This paper presents data about the indebtedness of the poor, in particular, street vendors from Cali, Colombia. In Latin America, as in many other developing regions, the poor have no access to credit from regulated institutions. Bank fees, transaction costs and lack of durable assets to back up indebtedness, exclude the poor from the banking system and their only resort for credit are moneylenders who charge predatory interest rates. In order to assess the economic implications of payday loans, information about indebtedness was collected amongst street vendors in Cali, Colombia. A random sample of 300 street vendors was surveyed at two large street vending sites in the city in 2016. Respondents were inquired about income, expenses, household composition, and access to banking services, credit, and indebtedness. This data in brief presents the value of the gathered information, the general characteristics of this research and the methodology used. Data of this manuscript is associated with the publication Martinez, L., & Rivera-Acevedo, J. D. (2018).
Information about the debt portfolios of the poor was collected in Cali, Colombia. Data were collected through a structured survey. Informants were 300 street vendors randomly selected at two street vending sites in the city. Field work was conducted between January and February 2016. Table 1 presents general characteristics of the surveyed population.

1.1. Experimental design, materials and methods

Based on the information of the planning department of Cali, there are nine street vending sites in the city. Information presented in this analysis was collected at the two largest sites: Downtown and Santa Helena. The downtown site is located in the heart of the city where most of the government offices are situated. Street vendors occupy an area of about 13 blocks that provides a vast range of informal and formal activities. Santa Elena is a food market that covers about 12 blocks. It is located next to an area with high criminal activity and lies in the middle of an urban renovation plan by the government called the “green corridor”. Fig. 1 presents the locations where the field work was conducted.

For data collection, the authors designed a structured survey (Supplemental material). The questionnaire was piloted with 15 street vendors at other sites -different from Downtown and Santa Helena-to verify the clarity of the questions and the general structure of the questionnaire. Minor changes were introduced in the final questionnaire after the pilot. Trained pollsters collected the information alongside two field supervisors. Respondents were selected randomly and pollsters provided an explanation of the purpose of the study. Anonymity was guaranteed and it was made clear that the information would be used for academic purposes only. Participation was voluntary and respondents could stop the survey at any time. We collected 300 complete surveys and based on this
**Table 1**  
Indebtedness information of street vendors in Cali, Colombia.

|                      |     |
|----------------------|-----|
| **Male**             | 54,6|
| **Education**        |     |
| No education         | 5,3 |
| Elementary school (%)| 32  |
| Incomplete high school (%) | 29,3 |
| High school diploma (%) | 26,3 |
| **Indebtedness**     |     |
| Has someone to borrow money from (%) | 67,3 |
| Has had any type of loan in the past (%) | 74  |
| Has had more than one loan at the same time (%) | 27  |
| Currently paying a loan (%) | 43  |
| Average time for loan repayment (months) | 13,1 |
| **In debt by lender**|     |
| Family (%)           | 4,4 |
| Friend (%)           | 3,5 |
| Bank (%)             | 16,8|
| Microfinance institution (%) | 23,9 |
| Payday-loan (%)      | 51,3|
| **Average interest rates per month** |     |
| Family (%)           | 0   |
| Friend (%)           | 10  |
| Bank (%)             | 3   |
| Microfinance institution (%) | 2,5 |
| Payday-loan (%)      | 20,4|
| N. Observations      | 300 |

**Fig. 1.** Field work locations: Street vending sites in Cali, Colombia.
sample, is not possible to generalized on the indebtedness of all street vendors in the city. Few respondents quitted after the survey started.

Respondents were asked 66 questions about demographic information (age, gender, and education), indebtedness, income, expenses, type of sales, and expectations of their economic future. The uninterrupted survey took about 20 minutes, but since the participants usually continued their work it took about 40 minutes in most cases. The information collected can be used for descriptive analysis aimed at informing policymakers and academics about the lack of financial inclusion and indebtedness of the of street vendors.

This study follows local and international rules for empirical research. Likewise, respondents provided verbal consent before survey commencement. The survey did not inquire about personal information that allows the identification of any informant. Information about this study is available at: www.icesi.edu.co/polis/.

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Transparency document

Transparency document associated with this article can be found in the online version at https://doi.org/10.1016/j.dib.2019.103714.

Appendix A. Supplementary data

Supplementary data to this article can be found online at https://doi.org/10.1016/j.dib.2019.103714.

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