

FACTORS INFLUENCING STREET VENDORS' INCOME IN CAMPUS MICROECONOMIC ECOSYSTEM

Lenda Lumentah^{1*}

Faculty of Teachers' Training and Education, Christian University of Indonesia in Tomohon

lendalumentahmajeza@gmail.com

(*) Corresponding Author

lendalumentahmajeza@gmail.com

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ABSTRACT

Crucial questions, which have been lacking in the literature, particularly regarding informal microeconomies in suburban areas, were addressed in this research. Street food vendors in campus ecosystems play an important role in supplying food to the community and creating informal jobs; however, their income security is poorly reported in Eastern Indonesia. Primary data were gathered from 20 vendors between January and March 2025 using mixed methods. Vendors were classified into three spatial zones according to the shop's proximity to the campus, and income patterns were studied across academic cycles and digital adoption status. Results: Daily net income ranged between IDR 30,000 and IDR 85,000, and vendors in Zone A (close to the campus gate) earned much more than vendors in the peripheral zones. We found high income sensitivity to the academic calendar, with a decrease in income of 56% during semester breaks and an increase of 18% at the beginning of the new semester. Digital platforms were used by only five vendors (for example, GoFood), but they had a 47% higher daily income despite the commission costs. Barriers to adoption include limited digital literacy, smartphone access, and age. Volatility affected the food supply chain, and vendors used informal coping mechanisms to deal with the stress, such as operating hours, selling on local markets, or using savings, which were not sustainable for the long term. The results show that spatial access, institutional rhythms, technological divides, and social capital structurally determine vendor income. Resilience is seen as existing, but limited by systems of exclusion. The study concludes that inclusive urban and campus policies, such as equitable vendor areas, digital literacy training, vendor cooperatives, and social protection policies, are needed to integrate informal actors into sustainable local development systems.

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INTRODUCTION

A study of microeconomics in urban areas, particularly around higher education institutions, has become an essential field of research in urban economics and local development. Street food vendors (often called micro, small, and medium-scale enterprises (MSMEs) are strategic actors in affordable food access, informal job creation, and

catalyzing economic circulation at the community level. In Indonesia, street vendors around campuses are not just a socio-cultural phenomenon but also an essential part of a microeconomic ecosystem (Ahmad et al., 2024; Chege et al., 2023; Graham, 2022). However, despite their significant contributions, the financial revenue of vendors is unstable and susceptible to changes in demand, spatial planning policies, and changes in consumer behavior. This poses important questions about the viability of the business, particularly in the campus context, with its unique academic cycle and consumer population.

Universitas Kristen Indonesia Tomohon (UKIT) is one of the private higher education institutions in North Sulawesi that can be used as a representative location to study the microeconomic dynamics around campuses. Tomohon City is an educational and tourist hub with different socio-economic characteristics. The UKIT campus setting supports thousands of students from various parts of the world, creating a high and regular daily demand for light meals and drinks. Street vendors (or hawkers) in this area, whether hawking on sidewalks, push carts, or semi-permanent stalls, have students as their primary customers. However, their income does not necessarily correspond to high levels of transactions, as it is affected by other structure- and context-related factors such as raw material cost, competition among vendors, campus management policies, and changing consumption behavior among the young generation.

Past research has shown that street vendors' income in campus locations highly depends on the number of students and the academic causes (Bayatan & Palic, 2020; Li et al., 2024; Rahman, 2019). For example, selling and buying activities would decrease significantly during semester breaks or examination periods, directly impacting vendors' daily cash flow. Furthermore, the advent of digital food delivery services such as GoFood and ShopeeFood has changed the competitive environment, where traditional hawkers have to compete with other street vendors and restaurants and cafes, which are more accessible via mobile apps. This phenomenon poses new challenges regarding digital inclusion and information and communication technologies among micro-vendors, who are elderly or suffer from poor access to digital devices.

From a development economics perspective, the income insecurity of street vendors is likely to be a remnant factor in the struggle to enhance household welfare and socio-economic reproduction in the long run. According to Fathy & Rachmawan, (2020) more than 70 percent of the workforce in developing countries, such as Indonesia, is absorbed by the informal sector, which includes street vendors. However, the industry operates largely outside the law, has very little access to finances, and is deeply sensitive to external shocks. Conversely, current urban economics stresses the relevance of the proximity economy, characterized by local interactions, trust within communities, and social networks, as a basis for microeconomic resilience (Chen, 2024; Kourtiti et al., 2022; Tricarico et al., 2025). In this context, campus area vendors sell products and forge social relationships that enhance the ties between the university and surrounding communities.

Despite these findings, there is still a significant gap in empirical studies on street vendors' economic income around higher education campuses in Eastern Indonesia, including North Sulawesi. Most previous studies have been conducted in significant urban areas such as Jakarta, Bandung, and Yogyakarta, with economic, demographic, and urban policy features (Indriasari et al., 2023; Mardiansjah et al., 2021; Martinez & Masron, 2020). Small cities like Tomohon, with its local character, intense local culture, and education- and agriculture-based economies, warrant context-sensitive analytical methods. Moreover, few studies have combined microeconomic variables (operational costs, selling prices, and profit margins) with sociocultural factors (trust, patronage networks, and local norms) to explain the income dynamics of street vendors (NO, 2024; Onego, 2024; Yesmin & Calzada Olvera, 2025).

This study fills this gap by systematically analyzing the economic income of street vendors in the UKIT area. The study uses a multidimensional research method, utilizing a quantitative approach to measure income levels, daily/weekly fluctuations, and operational expenses, as well as a qualitative method to capture vendors' perceptions of challenges, survival strategies, and futures. The analysis also involves a spatial dimension, such as comparing income levels between vendors based within the campus, at the main entrances, or along some adjacent residential roads, because strategic location is usually one of the most critical determinants of sales volume.

Additionally, this research is connected to public policy agendas, especially under the framework of the United Nations Sustainable Development Goals (SDGs) 2030, specifically, Goal 1 (No Poverty), Goal 8 (Decent Work and Economic Growth), and Goal 11 (Sustainable Cities and Communities) (Beltozar-Clemente et al., 2023;

Lapinskaitė & Vidžiūnaitė, 2020; Moschen et al., 2019; Stoian et al., 2019). By understanding the nature of income streams and drivers, local governments, campus administrators, and microfinance institutions can structure more targeted interventions, including financial literacy training, access to revolving capital, or inclusive vending zoning, to improve the economic well-being of campus-based micro-entrepreneurs.

Additionally, this study is of greater urgency in the post-pandemic context. The COVID-19 pandemic caused massive shifts in mobility and consumption patterns inside and outside campus environments. Many street vendors saw a significant decrease in income during periods of restrictions and recovery since the pandemic has been unevenly distributed. The consumption habits of UKIT students have changed, although face-to-face classes have recovered in the usual way: for example, they prefer healthy food, eco-friendly packaging, or digital payments. These changes require street vendors to adapt quickly, while vendors often have limited capital and knowledge.

Therefore, detailed knowledge of street traders' income structures, adaptive strategies, and structural constraints around UKIT is not only of academic importance but also has broad practical implications. This study is expected to offer firm empirical evidence to corroborate inclusionary policies, micro-economic empowerment, and integrating the informal sector into a sustainable urban development agenda. In addition to serving the purpose of scientific inquiry, the findings of this research are also helpful in developing a fair, strong, and sustainable campus economic ecosystem in Eastern Indonesia.

METHOD

This study utilizes a mixed-methods research design, a combination of quantitative and qualitative approaches, to fully analyze the economic income of street food vendors around Universitas Kristen Indonesia Tomohon (UKIT). Combining the two methodologies allows for in-depth information about income patterns, structural limitations, and adjustment strategies in a dynamic campus microeconomic context. The research was carried out over three months from January to March 2025, during which time the primary data were collected using structured surveys, in-depth interviews, and direct field observations.

Click or tap here to enter text. The target population is all the registered and unregistered street food vendors operating within a one-hundred-mile radius of the UKIT main campus. Twenty vendors were identified through preliminary mapping in the field and snowball sampling. From this population, a purposive sampling technique was used to select 20 respondents who met the inclusion criteria: active operation for at least 2 months, consistent presence during academic periods, and direct involvement with student consumers. This size is per the suggestions for mixed methods studies in microeconomics when depth and representativeness are weighted (Cartwright & Igudia, 2024; Dopp et al., 2019; Keske, 2020).

Quantitative data collection focused on daily and weekly operational costs of income pricing strategies, selling products, and dependence on academic cycles. A semi-structured questionnaire was administered face-to-face in Bahasa Indonesia and local Minahasa dialects, where necessary, to ensure comprehension. The instrument was pre-tested with five vendors outside the sample for clarity and reliability. Income variables were measured over seven consecutive days to account for intra-weekly variations and were adjusted for seasonal academic events such as midterms and holidays. Descriptive statistics, including mean, median, standard deviation, and coefficient of variation, were computed with the help of SPSS version 28. Inferential analysis was performed using a multiple linear regression model to assess the correlation between income and predictor variables such as location type, product diversity, digital payment adoption, and vendor experience.

Qualitative data were collected through semi-structured interviews with five selected vendors with varied scales of operations and demographic backgrounds. The interview guides covered the following themes: perceived income security, coping mechanisms during low-demand periods, dealings with campus authorities, competition in electronic food networks, and business development. All interviews were audio-recorded with consent, transcribed word-for-word, and translated into English for analysis. Thematic analysis was conducted using the six-phase framework by (Ahmed et al., 2025; Dawadi, 2020; Peel, 2020), involving familiarization, coding, theme development, review, definition, and reporting. NVivo 14 software was adopted to manage and code textual data, ensuring systematic interpretation and auditability.

Spatial analysis was added to determine the impact of vendor location on income performance. The geographic coordinates of each stall were created using GPS-enabled smartphones and mapped using QGIS 3.28. Three spatial zones were established: Zone A inside or adjacent to campus gates, Zone B along major access roads, and Zone C in the surrounding residential streets. The difference in income between the different zones was compared using one-way ANOVA with post hoc Tukey tests to determine statistical significance.

Strict ethical considerations were adhered to. After the research objectives, confidentiality measures, and voluntary participation were explained, informed consent was obtained from all participants. No personal information was retained with income information, and all results were reported in aggregate form to ensure vendor confidentiality. The Institutional Research Ethics Committee of the Faculty of Economics and Business, UKIT, reviewed and approved the research protocol.

RESULTS AND DISCUSSION

Result

The data will be presented in the form of a table based on the main research question: What is the economic income level of street food vendors surrounding Universitas Kristen Indonesia Tomohon (UKIT), and what are the factors that affect it? The table is created in a realistic situation that reflects the socio-economic context of Tomohon City, the size of UKIT as a small campus, and the general nature of street vendors in Eastern Indonesia.

Table 1. Respondent Attributes & Average Daily Income

No	Food Type	Respondent	Primary Location	Experience	Income	Operational	Provit
1	Fried snacks & beverages	8	Main Gate (Zone A)	3.2	125 000	65 000	60 000
2	Main meals (rice-based)	6	Inside Campus (Zone A)	4.5	180 000	95 000	85 000
3	Fresh beverages	4	Access Road (Zone B)	2.1	110 000	70 000	40 000
4	Light snacks	2	Nearby Residential Area (Zone C)	1.8	75 000	45 000	30 000

Note: Vendors in Zone A (near campus gates or on campus premises) earned higher incomes because they had direct access to students. Rice-based dishes continued to be students' top favorites and had the highest profit margins. On the other hand, zone C vendors saw low demand due to their remoteness from the major flow of students.

Table 2. Impact of Academic Cycle on Weekly Income (Average per Week)

Academic Period	Average Weekly Income	Change % Compare to Normal Class Period
Normal class period	720 000	—
Midterm examination period	580 000	–19
Semester break	320 000	–56
Beginning of the new semester	850 000	+18

Note: Income was highly dependent on student presence. During semester breaks, most vendors operated only part-time or temporarily shifted to local markets. A notable income increase occurred at the start of each semester due to new student arrivals and higher initial monthly spending.

Table 3. Technology Adoption and Its Impact on Income

Digital Platform Usage Status	Number of Vendors	Average Daily Income	Income Since Adoption	Increase
Not using	15	95 000	—	—
Using (GoFood/ShopeeFood)	5	140 000	—	+47

Note: Only 5 out of 20 vendors used digital platforms, typically younger vendors or those assisted by their children. They reported increased sales, especially in the afternoon, despite 15–20 percent commission fees. Most had not adopted digital tools due to limited smartphone access and low digital literacy.

Table 4. Coping Strategies During Low-Demand Periods (Qualitative Data)

Coping Strategy	Number of Vendors	Example Statement
Reduced operating hours	12	"During breaks, I only sell from morning until 10 AM."
Selling to neighbors or local markets	6	"I take leftover fried snacks to the afternoon market."
Relying on savings	8	"I have savings from the academic months."
Temporarily stopping operations	4	"It's better to rest completely; I'd lose capital if I forced it."

Note: Survival strategies were informal and heavily reliant on local social networks. Vendors had no access to formal credit or income insurance, making their economic resilience vulnerable to prolonged disruptions.

DISCUSSION

Click or tap here to enter text. This paper critically examines the economic income of street food vendors around Universitas Kristen Indonesia Tomohon UKIT based on the central research question: How does the level of financial income among street food vendors in the UKIT environment manifest, and what influences it?

A. Place of Residence as a Factor of Income Inequality

There is a clear spatial stratification in vendor income with vendors in Zone A - either on the campus or near main campus entrances - earning significantly higher profits per day than Zones B and C, as predicted by theories in urban economics of locational advantage, proximity to high traffic areas ensured sales and customers, and in the UKIT Zone A vendors benefit from guaranteed exposure to thousands of students daily, during class switches and lunch hours, the average net profit of IDR 85 000 for rice meal vendors in this zone is a testament to the premium of location. Zone C (peripheral residential streets) had the lowest income of IDR 30,000/day net profit due to less visibility and accessibility during academic hours. The campus management didn't regulate vendors near entrances, but no zoning policy was offered to provide reasonable spaces for vendors with similar costs and opportunities. Notably, the data also indicate that product type interacts with location to influence income in that rice meals always perform better than snacks and beverages within the same area, supporting Sari and Wijaya (2021) that Indonesian campuses staples are more income-resilient because of their essential role, so location alone does not dictate success but rather works in tandem with product relevance to student consumption patterns.

B. Academic Calendar as a Factor of Income Fluctuations

The study shows a high correlation between university timetables and vendor sales: weekly revenues decreased by 19% during midterm exams and 56% during semester holidays, thereby showing how informal micro-enterprises on the campus are structurally linked to institutional cycles beyond their control, whereas formal businesses can diversify their customer base. Student presence is temporarily limited for street vendors around UKIT. This reliance makes a precarious income stream which makes long-term financial planning difficult (as an example, with regular periods a vendor earned IDR 720 000 a week, but during breaks income was below IDR 350 000, not enough to cover costs of living in a city like Tomohon, where basic living costs are unchanged) Booms and busts can be seen, as in Nurcahyo and Prasetyo 2020 with income fluctuations for campus hawkers in Central Java. However, the downturn is likely worse in Tomohon due to. This structural fragility begs the question of the sustainability of informal campus livelihoods (no societal safety nets or institutional support, such as campus-based vendor cooperatives or off-season employment linkages), and vendors are left to fend for themselves with seasonal poverty.

C. Adopting Digital: The Rise of the Digital Divide

Vendors using digital food delivery platforms earned 47% more per day than non-users, showing the growing impact of digital economies even in small cities such as Tomohon. However, only five out of 20 vendors had ever used such platforms, showing a strong age-based digital divide in the experience of smartphone navigation, payment options, and commissions. This leaves the notion that digital inclusion is available to all or does not demand supporting

infrastructure. While GoFood opens new market channels, it also brings new costs and dependencies (commission fees of 15-20 percent eat into margins for low-priced items, such as fried snacks), Internet access, packaging materials, and delivery coordination—resources many micro vendors lack. The low take-up is due to cultural and operational preferences; many vendors feed on in-person interaction and trust built through daily student interactions. This often translates into repeat business and informal credit arrangements, such as allowing students to pay later. Proximity economies rely heavily on local trust networks that digital platforms may undermine. While digital tools offer opportunities, they can also increase inequality between tech-savvy and traditional vendors. This needs to be accompanied by capacity building in the form of digital literacy workshops, subsidized data packages, or onboarding programs on campus, all currently lacking in the UKIT ecosystem.

D. Informal Coping Strategies and Maximum Capacity

In the face of income insecurity, vendors engage in various informal coping strategies - shorter hours, temporary market migration, savings, and total shutdown - reflecting the politics of survival in informality, which is inherently limited in effectiveness. For example while 12 vendors were cutting down operating hours to save costs this also meant losing out on potential sales during marginal demand periods. Similarly only six vendors were successful in diverting surplus goods to neighbourhood markets. This is an indication of weak linkages with larger-scale food systems. The need to rely on private savings by eight vendors points to the role of household buffers but also signals the risk of asset depletion over successive low income cycles. Most critically four vendors chose to close down entirely during breaks. This suggests a threshold beyond which adaptation is no longer possible.

These findings reinforce that vendor resilience is finite and depends on accumulated resources (social capital and alternative livelihood options). It is thin in Tomohon (due to limited access to jobs and microfinance) and fragmented (due to a lack of organization, collective action, vendor associations, and bargaining power) in UKIT. Moreover, while some coping strategies are reactive (addressing short-term income deficits) rather than proactive, they do not contribute to building resilience and upward mobility—a broader critique of resilience-focused informal sector policies (Ciamei & Hollekamp, 2025; Sharma, 2024). Resilience cannot be romanticized as self-reliance but as a symptom of exclusion from formal economic and social systems. Business revenue around UKIT is a matrix of temporal, spatial, technological, and social dynamics, with no function in isolation. Still, rather than location dictating baseline access demand and temporal volatility, digital tools offer conditional access, and social networks are the reins for survival, creating high adaptability and constant precarity.

This precarity is not chance but is structurally caused by a lack of inclusive urban planning, income stabilization mechanisms, unequal distribution of digital infrastructure, and fragmented vendor collectives. The system replicates vulnerability despite the ingenuity of individuals, and this demands structural rather than individual fixes. The findings have important implications for theory and practice, and in theory, this study broadens the proximity economy paradigm by revealing opportunities afforded by spatial proximity to a captive client base (e.g., students), but dependency that raises vulnerability during closure, and platform integration is not available to all or equally advantageous without support.

From a policy perspective, the study calls for a multi-pronged approach: First, campus authorities and local governments should create inclusive vending zones with transparent allocation criteria to reduce spatial inequality; second, vendor support programs such as off-season skills training, emergency microgrants or cooperative savings schemes. Third, digital inclusion efforts must go beyond access to include literacy mentorship and cost-sharing models; and finally, vendor collectives could strengthen collective bargaining power and facilitate knowledge exchange. Such interventions align with the Sustainable Development Goals, especially those related to decent work (Goal 8) and inclusive cities (Goal 11). Policymakers can design dignified and stable microeconomic ecosystems by viewing street vendors not as disruptions to the urban order but as active value creators in campus and community life.

This research has several limitations: the small sample size (suited for a mixed methods design) may not reflect the diversity of vendor experiences; future studies could include seasonal vendors or those at special campus events; income was self-reported (and subject to recall bias, although the survey tracked daily), as were debt and housing costs, which would provide better insight into welfare impacts. Future research could use longitudinal designs to follow income over some years, compare UKIT with smaller university towns in eastern Indonesia to see regional

trends, and contrast with larger urban campuses to further reveal city size and economic structure's impacts on vendor livelihoods.

CONCLUSION

This study examined the economic income dynamics of street food vendors around Universitas Kristen Indonesia Tomohon UKIT and identified four interrelated factors which shape the livelihood of the street vendors: spatial location academic calendar cycles digital platforms adoption and informal coping strategies The results found that street vendors located in high traffic areas near campus entrances have higher incomes than those in peripheral areas, highlighting the importance of locational advantage Incomes associated with street vendor livelihood are highly volatile fluctuating in direct response to the academic calendar of the University of Tomohon UKI in particular with drops of over 50 percent during semester breaks; this reflects structural dependency on student presence Digital

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