize the significance of the role she would play as a committee member. However, when elected, Aida among other members received trainings on negotiation, representation, advocacy and campaigning and problem solving. She realizes that she has new responsibilities now towards the women who have trusted her.

Thanks to the direct contact between the elected women and the rest of women fish street vendors in the village through their continuous meetings in the VSLA groups, the committee members with the help of the CDA supervisor and outreach team, were able to undertake a needs assessment survey for the equipment that women needed such as ice boxes, cleaning equipment, grills and others. It is important to note the significance of the role of women retailers committee. Women fish retailers’ committee work as a focal point and representatives of all women fish vendors to communicate their needs and issues with the concerned parties either government, donors, wholesalers or surroundings in general.

Safaa (+30 years old, 6 children), another committee member, explained that:

“The committee members met with the director of the local council of the village, to establish a local market for women fish vendors with decent infrastructure. After long deliberations about the location, approvals were taken from the local council but we faced funding problems. The same happened with the private health unit in the village, the committee submitted a proposal to one of the donors’ agencies to fund such a unit but security permits were denied”, (Safaa, +30 years old, 6 children, December 2018).

The pressure women exercised over the local authority has achieved positive results. First, women vendors who used to be afraid to talk government officials are now capable of expressing themselves freely in the presence of the local council director and even in front of the governor of Fayoum. They put pressure on officials by letting them know that if they refuse to meet them, they will go to the higher-level official. This forced authority officials to listen to and exert efforts to help out. The local authority, under

pressure, is exerting more efforts to satisfy women fish vendors when they organized themselves.

However, the problem that Safaa highlighted here is that the committee members can take all the necessary actions to move things forward like establishing a market or open an already existing health unit. But other problems pop up. The health unit, although having the necessary equipment to run effectively, there is a lack of human resources necessary to run the unit effectively. The funding from the development program will stop soon as the program reaches an end by next March and no further activities shall be taken except for the impact assessment of the ongoing interventions.

By the end of the development program, a huge challenge is facing the continuity of the work of women fish retailers committee. What value would those women have when speaking to government officials without an international donor backing them up and what time and effort the CDA would invest in working with those women on following-up with the committee efforts without a project to fund those activities. Still, if the committee members persist – as members suggest solutions to ensure the sustainability of their committee, such as using the money of the committee’s budget or allowing more members to join by paying fees- and continue putting pressure on government officials and lobbying vis a vis the authority, the local authority can still offer more services and put them on their priority list.

7.3) Training and skills development

Globally, the majority of women in the informal economy are illiterate or have finished only primary education, while women with higher educational levels are less likely to be engaged in this work (ILO, forthcoming). The lack of entrepreneurial and technical skills and inaccessibility of training (Ndanga et al., 2013; Velu et al., 2009; Weeratunge et al., 2012) further hinder women’s empowerment. That’s why, skills development comes on top of ILO recommendations for women empowerment (2013a). Often poor, street food vendors are usually lack hygiene practices despite the good taste (Sheth et al. 2005). For this reason, they have been seen as a source of major public health problem (WHO 2010). Singh identified particular training needs of problem-solving and social skills, in addition to technical skills. On top of this, she added to the list skills in financing, procurement, sales and marketing areas that could be provided through informal training system.

In Fayoum, women fish street vendors have received diversified sorts of training. Hygiene training has been provided to women to understand the best practices of fish handling till reaching the hands of end consumers (the use of ice, cleanliness) to avoid any health hazards (IEIDEAS report). Women fish street vendors members of VSLA groups developed skills in financial cooperation, accountancy and business development (ibid). Women retailers committee received a bunch of trainings on negotiation, representation, advocacy and campaigning and problem solving (IEIDEAS report), to be able to represent women vis a vis and deal with wholesalers, government officials, policemen, city council officers and others (El Azzazy et al., 2018).

“The customer wants to buy fish at half the price. This means I will not make profits; actually, I will be losing money. The training I had made me understand that I can make customers buy fish at the price I want”, (Zeinab, +35 years old, 2 daughters, December 2018).

Training programs allowed women to acquire new knowledge and skills. Zeinab might have been nervous with clients while bargaining and could possibly ask clients not to buy from her. But she learned that without disputing with the client, she can convince him to pay the price she wants. The same goes with any other issue like when negotiating with officials or dealing with wholesalers...etc.

“We learned to value the fish, treat our customers nicely and negotiate the price with wholesalers as a group. I even started to talk with my daughter in law in a nice way”, (Aida, +50 years old, 1 son, December 2018).

Aida was always under pressure to sell her fish in order to pay back the wholesaler and get some profits for her. Being always under pressure, she pushed clients away instead of trying to attract them to come buy from her over and over again. But she highlights that the training on negotiation skills made her change her attitude towards the customers, gain their trust and even improve her relationship with her daughter-in-law.

“Post-harvest best practices training involved storing fish using iceboxes, fish filleting and salting, and fish display; in addition to fish cooking recipes training with the Egyptian Chefs Association. However, bad practices of post-harvest of fish is a crucial challenge. After the program ends, women might go back to their

old habits. It is hard to change attitudes, therefore the follow-up is necessary”, (May, program field officer, December 2018).

As May explained, post-harvest best practices were essential to increase the shelf life of fish in the market. Women were used to display dead fish in a metal tray with almost no ice to preserve the fish from deformation. So, by the end of the day, the fish left over are spoiled. This is where the profit loss comes from. To increase women’s profits, the program organized training sessions for women to learn about the best methods of display of fish using ice and iceboxes, fish salting methods (*Muluha and Fesikh*) and fish filleting. In addition, women were trained on new cooking recipes of fish, in order to sell not only raw fish or just cleaned filleted fish but also cooked fish. Filleted or cooked fish are paid at a higher price. This added value product allows women to earn more income.

“My income increased after I attended the fish salting training and started applying the new methods. I sell one kilo of salted fish at 90 EGP. I don’t even dispose of the fish leftovers; I learned to transform the leftovers into duck feed. I use everything I have to generate income”, (Nora, +35 years old, 6 children, December 2018).

On the personal level, the training helped Nora use her resources, mainly fish, more effectively. The value addition is extremely crucial to Nora and her counterparts of women fish street vendors; when they sell value-added products, they can increase the price. Earning 90 EGP (4.5 US dollars) per kilo is better than selling one kilo of raw fish at half the price. Instead of throwing away the leftovers which consisted a big loss for women fish street vendors, women can now use them to prepare duck feed. So, she save the money to buy feed for ducks and make her own feed at home, thus reduce the cost of production of ducks breeding.

Nora continues saying that:

“I travelled to Kafr EL Sheikh to attend the fish cooking training. When I came back to my village, I taught other women the recipes I learned and they started cooking fish to customers too”.

Cooking training has been provided to women who were selected by the women fish retailers committee. Women who received the training were mandated to transfer the knowledge they received to the members of her community. The cooking training was meant to help women improve their value addition to their products. Through the interview, the design

of the training as a training of trainers (ToT) course reflect an attempt to share knowledge between Noha and other participants at the training and the rest of their community. This has an impact to increase social solidarity between the community members. The training of the rest of women in the village by the trainers takes place under the supervision of field officers to make sure the information delivered is correct.

“We were blind. With the intensive trainings we had, we changed. Now, we know how to differentiate between good and bad fish and thus refuse to buy them. Before, I could pass the whole day selling fish and make no profits. But now, I have several income generating activities (*maaya kaza sanaa fi eidi*), I can get income from cooking, salting and drying fish. Before the training, I used to earn 50-60 EGP (2.5-3 US dollars). Now, I can make 200-250 EGP per day”, (Asma, 35 years old, 5 children, December 2018).

In this quote, Asma described herself as being blind before the training. The knowledge they have now gave them new skills and opened new horizons for them for better income generating activities. “*maaya kaza sanaa fi eidi*” means that she has several professions now: cooking, cleaning and selling. The acquired knowledge have helped improve her income largely, thus improve her livelihood and that of her family.

Briefly, interventions based on promoting social networking and knowledge sharing are beneficial whereas those based on physical capital has been controversial. Saving groups are the most praised intervention followed by training. Accessing cash money to launch or expand business and answer immediate emergencies. Women expressed their willingness to continue running the groups after the program. Ice boxes used mainly to preserve the quality of fish and maintain the price of fish products till next days. Cleaning equipment and grill helped women generate more income by offering customers value-added products. Sharing the tricycle did not work out. The shaded, tiled and with water supply market area was beneficial, however, its sustainability is under threat due to external factors to the program. Training helped women acquire new knowledge and skills, thus improve their incomes by adding value to their products thus gaining 4.5 USD instead of half of this amount. However, the sustainability of the women vendors committee after the program closure is challenged: once not supported by a donor would government officials give a value to their demands?

Chapter 8- Discussion and conclusion

The findings discussed in the previous chapter revealed a number of constraints and opportunities ahead of the women fish street vendors in Fayoum. Many of the findings corresponded to the theories on gender inequality, gender norms and women work as an empowerment tool. Overall, the data collected helped in answering the main research question: What are the day-to-day challenges and future prospects of women street vendors with focus on fish vending in Fayoum? The motivational theories explained by Maloney (2001), De Soto (1989) and Sauvy (1984) among others, the literature on the constraints of women street vendors as studied by Nirathron (2006), Agnello and Moller (2006), Cohen et al. (2000), Forkuor et al. (2013) and Kantor and Kruijssen, 2014:13, as well as the research conducted by WorldFish on Fayoum women fish street vendors have guided the answers to the research questions.

Data collection is in conformity with what is mentioned in the literature. Women fish street vendors were found to be commonly either wives, or separated, or divorced or even widowed. In this research, a mix of constraints has been detected in this part of Upper Egypt.

Constraints

Findings of the data analysis point out to harassment and lack of access to credit as the main constraints hindering the empowerment of women fish street vendors in the village. Harassment, as mentioned by scholars like Mitullah (2003); Duh (2004); Cohen et al. (2000); Davis (2008) and others, is a main issue for women fish street vendors in Fayoum. Similarly, the lack of access to credit was found to be another constraint putting women fish street vendors in a weak negotiating position in front of clients and always under pressure from wholesalers to pay back their debts, as explained in the literature by Schneider and Bajada (2005); Ndanga et al. (2013) and Velu et al. (2009) regarding the operations of women street vendors work without access to microfinance institutions and lack of social networking necessary to borrow from local moneylenders.

The findings on the role of gender norms in putting restrictions on women in Fayoum match with the attribution of the gender inequality problem to the socially-constructed traditions, roles and behaviours expected from men and women in the society. In such a conservative setting, gender attitude play a major role in defining men and women role in society. The findings of this study revealed that the gender norms put restrictions on women's mobility, inter-household decision-making, domestic work sharing between men and women, control over assets and income among others. Even if the literature did not describe street

vending in such way, but throughout the research in the field and interviews conducted with women fish street vendors, it can be deduced that street vending is considered a social stigma among the rural communities of Fayoum. Working as street vendors, women have to bear the social pressure denouncing and humiliating the women street vendors. However, despite the social stigma and restrictions on women's mobility, it was found that the great majority of women go out of their homes to work as street vendors to meet needs of families; others to avoid violent acts linked to lack of resources to meet needs, after the husband's approval.

In conformity with the literature, work for women in Fayoum is not necessarily an empowerment tool. Whitehead (1981) and Hart (1997) advocate for income generating activities for women as a source of empowerment for them, whereas, Desai and Jain (1992); Greenhalgh (1991) and Shami (1990) think that women's earning income does not lead to their empowerment necessarily. In Fayoum, women performing both roles, as caretakers and street vendors, is very difficult. Moreover, as part of the gender norms, it is not appropriate for a man to do the domestic work. It was found through the collected data that men's participation to domestic work is considered complementary. Men's occasional participation, if existed, is just a sign of compassion and appreciation to the efforts of a women at the best judgment. This attitude is being reproduced over and over in the community when raising girls and boys on the same unequal traditions. Hence, working women will continue bearing the health risks of performing both roles as explained Forkuor et al. (2013). This also sheds light on the fact that families push all members to work and provide basic needs, thus, the main decision-makers in households allow women (wives and daughters) to go out to work, to help answer those needs, in addition to their domestic duties.

The repercussions of gender inequality affects the gender dynamics in markets. Women dealing with their male counterparts, wholesalers, clients and others, can be a great challenges. Sexual assault and harassment is seen as a sign of dominance in markets by several scholars including Sugihara and Warner (2002) and Cohen et al. (2000) and Bhowmik (2005) who evoked that harassment by male street vendors is a common phenomenon in Asia. Aggression was found to be a symptom of power exercised by men over women in Fayoum. This aggression is translated to violence and sexual assault against women: men vendors take fish from women without paying the fair the price for it; wholesalers selling low quality fish to women due to buying fish on credit; clients sexually assaulting women vendors and many other forms of aggression.

The findings on harassment exercised by local authorities in Fayoum is to a great extent very similar to what was mentioned by Bhowmik (2005); Fellows and Helmi (2012) and others. Scholars mentioned the oppressive attitude of governments and local authorities in most of the developing countries towards street vendors, considered as a source of nuisance to cities. But instead of confiscations and destruction of goods as listed in the literature, the local authority of The village either imposes fees for staying in markets, or fines in case of breaching laws, to deal with women fish street vendors. When street vending is a source of traffic jam and road disturbance, local authorities punish street vendors with fines up to filing a case to the court.

Development interventions

The literature stated that organizations like the ILO and UN Women have set development strategies to empower women entrepreneurs addressing women street vendors worldwide, entailing those selling all types of goods including fish. Strategies address challenges related to norms, structures and imbalances in power and thus provide women with agency (Hunt and Samman (2016) and UN Women (2015)). The ILO came up with an integrated policy framework in national development plans (ILO, 2013a) with focus on enabling women's access to financial resources, social protection, skills development and training, organization and collective action and access to decent incomes. Inspired by these clusters, a program was designed by WorldFish, in cooperation with CARE International in Egypt, to empower women fish street vendors in Fayoum based on these clusters. Results of the data collection have proved the improvement of the beneficiaries' livelihoods, thanks to several interventions, but mostly due to two interventions: saving groups and trainings.

Interventions based on promoting social networking and knowledge sharing were very beneficial whereas those based on physical capital has been controversial. The saving groups are the most praised intervention by the beneficiaries, followed by training courses in fish cooking, salting and drying; problem solving, negotiation and accountability among others.

VSLA groups and control over assets

Agreeing with the literature, as stated Ksoll et al., 2015; Brunie et al., 2014; Gash 2013 as well as others, saving groups aim at accessing cash money to group members to launch/expand businesses and answer immediate emergencies. As it has been applied in over 70 countries, VSLA groups have proved to be very successful in Fayoum. The data collection has revealed that the total savings of women fish street vendors through the 34 VSLA groups has

attained 1.5 million Egyptian pounds during a period of two years. Women expressed their willingness to continue running the saving groups after the program's closure.

Equipment

The literature mentioned the significance of the issue of lack of equipment, especially to preserve the quality of food products. Bhowmik and Saha (2012) raise the issue of lack of equipment and refrigeration. Little access to these sophisticated equipment expose food products and drinks to the sun, air pollution and other contamination sources constantly, thus, lead to major public health issues, as explain Wongtada N. (2013). In conformity with this gap of equipment, the development program provided necessary equipment to preserve the quality of fish to maintain the shelf-life of the fish and also maintain prices of fish as long as the quality is good. Ice boxes, filleting tools, grills, transportation and weighing scales were distributed. The interviews with women fish street vendors and field officers revealed that some of the equipment were very beneficial; others were not.

As mentioned in the literature, Naved et al. (2011) advocates that the right to access technology is denied for Bangladeshi women: they are thought to be unable to operate technological equipment and machinery. Similarly, the tricycle, however, it was important to ensure a secured transportation for women fish street vendors. It was deducted from the interviews that the concept of sharing the tricycle was not convenient as several women had to share it. Moreover, as women cannot drive the tricycle, they hired a man to drive it; thus, the tricycle was not fully under their control all the time. However, it was found that women fish street vendors, through the interviews, were very happy about the ice boxes which preserved the quality of their products, and about the cleaning equipment and grill allowed women to generate income by offering to customers' value- added products. Nevertheless, the issue of sustainability of equipment provision in development programs and projects in Egypt is still questioned, as with time, those equipment will become obsolete and the problems that those women faced before especially the quality of fish will arise again.

Market infrastructure

Scholars described the street vendors usual struggle with inadequate infrastructure due to time and space restrictions, thus affecting their productivity (Lund and Srinivas, 2000; Chant, 2007a, b; Gates, 2002). Similarly, women fish street vendors, like street vendors in other parts of the world, suffer from the lack of structured markets and poor infrastructure if existed at all. Therefore, market infrasturcutre was among the priorities of the first phase of the development program.

A market area was established in April 2013, providing women with a clean, shaded area to sell their fish. The market provides the minimal acceptable working conditions that could alleviate the women fish street vendors suffering. Dialogue between women fish retailers committee and the local authority resulted in supplying water (IEDEIAS report). Results of field visits showed that the market was designed to provide minimal infrastructure, including water, tiled floor and shaded area in addition to water supply. However, there was no electricity, toilets or sewage system applied. Apart from the importance of supplying these infrastructures as well, the issue of sustainability of the market area is under threat. This is due to external factors: the transfer of bus station from the sidewalk in front of the fish market area, clients stopped passing by the women fish street vendors who were sitting in the established market area. Therefore, many of the women who were sitting there had to leave and sit on the street corner where the bus station was transferred so that passengers and clients can pass by them on their way to the bus. Unfortunately, it was noticed during the last field visit that other vegetables street vendors have been sitting just before this area blocking the way to the market area of fish street vendors. By the time the program is ended, this area could be controlled by other vendors if fish vendors do not sit there again.

Trainings

As identified in the literature, women entrepreneurs in the informal sector have low educational attainment. Street food vendors are usually uneducated and lack hygiene practices (Sheth et al., 2005). Singh (1998) identified particular needs of problem solving and social skills, in addition to technical skills as important to train street vendors on them. From the interviews undertaken in the field, similar trainings as mentioned in the literature, have been provided to women fish street vendors. Best hygiene practices, technical trainings like problem solving, negotiation among others, in addition to knowledge sharing trainings like cooking new recipes, were provided. It was found that training programs allowed women to acquire new knowledge and skills. Asma, one of the women fish street vendors said: “we were blind”. The training on negotiation skills made women change their aggressive attitudes towards customers, gain their trust and even improve their relationships with their family members. Cooking trainings helped women expand their business, thus, generate more income. The interviews with the women vendors revealed that women were trained on new cooking recipes of fish, in order to sell not only raw fish or just cleaned filleted fish but also cooked fish. Filleted or cooked fish are paid at a higher price. This added value product allows women to earn

more income: earning 90 EGP per kilo is better than selling one kilo of raw fish at half the price.

Organization and representation

The literature stated that when women came together in cooperatives, associations, or formed community-based organizations or joined unions (Chen et al., 2015), they have exerted efforts towards restoring dignity and delivering social justice to these economically marginalized workers (Webster, 2015). These organizations have advocated for regulatory changes, including a minimum wage and fixed hours of work. They have provided education and other capacity-building services, given legal assistance, and supported women workers to gain access to health care.

The Self-Employed Women's Association (SEWA) and National Association of Street Vendors of India (NASVI) achieved an important success when the Indian Parliament passed the Street Vendors Act "Protection of Livelihood and Regulation of Street Vending) in 2014 (Demetria. 2014). This led to the establishment of a legal status for vendors and underlines the importance of involvement in local government planning processes (ibid).

Similarly, women fish retailers' committee has been recently established in Fayoum as a first endeavour to organize women fish street vendors in Egypt. Throughout the interviews with the committee members, it was concluded that they work as a focal point and representatives of all women fish vendors to communicate their needs and issues with the concerned parties either government, donors, wholesalers or surroundings in general. Collective action exercised by the poor when they come together allows them to put pressure on local authorities to gain rights. The local authority, under pressure, is exerting more efforts to satisfy organized women fish vendors. However, the sustainability of the committee is being challenged: the value of their work could be under-estimated by the local authorities once they are aware that the donor supporting the development program is no longer involved. But if the committee members persist and continue putting pressure on government officials and lobbying, the local authority can still offer more services and put them on their priority list.

This study concludes that while the motivation of women work mainly comes from the necessity to answer basic needs of their families, their work still can be disempowering. The accumulated constraints of fish street vending can be very demotivating. A disempowering job, unstable income, lack of access to credit, violence and harassment can push many women vendors out of business. However, overcoming those constraints can help keep women in the

business. Accumulating capital through saving groups, organizing a committee that gives voice to the voiceless grassroots and learning how to defend their dignity encouraged women to stay and new comers to join this entrepreneurial activity. Consequently, a new motivation factor for joining the informal economy as grouping women and the learning experience women had during the program emerged in the context of women fish street vendors in Fayoum, Egypt, thus, adding a new element other than discrimination against the poor by the capitalist class, or exploitation or too much formality or lack of skills factors represented by previous scholars like De Soto (1989), Rostow (1960), Onodugo et al. (2016), and Maloney (2001).

To conclude, this study on the status of women fish street vendors in the Egyptian context, specifically Fayoum, Upper Egypt, has managed to find main motivations, challenges and the successful interventions to improve their livelihoods. The main motivation to work as street vendors is to meet the family needs especially that women street vendors are mostly uneducated and unskilled. The great majority are widowed, separated, divorced or even married with a husband incapable of holding on a job. Street vending is a social stigma. Women fish street vendors are seen as unworthy and humiliated by wholesalers, clients, officials and neighbors.

Work for women fish retailers is not necessarily an empowerment tool. Being overwhelmed with unpaid and paid work is adding to the burden and suffering of women working in the informal sector and at the same time manage their responsibilities as care-takers, leading to different health risks for women and children. Gender dynamics is very tied with gender norms and traditions in Fayoum community, bearing in mind the conservative nature of Fayoum. Thus, norms define the roles of women and men in the community. Accordingly, this study concluded that men's participation in domestic work is not appropriate; and if existed, it is considered complementary and occasional as a sign of compassion with women overloaded with work. As a result of the gender attitudes spread in the community, it was found that men, especially in markets, exercise power over women using violence and aggression. As a matter of fact, harassment and sexual assaults is a major constraint, if not the most important one, facing women fish street vendors. Access to credit is another constraint facing women, hindering their ability to continue working sustainably, not to mention expanding their businesses.

Overall, the women fish street vendors' situation has improved. STREAMS-program interventions have positively affected the women fish street vendors and their families' livelihoods. However, many of the gender attitudes are still persisting. Therefore, more

development efforts should be exerted to make the necessary changes on the gender attitudes level. Interventions based on promoting social networking and knowledge sharing were very beneficial whereas those based on physical capital has been controversial. The saving groups are the most praised intervention by beneficiaries, followed by training courses in fish cooking, salting and drying; problem solving, negotiation and accountability among others. The total savings of women fish street vendors through the VSLA groups has attained 1.5 million Egyptian pounds during a period of two years. Women expressed their willingness to continue running the saving groups after the program's closure. Cooking trainings have helped women expand their business, thus, generate more income. Meanwhile, some of the equipment were very beneficial; others were not. Equipment aimed to maintain the quality of fish thus keep morning prices so that the profits margin of vendors stay high; generate more income for women fish street vendors by using either cleaning tools or the grill; and finally ensure a secured transportation for women fish street vendors. However, the tricycle was not a successful tool as it was shared between several women and a conflict of interest might have arose between them or the man hired to drive the tricycle might have controlled the vehicle.

On another level, the women fish retailers' committee have exerted a tremendous effort to demand rights for women fish street vendors. However, the sustainability of its role after the closure of the program in February is being questioned, especially with the absence of the donor support. Finally, the sustainability of the established market is also being questioned due to an external factor affecting the strategical location of the market area that was once selected based on the local setting of bus station near of it. With the change of the bus station location, women have left the market area to stay close to passengers and clients.

Finally, despite the overall successful interventions of the development program, it can be argued that the best interventions that should be scaled out is the savings groups. The savings groups can be applied anywhere as it is already applied in over 70 countries worldwide and have achieved great success beyond generating income or making savings, it has helped improve nutrition of families and children, expand business and open new ones. With little coordination, beneficiaries can run their groups on their own with little to no help of coordinators at all.

Equipment no matter they were effective or not, they are obsolete. Organization and collective action really depends on the willingness of women to pursue their roles as representatives of women. However, more efforts should be exerted to deepen the roots of

women fish retailers committees in the community. Trainings are considered the glue that help women run VSLAs, committees, businesses and others. So, their existence is pretty much important. Finally, it is important to avoid interventions that could lose their significance due to external factors.

As highlighted throughout this research study, there are a number of opportunities for improving the livelihoods of women fish street vendors and their families not only in Fayoum but also in other governorates nationwide. This section of the chapter aims to identify few policy recommendations that can help in spreading development interventions in favour of women fish street vendors in Egypt.

Recommendations

According to the conclusions and findings previously reached in this study and discussion of it, the following proposed recommendations come as a way to improve the working conditions of food street vendors and more specifically women fish street vendors, help them generate more income and enhance the legal environment in which they are working not only in Fayoum governorate but also in other parts of the country where women work as food vendors, especially in fish business. Some of the recommendations could be adapted to be more convenient to other settings, but still, the majority could be applicable nationwide, as they address common challenges of women fish street vendors. Recognizing the work of women fish street vendors by official authorities is important, promoting social networking solutions is essential, encouraging women fish street vendors to lobbying in an organized form will allow them to gain more rights. All these recommendations would benefit vendors, their wider communities, and the national economy. Accordingly, the proposed recommendations are:

- 1) Scaling-out the savings groups model to other parts of Fayoum and other governorates to allow women fish street vendors accumulate necessary capital for their families and businesses with the help of local facilitators (NGOs or individuals) to recruit, organize and sensitize women about the benefits of these saving groups;
- 2) Raising awareness among the public about women's right to work as street vendors and to be treated equally with other laborers indignity and about street vending as an honorable work in order to change the society view on street vending for women as a social stigma, thus stop harassment and violence.
- 3) Organizing women fish street vendors into cooperatives to speak for women's rights and provide services for women, such as health care services, trainings, day care centers

and literacy classes with the help on local NGOs, CDAs and other available facilitators to bring women together and train them on the functioning and operating of cooperatives;

- 4) Launching a policy dialogue between women fish street vending groups and policy-makers: Encouraging women lobbying to gain more rights in the markets by pressuring local authorities to provide more services in exchange with the collected fees for sitting-in the markets;
- 5) Providing trainings to women fish street vendors to improve the handling practices of fish in markets;
- 6) Support education to allow them the opportunity to find better jobs in the future and not to create another generation of women street vendors.

The above recommendations all come under the umbrella of trying to encourage entrepreneurship among women fish street vendors in Egypt. All of these recommendations are aligned with the State's policy encouraging youth and women entrepreneurship nationwide.

Future research

The findings of this research study are not generalizable to other locations all over Egypt and among all women fish street vendors. It should be stated that the study has been conducted in a village that has a unique environment that cannot be compared to other rural areas around Egypt, however, it can be considered a good case practice that can be applied elsewhere. Therefore, future research can be done due to the nature of the study where further exploration of motivations, constraints and solutions to women fish street vendors' situations in other governorates can be made, and then compared with the findings of this study. This can also help in making some linkages with the effect of the State's policies, laws and regulations in creating an enabling environment encouraging street vending nationwide.

Furthermore, the main findings of this research related to constraints and potential effective solutions can be explored in other parts of Egypt, especially where a large number of women fish street vendors exist, like in Kafr El-Sheikh, the main governorate of aquaculture industry in Egypt, and in Aswan where exists the Lake Nasser, a main source of fisheries in the country and also in other governorates where exist some aquaculture activities like Beheira, Sharkia and Minya recently introducing aquaculture. Hence, further research can be made in comparing the nature of women fish street vending between different rural areas in Egypt, and

accordingly making linkages to the environment differences including constraints and potential solutions.

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Annex

In-depth interview questions

Questions to local authority:

- 1) What is the government stance towards street vendors?
 - a. Is there a tendency to regulate their presence in streets?
 - b. Is there any standards or regulations to organize street vending?
- 2) What are the government endeavours to support women fish street vendors?

Questions to women fish street vendors:

- 1) How is the fish business going?
- 2) What is your biggest dream?
- 3) What is your biggest challenge?
- 4) What did you learn from the training programs you attended?
- 5) Do you feel that women retailers are coming together as a group?
 - a. Does this improve your business?
- 6) How do you see your relationship with the community have changed?
- 7) What is the impact of the project on you and your family?
- 8) Tell me a positive experience of the project? What did you learn from it?
- 9) What do you like about your VSLA group?
- 10) What do you think about your overall experience in the project?
- 11) How do you deal with your daily challenges after the project interventions?
- 12) Will you continue in the same activities of the project after it is ended?

Questions to field officers:

- 1) How does the project ensure its sustainability?
- 2) What is the biggest change you noticed in the community?
- 3) Do you see any attitude change from men, women, community or government authorities?
- 4) What is the government attitude towards women fish street vendors? Did it provide any kind of help?
- 5) What is the biggest achievement of the project in your opinion?
- 6) What is still considered as a challenge that should be dealt with?