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Income Generating Activities in Zambia.

A case study of Entrepreneurs and SMEs in Masala Market, Ndola.



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ABSTRACT

Due to the introduction of globalisation and free markets, coupled up with structural adjustment programmes in Zambia, markets have produced several opportunities and threats for entrepreneurs and small and medium scale enterprises. Whilst people lost their employment due to structural adjustments, it was up to them to find ways and means of sustaining their well-being, hence the engagement in entrepreneurship and small and medium scale enterprises.

The thesis aimed at gaining knowledge about entrepreneurship and small and medium scale enterprises, dwelling on the different types of activities that both men and women engage in. Various qualitative methods such as semi-structured interviews, focus group discussions, observation and secondary sources were used to collect data. The data was further analysed qualitatively, and conclusions were reached upon. This research had a total number of 14 participants, divided into 7 men and 7 women involved in entrepreneurship and small and medium scale enterprises.

The study showed that people mainly engaged in entrepreneurship due to lack of employment opportunities. In addition, due to structural adjustment programmes, many parents lost their jobs, hence affecting the children's welfare by them being kicked out of schools due to non-payment of school fees. This led many to either stop school or not gain any education or skills training, therefore, the only thing left was for them to be part of the informal sector.

The study realised that engaging in entrepreneurship and small and medium scale enterprise was a way to help business owners sustain their livelihoods and the family's. Entrepreneurship and small and medium scale enterprise was seen to be a poverty alleviation tool.

DEDICATION

This work is dedicated to all my hardworking participants that took part in this research. I also dedicate this to my husband and entire family for the immense love and support I received during this study.

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ABBREVIATIONS

APS	Adult Population Survey
CSO	Central Statistics Office
ESAPs	Economic Structural Adjustments Programmes
FGD	Focus Group Discussion
GAD	Gender and Development
GCE	General Certificate of Education
GDP	Gross Domestic Products
GEM	Global Entrepreneurial Monitor
HIPC	Heavily Indebted Poor Countries
IMF	International Monetary Fund
MMD	Movement for Multiparty Democracy
NGO	Non-Governmental Organisation
NSD	Norwegian Centre for Research Data
NYP	National Youth Policy
PLRF	Policy Legal Regulatory Framework
SAPs	Structural Adjustment Programme
SDG	Sustainable Development Goals
SMEs	Small and Medium Sized Enterprises
TEA	Total Entrepreneurial Activities
UNDP	United Nations Development Programme
UNIP	United National Independence Party
ZCCM	Zambia Consolidated Copper Mines
ZDA	Zambia Development Agency

1.0 INTRODUCTION

Since time in memorial, people have been engaging in business but not as much as these past few years. These days' people in Zambia line up in the highways to sell their products, risking their own lives just so they can earn a living. Everywhere you look, be it in the market, homes or streets, someone is engaging in business. This made me question why there were more people doing business. What has caused this saturation of people in business? This made me want to study and know more about these entrepreneurs and small and medium-sized enterprises (SMEs) and what drove them to engage in business.

In Zambia, entrepreneurship has not always been encouraged as a form of employment. After gaining independence in 1964, the government adopted a socialist economic management. The system did not encourage entrepreneurship and SMEs businesses. However, the subsequent deterioration of the economy due to sharp decline in the copper prices and a rise in oil prices and other imports in mid-1970s encouraged entrepreneurship and ownership of SME businesses. The Economic Structural Adjustments (ESAPs) that brought wholesale unemployment further exacerbated this due to sell of parastatal companies. Private partnerships were generally encouraged in the new economic model.

Majority of the people engaged in small businesses due to retrenchments because of privatisation of parastatal firms between 1992 and 1999 (Konayuma, 2007). Others started business to help supplement their incomes to meet the family needs and budget. Accessing formal employment was a challenge due to the economic deterioration in Zambia. The labour market shrank such that graduates from colleges and universities had difficulties securing employment.

Yet, unemployment in Zambia continues to affect a major part of employable population especially the youth from a broad spectrum of socio-economic groups. This includes both the educated and less educated. However, substantial fractions of the youths from low income backgrounds and limited education in most urban areas have been particularly stricken. In terms of gender, this dilemma of unemployment is particularly critical for girls and women. Girls and women are regularly deprived in the labour market because of the perceived

conflict between employment and family and the limited range of casual opportunities they offer (Okojie, 2003).

According to central statistics office (CSO), population aged 15-35 years is not engaged in any economic activity but are available and looking for work. The informal sector accounted for 83.9 percent of the total employed population, whereas the formal sector accounted for 16.1 percent of the total employed population (Central Statistics Office, 2014). Seeing that the informal sector involves a huge amount of the population, my research will seek to bring out data which will explain as to why more people are engaging in the informal sector.

Entrepreneurs and SMEs make crucial contributions to job creation and income generation. Entrepreneurs and SMEs account for two thirds of all jobs worldwide (ILO, 2013-2016), however, entrepreneurship and SMEs has risen due to several underlying factors. Entrepreneurs and SMEs help in the development of skills that enable people to maneuverer in the informal sector. The aim of this thesis is to contribute knowledge on the perspectives of entrepreneurs and SMEs in Zambia regarding entrepreneurship and SMEs. The thesis focuses on their types of work, reasons for participating in informal sector and different constraints faced in the type of business.

In this thesis, it is argued that entrepreneurship and SME businesses are a relatively new and a fast-growing advent in Zambia who still lack identity, proper definition and therefore poorly represented in policy. Without proper knowledge of the complex categories of SMEs and entrepreneurs in Zambia, it is untenable to strengthen this group of informal workers who contribute to the social and economic development of the country and their contribution is largely unrecognised due to the complexity of their category. Even though informal work is conventionally marginalized in economic studies, it is much more important socio-culturally, economically and politically that it is generally acknowledged (Peterson, 2005).

In reviewing the definitions for entrepreneurship and SMEs, evidence shows that there is no single acceptable definition for them. Several scholars defined entrepreneurship according to different schools of thought using all sorts of perspectives, whilst SME definition depends on how each country identifies them. Hence, this makes it complex to easily identify.

1.1 Problem statement

Although Entrepreneurship and SMEs is an important source of employment and livelihood for most Zambians, yet the policies are more focussed on how it can contribute towards economic growth and fail to capture its growing complexity and how it empowers those engaged in the sector. The policies do not capture the everyday experiences and thereby fails to empower those engaged in entrepreneurship and SMEs.

One of Zambia's main economic challenges is an ever-growing informal sector. This sector is typically characterised by its ease of entry, low levels of skills, labour intensive, lack of technology and small firm size. In terms of employment, the informal sector in Zambia employs 90 percent of the labour force, and has grown rapidly in recent years, approximately more than a million informal businesses. (Shah, 2012). Countries that have developed and those that are continuing to develop would give a testimony of the importance of SMEs in attaining their level of development (Tshuma, 2013). SMEs do provide jobs for the people and hence affording them a better economic livelihood for themselves and their families.

Zambia's population is overwhelmingly young, similar to other Sub-Saharan countries, and the youth make up a large share of the labour force. Africa is experiencing a youth bulge, and Zambia is no exception. According to 2010 estimates, 82 percent of the population (roughly 5 million people) is 35 or younger, and 66 percent (about 3 million) is 24 or younger. (Central Statistics Office, 2014). At 62 percent, youth (ages 15–35) also make up a large share of the total labour force. The young population is a result of the persistently high fertility rate in Zambia and the accompanying strong population growth (Lin, 2012).

Due to the retirement age being revised to 65 years of age, this makes it difficult for youths to attain employment. Thousands of youths are graduating every year with the hope of gaining employment in the few positions available, unfortunately, not all get employed. Unemployment of these youths causes instability in a country's economy and leads to other challenges such as high crime and abuse rates. Girls opt to engage in early marriages or early child bearing due to the lack of employment.

Zambia cannot afford to ignore this sector, attempts to get all the facts about the SMEs sector would be crucial for the government in planning, for example, appropriate legislation, funding of the sector, its contribution to gross domestic product (GDP), tax obligation,

contribution to jobs creation etc. Zambia Development Agency (ZDA) is a state agency mandated to regulate and ensure smooth functioning of SMEs among its many roles such as rendering advise to Ministers regarding industry development and investments. However, the proliferation of immigrants in Zambia continue to create unhealthy competition to most Zambian enterprises. Chinese migration to Zambia has increased in recent years following the development of a strong economic relationship between the two countries, and against a backdrop of rising Chinese migration to resource-rich areas of the world. Flows of people have begun to follow the flows of investment capital: the number of Chinese nationals entering Zambia has increased by 60 percent since 2009 (Postel, 2015).

1.2 Motivation for the research

My motivation for conducting this study was to contribute knowledge and understanding of entrepreneurship and SMEs in Zambia. The study also sought to uncover the differences between entrepreneurs and SMEs and how the theoretical concepts relate to their everyday experiences. I further wanted to learn and understand why majority of Zambian individuals are turning to business as a livelihood, the challenges they face and how they sustain their businesses.

1.3 Relevance of the study

The informal sector in Zambia is the largest firm which offers employment. The informal sector employs a large share of the adult working population. It employs 90 percent of its work force (Central Statistics Office, 2015). Even though 10 percent of jobs in Zambia are in the formal sector, young people generally want to work in the formal sector for the consistent income, higher wages and prestige (Shah, 2012). However, the reality is that few get to be employed in the formal sector due to the high levels of competition.

It is widely known that entrepreneurs and SMEs play a critical role in every country's economy world-wide. Entrepreneurs and SMEs help generate employment, income and contribute hugely to a country's GDP. However, entrepreneurs and SMEs are often more affected by business environment conditions and structural policies than other firms (OECD, 2017). However, although the entrepreneurship and SME sector in Zambia has such great potential for economic development, equitable wealth redistribution and poverty alleviation, it faces many business constraints and challenges which hinder growth and limit its ability to

contribute effectively to national economic development. Some of the constraints are limited access of markets, limited technology and communications, inadequate business infrastructure such as road networks and telecommunications. (Ministry of Commerce, 2008).

SMEs in Zambia now constitute more than 95 percent of all firms and hence play an important role in job creation, poverty reduction and economic development. They further help create an environment for innovation and entrepreneurship. Since 1991, the SMEs sector population has experienced exponential growth. In spite of the significant role that SMEs have come to play in the economy, most of the policies have tended to favour large-scale enterprises (Ministry of Commerce, 2008). Despite entrepreneurship and SMEs being so significant, regrettably the government underrate their value, mostly paying less attention to them and viewing them as just small businesses. Most support is given to well-known and established businesses instead of upcoming local businesses.

1.4 Aim for research

The research aimed at identifying the characteristics of SMEs in Zambia focussing on those participating, their activities and experiences.

1.5 Specific objectives

- I. To identify why entrepreneurship and SME are on the rise among the Zambian population.
- II. To identify men and women's challenges and strategies to improve their livelihoods by engaging in SME.

1.6 Research questions

To generate data towards the above objectives, the study was guided by the following research questions;

1. Why are people engaging in informal sector to a large scale?
2. What types of businesses do the informal workers engage in?
3. What are the main characteristic skills between men and women?
4. What are the main challenges faced by male and female business owners?

1.7 Outline of the study

The thesis is formulated into eight chapters.

In chapter one, I have presented the introduction in which I have looked at the statement problem, relevance of study, motivation of study, aim, objectives and research questions of the study.

In chapter two, I will give an overview of the profile of Zambia, description of study area, socio-economic status and discuss the importance of entrepreneurs and SMEs.

Chapter three describes the methodological approach used during the research. In addition, I will show the methods used to gather data in the field, ethical considerations and limitations of the study.

In chapter four, I will discuss the theoretical perspectives that guided me in my empirical study, analysis and discussion of the findings.

In chapter five, I will discuss why many people are engaging in business.

In chapter six, I will present findings about entry into trade by entrepreneurs and SMEs, their characteristic skills and how the funding was obtained.

In chapter seven, I will discuss some challenges faced by entrepreneurs and SMEs such as competition from the Chinese migrants, lack of capital and access to funds.

Finally, in chapter eight, I will present a short summary by highlighting how the research questions have been answered. I will further give some recommendations to the study.

2.0 SOCIO-ECONOMY AND DEMOGRAPHY OF THE RESEARCH CONTEXT

This chapter will give a general overview of Zambia, geography and demography. In addition, I will briefly describe the field site where the research was conducted and its geographical location. The paper will look at Zambia's political and socio-economic status from the time it gained independence. What challenges the country faced and some milestones achieved within each government that came into power. Some previous related research studies undertaken within 'youth entrepreneurship' in Zambia were reviewed as well as the background of entrepreneurship in Zambia and challenges faced in this sector.

2.1 Geographical Location and Demography of Zambia

Zambia is a landlocked country located in the sub-Saharan Africa. Zambia takes its name from the Zambezi River, which rises in the north-west corner of the country and forms its southern boundary. It lies between the latitudes 10° and 18° South and longitudes 22° and 33° East. Its neighbours are Congo DR to the north and north west, Tanzania to the north east, Malawi to the east, Mozambique to the south east, Zimbabwe to the south, Botswana and Namibia to the south west and Angola to the West. Zambia's climate is tropical, with a terrain of mostly high plateaus with some hills and mountains (Fuller, 2015).

2.2 Geographical Map of Zambia



Figure 1: Showing Map of Zambia with Cobberbelt Province Districts¹

Zambia is among the most politically stable countries in Africa, and has continued to experience uninterrupted peace since its independence in 1964 (WHO, 2010-2014). It has a total area of 752,618 square kilometres with Lusaka city, the capital city in Lusaka province being the largest city. Other major cities are Ndola and Kitwe, which are located in the Copperbelt province. There are 10 provinces in Zambia: Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North Western, Southern, and Western. According to Central Statistics Office (2016), the population of Zambia was 15, 473, 905, ranking the 71st highest in the world. In 2012, 46.73 percent of the population was under 15 years of age, while 3.95 percent of the population was over 60 (Fuller, 2015). This simply means that Zambia has a predominantly young population, with most of the population being youths.

2.3 Description of study area

The study was conducted in Ndola, the third largest city in Zambia with a population of 455,194. (Central Statistics Office, 2011). It is situated in the Copperbelt, Zambia's copper-mining region. It is the industrial and commercial centre as well as the capital of Copperbelt Province. It lies just 10 km from the border with DR Congo (Camerapix, 1996).

¹https://upload.wikimedia.org/wikipedia/commons/thumb/9/90/Zambia_Copperbelt_Province_Districts.svg/7

Ndola is the gateway to the mineral producing region of the country. Like Lusaka, the development of Ndola has been rapid and extensive. There are many manufacturing industries in this town, including a major oil and copper refinery. Although copper is still Zambia's largest foreign exchange earner and the mainstay of the national economy, the city of Ndola has established itself as a commercial and light industrial centre of considerable importance, as well as being the junction and distribution centre for the Copperbelt complex. The oil pipeline from Dar-as-Salaam in Tanzania ends its 1700km journey at the Ndola refinery (Zambia Development Agency, 2015). Ndola was an ideal research site due to its location in the Copperbelt where most mines are. Most of the mines were adversely affected by the Structural Adjustments Programmes (SAPs) and most the people left unemployed. I am also familiar with the area and very fluent in Bemba, the in the native language spoken in this area.

2.4 Field Site

The research was conducted in Masala market located in Ndola. It is a market full of different types of business owners ranging from food retailers, consumer traders, manufacturers of furniture etc. Masala Market has been a place where one is able to buy all the necessary groceries needed in any home. It was established since the 1980's. Most people in Ndola or those transiting through Ndola prefer to purchase from the wide range of goods in Masala market. It is also known for fresh vegetables, variety of household goods and salaula (second hand clothes, shoes, handbags, beddings) etc. It is also popular because of its affordability and prices are always negotiable. In this market, I could find all different kinds of entrepreneurs and SMEs in one area. Thus, I chose this market as my study area.

2.5 Political Status

In 1964, Zambia gained independence in a multi-party system and in 1972 became a one-party state under President Kenneth Kaunda and his party the United National Independence Party (UNIP). Following a post-independence decade of robust growth, per capita income started to fall in the mid-1970s, with the collapse of copper prices. During the 1980s, Kaunda's government initiated SAPs, with the support of the International Monetary Fund (IMF). However, under serious domestic opposition, especially from miners on the Copperbelt, the government invariably failed to implement important components of the

reform packages (Bigsten, 2000). Copper prices continued to be unstable until the late 1980s and this crisis led the Zambian economy to borrow heavily.

In 1991, a landmark political shift from one party to multi-party system led to election of the Movement for Multiparty Democracy (MMD) with a reform platform. The new government undertook an extensive macroeconomic and market liberalisation programme. Many of the policies adopted were of the 'stroke of the pen' type such as the freeing of the exchange rate and lower tariffs. Before the government was embroiled in the difficulties related to the privatisation of the mining conglomerate, Zambia Consolidated Copper Mines (ZCCM), the government's ambitious privatisation programme was declared among the most successful in Africa (Bigsten, 2000). However, literature shows that it left majority of the population in poverty.

In early 2001, President Levy Patrick Mwanawasa succeeded President Chiluba in MMD. Between 2001-2008, President Mwanawasa managed to reach the Heavily Indebted Poor Countries (HIPC) debt initiative and the country was rated a middle-income country. After President Mwanawasa died, his vice President, Rupiah Banda succeeded him. During this period, the economy continued to grow. In 2011, the MMD lost power to the opposition Patriotic Front led by President Michael Sata. The Patriotic Front government has continued to rule even after the demise of President Sata in 2015. In the 2016 elections, the sitting President Edgar Lungu was elected on a mandate to empower the youth and the poor. His policy priorities also target SMEs populated by youths.

2.6 Economic Status

At independence, Zambia's rich mineral resources were well developed and during the first ten years, world market conditions were generally favourable. During this period the pattern of government expenditure reflected the country's steady export receipts from copper. The major decline in copper prices in 1974 marked the beginning of Zambia's protracted economic decline (Saasa, 1996). For a country that depended on this product for more than 90 percent of its export revenue, the economy experienced severe difficulties in adjusting to the sudden shocks and by 1975, Zambia was faced with a sharp decline in government revenue as well as an increase in the balance of payments and budget deficits. The government introduced a control regime and borrowed heavily from the IMF under the impression that the crisis was only a passing phase before a sustainable economic

improvement materialized (Kelly, 1991). Zambia's economy had deteriorated tremendously by 1982 when trade credits were suspended. Zambia went through recession and due to these external balances and IMF negotiations, government adopted series of measures which were to cut back on government spending, and between 1983-87, the government implemented a freeze of recruitment to the civil service (Kalinda, 1992). Out of approximately 77,000 jobs, 10,000 had to be left vacant and during the same time, IMF exerted pressure on Zambian government to reduce subsidies, which further led to rapid increase in maize consumer prices. However, this brought about numerous riots as people protested against the increased prices. (ibid). A government that once brought freedom to the people of Zambia became less popular due to the recession and shortages of consumer goods and high prices on commodities.

The government under the former President of Zambia, Dr. Kenneth Kaunda and the United National Independence Party (UNIP) showed a lack of commitment in the implementation of stabilisation and SAP's between 1973-1991. On many occasions, the government failed to fulfil the agreed targets and caused the agreements to be suspended or cancelled. However, as the economic situation worsened, the government was perceived as having been responsible for the economic crisis. Zambia demanding for democracy was also an expression of the opposition to the effects of SAPs (Simutanyi, 1996).

In 1991, the new Government of Zambia introduced the SAPs as the main developmental programme to reform the economy. The programme had its own successes and shortcomings. Some components of the programme, such as privatisation, were implemented at record pace. Others, such as liberalisation of agricultural marketing, did not completely take root (Saasa, 1996). Poverty reduction in Zambia has been rather elusive despite posting positive growth since 1999 (Central Statistics Office, 2014). Attributes to this have been quality of human capital, infrastructure and efficient public expenditure.

A weak economy coupled with IMF programs have contributed to a lower standard of living in Zambia with the implementation of the SAPs, the prevailing Zambian developmental model based on a strong public sector, i.e. government involvement that subsidized the urban, industrial working companies allowing these companies to lay off workers in times of crisis (Hawkins, 1991). During the introduction of privatization and liberation, many people lost their jobs. Miners were the most hit with early retrenchments without pay or benefits. People waited for their pension to be paid out for years, others died without even getting the

money. For those who would manage, this led to them starting up small business to help cater for their families. People who could afford three meals a day, merely started having one meal per day or nothing to eat at all. Children were kicked out of school for non-payment of school fees, so parents had to do what they could to get the children back in school. About 6-7 of my participants missed out on an opportunity to get a good education because their parents were adversely affected by the SAPs.

Zambia's economy had grown positively between 2000 and 2011 averaging about 6 percent per annum. During the same period, Zambia's per capita GNI reached US \$1,160 prompting the World Bank to reclassify the country from a least developed country to a lower middle-income status under President Mwanawasa regime. This growth was partially negated by a population growth rate of about 2.9 percent annum, and high poverty levels with 60.5 percent of the population still living in poverty. With 42 percent of the population living in extreme poverty and average daily incomes of less than US \$1 a day, the main challenge was to meet the basic needs and create productive and decent work for over 80 percent of Zambians who worked in the informal sector, in particular the youth and women (ILO, 2013-2016).

Zambia's economy has however come under strain in 2015 and 2016 as external headwinds and domestic pressures have intensified. Gross domestic product (GDP) growth slowed to 2.8 percent in 2015 from 4.9 percent in 2014. The external headwinds include slower regional and global growth, which have reduced global copper prices. Domestic pressures include a power crisis from mid-2016 to early-2016, impacting all sectors of the economy, repeat fiscal deficits that have weighed on investor confidence, and low and poorly-timed rains reduced agricultural incomes and increased food prices in 2015. The World Bank forecasts that growth will remain at 2.9 percent in 2016, before improving in 2017 (4 percent) and 2018 (4.2 percent) as the power situation improves alongside better returns from both the agriculture and mining sectors (World Bank, 2016)

Zambia's dependence on the export of copper posed a major challenge as it made the country susceptible to external shocks. Zambia's vulnerability to fluctuations in external demand was exposed during the 2008/2009 global financial crisis when copper prices collapsed because of reduced global demand for copper. GDP growth declined, and job losses occurred predominantly in the mining sector, but also in other sectors, such as tourism. The consequences of the economic downturn were another reminder that diversification of the

economy away from mining is a necessary condition for sustainable economic growth (ILO, 2013-2016). The agriculture sector and the SMEs are a good example for diversification, given that agriculture contributes to Zambia's economic growth. Agricultural output in Zambia increased from 18 percent of the Gross Domestic Product (GDP) in 2008 to about 20 percent of GDP in 2009. This was as a result of increased area planted, good rainfall patterns in the whole country, as well as favourable agriculture policies by the government. Agriculture has been identified as one of the main economic drivers that helped drive a seven percent increase in Zambia's GDP in 2012 (Zambia Development Agency).

While the large enterprise sector presents a huge market for various goods and services locally and globally, they continue to source their supplies from outside, while small enterprise sector continues to suffer from limited access to markets, finance, technology and management skills. Indications are that the mining sector in Zambia provides an annual market of at least US \$2.5 billion for manufactured goods and services. However, wholly domestic firms and SME sector account for only 4.4 percent of the market share. The increase in total employment is largely attributed to informal economy employment that grew by almost 14 percent from 3.6 million in 2005 to 4.1 million in 2008 and reached 4.6 million in 2012. Formal employment, on the other hand, grew by a mere 3.0 percent from 495,783 in 2005 to 511,336 in 2008 and to 847,420 in 2012 (ILO, 2013-2016).

Women rarely enjoy the privilege of formal jobs, which in general are scarce in Zambia. Male employment in the formal economy accounts for over 70 percent compared to less than 30 percent for females. The situation was different in the informal economy, where females constitute a slight majority of workers compared to males. Income inequalities are also considerably high in the formal sector, partly due to gender inequalities in access to employment opportunities and education (ILO, 2013-2016).

2.7 Entrepreneurship in Zambia

United Nations Development Programme (UNDP) define Entrepreneurship as the process of using private initiative to transform a business concept into a new venture or to grow and diversify an existing venture or enterprise with high growth potential. Entrepreneurs identify an innovation to seize an opportunity, mobilize money and management skills, and take calculated risks to open markets for new products, processes and services. It focuses on the

individual who wishes to start or expand a business. SME development, on the other hand, focuses on developing the enterprise, whether or not it employs or is led by individuals who can be considered entrepreneurial (UNDP, 1999).

The wellbeing of both individuals and households in society largely depends on their participation in gainful economic activities. The desire to attain and sustain a certain acceptable level of consumption of goods and services leads individuals to engage in various economic activities. Engagement in these activities not only ensures a person's livelihood but also equips an individual with the means of acquiring and sustaining the basic needs of life, such as food, clothing and shelter (Central Statistics Office, 2014). Entrepreneurship in Zambia rose due to many factors as read from above. Some started enterprises due to retrenchments because of privatization of parastatal firms between 1992 and 1999. Others became entrepreneurs to supplement their incomes to meet family budget needs. Before 1991, small-scale business owners were actively discouraged due to socialist economic management with the government playing a leading role in stimulating economic activities.

In Zambia, informal sector employment is defined as employment where the employed persons were not entitled to paid leave, not entitled to pension, gratuity and social security, working in an establishment employing five persons or fewer (Central Statistics Office, 2014). Females are the majority in the informal sector, they started their own enterprises to make a living and earn money to support their families due to the retrenchments of their husbands due to SAPs (Konayuma, 2007). Urban areas self-employment is more widespread among women, with 50 percent working as self-employed. Only 36 percent of urban men are self-employed, while working for the family as an unpaid worker in rural areas is much more common for women (Central Statistics Office, 2014). The difference between males and females working in the informal sector is particularly high in Copperbelt, with 76 percent of females in 2010 and about 78 percent in 2006 as compared to about 54 percent of males in both years (ibid).

2.8 Importance of entrepreneurship and SMEs

SMEs are the engine of every nation's economy as they occupy a prominent position in the development of many countries in the world, whether least developed, developing and developed countries. SME businesses have a major influence on the economy of a country,

for mere reason that it creates jobs and provides income for the population (Chisala, 2008). Therefore, developing SMEs in Zambia couldn't help reducing governments dependency on certain sectors or products, for example, copper export. The informal sector does not only give job opportunities but also provides a large number of work places with small capital requirements (Frese, 2000). This way, someone does not have to wait until they have huge sums of money before they start a business. Developing entrepreneurship in a country helps to make economic activities more indigenous. The middle class can develop with the development of small to medium scale enterprise (Chisala, 2008).

In my research, I came across participants who had hired other people and explained that it was not that their business was making huge sums of money, but they were trying to help the ones who had failed to find employment earn some money and make a living for themselves. He further mentioned to me that they cannot rely on the government to find solutions for them, but need to help each other make a living.

In a speech at the Prize giving Ceremony for Intermarket Banking Corporation VentureComp 2010 Business Plan Competition, Lusaka, 28 July 2010, Dr Caleb M Fundanga, then Governor of the Bank of Zambia stated that entrepreneurship was important² because it involves developing innovative ideas, taking risk and managing the business in a sound manner. In turbulent times and increasingly competitive global market, it was vital for Zambia to have a good entrepreneurial base which should contribute to wealth creation and to the country's economic development. He added, "the need for more Zambians to own successful businesses and compliment foreign investments in Zambia could not be over-emphasised." Entrepreneurship plays a central role in assisting Zambia meet the various challenges that it faces today. For instance, entrepreneurship can assist in addressing the challenges arising from low levels of employment such as social exclusion, low levels of competitive products and services in the economy, urbanisation and rural poverty.

SMEs are seen as a vital source of growth and innovation in a dynamic economy and consequently help to diversify the economy and create employment (Mutula, 2007). This resonates with my data as it showed that my participants help create employment. I interviewed an event planner who used to buy things locally for his work. In time, he realized event planners started doing the same things. Therefore, he decided to start going to China to

² <http://www.bis.org/review/r100804c.pdf>

purchase chairs and tables that people could hire from him. He also employed about 5 youthful boys to work for him. This demonstrates innovative qualities of entrepreneurship.

2.9 Challenges Faced by Entrepreneurs and SMEs in Zambia

Some of the challenges faced by entrepreneurs in Zambia include inadequate policy framework. Although, the existence of the informal SME sector is recognized in Zambia's industrial policy, the references made to the promotion and development of SMEs mainly refer to improving goods and services in the formal sector but not those found in the small to medium scale sector (Chisala, 2008). The situation is further exacerbated by the absence of a comprehensive and stand-alone policy framework to give direction to efforts and plans aimed at supporting this huge sector. This is therefore a serious constraint on the development of the SME sector in Zambia.

Entrepreneurs face problems of accessing resources such as capital to start-up a business. Many tend to open up enterprises or start-up businesses with the small initial capital with hopes that it will grow if business goes well as planned. However, if that is not the case then the entrepreneur ends up financially handicapped or the business collapses. Such enterprises tend to rely on simple tools or have no equipment at all (Chigunta, 2002). Mostly, they tend to operate from their homes or streets and may usually lack experience and contacts to the business.

The Bank of Zambia had with introduced a cap on the effective annual lending interest rates that licensed non-bank financial institutions could charge their customers. This was aimed at making borrowing from non-bank financial institutions more affordable and equitable especially to the vulnerable micro-borrowers served by this sector. The Bank arrived at the interest caps of 42 percent and 30 percent which was the maximum effective annual lending interest rate, which stood at 18.25 percent, by factors of 2.302 and 1.644, respectively (Bank Of Zambia, 2013).

The Zambian government has recognised the challenge that youth unemployment places on broader economic development and policies. Particularly labour market policies aimed at including young people in the mainstream economy (Bhorat, 2015). The value of equal opportunities and equitable distribution of resources, programmes and services aimed at empowering the youth in Zambia, Ministry of Youth and Sport (2015), as such, public policy

on the participation of young people in the economy is not well established, at least in terms of policy statements and frameworks. Furthermore, in practice, implementation of these policies is equally weak.

2.10 Other related studies

To gain more insights into the topic, I reviewed similar research studies done in Zambia. A research conducted by Chigunta (2016) in Lusaka's Chawama compound discussed the state of the youth entrepreneurship in Zambia and presents an overview of key policies and interventions focusing on the promotion of youth employment and entrepreneurship. The study drew on the Global Entrepreneurial Monitor (GEM) survey which scrutinized the levels and characteristics of youth, the nature of the businesses that they established, the opportunities and challenges they faced. When conducting the research, the (GEM) which was a household annual survey in 2010 was administered to 2,157 individuals aged between 18-64, who were randomly selected and represented the population. A standardized GEM Adult Population Survey (APS) questionnaire data was collected through face to face interviews and data was collected in 9 provinces. The sampling was stratified at provincial, district, constituency and ward level. Three districts were selected in each province and designated sample of households was taken within several enumeration units in each ward and one person randomly selected per household. The youth aged between 18-35 years accounted for 60 percent of the sample and the rest of the sample was made up of those aged 36-64 years.

The GEM survey revealed that 84 percent of the youths felt that they had the necessary capabilities to start a business, while 79 percent claimed that there were good opportunities to start a business. More young men (53 percent) had better perceptions of opportunities than young women (24 percent). The GEM data showed that youths in Zambia had positive impressions about entrepreneurship as a good career choice (66 percent of all respondents). The level of entrepreneurship was the central measure of entrepreneurial activity used by GEM, as the Total Entrepreneurial Activity (TEA) rate. The results showed that 42 percent of Zambians TEA rate among young people aged 18-35 years was slightly higher than that of the general adult population. The gender distribution of early-stage entrepreneurs among the youths showed that there were more males 59 percent than females 41 percent in 2012. This was seen by gender-related constraints arising from the different socialization of young

women and men, where men were expected to be the breadwinners for the family. However, during my research, there were more female entrepreneurs than men. Women said they could not afford to stay home and just be housewives, but they too had to contribute to the household income.

Many of the young entrepreneurs (58.9 percent) were involved in running businesses in the consumer-oriented sector. This sector was flooded with youths because it was easy to penetrate, and that 45 percent were reportedly involved in entrepreneurship as it was opportunity driven, while 32 percent indicated that they were driven into entrepreneurship out of necessity. The opportunity driven entrepreneurs were pulled by an opportunity to increase income and 74 percent followed by the desire for increased independence. Even though the relevant policy, legal and regulatory framework (PLRF) for the promotion of youth employment creation and entrepreneurship development exists, it lacks the synergies necessary to facilitate concerted action. Further posited that youths were not being actively engaged as partners in the process of policy and programme implementation hence are unable to assert their role in informing the development of relevant strategies to address their concerns. The National Youth Policy (NYP) has not been effective in serving as a guiding framework for youth policing and programming due to several facts, for example, lack of adequate funds. The uptake and coverage of existing youth enterprise development programmes are very limited; thus, their impact appears minimal.

This study is related to my data in that most of my participants started their business out of necessity. For those who did not complete their secondary school ventured into food retail as a way to look after their families. It was a necessity to gain some income to send their children to school and be able to provide food at home. As for those who completed their secondary school level could not find any formal employment, the only resort left was to start up a business for themselves and gain some income. 80 percent of my participants were not aware that a national youth policy framework existed which is supposed to help curb in the poverty reduction and promote economic participation of the youths in the national development.

In a thesis at the Copperbelt University in Kitwe, Kayula, (2011), sought to find the key success factors with the view to making relevant recommendations, to enhance and maximize the successful process of development for the SMEs in Zambia. He used quantitative methodology in which included 35 respondents. The questionnaires were distributed between

Ndola and Kitwe townships, 25 questionnaires left in Ndola and 12 within Kitwe respectively. The participants included 29 men and 6 females. The research showed that those who had been in business for 1 year or less were 2, those in business between 2-4 years were 10 which included 7 men and 3 women. Those who were in business for 5-10 years were 11, 10 men and 1 female. 11-20 years were 6 with 5 men and 1 female and finally those in business from 21 years and above were also 6, who happened to be 5 men and 1 female.

The findings showed that 21 participants had gone through college level of education and 9 had University degrees. The study was more of a business study whilst mine is social scientific one. Like my findings, he found that there are now more women involved in entrepreneurship just as men are. In the olden days, women were more inclined to being house wives and depend on their husbands and spouses for support. Women are currently more independent now than before and can travel to other cities to purchase their own goods. Also in his studies, 9 had University degrees and 21 had gone through college. However, with my participants, only 2 had gone up to University level and worked in formal sectors before switching up to becoming entrepreneurs. We can see that people are building their capacities and doing something meaningful and actually earning income even without a proper education. Some of my participants only ended up in primary school but due to the liberalisation of the economy, it allowed more entrepreneurs to build a life for themselves. One participant told me that

“not everyone is blessed with brains at school, but others are blessed with business brains. They may not do well in school but that did not mean they are dull, it simply meant that they happened to be good at something else” (John 48).

2.11 Summary

The chapter looked at Zambia’s socio and economic status, showing geographical sites where the research was conducted. The political status was also discussed including the impacts on the economy, following the different governments which came into power. A short background on entrepreneurship in Zambia and its relevance and challenges were also discussed. Previous studies were added to show relevance of study. The next chapter will look at the methods used in this study and how access was gained in the field site.

3.0 METHODOLOGY CHAPTER

The methodology chapter will give an overview of how the researcher chose to conduct and explore the different ways men and women generate income for their households using qualitative research. It will also discuss the case study approach and the different qualitative methods used to collect the data including semi-structured interviews, focus group discussions, participant observations and secondary data collection. Ethical considerations will also be discussed.

Qualitative research is concerned with elucidating human environments and human experiences with a variety of conceptual frameworks (Rofe, 2010). It consists of a set of interpretive, material practices that make the world visible. Not only does this practice turn the world into a series of representations including interviews, field notes, conversations, recordings but it involves interpretive and naturalistic approach to the world (Denzin, 2005)

This type of methodology was used because it uses an approach concerned with subjective assessment of attitudes, opinions and behaviours. This means qualitative research studies things in their natural settings, attempting to make sense of, or interpret phenomena in terms of the meaning people bring to the researchers (Denzin, 2005). In this case, as a researcher, I wanted to hear peoples' opinions, perspectives, choices of how they chose the business they are in. I further wanted to explore with the information I had gathered from my participants rather than just quantifying it.

3.1 Case study approach

Case study approach is a strategy for doing research which involves an empirical investigation of a contemporary phenomenon within its life context using multiple sources of evidence (Yin, 2011). Its main purpose is to involve the study of a single instance or small number of instances of a phenomenon in order to explore in depth nuances of the phenomenon and the contextual influences on\and explanations of that phenomenon (Gerring, 2004). Case studies are normally used in methodology to better understand and sometimes directly resolve concrete problems (Baxter, 2010). In this research, case study approach was relevant to me as I sought to research in depth, what has led to the rise of informal work in Zambia and I sought to explore perspectives of the research participant to find out what kind of activities they have been engaging in. I used the case study approach to help me generate information that I was unable to find out during my fieldwork.

3.2 Researching from a gendered perspective

This research was conducted from Masala and Chifubu markets in Ndola, Zambia. A gender perspective entails observing or studying the impact of gender on peoples' opportunities, social roles and interactions (West, 1987). The reasons why it was important to use this perspective were that the application of gender perspectives opens up seeing how norms and perceptions can be questioned, challenged and changed. In the case of this study, it demonstrates that researching with men and woman gave different perspectives that enriched my research. It demonstrated that men and women experience the same phenomena similarly and differently by drawing on instances which show these similarities and differences. Feminists have had a range of claims about the position of women in relation to men and about the male domination.

It has been argued that various cultural differences such as power relations, social decisions and experiences, are where most of the challenges came from (Ramazanoglu, 2002). The term gender refers to historically developed as well as on-going sociocultural constructions that mould and structure relationships between men and women (Connell, 2012). Socio-economic factors determine forms of livelihood activities that male and female business owners initiate. Traditionally, women are not allowed to exercise direct or indirect control over assets or decision-making processes and often need the permission of husbands or male relatives to do so. Therefore, they have limited choices in livelihood activities and the problem is combined with low levels of education and skills amongst women.

It is argued that feminist knowledge of gender should include practical social investigation of gendered lives, experiences, relationships and inequalities (Ramazanoglu, 2002).

3.3 Field sites

The research was mainly conducted from the main Masala Market. However, I also had about 4 participants at a different market called Chifubu market and held one interview in the town centre where FINCA (Loan company) is located. Masala market is one of the oldest markets in Ndola town. It has been a place where people were able to buy all the necessary groceries needed in any home. People populate the market either for business or to buy food stuffs as it is very affordable price and one is able to negotiate if the goods seem a little pricy to the

customer. Masala market is known for selling fresh farm produce, second hand clothes, shoes, bags, phones, furniture and other household goods. The shops range from make shift tables, stalls/stands and other well build infrastructure. All types of business owners can be found here from sole millers, food retailers, restaurant owners, panel beaters, carpenters etc. Even with the building of malls everywhere you go, Masala market remains very busy and popular to the people. Below is a picture of a normal day in Masala photographed by myself during research.



Description: Normal day at the Market

Credit: Asia Abdul Simwaya

I chose to do my research in this market because this is where various SMEs are located. I am familiar with the market because it is where my family and I used to buy most of our household things, shoes and clothes when we were young. Furthermore, it is one of the largest markets in Ndola. Therefore, gaining access was not difficult and I could access the participants I needed in one area instead of having several sites. When I got to the market, I had some challenges accessing participants as none of the people were really interested in being interviewed as I was mistaken to be a journalist. When I could not obtain the number of participants needed for the research, I opted to go to Chifubu market to interview some more people.

3.4 Sampling

Sampling is referred to as selecting phenomena or participants for inclusion in a study (Hay, 2000). Sampling is used for making judgements about people, places and things on a basis of fragmentary evidence (Robson, 2011). In this research, I used purposive sampling for selecting research participants. The purposive sampling technique, also called judgment sampling, is the deliberate choice of an informant due to the qualities the informant possesses. It is a non-random technique that does not need underlying theories or a set number of informants. Simply put, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience (Tongco, 2007). One form of purposive sampling I chose to use was snowball or chain sampling as it identifies cases of interest reported by people who know other people involved in similar cases (Kirby, 1997).

Sampling is very significant in the process of data collection in research as we generalise our results to the population our participants were chosen from. Before coming up with a questionnaire, a researcher needs to make a decision about the target audience or sample (McGuirk, 2010). Initially, I had planned to have a sample of 10 participants consisting of 5 men and 5 women engaged in various business niches. Further, I planned to have my participants in the age range of 20-50 years of age with extensive experience of business to gain knowledge of how they have been coping with the challenges which often come with doing business and how this has affected their livelihoods. However, when I got to the field, I changed the age range as most of my participants were above 25 and the oldest I interviewed was 65 years old.

When I acquired the number of interviews I needed, which was ten, I decided to interview 4 more participants just in case I needed more data. However as mentioned, the experience in the field did not go as I planned from the beginning. My selection of data collection techniques in the field ended up being more dynamic, and depended on the participants' convenience and circumstances. In order to select my research participants and make sure the information was gathered, I chose to use purposive sampling as the principle of selection in purposive sampling is the researchers' judgement as to typicality or interest. I was introduced to my participants by field agents from FINCA. Since they deal with giving out loans and

going around every day to collect a small sum of the amount, the agents knew the exact people who had been long in SMEs.

3.5 Research Participants

The main participants were men and women engaged in entrepreneurship and SME. Before approaching the participants, I had explained to the agent from the loan company who introduced me to them that I needed some criteria of people that had stayed in business for over 5 years and above. I did not want to interview someone who just started the business as I needed to look at long-term effects and how the business has been helping their household. I needed to know the challenges they had faced in their business and the strategies they used to thrive. Among my participants were 7 men and 7 women. I wanted my research to encompass both men and women to see the different experiences, opportunities, challenges faced by the two genders and learn about the different strategies both had put in place to keep their business thriving.

In total my interviews summed up to 14 research participants comprising of 7 men and 7 women and one focus group discussion which had 3 people who volunteered, all in the business of selling dry foods. The participants comprised of participants ranging from the ages of 25years to 65 years respectively. When it came to educational background for my research participants, it was varying in different ways. 2 men had completed University and had worked in the formal sector for a long time. One resigned from his job to become a full-time event planner as he made more money in that kind of business than the salary he was getting at his previous job. The other man started a restaurant business with his wife after retirement.

As for the other participants, one stopped going to school as early as Grade 4 as she had no one to support her education when the parents died. She instead started working in salons as young as thirteen years old and eventually opened her own salon afterwards. The rest only went as far as secondary school and quit due to early marriages and lack of funds to continue their education. The marital status for my research participants, two men have never been married, one woman was a widow and did not have any children. The rest had wives and husbands and children, which was also a common characteristic among my participants. For

the unmarried, they still had the responsibilities of looking after their siblings and supporting them financially with school.

Other research participants included in my research was the manager of a loan company where some of my participants got their loans either to start up the business or help to sustain it if or when the capital was not enough. Interviewing the loan company gave me an understanding of how loans are granted and what the repayment plan was and whether there were any special characteristics between men and women when collecting the loans. The loan company was added in the research to gain knowledge on why there are many loan companies in Zambia and why most people are turning to entrepreneurship.

3.6 Gaining access

When conducting research, it was important to think about how I would gain access. Access may need to be secured through gatekeepers but it will also have to be negotiated and renegotiated with the people being studied (Hammersley, 2007). These are actors with control over key sources and avenues of opportunity. Initially, I thought the chairperson of the market would be an important gatekeeper when I started research but when I got to the field I could not get hold of the chairperson in charge of Masala Market therefore I decided to proceed with my research. Furthermore, access to the potential research participants was also a challenge. In the field, I tried to approach people and talk to them. However, people did not seem to have time to talk with me maybe due to lack of time. After spending a week of walking through Masala market looking for research participants, I started worrying about the lack of progress and time passing so fast. I realized I needed someone who could help me get access easily to research participants.

I approached sole millers who were in the wood and processing business. They make furniture, beds, kitchen cupboards, and plunks for building materials. I introduced myself and my research aims and activities. However, one man responded that it was not his business, so he could not participate. I asked for the owner of the business and he was not present too. He only goes there once a week to monitor sales. When I asked if it was possible for me to have his contact details, he answered, “the owner is a married man. So, if you want to get a hold of him, you must go through the wife.” This alerted me to some of the challenges an adult female researcher might face which border on local culture of researching with men. In some

Zambian cultures, it is a norm that a woman should go through the wife in order to get do any form of business. The wife is usually in a position to relay the message to the husband. Even though in this case it didn't seem necessary to go through a wife, but I still understood his concerns and asked for the wife's number. He said he did not have it too. He asked me to keep passing through just in case I can find them. I passed through several times, but could not get hold of the male owner or his wife. I reflected to myself, if the workers say they do not have their bosses contact details, how do their clients get a hold of them? How do they continue to grow their business without direct contact with the clients? It made me realise that the responses and reactions could be about me as the researcher or the whole concept of participating in research.

After the above attempts in the market, I decided to move to another category of informants in my research. Initially, I had planned to conduct interviews with financial sponsors of businesses, mostly loan companies. I consulted local people regarding loan companies in Ndola that had been in business for a long time. Most people suggested FINCA due to their reliability. Most businessmen and women got loans from them. I made inquiries on different loan institutes in Ndola and after hearing many people recommend FINCA loan company, I decided to start my interview with them.

I decided to set up an interview with them. I went to their office and asked to speak to the manager, where I introduced and explained myself as a student conducting research. I asked if I could be given an appointment and they agreed and said I must be there on a Friday. On Friday, we had a very successful interview with the manager of FINCA. The interviewee informed me that the company was founded by John Hatch in 2001. It was focusing solely on sustaining women' lives and with time they expanded to also giving out loans to the men as well. The loan company had field agents go around the markets (stands/shops) every day to collect part of the loans from the business men and women who owed them. The daily rounds were to also ensure that business was running smoothly for their clients.

At this point, I had a light bulb moment. I requested the manager if it was possible for me to accompany one of the agents to be introduced to their clients. She agreed and introduced me to one of the agents working in Masala market. She instructed him to take me around and introduce me to their clients as a researcher. Immediately after my interview with her, we went to the field and he took me to three stands. He introduced me as a student conducting

research and is interested to interview them. He also explained that once I was done with my interview with them they must introduce me to other FINCA clients. It was at this point that I gained access to other research participants through snowball technique. It was very helpful to open access for my research.

I noticed a different attitude from people now that I had a sponsor this time. The participants were more open towards me as I was introduced to them by someone they knew and trusted. Some participants felt obliged to participate in the research since the agent introduced me to them and made it easier for me to make interview arrangements from one participant to the other.

3.7 Methods of data collection

This section will give an overview of the qualitative methods which were used for the purpose of data collection and how it was generated. Ritchie (2013) stated that the generated data allows the researcher to get an insight into peoples' own perspectives and interpretations of beliefs and behaviours. For me to answer the research questions leading to this study, this section will give an insight on the different views and choices used to investigate. I chose to use semi structured interviews, observations, focus group discussions and informal conversations. I will also use secondary data to help support the primary data collected in the field.

i. Observations

While visual observation is key to many types of research, there is more to observation than simply seeing. It involves listening, hearing and smelling the environment and making implicit comparisons with previous experience (Rodaway, 2002). Since we never observe everything there is to be seen or observed, Hay (2000), defined observation as the outcome of active choice rather than mere exposure. We always have an active role in the observation process in that it is our choice, whether conscious or unconscious what to see or how to see it. I was not just a full observer but played a minor role of moderate participant observation in the beginning of my research. This kind of research ensures the researcher is present in the field, but does not actively participate or interact occasionally with the people involved (Musante, 2010).

Without a sponsor, I walked around the area studying the different kinds of business people were engaged in. How people were relating to other business owners near their shops or stalls and just observed how they interacted. This gave me an insight into the dynamics of doing business in Masala market which could not be gotten from other methods. Kearns (2010) stated that there are certain settings into which a researcher could simply walk and take on the role of a participant such as markets, since they are usually public places, so fewer permissions need to be sought. Once, I met my sister in law as I was walking around the market area. She was buying some fresh vegetables. She was not aware I was in Zambia and was really happy to see me. Immediately I realised that it was a good place for me to sit and observe the daily interactions between the business men and women. I introduced my research to my cousin and asked if I could spend my time at her stand to observe the people everyday life experiences in the market. I occasionally helped my cousin sell some things when she had to go to the bathroom or buy some food to cook for her lunch right at the stall. Once I started being seen in the market, I thought people would not think of me so much of an outsider.

During the time I was at my cousins' stall I noticed how her neighbour, the person on the next stall would ask her to look after his things as he went to the bathroom or to buy some food. When a customer came, my cousin was able to sell on his behalf and give him the money once he returned. This made me learn how close the people were and how they were able to look out for each other. The relations were that of trustworthiness within the market set up. I asked my cousin if there were instances of theft in the market. She mentioned to me that there were no thieves in the area, even if she left her stall during the day, she would return and find everything in place. She further explained that the guy asked her to watch her stall so she could sell on his behalf or in case someone came to look for him she would ask them to wait. It was not necessarily to do with theft. I gathered that most people chose this location for business, not only because it was cheap but because it was quite safe to set up a business there. This method was good as it helped me focus and the fact that I did not have to interact with anyone, I had full concentration of my environment.

ii. Interviews

An interview is a data gathering method in which there is spoken exchange of information. This exchange of information is usually done on a face to face verbal interchange in which I as a researcher tries to elicit information or expressions of opinions or belief from another

person or persons (Maccoby, 1954). Interviews concentrate on the subjective experiences of those involved in the study and demands considerable skill on the part of the interviewer and great reflexivity too (Robson, 2011). This is a much more common and widely used technique to gather information from participants.

There are three types of interviews a researcher could choose from; namely, structured, unstructured and semi structured interviews. Robson, (2011) described them as;

- a) Structured interviews usually have predetermined questions with fixed wording, in a pre-set order, this leaves no room for alterations.
- b) Semi-structured interviews have an interview guide that serves as a checklist of topics and questions to be covered and a default wording and order for the questions, but wording can be modified based on flow of interview.
- c) As for unstructured interviews, the interviewer has a general area of interest and concern but lets the conversation develop within this area. This is completely informal.

I chose semi-structured interviews as this form of interviewing has some degree of pre-determined order but maintains flexibility in the way the issues are addressed by the informant (Dunn, 2010). Semi structured interviews usually have questions that are content-focused and deal with the issues or areas judged by the researcher to be relevant to the research question (ibid). To have my research questions answered correctly and to have some form of structure in my interviews, I prepared an interview guide which my supervisor read through and acknowledged my questions were appropriate and correct for my topic. The interview guide reflected on some of the main themes from my research questions and looked at what characteristics women and men needed to have for their business to thrive.

In addition, I reflected on how and why the different men and women chose to start the particular business they were involved in and how they have been thriving in it year after year. Furthermore, my interview guide addressed the themes of survival strategies for the men and women. How were they able to look after their families when they were faced with challenges? When conducting the interviews, I chose to use a tape recorder as it makes the interviewer focus on the participant and observe their emotions too. When taking down notes, it is easy for a researcher to concentrate on looking at the piece of paper than focusing on the participant. The use of a tape recorder is also an advantage when it comes to transcribing and going through the interview. When conducting my transcriptions, I could play back and forth

the recording in case I did not hear what the participant was saying. I felt I was more connected and engaged with the interview and the participants when using the tape recorder.

Interviews took place in different locations, but I sought the participants opinions of where we must meet. I explained that it had to be a place which made them comfortable. Asking the participants for their opinion and respecting it made the participants quite open. In addition, they got involved in the decision making during the research process thereby reducing the power relations between the researcher and the participants. I had one male participant who owned a bar. When I asked him where we could do the interview, he suggested that we do it in his bar because he had some stocks coming in, so he could not leave the bar. This was a little challenging with the noise of music playing in the back ground and people always coming to say hello to him since he was the owner of the bar. But I stayed and got my interview done.

The research was conducted without a research assistant. I sought to look for a research assistant prior to my research. I contacted my old University school mates to find out if they knew anyone reliable who could be my assistant. None came up with any names, so I opted to carry out the research by myself as there was no language barrier. I was able to speak and understand the two main local languages commonly used in Zambia which are Bemba mainly used in the Copperbelt and Nyanja widely used in the Central and Eastern parts of Zambia. Hence, I could communicate quite well and fluently with my participants. I had a few challenges with explaining what characteristics meant in our local language, so I had to explain to them and put it in a way they would understand what it meant.

Semi structured interviews allowed me to collect data on the experiences and perspectives of my informants in flexible ways that structured interviews could not accommodate. For example, I asked one man why there were so many people engaging in SMEs than before, he stated that ‘the government does not have policies to cater for graduates. You have so many young people completing University every year and yet are looming the streets due to lack of employment.’ So, I asked a follow up question, are youths doing enough to apply for jobs? And he answered, even if they applied for jobs, they will not get them. Do you know why? Because in government or private sectors, once you are employment, you are there for life. Even when we have so many people dying in the government and private sectors, there will never be job vacancies. There are certain people appointed to take the jobs. If you are a child

of an influential person, all they must do is talk to some higher power in government and that child will get a job even without an interview. His response gave me a much wider response that I would use in my thesis. Semi structured interviews gave me an opportunity to understand how one word could mean so much to different people.

I had asked my participants what they understood by the term entrepreneur. Some said it is a big word that is fit for people involved in white collar jobs and another said no I am no entrepreneur, I believe and have faith I am bigger than that word. It is like Dunn (2010) stated, opinions and experiences vary enormously between people of different class, ethnicity, age, and sexuality. Interviews allow the researcher to understand how meanings differ among people. Looking at my data and analysing it, there was not much gender differences in the data between the men and women. They had more common answers especially when it came to qualities one needed to be successful in their business. Both men and women said for a business to be successful, one had to be extremely disciplined with the finances and the profit they got. They both stated that one has to record all their spending in order to avoid unnecessary expenses. Both need to stay focused and strong. This method of research made me experience my participants' emotions and behaviours towards the research. Many times, during an interview, participants tend to deviate from the questions asked, it was also my role as a researcher to redirect the conversation towards the questions asked.

iii. Focus Group Discussions

Focus group discussions (FGDs) are a means through which researchers can study the processes by setting up a situation in which groups of people meet to discuss their experiences and thoughts about specific topics (Crang, 2007). Cameron (2005) postulates that a focus group discussion involves a small group of people discussing a topic or issue defined by a researcher.

Initially when I set to go and do my field work, I anticipated that I would have a lot of people to interview for my FGDs. Since I was always working alone and had no research assistant, many business men and women declined to have a FGD with me because they were very busy and had limited time. Ultimately, I managed to have three volunteers who consisted of two women and one man to take part in the FGDs. The man was trading only in imported rice (popularly known as Nakonde rice) from Tanzania. The other two women were trading in dry foods such as beans, groundnuts, kapenta (dry sardines) and dried mushrooms. The other

woman had a side business selling soft drinks and water in plastic sachets right at her stall. She used the drinks business to cater for her daily transport to the market and daily council fees in the market. Another female participant in my research almost declined to take part because she thought she would have to read some things and tick in boxes as she did with another researcher before. I clarified that she did not have to read, write or tick anything and she accepted.

Basically, the FGD involved a few questions in vernacular and participants were free to respond in vernacular. As stated by Kitzinger (1995), FGDs did not discriminate against the people who cannot read or write and they can encourage participation from people reluctant for one on one interviewed. I mainly chose to use group interviews in which I asked the same question to my participants and they responded one after the other and were able to give different opinions as to how they thought of the question in relation to their life experiences and in relation to their businesses. I felt in control of the discussion as I made sure that the discussion did not stray in any way and tempers were not flared. During the FGDs, I asked my participants that we do the interview in private and one of the ladies suggested it takes place in the storage room. The storage room had a lot of goods not just for this woman, but for all my participants in the FGD and others near them. The storage room is for rent so, they share the costs and store their products in there. I requested to take a picture, but they denied, saying they did not want to expose how much goods they had in the storage room. The room had two doors, one was connecting to the next street and the other door was right where one participant had her stall. So, we had to leave the door open to have some fresh air during the interview.

The interaction in the group was very mature as each person waited their turn. I noticed the man was a little inactive and would only answer when asked something, so I had to constantly engage him in the discussion. One of the women was 35 and the other 48, the young man was 28, so in a way, he did not want to speak out of turn and did not want to seem dominating since the two women were elderly, so he gave them the opportunity to speak first. With FDGs, it is important to understand how people work out their thoughts, feelings about certain matters on the basis of interactions with others, whom they learn from, react to, misunderstand and resist (Schrager, 1983). Zeigler (1996) claimed that FDGs technique provides insights that might not have been revealed through other methods such as individual interviews. To support this, one of my participants forgot to mention the challenges faced

when going to collect their dry foods from the villages. She only remembered this fact after one of the other participants mentioned it and she added a bit of her challenges too. Kitzinger (1994) described this form of interaction as participants do not just agree with each other. They also misunderstand one another, question one another or try to persuade one another.

The FGD gave me insights into a why there has been an increase in the informal sector. The participants mentioned to me that with the introduction of loan companies, people who had no access to money had an opportunity to borrow money and start up a business. After the multiparty democracy was introduced in Zambia, so many companies were privatized and many people got retrenched. This led to so many people losing their jobs and since then, Zambia has never had job stability or security. One woman further went on to say ‘sometimes I ask myself why I am spending so much on school fees when I doubt my daughter will get a job when she completes her studies’. The young man also mentioned that he intended to take himself back to school, but with the way things looked in Zambia, he was better off doing business as he was making more money from the rice business, as compared to some people working in the formal sector.

Using FGD for data collection gave insights and information that I would otherwise have not collected from other methods. FGD gave various data just from one question as three people shared their opinions and experiences. During this process, I made sure to use a tape recorder for the interview so as to keep me engaged in the discussion. Focus group discussions do not only provide opportunities to explore different points of view but to also reconsider and formulate their own ideas and understandings (Cameron, 2005).

iv. Secondary Data

Hakim (1982), defines secondary data as any re-analysis of data collected by another researcher or organisation. Use of secondary data helped me gain access to studies previously done by different scholars. Information used in my context chapter such as maps, study area, the political and economic studies on Zambia were derived from secondary data. In a way, that was extremely useful as I could not have had gained that kind of information just from my research. Secondary data is a good strategy as it permits you to capitalize on the efforts of others in collecting the data (Robson, 2011). This kind of data collection helps in giving the researcher insights to different concepts and will help shape my analysis as I will be able to support my research based on what others have done. I will further be able to gain

knowledge which I will add on to previously done studies. My information was gathered from different articles, books, journals, reports, internet websites and old Masters Thesis’.

The use of using secondary data gave me insights to exact figures such as the current population in Zambia and recent statistics for the formal and informal sector.

3.8 Data handling

In any type of research, it is very important to handle and analyse your data to help organize the researcher’s work. The first thing I did with my data was to transcribe all the interviews I conducted. I started my transcribing whilst in Zambia. Since I am familiar and can speak the local language I did not have any difficulties with the transcriptions.

After transcribing the data, I moved on to coding them. Cope (2010), describes the purpose of coding as data reduction which is used to help researcher handle a large amount of data by distilling along key themes, organisation and creation of search aid and a substantive process of analysis and theory building.

I coded my data according to four themes suggested Strauss (1990), which were;

- I. Conditions
- II. Interactions among the participants
- III. Strategies and tactics
- IV. Consequences

I decided to further divide each theme in subcategories which helped me to really reduce and structure my data analysis.

3.9 Ethical considerations

In this research I took into consideration ethical guidelines because in any kind of research, researchers need to be acquainted and considerate with ethics. It begins from the moment you choose your research topic and the area you plan to conduct your study. Research ethics are defined as ‘the conduct of researchers, their responsibilities and obligations to those involved in the research, including sponsors, the general public and most importantly, the subjects of the research (Davidson, 1994). Wiles (2005), also stated that bases for ethical decision making in social science are commonly considered to include a commitment to participants’ rights and respect for participants; a commitment to knowledge, a commitment to the

promotion of respect for social sciences (avoid spoiling the field) and protecting the researcher.

Before going to Zambia to conduct my research, I had to submit my project proposal which I sent to the Norwegian centre for research data (NSD) here in Norway. I had to fill in the notification form which oversees ethics. I clearly stated my objectives for the research and assured that my research does not pose any harm to my participants and that their identity would be anonymized. The ethical clearance was granted, and I thereafter proceeded for research. I informed all my participants my intentions and I made informed them that participation is voluntary, and they should feel free to give their own opinions and views and not feel obliged to say what would impress me as a researcher.

I assured my participants confidentiality during and after the research process. From the onset I explained that everything discussed during the interviews was strictly between the two of us and would be anonymized and used strictly for school purposes. Further, I explained that disclosure of any of the information without their consent amounts to breach of confidentiality and they had to right to sue me. This allowed my participants to be confident and open during the research process.

In addition, during the FGDs, I was extremely careful not to raise issues that may heighten my participants' emotions which would end up affecting them and their relations. For example, I had asked this question. "Are there any specific gender qualities one should possess in order to succeed in the business?" The women said that men do not thrive in their businesses due to lack of discipline. They engage in all sorts of activities such as excessive beer drinking, going to bars and having multiple girlfriends where they spend all their money. The man then responded that she should not generalize it. Not all men are like that and he gave an example of himself saying he does not drink alcohol and does not even have a girlfriend and yet he was doing fine. The debate heated up a little, so I had to make sure that emotions did not flare and kept the discussion going.

3.10 Informed consent

When asking participants to get involved in your research, they have to give you permission to involve them. Informants need to know exactly what it is that they are consenting to. As a researcher, you need to provide participants with a broad outline of what the research is

about, the sorts of issues you will be exploring and what you expect of them. For example, the amount of time expected to spend on an interview (Dowling, 2010).

When I arrived in Zambia to conduct my research, I made sure I had both my introductory letter from NTNU University and my informed consent letter which I was presenting to my participants before engaging in any sort of discussions. I introduced myself, explained I was a student from the University in Norway and elaborated what my research was about. I presented them with the introductory letter and consent forms. I prepared a consent form which needed a verbal consent. I chose verbal consent because I was aware of the area I intended to conduct my research and the participants I had targeted were SMEs. Some may not know how to read or write, and I also thought when people see documents requesting for their signature, it tends to frighten them and make them sceptical. For those that could not read, I explained to them what both papers stated, and I told them that the research was in no way obligatory, but rather voluntary. They had every right to deny if they did not wish to participate in the research. Some people did say no even after reading my papers, it puzzled me, and I said thank you. Whilst walking away, I turned back as I was prompted to know why they refused. Others plainly said they had no interest in participating in the research, whilst others said they had no time. I thanked them for their time and moved on to other people willing to participate.

As a researcher, if you make participants do things they would not otherwise do, it is infringement (Robson, 2011). I presented my tape recorder to all my participants and explained to them that I will use it mainly to record our conversations and whatever we discussed was strictly confidential. Most of my participants were sceptical, but I assured them that the conversations would only be used for school purposes and deleted thereafter. Some agreed to use the tape recorder. However, a few that refused meant that I write the discussion in my note book. In this way, I respected the wishes of my research participants.

When some research participants saw a tape recorder or notepad, they associated me to a journalist. Thus, they thought I would air their views either in the newspapers, radio or television news. I re-assured them that I was only a student and would not leak any information given to me. I assured them that whatever we discussed would be confidential and used for school writing purposes.

3.11 Anonymity, confidentiality and privacy

Qualitative methods usually involve invading peoples' privacy (Dowling, 2010). Giving anonymity to participants' when reporting on research is the norm which is regarded as good practice by ethical research boards and committees. Confidentiality should extend beyond not naming participants to not revealing personal details which might reveal a participants' identity. I had an encounter with a gentleman who told me, 'for him to participate in the research means he is open and does not want to hide anything. In this instance, he told me to include his personal details such as name, age and sex. This can be seen in Robson (2011), where he stipulated that there is however, evidence that participants may not always want to be anonymized. But this made me reflect on the ethics of research, and it was obviously conflicting with research ethics that stipulates that participants' details must be anonymized. If someone else comes across a report or thesis they might be able to directly identify who the person is. Similarly, Dowling (2010) stated that a researcher must ensure that their research does not enable others to identify your informants. At the start of each interview, I informed the participants that I would use pseudonyms instead of their real names. In my notes during the interview, I would always write their real names on the top and the pseudonym right underneath, so I do not forget the names they chose to use. To ensure my participants identity was anonymized, after the interviews, I transcribed all my data using the pseudonym names they had given me and stored it on my laptop. The notebook with original names were destroyed and disposed after I finished my transcriptions.

I had some challenges regarding privacy, anonymity and confidentiality when it came to open spaces. Since I was not able to take participants away from their work to go and have an interview with me, we had to carry out the research right at their place of work. The stalls were quite close to each other that whatever I was discussing with my participants, other people close by were able to hear. Sometimes, there would even be other people coming to sit in the interview. One lady I interviewed had an elderly woman selling dry fish and beans right at the next stall. She was inquisitive and kept interrupting our interview which was meant to last about 30mins but went as long as two hours and thirty minutes. My participant also had to occasionally excuse herself and sell her goods when customers came to her stall. When she saw me taking out a recorder, she said, are you interviewing for jobs? In case you are, I am available for any kind of work. This made my participant to refuse the use of the recorder, so I had to write everything in my notebook.

When there were sit ins or people close by to my participants' stalls, I had to explain to the people that were not my participants that it was research for my school work and the responses that the participants gave me were meant to be kept confidential. These are some of the ethical challenges regarding researching with people actively engaged in businesses and livelihoods.

To safeguard all my participants' privacy, I transcribed all my qualitative data and stored it safely in my laptop. I made sure all the original field recordings were deleted from the actual tape recorder after storing all the information on my laptop which restricts access to just anyone.

3.12 Trustworthiness and validity

Trustworthiness refers to making sure that questions to do with research were performed in a reliable manner through making sure the credibility of the work was done accordingly. Trust in research work is not assumed but has to be earned (Bradshaw, 2010). I have clearly outlined the techniques used to gather the information. The participants were told that the research was voluntary and not obligatory. In addition, I have outlined my primary data and used secondary data to support or add to my findings. I followed a process of data collection that is credible and replicable under similar social economic circumstances. Methods were done in a manner that ensured good feedbacks and accounts from research participants.

I asked the research questions to all the participants and showed every single detail of the data by explaining the credibility of the research process. The research was elaborated by generating information given to the participants without me making any alternations regarding their perceptions. All the details of the phenomenon being researched was given to the participants.

Apart from semi structured interviews, secondary data collection and observation, I decided to also include focus group discussions as a triangulation purpose. This outline will clearly show how data was handled and show the truthfulness of the research. I used qualitative methodology which is descriptive, explanatory, explorative and understanding and it takes on a holistic view and emphasises on the process, relationships, connections and interdependency among the important parts in a research (Crang, 2007). Robson (2011), states that validity refers to the accuracy of a result. It handles questions such as my own

“what are some of challenges faced by men and women?” With corroboration of the primary data gathered and the secondary data, this research is valid as secondary data clearly shows consistency of patterns in the growth of the informal sector.

3.13 Positionality and reflexivity

Positionality refers to the researchers’ explicit reflections locating their lived experiences with a project (Marshall, 2014). Reflexivity has been argued to be a strategy used for situating knowledge. This is seen as a means of avoiding the false neutrality and universality of so much academic knowledge (Rose, 1997). The relationship between the researcher and the researched should be made visible and open. However, England (1994), postulates that reflexivity is defined by a process of constant, self-conscious scrutiny of the self as a researcher and of the research process. In a way, the researcher has to constantly analyse his or her own position in the field. Reflexivity in this case, looks at both inward to the identity of the researcher and outward to the relation of research and what is described as the wider world (Rose, 1997).

Ruby (1980), posited that reflexivity influences the investigators own background, perspectives and interests as the qualitative research process. This includes the effect of the researchers’ personal history on qualitative research. A researcher must analyse him\herself in the outset of the research and ensuring a new culture the researcher must continuously examine how they influence data gathering and analysis (Krefting, 1991).

Since I was born and raised in Ndola district, Copperbelt (insider), I was aware of some of the common cultural practices including dressing and interacting with elders. As is usually required of woman, I wore a chitenge (traditional wrapper) on top of other clothing’s that I wore as a sign of respect. When it was very elderly research participants, I had to follow the local norms of kneeling when speaking especially if they are sitting. I had to follow the local customs and traditions in the local social context to let research interaction proceed smoothly.

Another position that I had to foreground during the research was that of a student. Although I presented myself as a researcher, I also explained to the participants that I was a student because most of them expected some form of gift or lunch for each interview I conducted with them. However, I explained repeatedly that I would provide lunch and drinks when we

had the focus group discussions. Most did not believe me, so I had to buy some biscuits and drinks to get some time to interview them. This was caused by several factors. Firstly, the fact that I came from Europe made them think that I had a lot of money.

Secondly, maybe some previous researchers that have conducted research in the area paid people for participation, thereby 'spoiling' the research field. However, the manner in which I handled the expectations ensured that none of these factors affected how we ended up relating or how they responded to my questions. I was able to speak the language very fluently and created a wonderful rapport with my first participant. Whenever she saw me passing near her stall, she would stop me and say hello. She would also offer me water to drink when the temperatures were well over 33 degrees during summer. She used to call me 'mwana wandi' meaning 'my child'. She revealed to her neighbour that she liked the way I was conducting myself even though I was based in Europe. I still upheld my culture and I was not ashamed to kneel in public when talking to her. My role in the field was not just of a researcher but a learner too. I was learning about all these trades that different people were engaged in and I humbled myself in every situation possible.

From the on-set of my research, I made it quite clear that I wanted to interview people doing different kinds of business. When the participants introduced me to the people who were involved in the same trade as the, I had to reflect on how my data would be presented and analysed. I realised that interviewing the same kind of business would produce the same results, so I had to inform them on the fact that I needed something different without making them feel bad. I needed as many responses based on the different experiences, perspectives, challenges and the relations they had. Interviewing people in the same business would not have given me a true reflection of the data I needed. The results would have simply been similar.

I interviewed one man, he was a tailor and whilst conducting our interview, his neighbour was curious to see the tape recorder and walked towards us to find out what was happening. My participant was quick to chase the other person saying he was with a very important person who was highly educated and was conducting research. Therefore, the man quickly excused himself and went back to sit. This somehow made me feel flattered, but I reminded my participant that I was not that highly educated, in this case, he was more knowledgeable than I was as I had no idea of how to run a tailoring business. He smiled, and we continued.

Therefore, in a way, I performed critical reflexivity on myself with regard to my position in the field and also seeing how my participants related with each other during the time I was there. The day we had to conduct our FGD, one of the women who agreed to take part in the discussion was nowhere to be seen. We tried to wait for her, but she did not show up leaving me with just two women. I decided to approach one man who had been involved in the rice business to have some form of balance in the group dynamics. Luckily, he was available, and I explained that I was going to provide lunch, so he happily came along and took part in the FGD. After the discussion, I arranged a day to have an individual interview and he asked me to interview him the next day. In a way, I felt that I took a strategic role to involve him and he ended up participating in the individual interview as well.

3.14 Challenges faced in the field

While in the field, I had so many challenges with approaching the traders at the market in the sense when I got to the field site, I tried to ask for the chairperson of the market, but no one would give me his details or where he can be found. I tried to look for his mobile number as well, that way, I could introduce myself and my purpose in the market. One week went by and no progress was made so I decided to approach people individually.

I introduced myself and explained the purpose of my visit but all the people I approached could not give me the time. They kept saying come tomorrow, or make unnecessary excuses which made me realise they just were not interested. Most of the people would take one look at me and say, ‘you are from a European University and you have money and, yet you just want to waste our time with silly irrelevant questions we never benefit from.’ I explained the importance of them participating and that this would help put Zambia on the map but still they refused. One woman who owned a salon constantly kept on postponing our appointment date till she openly told me one day that, “you know what my dear, do not think you can come here, just because you are from Europe that we will stop all we are doing and answer your questions. We know when you leave this place, they will offer you huge sums of money after this project and you will not remember us at all. You will enjoy all the money by yourself, so why should I give you the time and day?” At this point, I took out my student card and introductory letter to show proof that I was a student and was conducting research for acquiring my Masters at the end of this. She did not believe me, so I just thanked her for

the time and left. As I was leaving that woman's salon, I felt so disappointed and frustrated at the rate of how slow the progress was.

I thought of another back up plan I could use to gain access to the people in the market. I decided to hold an interview with the manager of one of the loan companies and for sure, she gave me a date for an interview. After our interview, I asked her if it was possible for her to introduce me to some of their clients for me to interview them. Luckily, the manager was nice enough to assign one of the field agents to introduce me to some of the clients in the various market spots and in town too. He personally took me round from one stand to the other and explained to them who I was and the purpose of my fieldwork. He told them that once I would be done with the interview, they would take me to other clients. This got my research started.

As I started interviewing the clients, I realised that they considered me as part of the agents (The loan company). One of the women disclosed to me and said she did not feel comfortable to speak about some things as she thought that I would take a report to the loan company. Therefore, I profusely explained that my research was independent from the loan company and that it was purely for my school. I had to explain that whatever we discussed was confidential and no one would gain access to the information they were giving me. I also told her that she had the right to stay anonymous throughout the interview. As she was not a very good in reader, she was unable to read my letter of introduction, hence, I took out my student card and showed it to her. I explained to her that it was proof that I was a student and if she had someone she trusted to read for her, they would explain that I was being honest. She later got a little comfortable and decided to give me an alias name to use in my thesis.

After my interview with her, she introduced me to some other traders that I interviewed. After my third interview, I realised that they were introducing me to people that they were favouring or rather people they were close to. The snowball technique being used was leading me to traders doing the same kind of trade. This made me realise that the information will definitely be similar, so I asked them to take me to shops where the people did not deal in the same trade. The woman then told me she only knew people in the same trade as her as they had some sort of a 'click' going on.

As I could not approach people and ask if they had taken out loans, I asked the woman if she knew people in other markets trading in different business from her. This time, I chose not to

focus on people who had taken up loans only, but started interviewing people who had no loans. I realized that my participants were referring to me as the lady from FINCA, so I disassociated myself from the loan company as this made many participants not want to participate in the research. She gave me two contacts and that is how I switched from Masala market to Chifubu market and went on to interview the others. I also came across a man who was selling wax chitenges (wrappers) and second-hand clothes in bulk. When I introduced myself, and explained the purpose in the market, he told me he cannot speak to me at that point and I should go back there the next morning. I did as asked, and he boldly looked at me and said he could not participate in my research because I am a woman. In this case, I would have to talk to his wife. So, I asked when the wife would be available and he said the next morning. I asked who owned the business whether it was him or the wife and he said he did, but since he was married, I had to go through the wife and not speak to him directly. This response really baffled me because him and I were conversing without that wife at that point. Why would he not do the same with my interview? I did not want to sound rude or disrespectful to him and his culture, so I moved on and went on to other traders who were more open and willing to take part in my research. When this man said this to me, I remembered what the other man had told me just as I was trying to gain access in the beginning, He told me he did not have his boss's contact details and if I wanted to get a hold of the owner of the business, I was required to go through the wife. Others were sceptical and asked me, how do we know, maybe you are trying to find out all this information, so you could go and start up a business for yourself? You are using us to see where we failed so you can go and grow your business. Or maybe you are comparing businesses, so you can see which one has little capital but more profit, so you can go and establish one in town. You look well kept, so maybe you are the type that travels to China and import things in Zambia, sell them cheaply and steal our customers.

The other challenge I was facing had to do with compensation. Every single person whom I interviewed asked for something in return. For example, money, credit to put in their phones, drinks or buying them lunch. The implication of taking away business people's time by interviewing them felt as though they were losing out. For some I did interview them right at their stalls, others were carpenters, so to avoid all the noise from the machines, we had to move to the storage room. In this instance, I had to provide him with lunch money, so he could spare some time with me. Another man was a pastry chef/caterer, he had to meet me in town and suggested we go to a restaurant. He then asked me if he could order some beers for

himself and I obliged to which we continued with the interview. In research, paying participants is discouraged on grounds that it brings about bias and sways the opinions of the participants to say what the researcher expects due to payment. Looking at the experience from my research work, everyone expects something in return. So, for my FGDs, I provided food and drinks requested by three of my participants. They said they wanted to eat something fancy that was not bought from the market but from a nice restaurant. I respected their wish as I knew they were doing me a favour by taking time out from their business and their only source of income to come and participate in my research.

Since people thought I was a reporter/journalist, I made sure to always carry all my identification cards including my student card from NTNU and my introductory letter. Many participants did not give consent to use the tape recorder and said I do not want to be seen or heard on TV, so I had to write. Sometimes it would be so much information that my hand would get so tired and it made the interview longer as when the participant sees me writing notes down, they would often stop talking and give me chance to write.

3.15 Summary

The chapter discussed the research approaches used in the study. Semi-structured interviews, FGD, direct observation and assessment of secondary data sources were the key methods which have been used to gather information. Challenges faced in the field were discussed and how my sample was selected. The next chapter will look at the theoretical perspectives of the study.

4.0 THEORETICAL PERSPECTIVES AND CONCEPTS

In this chapter, I will present theoretical perspectives and concepts relevant to the research topic. The theories will be described and discussed in depth and will give an overview of how these theories influence my empirical analysis. Any kind of research involves the developing of a conceptual and theoretical understanding of the phenomena being investigated in order to establish the base to which new knowledge is added and integrated (Steinar, 1996).

I will discuss concepts and perspectives from entrepreneurship through SMEs, gender and entrepreneurship and entrepreneurship and poverty. These theories will influence how I interpret my empirical data in the next chapter.

4.1 Understanding Entrepreneurship and SME's

Entrepreneurship is a contested concept that is defined in numerous ways. It started out as a domain of economics that examined entrepreneurship as a function of the economy. Different scholars emphasize different attributes of entrepreneurship. For instance, entrepreneurs can be 'hero figure who introduces ground breaking innovations to the market (Schumpeter, 1934). They are seen as risk takers (Knight, 1921) and alert to profitable opportunities (Kirzner, 1998). Weber (1958) posited that an entrepreneur was determined by religious beliefs and the theory regarded the individuals work as a calling from God. McClelland (1965), stated that entrepreneurship pursuits represented the desired moderate risk situations, for the need of high achievement.

Zimmerer (2005), define an entrepreneur as a person who creates new business in the face of risk and uncertainty for achieving growth and profit by identifying significant opportunities assembling the necessary resources to capitalize on them. Entrepreneurship research also looks at different ways in which external environmental factors, personality traits influence gender differences in entrepreneurial activities (ibid).

Therefore, entrepreneurs are risk takers and mostly are opportunity oriented. The paper will give an attribute of the different characteristics of entrepreneurship.

4.1.1 Different characteristics of Entrepreneurship

There are different perspectives of entrepreneurial activities widely seen as an engine of economic growth. They contribute to the creation of wealth and jobs, brings about innovation and provides sense of accomplishment to the individual (Naudé, 2010). The emergence of entrepreneurship is due to the shift towards knowledge-intensive industries where SMEs play an increasing role in modern knowledge production function as a conduit of knowledge spill overs and the evolution of industries as learning mechanisms serving as agents of change. Entrepreneurship is seen as a particular region or local phenomenon because people usually start businesses where they were born, have worked or already reside (Stam, 2007).

Bergmann (2004) stated that entrepreneurial attitudes are primarily influenced by the person-related determinants such as role models and/or education attainment in the individuals' social environment. Mueller (2006) shows that individuals are deeply embedded in their regional entrepreneurial environment. Most SMEs are heavily influenced by the availability of role models in the same region. Similarly, a majority of my participants started their business through some form of apprenticeship by learning from their role models who happened to be either their relatives or friends. Therefore, the probability of being positively influenced by the role models as a nascent entrepreneur is higher (Sternberg, 2011). This means most business owners get to learn different attributes about their type of work from role models.

In addition, being jobless often results in certain push factors that propel people to become 'necessity entrepreneurs or SMEs' (Giacomin, 2011). Entrepreneurship is embraced as a viable means of generating employment and economic growth by most policy makers around the world (Arzeni, 2008). There can be country specific factors that define entrepreneurship. The Entrepreneur's decision to start a business is usually a complex one and could be influenced by a wide variety of socio-economic and perpetual characteristics of the individual. These may involve age, level of education, one's gender, employment and income.

4.2 Entrepreneurship and SME's

The word entrepreneurship is mostly used interchangeably with SMEs. However, these two concepts are both different and somewhat similar. SME's are defined as ordinary small

businesses that are not dominant in their fields. They usually work with a product that is already on the market and is known to the general public. SMEs work for an income and continue to increase their profits that is where most of their capital is raised from for the sustainability of the business. They rarely engage in any innovative or new practices. On the other hand, entrepreneurs mostly start with innovations and usually have a bigger picture in mind to use for the next step in their business. Entrepreneurs aim for high productivity returns and fast growth. There are different entities in entrepreneurship, namely, entrepreneurial venture and small business venture (Amolo, 2017).

Entrepreneurial venture is a business that engages in at least one of Joseph Schumpeters categories of behaviour which are innovation, strategic practices and profitability and growth whereas, small venture is a business that is dependently owned and operated, not dominant in the field and does not engage in any new marketing or innovative practices (Cuervo, 2007). People find it much easier to engage in SME because it does not require so much capital to start with and it is ideal for most nascent SMEs. Most nascent SMEs are driven into business by push factors, whilst nascent entrepreneurs see a possibility of new innovation and profit growth. SMEs main goal for business is primarily for survival and growth afterwards (Zali, 2013). According to Kirkwood (2006), push factors were sometimes the only driver for most women to engage in business whilst men tended to be influenced by both pull and push factors of entrepreneurship. However, results from my research revealed that women were also influenced by both pull and push factors. They not only want to be employed, but be independent too.

Whilst I would argue that the concepts of entrepreneurship and SME's are different, they are also complexly related. Most of the informants in my research can be categorized as SME's, but some also share the characteristics of entrepreneurs. According to the above characteristics of SME's, most of my informants owned ordinary businesses such as food retailing, in which, most of the products sold individually where quite similar. Whilst the participant engaged in catering could have easily fallen in the entrepreneurship category, he remains being an SME. He saw his business as an opportunity because he was a male caterer, cooking traditional foods, than the usual women who were in the business. His niche was quite innovative, but the business' capacity of growth is limited due to lack of equipment's he needs to run the business efficiently.

SMEs form most of business establishments in Zambia. This sector consists of about 97 percent of all enterprises. SMEs do not only provide employment but play an essential role in driving sustainable development (Choongo, 2016). SMEs provide an important role for income generation for both men and women. Menon (2013), postulate that self-employment allows for parents, especially Mothers, to combine labour market participation with childcare responsibilities. Even though household businesses tend to be small, in the entirety such business ventures can employ a large share of the labour force, especially in developing countries with burgeoning informal sectors. With the offering of variety resources and financial services to the poor, both microfinance and rural banks have helped to lower poverty in several countries, including Zambia. This way, increasing access to credit can promote income redistribution and macroeconomic growth. For example, FINCA was a Non-Government Organisation (NGO) supporting only women, but later decided to become a microfinance company for men not to be excluded and they expanded country wide. Even though this helped reduce poverty levels as most unemployed people could gain access to funds and set up entrepreneurial businesses, micro finance also realised the profit they would gain by including men in their business.

Bryden (2005), stated that entrepreneurial activity through SMEs helps to diversify the economic network, thus avoid dependence on mono-production and can offer a greater range of services, thus improving the quality of living in these areas. Attention moved to self-employment as the governments were downsized, parastatal organizations were privatized, and thousands of people lost their employment. The fact that people engage in SMEs as entrepreneurs, promotes the economic welfare and boosts assets growth for many. I had interviewed some participants who managed to acquire some assets such as land and cars from their business. Their livelihoods improved tremendously after engaging in SME and entrepreneurship has made it possible for some of them to hire extra help, hence providing employment too.

This series provides a means for assessing and improving the performance and implementation of SME and entrepreneurship policies. Small firms play an ever-increasing role in innovation (OECD, 2004). Home based enterprises or having a stall at the market is some form of employment which can reduce peoples' vulnerability as they can earn an income for themselves and their families which in turn improves the social security of the entire household.

4.3 Gender and Entrepreneurship

According to Moser (1993), gender is the social relationship between men and women. It represents the differences between men and women, such as behaviours and opportunities. The process of development affects women and men in both similar and mostly different ways. Development processes continue to affect both men and woman in different ways. Gender is concerned with changing the impact development has on women and men. What Kevane (2004), says about the gender roles can help explain or provide an understanding of why my participants chose to do the type of business they are currently engaged in, such as choosing their business based on social norms and perceptions.

The gender and development (GAD) approach focuses on intervening to address unequal gender relations which prevent inequitable development, and which often lock women out of full participation. GAD seeks both women and men participate, make decisions and share benefits. This approach often aims at meeting practical needs as well as promoting strategies interests. GAD analyses how development shapes the power relations between gender relations and gender (Momsen, 2004). Women are central to development as they are the ones who control most of the non-money economy through bearing and raising children and through providing much of the labour for household maintenance and subsistence agriculture (ibid). As will be shown in this thesis, even though women have relegated from being house wives and are contributing to the household income, they still need to consult their spouses when it comes to managing huge sums of money such as attaining loans to grow the business.

Gender roles and gender needs must be distinguished as men and women have different roles and responsibilities as well as various gender needs, such as women empowerment or who has the control of resources. Historically, the colonial power favoured men more in promotion of education, wage employment etc. (Snyder, 2000). When Zambia was faced with a crisis of the dwindling economy and privatization of major companies, women had to step up to the plate and cater for their families as SMEs.

Traditionally, gender differences in entrepreneurial activity have been attributed to differences in human and social capital (Greene, 2000), differences in how the business is maintained and how one can handle risks and the fact that women tend to be more sensitive

than men to a variety of non-monetary factors (Boden, 1999). The sudden change in development, such as the SAPs, has created new gender differences in which women did not gain much. They increased gender disparities in Zambia by driving most women to engage into SMEs on unequal basis. Whilst SMEs empower women, they were forced to engage in business because their parents, with little or no money at all, favoured the male child to continue with his studies unlike a female child.

The empowerment of women and the promotion of gender equality is meant to help alleviate poverty (Momsen, 2004). This helps to empower most men and women to make a living for themselves and their families. The modern-day sector usually takes over many of the economic activities such as making of clothes and food processing, which had long been the means in which women supported themselves and their families. Relieving them from these time-consuming chores gives them the freedom to find other sources of income, which combines the social roles of home management and income generation. Although most of the better paid jobs go to men, it is less likely that the income will be spent on the family (ibid).

During my focus group discussion, it was mentioned by the participant that most men do not consider their children or families first. When they see that there are certain groceries needed at home, they tend to ignore and spend their money on alcohol, spend money on women or get unnecessary things. But for a woman, she cannot ignore the fact that there is no food at home. A woman is the one who makes sure all things are in place in a home. Women are seen as child bearers and nurturers. They are believed to belong in the kitchen cooking and cleaning whilst the man goes out to fend for the family, but in reality, my thesis shows that women are now mostly engaged in informal labour bridging the gap of lost income.

Women's work is usually undercounted, undervalued and under paid (Staudt, 1998). Some women have left their employment to start a business as most of them earn more money than what they receive as salaries. This is mostly due to the development programmes which assume that the whole family benefits by improving the employment of men, as he is the breadwinner. Despite the growth of studies of masculinities, development policies still largely focus on women and gender issues (Jones, 2006).

Women have historically been the most restricted in terms of employment patterns (Hensley, 2010). However, we have seen women taking charge of their lives and careers in diverse situations. The involvement of women in SMEs is not meant for them to just earn extra

money, but it gives them freedom and power to make choices of their own and not just rely on their spouses for support. Their self-esteem is lifted, and confidences levels raised. Women have been assigned a special role not only because they stand to benefit from entrepreneurship. Being the gender that is poor and suffers from more discrimination, they are also seen as a critical driver of entrepreneurship considering their unique role in the household.

A variety of factors contribute to explaining observed differences in entrepreneurial behaviour across genders. Gender stereotyping has been a huge disadvantage to most women in Zambia. Women are mostly labelled 'unproductive' as they largely perform the care labour. Caring labour is unpaid as women are the ones required to reproduce human beings (Seguino, 2013). Even after bearing the huge responsibility of child bearing, it is the woman's role to nurture the children till they grow. In Zambian society, historically, the man's role was mainly to provide for the family and not help with child care, however this trend is slowly changing as men are becoming more present in the household affairs such as the well-being of the home and children.

Cultural beliefs about gender and entrepreneurship impacts men and women in the initial decision-making process of choosing to start a business and what type of business (Thébaud, 2010). Most areas in Zambia are patriarchal, hence the man has a say in everything including the type of business his spouse must be engaged in. Due to these gender issues, female SMEs experience dual burdens every day (Singh, 2012). Consequently, this means female SMEs tend to have lower motivation to achieve high performance compared to males as their time is divided between work and home (Hundley, 2001). This tends to have a negative impact on women's entrepreneurial efforts and abilities (Singh, 2012). Since women spend more time looking after the household and children, the performance is less likely to be at the same level as male-owned SMEs (Hundley, 2001).

In this case, gender imbalance in countries such as Zambia is due to traditional norms and values, which have relegated women to secondary position (Kitching, 2004). It has been suggested women decide on self-employment and creating their own companies to avoid the inequalities of the work market (Scase, 1990). While men are likely to strive for monetary rewards, women tend to balance social and economic goals. Female SMEs pursue intrinsic

goals such as personal growth, control over their destinies than those owned by men (Orser, 2006).

4.4 Entrepreneurship and poverty

Poverty is a complex concept and has no single definition of poverty. The common definition regards income poverty based on US\$1.25/day according to World Bank and IMF thresholds (Ravallion, 2010). Poverty is a vicious circle and the major cause and effect of this situation, has no opportunities which seem to exist for the poor to help themselves. (Branch, 2003). The most hit by poverty are women and girls, who constitute about three-fifths of the world's poor (Thurman, 2016). Increasingly, multidimensional perspectives of poverty are used to define the complexity of poverty in order to illustrate that whilst income is important, many other dimensions of poverty are important.

Sen (2001), considered poverty from the perspective of denial of basic human capabilities e.g., unemployment, free from disease etc. Capabilities approach is defined as an approach to comparative quality of life assessment and to theorizing about basic social justice. This approach focuses on what each person is able to do and be. It looks at not just the total average well-being but what opportunities are available to each person (Nussbaum, 2011). Most entrepreneurs and SMEs in Zambia are not even recognised, even though they are considered to add value to the country's development. Their lack of employment is only associated to lack of employment and skills instead of what opportunities can be put in place for then and what they can become.

Income poverty is usually measured by a countries economic growth. However, it is increasingly argued that economic growth does not represent the improvement in quality of life of the poor. Sens human capability and human development shows how people's quality of life is more representative of development than economic growth. According to Sen (2001), poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of income. In most policies, entrepreneurship and SMEs are usually seen in terms of a countries economic growth and neglects its role and capacity to improving the quality of human lives through improvements of their capabilities. Sens capabilities approach argues for what 'humans can do and be' which is closely related to the idea of SMEs owners that endeavour to improve their capabilities and quality of their lives.

A multidimensional approach of poverty is more holistic to show that not only lack of income brings people into SMEs. Analysed closely with wellbeing, people in poverty are not only vulnerable, suffering and lacking, but also show resilience and aim to thrive. The desire to thrive in the midst of adversity is a human characteristic that goes beyond accounts of vulnerability and suffering. In the definition of poverty, lack of access to viable job opportunities are at the centre of many other dimensions of deprivations. These may include lack of access to basic needs, basic educational services, political participation and infrastructure (Gillis, 2001). People trapped in poverty often still work, contribute to families and communities and are creative. However, they lack income, capital and opportunities to invest in order to grow and develop (Thurman, 2016).

In Zambia, the advent of SME's is complexly connected with the evolution and the advent of poverty. Although there are many push factors for entering SME's sector, however, poverty is one of the important ones. For a home to be sustained, wages are needed, therefore, the lack of employment and basic capabilities/opportunities for men and women, they are pushed into business. SMEs in Zambia can be seen as having helped boost employment more than large firm growth. This is because SMEs represent a poverty alleviation tool (Beck, 2004).

With the introduction of microfinance companies in Zambia, people are now able to access loans which are used as capital to start-up businesses. The loans are invested in all types of businesses and this helps to alleviate poverty for many households in Zambia. Access to loans helps men and women open new markets which in turn creates job opportunities and economic growth for the country. However, according to serious microfinance scholars, so far there is no compelling evidence that microfinance has led to sustained poverty reduction anywhere. Two older empirical studies have found little acceptance among the scholars. (Panagariya, 2010).

It is accepted everywhere in the world that entrepreneurship is one of the most important solutions, not only to low economic growth, but also to unemployment and poverty (Botha, 2006; Ekpe, 2011). The informal and formal small enterprise economy is the main non-agricultural employer in most Sub-Saharan countries. The poor often lack adequate employment and SMEs not only generate income for themselves but create employment for those whom they hire (Vandenberg, 2006). Attempts to improve living standards, quality of

life and alleviate poverty in communities, without the involvement of entrepreneurship are bound to fail (Thurman, 2016). SMEs make a positive contribution to poverty when they provide low-cost goods and services which can be used and afforded by the poor. This helps keep the living cost lower for those who cannot afford buying goods from huge shopping centres (Vandenberg, 2006). Entrepreneurship helps to expand resource bases, improves competitive positioning, increases the capabilities and boosts self-esteem of business owners (Cardozo, 1996).

4.5 Analytical approach

- I. **Analyzing question One:** Why are people engaging in the informal sector to a larger extent than before?

The thesis will use entrepreneurship and poverty theory to answer why there are several people engaging in entrepreneurship and SME.

- II. **Analyzing research question two:** What types of activities do the SMEs and entrepreneurs engage in and are they gender specific strategies?

The thesis will analyse the types of activities that SMEs engage in and I will further discuss whether some of these businesses were gender specific. I will discuss what drove my participants to engage in entrepreneurship and SME. Two theories will be used; entrepreneurship and SMEs and gender and entrepreneurship theory will be used to analyse this question in terms of looking at the different business activities they are engaged in and what made them chose that business.

- III. **Analyzing question three:** What are the main characteristic skills between men and women entrepreneurs?

The thesis will discuss some characteristic skills between men and women entrepreneurs using the gender and entrepreneurship theory and entrepreneurship and SMEs theory.

- IV. **Analyzing question four:** What are the main challenges faced by male and female entrepreneurs and how do they thrive?

The study will analyse some challenges faced by male and female entrepreneurs and what strategies they use to thrive in the business. Here I will incorporate gender and entrepreneurship theory and incorporate the capability approach to analyse my data, which looks at suffering and thriving. It will me reveal how my participants thrive amidst structural challenges of poverty and lack of policies.

4.6 Summary

This section looked at the different theories and concepts used for this topic. The analytical approach describes which theory and concept is used to analyse and answer the research questions for this study. Entrepreneurship through SMEs, was described and applied to the study to show the different kinds of trade people engaged in. Neoliberal policies and entrepreneurship, entrepreneurship and poverty were concepts discussed to show why there are more people in informal work now than before and how entrepreneurship came to be so popular among the masses. Entrepreneurship and poverty is a concept discussed to show how men and women are exploring entrepreneurship to alleviate poverty and create employment for themselves. Gender and entrepreneurship concept was discussed to show why several women were engaged in entrepreneurship in the informal sector and not the formal sector.

5.0 ANALYSIS AND DISCUSSION

5.1 Why get involved in entrepreneurship/SME

This section of the analysis will look at some of the reasons why many people are engaging in entrepreneurship and SME business. I will further analyse and discuss the reasons which lead to this. The paper will seek to give answers to the first research question, why people engage in the informal sector to a much larger extent than before. The reasons given such as lack of employment, level of education and provision of household needs will further be identified and discussed.

5.2 Lack of employment

The persistent problem most Zambians continue to face is lack of employment. There are increasingly fewer job opportunities for those in employment age groups. Since Zambia has a young and youthful population, there is increasingly limited opportunities for them. A youth is a male or female person aged between 15 and 35 years (Ministry of Youth and Sport, 2015).

In this research, many of the participants mentioned lack of employment as the reason why the informal sector was growing. Entrepreneurship through SME provides some form of employment, gives people the freedom to control their own finances and be their own bosses. Hence, they get to decide what needs to be done and how it should be done. Some were forced to start enterprises due to retrenchments because of privatisation of parastatal firms between 1992 and 1999 (Konayuma, 2007). A male participant aged 48 said attributes to the high increase in lack of employment were due to:

“The increase in informal employment is because there are no jobs these days. Since president Chiluba introduced Democracy and brought liberalisation, people turned to businesses. The government of Zambia has no company which takes on the unemployed even if they are graduates. The companies are just for those people who have been there since inception of the company. We strive to send our children to school and after they graduate, requirements for most jobs say must have working experience of 3-5 years. Where will they get it when they just graduated from University?” (Male 48).

According to the Zambia economic outlook 2012, tackling high youth unemployment and poverty remains a top priority, with as much as 60 percent of the population below the poverty line (Nkechi, 2012). Although there are wide disparities between rural and urban areas, part of this high level of poverty is due to lack of employment opportunities for the youths. High unemployment levels can also be attributed to weak entrepreneur culture. Not many people are business minded even when they see others engage in SMEs. The education system must introduce a syllabus that teaches pupils on practical skills. Thereafter, when they complete their education, they can start up a business if they fail to get a job. Most people often focus on white collar jobs, which are hard to acquire nowadays. A concerned father explained how difficult it has been for his child to get a job;

“Sometimes when our children send job applications, they are asked, who told you we are hiring? Jobs these days are through connections and networks, you need to know someone who knows someone. We see people die every day in these companies, even people who get retired or transferred, but you will never see any job advertisements showing any vacancies. This is because they already have people in mind who will take up that job position. The job market is completely closed off for nobody’s like us.” (Male, 48).

Other people engaged in business as a livelihood strategy to help sustain their families. When salaries are lower than actual needs, it pushes one into thinking of ways to boost their economy. Due to poor salaries, people set up businesses to earn more money whilst also working under one’s own terms. One of the participants recounted that:

“One is not able to work their entire life and get old at the same job. The salaries are not good at all. I worked as provincial purchasing officer for the whole Copperbelt Province under the Office of the President, not any other company or organisation. My salary was less than K5000 (536 US Dollars) which is nothing. I had to send my children to school and my wife also enrolled in college. So, people are engaging in business to boost their livelihood.” (Male, 40).

According to Beck (2004), the expansion of entrepreneurship and SME industry has helped to offer more employment than larger firms. In this case, the participant recounts that his previous job could not cater for his entire needs and thus he started his own business in event planning. Entrepreneurship for him was a way to enhance his families’ livelihood and quality of life. A restaurant owner mentioned population as one of the reasons people engaged in business. He stated that;

“The population of Zambia is a major contributor to SMEs. As the country grows, other sectors also grow and this by the way includes the growth of criminals. People are going in informal sectors as that involves personal control whilst formal sectors have control of establishment.” (Male, 65).

To add on to this statement, another participant mentioned that:

“We cannot say the President is not working to improve the situation for people in informal employment, but he cannot manage due to the high population rate. Only Jesus will come to rule this world because people are giving birth every day and people graduate every year, population is really high.” (Male, 34).

Lack of employment has contributed to illicit business activities in most Zambian communities. When young men fail to secure jobs, they turn to starting up a business. If business fails to grow economically, they start to languish in bars drinking alcohol day in, day out as they have nothing productive to do. Young ladies engage in prostitution to earn a little money to buy food and clothes, which in turn leads to high prevalence of HIV/AIDS. Previous studies conducted by Chigunta (2013), showed how young women and men engaged in illicit sex and having multiple boyfriends to have some money. Since opportunities for them to secure jobs were constrained, having multiple boyfriends is for some, a key survival strategy.

Unemployment rates are as high as 7.9 percent and 10.2 percent, respectively in Zambia. Unemployment rates are highest in urban areas at 14 percent compared to 3 percent in rural areas, leading to geographic inequality. In 2012, the urban youth unemployment rate (aged 15-35) stood at 17.2 percent (19.8 percent for females and 14.3 percent for males). Among youth, male unemployment is particularly high for the age group 20-24, while female unemployment is high for the age group 15- 24, standing over 25 percent (ILO, 2016). From the above numbers, it shows that the demography of Zambia is relatively young. The youths in Zambia, mostly between 15-35 years make up majority of the population and the implications are that there are less opportunities for them job wise. Hence, they engage in the informal sector to make a living for themselves.

An SME engaged in catering mentioned that after major companies were privatised, many people lost their employment, his parents included. Most people also relied on jobs in the

mining sector, but when the copper prices crumbled down, they were left jobless with no benefits. He narrated the statement below;

“The Zambian industry has come to a standstill. It is very difficult to find a job these days. Since privatisation of companies, people lost their jobs, (my Father included) and started businesses. People depended on mining back then, but now they want to work for themselves. Also, most people have completed University and College education but are unable to find employment, so they engage in business.” (Male, 42).

A male carpenter stated that employment nowadays is not permanent, but rather is on short term contracts. Most of the people fail to work in industries as their contracts are based on demand. They are mostly handed three months' contracts, and if they are lucky they would get an extra three months, bringing it to a total of six months. However, the uncertainty of not knowing whether your contract would be renewed is emotionally draining for most workers. The fact that your services may not be required tomorrow makes most people insecure. Most engage in business as they feel satisfied and secure knowing that they are their own boss and will stay on the job if the business is afloat.

From the attributes seen in the previous chapter, which investigated the reasons why people engaged in SMEs and this current chapter, it can be seen that people mostly engage in SME as a survival strategy. Their business is often a hand to mouth with no room for the business to grow or have any proper savings. Very few of the participants started business because they saw it as an opportunity, but rather started business as a way of helping their families have access to all the basic needs and to increase their income. However, due to lack of employment, people engaged in business to have enough funds and resources, which could in turn increase their assets and wealth.

At times, government employment pays on average much more than in self-employment. Higher earnings in government jobs means that young people may ‘queue’ for these jobs remaining unemployed whilst applying for white collar jobs (Moono, 2013). The Sustainable Development Goals (SDGs) goal number 8 requires the promotion of sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. A well-functioning and transparent institution must effectively protect property rights, combat corruption and reduce red tapes. Once this is achieved, it will create a stable and predictable business environment, which will in turn, fuel investment and create jobs and facilitate the

production of higher value goods and services in the economy (Sala-i-Martin, 2014). This would be relevant for most business owners in Zambia, if well implemented.

5.3 The role of Education

Education stimulates economic growth and improves people's lives through many channels, such as increased efficiency of the labour force and increases the individuals earning potential (Barro, 2001). Some of the factors which lead to a lack of education are attributed to the parents' inability to pay for their children's education due to the SAPs as read from chapter two. The situation that the SAPs created caused majority of the population to lose their jobs or they received early retirements. As a result, majority of the children missed out on the opportunity of acquiring an education as they were kicked out of school due to not being able to pay for the school fees. Gough (2016), stated that low level of education is the main factor which pushes people into the informal sector in most developing countries. Evidence from my study also reveals that many SMEs have very low levels of education. Very few of my participants completed secondary school and did not go to university. Some participants hinted to me that they were in the informal sector as they did not attain the required level of education to work in the formal sector. Other participants argued that attaining higher education nowadays did not mean that one would find a job:

“These days people leave Zambia in search of job opportunities in other countries. Like yourself (meaning me the researcher), you said you are studying in Norway. Chances are that you will probably stay in Norway and start work there. Here people do not find jobs just like that and if they do, obviously, the salaries are terrible.”
(Male 34).

Other participants made a mention that they came from families where men were valued more than women. A male child was empowered more in terms of education and pushed forward than a girl child. This led to the girls missing out on the opportunity to get a proper education. One female participant recollected;

“My parents said it was imperative to educate my brothers as they had a huge burden when it came to family responsibilities. It is okay even if a woman does not get educated as she will get married and will be looked after by their husbands, but a man had to fend for his family. In this case, education was not a priority for a girl child.” (Female 48).

When household income declines, the real cost of education as a proportion of household income increases, which is likely to exacerbate drop-out rates for both male and female children. However, at the intra-household level there are often biases in the allocation of resources that stem from prevailing gender relations (Swainson, 1995). Parents are often more inclined to send their boys to school in the first place and keep them there longer, mainly because of the better labour market prospects for boys compared with girls (ibid). Because of traditional gender roles and stereotypes, women are relegated to the back.

Gender disparities in this case made it difficult for the participant in the above statement to get an education. A man is regarded more significant than the woman, hence women missing out of several opportunities. My findings in the semi-structured interviews, two of my participants revealed that they only went as far as primary school. The reason being that they had no one to sponsor them throughout their education. One female and male participant had the following to say as to why they did not attain an education;

“I stopped school in Grade 4 after both of my parents died. No one wanted to support me with school, they all said times are hard and we cannot afford to add on more expenses, so I stopped.” (Female, 40).

The male participant also explained that;

“I stopped school in 1996 when I was in Grade 6. My Father was pruned from his job, he did not have any extra savings, hence I had to stay home because of that. Our other relatives also could not afford to support my education, hence I missed out on all the opportunities just like that.” (Male, 34).

In a research conducted by Lloyd-Reason (2009), results showed that Norway, Spain, China and United States alluded to the fact that their school education gave them the requisite skills to run a business. They believed education gave them the know-how and how to run a business. However, majority of my participants did not complete their secondary education, hence, they felt that lack of education forced them into business, even when they lacked the necessary innovative skills required for it. Four of the female participants stated that they did not further their studies as they got married too early. Two were married just after writing their Grade 9 exams and two got married after completing Grade 12. Attributes to this were that they did not go to university as one lacked resources after her mother died in a car accident and the other, her husband promised to support her through to college after completing, but he did not fulfil his word.

According to a World Vision report, Zambia has one of the highest child marriage rates in the world with 42 percent of women aged 20-24 years married by the age of 18 (Imbuwa, 2015). Zambia is ranked 16th amongst countries with the highest rate of child marriage in the world and although the Marriage Act establishes a legal age for marriage, and the Penal Code makes having sex with a girl under 16 years an offence in Zambia. However, these provisions rarely apply in customary law (ibid). Child marriages pose a serious challenge to the development of Zambia and needs to be eradicated as women never get to reach or realize their full potential. Attributes to this can be seen from the results obtained in the field, due to high levels of poverty. Poverty leads to parents withdrawing their children, especially females, from school due to lack of sufficient funds.

If entrepreneurship and SME business was introduced and encouraged from before, many parents would have had the ability to secure their children's future both male and female, through education. As Thurman 2016 stipulated, any attempts to improve the living standards and quality of life without entrepreneurship were bound to fail. Even though most SME business does not show high levels of growth, it would have helped alleviate the poverty most people faced when the SAPs were implemented.

Four male participants completed Grade 12, but two did not go to university. The reasons for this were among others the lack of financial support. Nevertheless, one of the men who did not attain a University degree instead enrolled in a short course for catering. He had passion for food, nevertheless, when no one could pay for his university education, he asked for money to do a short course in catering, which is the business he is currently engaged in with his wife. In addition, he works as a chef at one of the restaurants in Ndola. Two other male participants had gone all the way to university and had worked both in the formal and informal sectors. One joined the informal sector due to lack of adequate funds to cater for his family. He revealed that due to the economic constraints being faced by the government, he was getting poor salary and was unable to acquire some of the things he needed for his family.

“One cannot just stay at the same job till you get old, the salaries are not good. I worked as a provincial purchasing officer in Copperbelt Province under the President, not any other company. My salary was K5000 (536 US Dollars) which is absolutely nothing. I drive my own car, I am my own boss and I earn in a month what

I would earn in a year. Business is booming then why should I concentrate on working in the formal sector when I earn more in business? Business is an addition of livelihood and people are just waking up now.” (Male 40).

As for the other male who completed his university degree, he only joined informal sector after he retired. He said he was still energetic and still had to find ways to fend for the family as his wife was unemployed and they had children still going to school.

“When the government makes you retire because of age, meanwhile your body is still energetic, one just has to continue working. I have children, nieces and nephews in school, my wife does not work. I just had to think of doing something that would make us earn enough money to pay schools fees, the bills at home and take care of the family.” (Male, 65).

Previous studies conducted by Moono (2013), show that in 2010, the highest level of education for almost half of those who were in the informal labour force was primary school education and junior secondary school was the next common category. Whilst education beyond the General Certificate of Education (G.C.E) was uncommon. Due to the lack of tertiary education, most of my participants opted to start businesses as they felt that there was no other way they would penetrate the formal sector and acquire any wage employment. The only way they would sustain their livelihoods was to engage in entrepreneurship through engaging in SME. Changes in the economic structure of Zambia have been attributed to labour demands. This change has been towards more capital-intensive sectors, such as mining, more capital-intensive production as illustrated by manufacturing, towards services, where most of the job creation has been done. This change has, however, been higher demand for those with more education and technical skills, but little demand for those with low levels of education who happen to be most of the workforce. (ibid).

5.4 To provide household needs

For any home to function, it needs proper handling of budgeting and finances. The descent into poverty can be sudden, while getting out of poverty can be a gradual process, often taking many years (Scoones, 2015). In most households in Zambia, it is a man’s main responsibility to make sure all his family is well taken care of. Despite this, in many instances, few men would let their wives handle the budget at home. Usually they are given little money or what the husbands thinks is sufficient for the home is what he gives the wife

regardless of how little the amount maybe. This is the other reason as to why many women engage in business to cater for their family as a livelihood. Women want to also provide for the home and not always rely on their husband. A female participant narrated;

It is difficult and embarrassing to always be the one asking for money from your husband. Before I started this business, whenever I asked for money from my husband, he would shout at me and say I do not have any money. Do you think I am a bank? I would feel sad and frustrated, but Thank God after starting business, things have been better. When he does not have transport money, I give him. This makes me happy.” (Female 47).

Entrepreneurship not only contributes to or create employment, but it improves the household economy through various activities. Usually issues arise in a home when there is little or no income. In most instances, the man is the only one who receives an income whilst the wife stays home. As the household size and composition changes over time, so does the household's needs and resources also change. From a household perspective, it is possible to view entrepreneurial activities as an adaption to the changing needs of the family and household regarding income, activity, spare capacity and human resources (Alsos, 2013). A female participant narrated;

“My husband was the only one with a job. Because I got married early and did not complete my secondary school, I was unable to secure a job in the formal sector. The only thing we can do is look for work as maids or sell at the market. Things were tough for him as his job was all we depended on including his extended family. I resorted to selling here at the market as I make money every day, which I could use in case there is an emergency and not always beg from my husband or other family members. If my home has nothing to eat and my husband still has a long way to get his monthly salary, I step in and provide.” (Female 34).

It is widely appreciated that households contribute to an entrepreneurs' business start-up endeavours by providing a source of capital as well as encouragement and affirmation (Alsos, 2013). The increased flexibility inherent in owning one's business allows women not only to contribute to the income of their families, but balance work and family responsibilities (OECD, 2017). This in turn helps to reduce poverty levels in the household at large. As stated by Beck (2004), entrepreneurs and SMEs represent a poverty alleviation tool and help to provide employment. Unemployment and poverty is what caused most of my participants into becoming SME's, so they could improve their own economic status. As could be seen

from the theory, many people lacked adequate opportunities and skills to improve their livelihoods.

5.5 Summary

This final analytical chapter looked at why people engaged in entrepreneurship. Most of the SMEs stated that due to lack of employment, many turned to entrepreneurship as a livelihood strategy to help sustain their families. The SAPs in Zambia during the 1990s gravely affected the people's well-being, causing many to lose their employment status. Up to date, it can be seen from the results collected, that the SAPs did not only lead to job losses but also affected the children severely as they were unable to get an education due to lack of school fees. Low levels of education made it impossible for most SMEs to acquire employment in the formal sector.

Due to the low levels of education, my participants experienced challenges with attaining information concerning their businesses. The participants that attained university education knew how to assess information on different aspects of business and knew how to utilize the information to make sound decisions to grow and expand their business. It can therefore be noted that the higher the level of education one attains, the more affiliated and knowledgeable they will be on matters to do with business. As many parents got retrenched, early retirements and lost jobs, they had no other means of earning anymore income other than engaging in business. This led women and men to engage in various activities through SMEs to avoid or get out of poverty and contribute to the household needs.

A study conducted by Engström (2016), a Swedish economist found that microfinance makes it possible to have some money, pay school fees, buy a few things around the house but it does not develop the debtor's life or the community around. According to my research, micro finance has helped many to engage in business and earn income for themselves and their families, however it is also a profit-making business which gains more from the SMEs who apply for the loans. The conditions may not have been ideal, and the interest rates high, however, micro finance did help people access funds to start-up business or boost their business. Thus, creating a better life for themselves.

As was stated by Ekeledo (2009), despite the challenges faced by African entrepreneurs and SMEs, economic growth rates are rising and there are successful ventures across the

continent. This entails that opportunities still exist and are available for not only Zambian entrepreneurs but Africans as a whole.

The next chapter will discuss the different types of businesses entrepreneurs and SMEs engage in and further discuss whether there are contrasting characteristic skills between men and women.

6.0 ENTRY IN TRADE

This chapter will discuss both research question two and three. Research question two being, what type of activities are the entrepreneurs and SMEs engaged in, what drove or motivated them to choose the type of business, and how did they attain their source of funding. For those that acquired loans, I will discuss the criteria used in giving out loans. The entrepreneurs are being categorized as the event planner and restaurant owner, whilst the SMEs will be categorized as those engaged in the sale of furniture, the caterer, food retailers in the business of selling assorted food stuffs, tailors, saloon owners and bar owners

As for research question three; what are the main characteristic skills between men and women? And are they gender specific? I will also look at the different characteristic skills involved for entrepreneurs and SMEs and whether there are gender differences in the trades.

6.1 Types of activities/trade

In this research, almost half of my participants stated that they are engaged in the sale of food items such as dry mushrooms, beans, dry vegetables, dry fish, okra, sweet potatoes, kapenta, rice, and potatoes. These products are ordered from nearby provinces and they are transported through bus and trucks. The food items are usually ordered based on seasonal availability, both in regard to quality and quantity. The profits in this category of business range between K50 (5 US Dollars) and K150 (16 US Dollars) depending on product quality and price negotiations. The choice of products is a function of seasons too. In some cases, the sellers hold back stocks for some products until they are out of season, high in demand and their cost are very high. The business strategy is especially used during the rainy seasons. Profit realized in this activity equally depends on the quantity of goods purchased and related transporting costs.

For women, carrying heavy quantity of goods from where they are ordered from to their place of business can be challenging than their male counterparts. Even if they have the money to pay for extra goods, they might be lacking the means of carrying them. Therefore, women usually have to hire extra help for moving their products. As shown in my theory, gender roles and gender differences influence the type of businesses that women and men would take up. Women tend to choose a small business which will not be extra strenuous whilst the men would also take up most of the masculine businesses

Some of the respondents are involved in the sale of liquor which is ordered from wholesales within the market. In this business, profit depended on the days of the week with weekends being more profitable than weekdays. Average profits are K100 (10 US Dollars) per day. Those engaged in retail such as food vending obtain between K50 (5 US Dollars) and K150 (16 US Dollars) on good days. Those engaged in tailoring were unable to know how much profit they make every day because most of their work mainly depended on government tenders to make school uniforms or work suits for government staff. The hair dressers also make about K400 (43 US Dollars) in a day.

Some of the respondents (about 20 percent) indicated that they are involved in carpentry/furniture works in which they produce and sell sofas, chairs, and beds. About 30 percent of the furniture workers are women and 70 percent males. This furniture is advertised in front of the workshop and on road sides to attract the customer's attention. Usually, no new furniture's are produced until the advertised furniture has been sold. In occasions, the carpenters are given an order to make a specific type of furniture. The raw materials (cloths, foam, nails etc) for the furniture are ordered from the main local market in Masala. These are transported mostly using a taxi. As in the sale of other items, the profit is not predictable but could range from K200 (21 US Dollars) to K500 (54 US Dollars) depending on the bargaining power of the customer and the carpenters desire to sell and have cash in hand. One of the workshop owners disclosed that;

“The total production cost of the sofa you are holding is K1, 500 (161 US Dollars) and we set the selling price at K2000 (214 US Dollars) but some customers could ensure that they buy it at K1, 700 (182 US Dollars) or K1, 800 (193 US Dollars) so we don't record our profit, it goes by luck.” (Male 34).

In addition, about 15 percent of the respondents operate in the catering and hospitality sector specifically with the sale of food in restaurants including snacks. These groups provide confectioneries like pies, sausage rolls, sausage and chips, chicken and chips, pizza and beverages in general. The products and raw materials are obtained from nearby shops and super markets. The profit gained from this business is mostly between 20-50 percent.

About ten percent are involved in tailoring and hairdressing activities. The tailors order their materials from Ndola commercial shop and from Lusaka City. They design trousers, shirts,

working suits and make average profits of K15,000 (1,607 US Dollars). The profit from hair dressing ranges from K2000 (214 US Dollars) to K5000 (536 US Dollars) per month.

One respondent was the manager to the micro-loan scheme which provides business loans to business men and women who have been operating for not less than six months and their business is viable. As can be noted above, most of the participants were involved in very different types of businesses. Gender is an important factor in the participation of different business. The reasons could be various, but Zambian customs and norms do also influence the gender differentiation. For instance, most of the saloons and hairdressing for women would typically be done by women. This is influenced by gender stereotyping of certain businesses. Other businesses are seen as masculine and involving laborious production processes such as carpentry. Only few women invested in carpentry business as it is seen as a masculine enterprise and is dominated by about 70 percent of the men. Women chose business activities which are socially and widely women dominated in the Zambian society.

The different businesses had different levels of profits. Hairdressing and salons had highest profits may be due to the demand for their products and services by women. In Zambia, women hair products have been increasingly costly, and the demand is very high. The profits are also based on strategies, such as price negotiations and seasonality.

This can be seen from the theory that most chose the type of business according to what can be socially acceptable for them. The Zambian culture influences men and women in the roles they play in society to a large extent.

6.2 Motivation\reason for choice of business

i. Survival strategy

As also observed by Chigunta (2002), many people in Zambia opt to start-up businesses due to economic needs and necessity to survive (ibid). The main reasons advanced by a majority of those involved in the sale of food items include the fact that they needed to contribute to the household income. Most women cited the increasingly difficult economy in Zambia. They often stated that a single salary can no longer cater for all the household needs. Female entrepreneurs want freedom to combine responsibility for the family with a fair income, that is, they express a need for flexibility that had not been found in among men entrepreneurs (Gunnerud, 1997). Women entrepreneurs and SMEs have a great importance in economic

development by not only generating the employment opportunities and income but by also bringing diversity to the entrepreneurship process (Verheul, 2001). Female entrepreneurs are more likely to engage in entrepreneurship than males due to their necessity (Brush, 2012). As theory postulates, women in the past were seen as child bearers and their work only being in the fields, however, engaging in entrepreneurship and SME has helped many women gain self-employment and reduce their vulnerability by them becoming more empowered and self-sufficient.

ii. Lack of Formal paid employment

For men, their main motivation to engage in entrepreneurship and SME was because they were unable to secure formal paid employment. In the case of the restaurant owner, the husband was retired whilst the wife was unemployed, hence, they decided to engage in business. Most people in retirement would settle for business in order to ensure continuity of household income. Due to the shrinking effects of economic reforms in Zambia, the role of household roles of most women were changed as they assumed most responsibility for the household economy. Since most had no means of income, they had to become creative and innovative. This pushed most women as well as men to engage in their various income earning businesses.

iii. Desire for more profits/ returns

However, the participant engaged in event planning stated that he started that particular business because he wanted to make more money than what he was earning from his job. He used to privately decorate and plan events on weekends and realised that he was actually earning more over the weekends than what he actually earned in a month from his job. Therefore, he resigned from his job and started business instead as he also observed that he had an advantage as few men were engaged in that type of business as it was seen to be feminine. As is seen from the theory, this participant was very innovative and took a risk to quit his job to increase his wages and fully dedicate himself to event planning.

iv. Mentorship

In other cases, mentorship was responsible for entering into a particular business. They gained the motivation to engage in a particular sector from their parents, relatives and friends who had initially been involved in the activity and they also assisted their parents. Apart from

these aspects, the business is considered to have a fast turn over because food products are always in demand. A food retailer recounts that;

“I used to see how we were being taken care of from the same business, so after the death of my Mother through a road accident, I had no one to sponsor me through University. Hence, I decided to do the same business because it’s the one I knew I could do best.” (Female, 26).

Minniti (2004), stated that role models, whether positive or negative were significant because of their ability to enhance self-efficacy. They offer the nascent entrepreneurs with all the information they require, thereby, reducing the ambiguity associated with starting a business. (ibid). The participant above could empower herself just from the skills she had learnt from her Mother. Similar to food retailers, the respondents who are involved in carpentry/furniture activities were motivated to engage in this activity because they either developed an interest carpentry or they were encouraged by family members/relatives who had prior knowledge of the activity and could surrender some of the resources to support starters. The profitability aspect based on the information obtained from family members further boosted their desire to engage in this activity.

Respondents in the catering and hospitality sector, specifically with the sale of food in restaurants including snacks, had prior knowledge of the activity either because they had worked with restaurant owners or had friends who were doing well in the business. They operate with the conviction that people must eat daily, so there is a guarantee to have some income from the sale at restaurants.

For those involved in tailoring and hairdressing activities, the ease of entry into the business and prior skills developed by working with their families and friends which represents the key motivational factors for the choice of business activity. Respondents noted that through their service with people who had experience in these products, coupled with the fact that the cost of living became high, they engaged in the business to support the partners and family members to foot household living costs. However, there are some who work as tailors in big tailoring and hairdressing workshops where they are employed and paid monthly. As the theory stipulated, role models played a significant role in my participants lives as most of them were influenced to engage in business. in addition, most participants not only engaged in any other business, but most engaged in the same business their role models were doing.

v. **Interaction and idea sharing**

To the participant who owned a bar, the key reasons/motivation was because he thought it was easy to operate. He gained inspiration through discussions and idea sharing with other beverage business owners. Based on these interactions and his need to establish a business, he was convinced that there was an interesting profit in the sale of liquor. He saw it as a profit-making venture and location was perfect. His shop is located near the bus station, most drivers and conductors who are done for the day mostly stop by his shop for a drink before heading home.

6.3 Source of Funding

In this research, most participants indicated that they started the business from private savings or through financial support from family members and later supplemented by loans. For these, their initial start-up capitals were generally low. As the business showed some positive signs of growth, they sought loans to expand their businesses especially from FINCA. The difficulty which was involved with access to loans, however, was based on the information on the difficult nature of the loan repayment conditions. However, after being convinced by business viability and stability after operating for a while, the SMEs then consider taking up loans.

A female retailer recounts in the following words:

“At the time I started this business in 2005, I did not obtain a loan. I made use of my own capital from savings. Later on, I was introduced to FINCA in 2013 and I secured a loan after discussing with my husband which worked out well for me although some friends complain that it did not help them.” (Female, 26).

In addition, a respondent in the liquor and beverage business noted that although he had an initial start-up capital from his savings, he had to secure a loan to meet up with the demands of running the business. He noted that as follows:

“I first started working as a waiter in one of the restaurants here in the market. As I was living with my Uncle, I was able to save some money whenever I go paid. The restaurant was later on sold, rendering me jobless, hence, I started selling alcohol in small quantities and when I saw that the business was improving, I got a loan of K1000 (116 US Dollars) from FINCA to expand the business.” (Male, 35).

Some women stated that their husbands had a say in everything in the home, hence, it was difficult for them to assess loans in that if the man refused the woman just had to obey. Most loans also requested for collateral which many women lacked, they had to go and seek permission to their husbands/families. Only upon the husband or family's permission could they acquire loans. Savings was another major source of start-up capital for the different entrepreneurs and SMEs. Others saved their capital from their previous employments. For instance, the event planner and liquor and beverage business owners obtained start-up capital from savings raised from their previous jobs. In cases where the start-up capital was insufficient, the liquor and beverage owner resorted to borrowing from the loan company whilst most of the other participants engaged in food retail borrowed from their families and relatives.

Carpentry/furniture business owners equally indicated that they depended on capital from relatives to raise some income for their start up. Since most of their furniture products are produced based on customer's demand, they rely on the initial deposits from customers in order for them to buy raw materials to make the ordered furniture. This was also problematic due to poor market linkages and high dependency on clients to pay up their debts which crippled the carpenters. Finally, those involved in tailoring and hairdressing activities, initial savings constituted the main source of capital in this business and the savings could get them started because of the less expensive nature of the activities.

It could therefore be observed that initial savings was comprised as the main source of capital for most SMEs. Even though most lacked savings to start-up businesses, they were able to borrow from their family and relatives. As other participants had their own savings during start-up of business, it was not enough to help the business continue to run. Hence, once the business was established and viable, others sought loans in order to strengthen the business. In order for one to be eligible to get a loan, they needed collateral as security and needed to start the business out of own capital and use its viability as a way of meeting the loan conditions. I will discuss loan criteria in the next section.

6.4 Criteria of loan grants

Micro finance is a financial institution that has become exceptionally popular especially in developing economies like Zambia. (OECD, 2004) . They are aimed at providing financial help to all marginalized individuals and help alleviate poverty in low income households. However, Milgram (2001), argues that research shows great expectations related to micro finance is not a true solution to poverty. Micro finance has been accepted in Zambia as an approach for the less privileged and poor to gain access to capital. This in turn is meant to bring about growth for most entrepreneurial and SME business and help alleviate poverty. Considering that most of the respondents depended on initial savings and family support to start up, the few entrepreneurs who later secured loans complained of the difficult conditions of loan access and repayment. This situation could be partly responsible for the fact that most of the business ventures operate on a small scale and even though they have the willingness to expand, they are constrained by the loan conditions presented by loan companies. This was further buttressed by information from loan companies.

As I have mentioned earlier, loans are provided to business persons who have been in operation for not less than six months. The six-month period criterion is necessary for the loan company to assess the stability of the business prior to deciding whether to grant the loan or not. In addition, the returns of the business at current state are assessed to ensure that it can give out in its current state before loan is provided. The collateral of the loan applicant is equally assessed while the amount granted depends on the scale of the business which is determined by the analytical report from field staff. Worthy of note is the fact that there is no gender bias in granting these loans – once the business applicants fulfilled these conditions, they were issued their loans. The gender picture of loan applicants shows a 55 percent female as against 45 percent male. However, the loan repayment frequency shows that more men (over 50 percent) respect the loan repayment timelines as against women who are in some cases affected negatively by family commitments. A representative of FINCA explained in the following words:

“For payment of loans, I would say it’s more of fifty, fifty though men mostly meet up with their obligations than women. I think for women they are easily hit by small issues in their homes, so you would find that it affects their repayments but if I go for dedication, women are dedicated to paying these loans than men, but if you look at who has more money between the two, men have got more money than women and

they can easily pay but the heart, the determination, the real willingness is more on the female folks.” (Female, 38).

This tells us that due to the heavy responsibilities and hurdles placed on women, they have difficulty to pay the loan back on time. As the theory stated, women and men have different roles, responsibilities and needs. When the women have enough money to go and pay back the loans, once they are faced with any kind of hurdle, they would rather spend that money on the actual need or problem which could arise than pay up the loans. The women are more dedicated to the household welfare and prioritizes the fact that everyone has something to eat and their school fees are paid before paying the money back to the loan company.

6.5 Characteristic Skills for entrepreneurs and SMEs

Skills here refer to the abilities and capacities of people who perform tasks demanded of them in a work environment. Skills can either be generic, referring to general transferable skills, or specific to certain work functions, such as managing people, computing, dealing with risk and uncertainty, or developing a new product or service (Tether, 2005).

Generally, women share basic characteristics with the men in their various businesses such as levels of commitment to work and make sound decisions. Although access to capital and loans is difficult due to the impediment situations women go through, the skills entrepreneurs and SMEs have regarding their business is what affects their success. Entrepreneurs and SMEs constitute much of businesses in Zambia and are a significant source of the country’s economic growth. Their businesses are mostly built on their qualities and they normally rely on information about different types of business to engage in from their families, friends or business counter parts.

In as much as most developed countries offer trainings for entrepreneurial and SME skills training, much is left desired for the people in most third world countries, Zambia included. The government does not have enough policies in place to support the SMEs and entrepreneurs. Most of the entrepreneurs and SMEs start business with their own skills which could either be generic or transferable skills. Throughout their lives working as entrepreneurs or SMEs, no skills training was offered to most of my participants. Grindley (1997), showed that skills training and experience in business had a positive effect on entrepreneurship as it provided basis for dynamic capabilities and ability to learn and adopt to changing

circumstances. So, when adequate and proper trainings are put in place for entrepreneurs and SMEs, their skills will be harnessed and when faced with certain challenges, they will know how to overcome them.

Generally, most of the business ventures do not require intense professional training to operate. They can therefore be operated after some apprenticeship from relatives or friends. In most cases, the attributes highlighted are the general attributes needed for a successful venture. These include discipline, hard work, prudent spending habits, working overtime, patience and welcoming to clients. Specifically, in the case of food retail, no basic skill is required. Persons of all works of life can easily be integrated into the business.

Liquor and beverage equally does not require any special skill for operation. However, some respondents noted that running a liquor shop is an extremely tough job which best suits men. He recounts it in the following words:

“Honestly speaking, this business is for men because you must be extremely tough. It requires for one to work long hours which would be a problem for women especially if they are married. Men are physically strong when it comes to lifting things and throwing drunks out when required. This is not something a woman would manage.”
(Male 35).

Arguably, the business indeed involves attributes that are best suited for masculine. However, it is not totally correct to assert a woman cannot operate this type of business. This is so due to the high gender stereotypes and traditional norms in Zambia. A woman running a bar may be seen as a prostitute and will not be very respected. In addition, the married women would not be allowed by their husbands to run a bar, unless he is the one in the forefront running that business. Furthermore, the high crime rates in Zambia do not motivate women to engage in that kind of a business because risks of being attacked in the bar or when closing up are quite high.

The carpentry/furniture sector entrepreneurs indicate that some special skills are required to run the business. Most people who operate in this sector did not have any professional training, however they learned and gained skills from various members of their families. This skill too can equally be acquired by working with carpenters without necessarily enrolling into a professional school.

Entrepreneurship skills and competencies allow innovative entrepreneurs and SMEs to better identify and pursue business opportunities. In addition, for one to enlarge their clientele, it is imperative for entrepreneurs and SMEs to have the ability to communicate well with their clients and show high levels of strategic thinking. When presented with a model, the carpenters must show self confidence that they know how to perform the job and do it to the best of their abilities.

Respondents in the catering and hospitality business explained that advertisement and communication skills are required to market the business and increase the customer base. Therefore, apart from requiring cookery and restaurant management skills, which can be acquired formally but tenable informally too, the restaurant operators need communication tools (WhatsApp, Email and Facebook) to advertise their products and increase customer base. A respondent further indicated that market research and flexibility is very necessary to cope with this business. Even with all these, they need to be focused and strong, live within their means and avoid overspending which will end up affecting their profit.

Engaging in entrepreneurship and SMEs represents significant job opportunities especially for people in Zambia, however, availability of information is scarce for many of them. Access to important information on business start-ups and specific trainings for the trades are not easily accessible and sometimes not available. In this case, most SMEs and entrepreneurs rely on each other for information from friends and families already in the business.

Finally, those involved in tailoring and hairdressing activities equally indicate that some level of skill acquisition is needed through working with established tailors and hairdressers for some months. This is necessary to guide tailors and hairdresser to know how to manipulate their equipment and operate independently. To stay in business for a long time, one needs to master the skill and perfect it to finesse to not only keep their clients happy and satisfied but to gain more clients.

6.6 Are there gender differences in the trades?

Despite work having been largely gendered in the past, this is however changing in the new generations in Zambia. This is due to the adverse economic situation and lack of opportunities for women and men. There seems to have been a process of gender

renegotiation, whereby women have negotiated and renegotiated a new role through gender renegotiation (Chigunta, 2013). Women were shaped by social factors such as lack of employment and seen to be unproductive, yet they are now significant figures in the country's economic development. This is also reflecting in my findings whereby women are very much engaged in work and productive processes.

Generally, the research participants accounts indicated the absence of gender bias in entry and operation. However, specific business gives a different picture in terms of gender differences. In the case of SMEs engaged in food retail, the respondents maintained that anyone irrespective of sex could do that kind of business if they obtained the necessary orientation. As the business is mostly run by women, acquiring products from the farms are a little challenging for the women. The sacks that the products come in from the farm are usually too many and heavy for the women to carry them to the car or buses and offloading them off once they arrive back home. The difficulties associated with women going to acquire products in farms and forests give men an advantage in the trade when it comes to going for orders, as they do not have to pay extra for their products to be carried. In this case, women incur extra costs for transport that males could otherwise not incur in some cases. For them to avoid having extra costs each time they travel, women are in a deal with farmers now. Once the products are finished, they communicate with farmers and specify how much products they need, and the farmers load them of the bus. Once the products are received, the women then settle the payments with the farmers. Another respondent believes that the trend has shifted in favour of women as she recounts;

“This business was mostly done by men but nowadays the majority of people involved in this business are women. The reason for this is that in the past, women were told that the kitchen and ploughing the fields should be their main preoccupation, not business. But times have changed now because one cannot afford to just stay home and do nothing.” (Female 48).

Therefore, women are increasingly participating in the labour force and this not only improves their position in society, but gives them a sense of confidence and purpose. Majority of women are faced with adverse obstacles such as family responsibilities which they must overcome to access equal opportunities as the men.

Liquor and beverage business according to my informant is appropriate for everyone, but it is most preferable for men since it involves strenuous tasks such as the lifting and packing of crates. Women therefore need to pay people to assist in transportation and packing of the drinks, thereby, incurring an extra cost which would have been avoided by men. In the case of the furniture/carpentry business, it was observed that most people doing this business were men, although respondents indicated that there is no gender barrier in the activity. However, the extra labour needed to undertake carpentry/furniture operations serves as a limiting factor for women. The few women who are involved in this activity mostly employ men to undertake tasks while they supervise. In the field of catering, it also showed no gender differences although there were more men (about 60 percent for men and 40 percent women). This picture could be explained by the unemployment challenge which has forced men to seek for alternative income generating sources. In contrast, the tailoring and hair dressing activity has a greater number of women than men. This could be explained by the simple nature of tailoring and hairdressing activities which are less energy demanding when compared to furniture/carpentry. A respondent explained that;

“The business is suitable for women, because mostly when you are selling hair, you also need to know how to plait and female customers are very comfortable when they are being handled by their fellow women than when it comes to men plaiting them.”
(Female, 40).

Given the socio-cultural barriers such as gender socialization and family responsibilities, women’s and men’s involvement in entrepreneurial activities is important to empower themselves through employment and income generation (Verheul, 2001).

6.7 Summary

This chapter discussed the different types of activities for the SMEs, the profits they make either on a daily or monthly basis. Motivation or reasons for the choice of business was discussed and how the source of funding was acquired. The criteria for granting loans, characteristic skills for SMEs and whether there were gender differences in the choice of business were discussed.

The study showed that only about 30 percent got actual skills training to trade in the business they chose, whilst 70 percent did not acquire any kind of skills training to engage in business. However, they got some form of apprenticeship from their families or friends. The results

also showed that there were no gender differences in the entry of business, however women chose businesses which were more culturally acceptable and suitable for them such as hair dressing, food retailing and restaurants.

The next chapter will discuss the challenges faced in the entrepreneurs and SMEs various businesses.

7.0: BEING AN ENTREPRENEUR

In this chapter, I will focus on analysing and discussing some of the reoccurring challenges faced by entrepreneurs and SMEs such as capital, transport and seasonal foods. Some of the challenges discussed will tie up to what was analysed and discussed in the previous chapters. This section will seek to answer research question four which regards challenges faced by entrepreneurs/SMEs and how they thrive in their various businesses.

7.1 Challenges faced by SMEs

7.1.1 Chinese Traders

The recent migration of small-scale Chinese entrepreneurs into the country's informal economy further exacerbates the reality of leaving an increasing number of Zambians without work. In a country where the unemployment rate in formal sector and poverty is very high, the developmental implications of such a reality are quite dire (Gadzala, 2010). In Zambia, local mine and construction workers are continuously laid off as Chinese workers are hired to labour on Chinese-run projects. With an increasing number of Chinese people being brought in to labour in the Chinese-run mines, the formal-sector Zambian workers are driven out of their posts, and frequently offloaded into the informal economy (ibid).

Chinese investments in Zambia are supposed to help build local capacity, but instead they result in direct competition with local SMEs. This was also commented by the former Zambian Minister of Commerce Dipak Patel when he stated, "Does Zambia need Chinese investors who sell clothes, shoes, food, chickens and eggs in our markets when the indigenous people can?" (Spilsbury, 2012). Such concerns were still commonplace among Zambian SMEs wondering why Chinese had to own shops in their local market, selling ordinary food items and clothes, which can be done by ordinary Zambians.

In this research, one of the research participants in the tailoring business also stated:

"The main challenge we tailors face are Chinese products. The Chinese sell their products cheaply and most of their clothes are already finished products. It is so difficult because the order price for our input materials is a bit high. For example, one metre of a cloth material is equivalent to the price of a manufactured Chinese product. This makes people go to the Chinese and buy directly something they can wear immediately, instead of buying material and have their measurements taken then

wait for the cloth to be finished. People do not realise that most of those Chinese products are of low quality. You wear and wash it twice, before you know it, it is torn. But people do not understand that aspect.” (Male, 48).

As can be deduced from above, the growing presence of Chinese migrants is increasingly unhealthy for SMEs in Zambia. They create unequal competition for local SMEs in businesses that local people can do without international competition. The quality and value of their products also disadvantage the local SMEs. There has been debates about whether such small scale foreign investment is healthy for local SMEs in Zambia.

Due to the fact that Chinese entrepreneurs come with their own equipment's and labour, people did not believe they were there to help Zambia develop because their products were fake, and they were not open to including the locals in their businesses. Chinese people, who are contracted by the government of Zambia to either construct roads, houses or build stadiums usually bring in their own people to work for them, hence, laying off the locals who end up in informal labour market. Also, some of the Chinese who come to work in these companies do not return to China and end up as SMEs, creating unnecessary competition to the local SMEs. Furthermore, there are a few number of Zambians who find employment with the Chinese and many times the working conditions are poor. This adversely affects the community and the country at large. When investors come into a country, they need to have open access to their businesses. Chinese do not contribute to the enhancement of local participants through skills training etc.

The opening of the economy to foreign investors has meant that there was suddenly an increase in competition in all sectors including the SME sector. This however meant that the Zambian entrepreneurs were pushed out of the market due to competition from poor quality and lower price products coming from foreign entrepreneurs (Mutale, 2015). On the other hand, Chinese have made it possible for the poor to be able to afford new clothes and shoes, compared to the past situation where they had to buy materials and explain to the tailors which pattern they wanted the tailors to make for them. The import of Chinese products has made readily available products easier and cheaper for most people to purchase. This has made the poor to feel socially acceptable, confident and comfortable in society, but the Chinese have pushed many tailors and other clothing industries in Zambia out of business.

7.2 Seasonal foods

There are two main seasons experienced in Zambia, namely; the dry season (May until beginning of November) and rainy season (End of November till April). Many food traders make profits during the end of the rainy season when so many fresh foods and fruits are readily available for selling. Most of the food traders use this period to generate more income.

However, the rainy season presents several challenges for the traders too. Most SMEs in the markets, especially food retailers do not have proper infrastructures where they sell their products. The foods are mainly placed on make shift tables or sacks. The surroundings are open grounds without concrete and this creates a lot of mud when it rains. Due to this, most ordinary buyers prefer to buy their vegetables and fruits from supermarkets with shelters and better concrete grounds to avoid being soaked in the rains and/or get mud on their feet. Therefore, rain season can also slow down business for the food retailers engaged in SME in local markets.

Furthermore, some of the food retailers order their food from farms in other parts of the country and have higher risks of their products being rotten if not sold quickly. Fresh seasonal foods need good preservation system such as refrigeration that they often do not have in their shops. If demand for particular products is low, then risk of rotting is high, and they would incur losses. In order to avoid losses, the food retailers are sometimes dishonest by stacking the bad potatoes at the bottom and put the good-looking ones on the top. A customer would then come and purchase the potatoes because they look nice and big without knowing the bad ones are packed at the bottom.

During research, I was informed that in most cases the farmers mostly do not give the potatoes time to dry after harvesting before the food retailers purchase the potatoes from farmers. Selling them immediately after they have been harvested causes the potatoes to rot quickly or become soggy. Food retailers who also want to maximise profits in time also for new orders transfer the burden on customers. For instance, one of the participants said:

“I use these Medas (small bucket like containers) to stack my potatoes. The prices vary according to the size of the meda. What I do when I notice that the potatoes are about to go bad, I stack them in the bucket first then put the good-looking ones on top. I also normally put the small potatoes at the bottom and big ones on top. I know it is

wrong, but it is a strategy for me to avoid incurring losses. I have to make sure all the sacks I ordered finish and I save capital for the next trip” (Female, 26 years).

Further, some food retailers use the strategy of holding back food stocks until they are out of season and their market price becomes higher. Such food retailers buy their foods in bulk, especially dry foods (e.g., beans, kapenta, mushrooms, dry vegetables etc.) and store them until seasons when there is a high demand for them. This is a strategy used for them to hike the prices and gain maximize on profits. However, according to the participants accounts the challenge with this strategy is the lack of good storage in order to avoid the food rotting or being attacked by pests, as one participant explained;

“The challenge with seasonal foods is exactly that, seasons. We have seasons, which are extremely challenging such as June and July as most products are very scarce to find. We are forced to reduce our selling prices abnormally to avoid ending the day without selling anything. May is a good month to make profits as demand is quite high during this period. The other challenge is that of storage. We only have one storage room where this whole section (about 10 shops) stores their goods. When we come from orders, we stack them in here. We have nowhere else where we can keep them. The food kept inside storage houses easily goes bad especially during the hot season. Most of us like to order extra bags of kapenta (dry sardines) to save on transport and to keep the kapenta stocked up for when it will be scarce. But if it stays for too long and no one buys it in time, it starts turning reddish then it means it is perishable.” (Female 35 years).

The other challenge expressed was competition with farmers. When it is time for harvesting, farmers from villages also come to the cities to sell their products. When food retailers go to the farms to order their goods, the prices are usually hiked, but if farmers bring their products in the cities, they sell at reasonable prices compared to the food retailers. This therefore increases the demand for the products and by the time the food retailers return from their orders, they find demand is low hence it leads to them incurring losses because they cannot sell at prices which would help them make the profits. Farmers come to the city as they know there are more people who need their products but lack the means to travel all the way to purchase their products. This also is a calculative strategy on the farmer’s part as they make more money from the cities than when traders order from them. The people buy a lot of fresh tomatoes and fruits in bulk for less money compared to when the food retailers bring them in from the farms.

7.3 Transportation

The overwhelming majority of food retailers have no motorized transport of their own, so they had to hire taxis and lorries from others. The challenges faced by carpenters, tailors, caterers and food retailers was the issue of transport logistics. Most of my participants did not own any vehicles, meaning they had to hire cars when going to order their products. Carpenters either hired taxis or lorries to transport the frames and wood needed to manufacture the furniture and beds. Farmers who went to the city to sell their products did not incur high costs because they harvested the products themselves and had vans, which they used to transport their goods. A participant mentioned during the focus group discussion that:

“Transportation is a huge challenge. We not only have to use public transport to get to where we order our goods from, but we also pay for the transiting of the products and in many instances, hire extra help to help us load the products on vehicles whilst at the farms and unload them off when we arrive at the markets (Female, 38).”

As can be seen in the gender and entrepreneurship theory, most women lack the physical strength needed to carry heavy loads and they have no option but to budget for extra costs when it comes to logistics. These are extra costs in doing business that some SMEs may not take into consideration. In turn, this becomes a big setback especially for women because they have to use their limited resources to pay people to carry their bags of products. Most men might be strong enough to lift heavy bags without needing extra hired help. In this case, women might spend extra money as compared to the men.

In addition, the public busses also charge the SMEs for each bag that they carry on board in addition to their own transport costs. If they carry many bags of food, it means each will fetch an extra cost on the public busses. These costs would come in addition of hired people who carry from farms to bus stops and those that load into the busses as narrated by one participant below:

“Sometimes when we put our bags of rice, kapenta, groundnuts or potatoes on the buses, they also charge us per bag. The heavier the bag, the higher the price. Sometimes, this in turn eats into our profits, hence it gets difficult to buy the same number of bags as purchased in the previous trips.” (Male, 28).

Lack of means of transport and poor transport infrastructure means long tedious trips that can ruin the quality of the products purchased and can lead to heavy losses for the traders. When food retailers do a market research on products to sell from areas far away from markets they also usually would not know the costs for certain products. And when farmers notice that

outsiders from urban centres come to purchase their goods they tend to hike the prices. It becomes a bargain for the food retailers as they also are not sure how much the product will fetch on the market once they return home. Most food retailers have little capital to work with and often rely on their own funds.

In addition, poor roads raise high risks of transport and accidents. In case of any accidents or breakdown of buses, it automatically increases the budget for the business. In this case, they start adding things such as extra food, water and credit in their phones to inform family of the delay, which in turn costs lots of money. Not forgetting that most of these areas also lack phone network services, meaning if stranded, there will be no form of communication with family etc.

Good infrastructure such as good road systems is an absolute requirement for economic development in a country. Due to the deplorable roads, lack of rail transport and unusable waterways, it has made it difficult for SMEs to operate. Places which could only take a few hours to arrive, takes up to a whole day or two for SMEs to arrive and order their products. Furthermore, the road networks have no street lights for motorists to see properly where they are going. This in turn delays the SMEs to arrive at their destinations on time and return to their loved ones.

7.4 Access to funds

This section analyses the challenges faced by the SMEs who happen to be the food retailers, carpenters, bar owners, tailors and hair dressers when it came to access of funds. As discussed in chapter 6, not all the participants acquired loans to start up their business. Rather, they saved up from either previous jobs or got the money from family or their spouses. Many of the participants said that they only got loans to help boost the business when they did not have enough capital to sustain it. Such a challenge was faced by those people who did not meet the criteria for acquiring loans. Accessing funds or loans from banks can be a challenge due to the challenges of eligibility conditionality's that tend to be difficult for most of the SMEs. Banks usually require collateral or higher interests that most SMEs cannot afford. Banks normally have few clients amongst SMEs who apply for loans because most of them do not fit the criteria.

Cuevas (1993), indicates that access to funds by SMEs has been an issue repeatedly raised by numerous studies as a major constraint. A common explanation for the alleged lack of access to funds is their inability to pledge acceptable collateral. When I interviewed the loan

company and asked what some of the challenges their clients faced were, the manager told me that the main challenge for women in terms of accessing loans was the issue of assets:

“If women want to take out bigger loans, they are required to pledge in collaterals. Men usually have collateral as compared to women. Only few women own assets such as land or vehicles. Even if they do own some assets, it is not easy to use the assets they own to get loans without their husbands’ consent. On the other hand, men do use their assets as collateral without consulting the wife. In any case, even if the man asks the wife, women do usually give consent to use the assets as collateral. This puts women in a huge disadvantage.” (Loan manager).

Due to traditional norms, many women have no rights to own land and if they did, they needed their husbands or relatives consent before applying for a loan. Gender inequality can be a social problem that is embedded in the social and people accept them. Hence, women often lack the power to influence resource allocation and investment decisions in the home and in societies where men are assumed to speak for the whole family. In such societies, women are voiceless as the man is the one who has the last and final say in everything (Siringi, 2011).

Zambian women experience numerous forms of discrimination regarding ownership rights. One is the fact that the vast majority of land in Zambia is owned by men as most of the land is held under custom and most customary tenure systems do not provide women with significant land rights (Siringi, 2011). The difficulties Zambian women experience in obtaining access to bank loans is related to their lack of ownership rights. Access to loans is fundamental for Zambian women and men, thus microfinance institutions have been created to assist them. Many women also rely on informal alternatives such as acquiring financial support through relatives or friends, others obtain short-term loans through private local lenders known as (Kaloba). The disadvantage is that the interest rate is doubled if loan is not paid back on the stated date.

In general, however, pervasive inequalities have contributed to women bearing the biggest proportion of poverty due to their limited access to and control over productive resources such as land, livestock, credit and modern technology. In addition, discriminatory laws that restrict women’s legal capacity have a direct bearing on their income-earning capacities because they are looked down upon as a lesser sex compared to men (Morna, 2014).

High interest rates on loans is also another challenge faced by my participants in this study. They alluded that due to high loan interest rates, they were not going to borrow from FINCA again after they were finished with repaying back the loans. They felt that it was too much of a burden to pay back the interests whenever the agents did the rounds in the market. FINCA had a system where it sent out agents to collect a portion of the loan by going to the clients stand every day. There were instances my participants knew approximately what time the agents would make their rounds, so they would hide from them. One lady said she was going to make sure she saved up enough capital so that she did not have to borrow a loan again. "It is not a nice feeling to know you owe money not to a person but a company, it is a huge burden. It did help start up my business, but I cannot wait to repay everything and be a free woman.

7.5 Capital

The major constraints entrepreneurs and SMEs face is access to start-up capital for business irrespective of whether it is a man or woman who run the business. The inadequacy of financial resources places compelling constraints on entrepreneurial and SME development. Access to capital remains extremely challenging for SMEs who have limited resources to utilize as collateral for even the smallest of loans irrespective of whether it is a man or a woman. Difficulty in getting the finance is one of the major obstacles to the growth faced by many SMEs. Three quarters of my participants stated that capital was the major reason why their business could not be expanded more. One of the participants said:

"Business has failed to mature overtime due to capital. It is more of a hand to mouth business as I am unable to buy food and groceries in bulk. In this case, I only buy a bag of mealie meal as it takes a month to finish and then buy the relish and vegetables every day." (Female, 48).

Cook (2000), observed that countless SMEs despite their role in the development process are always constrained by limited availability of resources to meet variety operational needs. Access to capital is one of the principal barriers encountered by women entrepreneurs. Women tend to be risk-averse and borrow less capital than men, raising their average cost of loans. In addition, women may often lack networks which would allow them to facilitate

business development, know-how and procurement, and mastery of technologies that would enable them to penetrate new markets (Abor, 2010).

Van Klaveren (2009), also argued that because women are seen as a lesser gender compared to men, access to many major services has been quite unfair. The norm in Zambia is that a woman is seen as a nurturer and is expected to look after children. The issue of household is left to the man because they are viewed as breadwinners who ensure the provisions for the family. However, this is changing as seen in this study and many others whereby women are becoming key providers for their families. Most men now cannot provide everything that is needed for the home without the help of their spouses.

Another strategy used in other businesses such as catering is getting advance deposits from clients in order to supplement on capital challenges. However, this also presents challenges when customers do not fulfil their commitments to pay remaining balances. For instance, a male participant involved in catering stated that his business lacked capital and that is why he has failed to expand his work. He said that he incurs a lot of cost when it comes to outside catering based on deposits:

“My wife and I try to be extremely flexible for our customers. When people plan for their functions and require our services and they plead with us saying they will pay half and finish the rest after the event, we try to understand them. In this case, we use our money to meet the needs for the event. But when people attend the function, we tend to have a lot of gate crushers, increasing the number of people. Hence, the food portions must be reduced. When the event is done, unfortunately most people do not pay and we must continuously follow them every day and demand for our money. This makes it difficult to save enough capital.” (Male, 42).

In the above case, the catering business owners try to be flexible in order to sustain market. However, flexibility and allowing payments in instalments might also drive the business into more debt or loss. SMEs engaged in food retail and carpentry also mentioned that capital and profit were the major challenge for them. A food retailer narrated during FGDs that:

“It is like we are just working for consumption instead of saving to expand our businesses. I did not expect any kind of challenge with my business, but only God knows why it has been this way.” (Female, 48).

The above account shows the challenge of businesses being hand to mouth that makes savings extremely challenging. When money is made from the business, usually external shocks destabilize the budgeting. Women tend to be hit hard by household expenditures that are unrelated to their businesses. Women’s economies are more connected to their homes than those of men and are more likely to risk their business gains to home needs. For instance, another participant stated that:

“I think Capital will always be a major challenge because we have so many responsibilities. I can honestly say that I manage to raise money for capital, but the problem is that I have large shoes to fill. There are too many holes everywhere. Responsibilities are too much for the money we get that we cannot save. I do not only look after my immediate family, but extended relatives look up to me too.” (Female, 35).

As explained in the theory of gender and entrepreneurship, both men and women are hit with challenges, however women are more affected as they have many responsibilities which lay on their shoulders. Women bear the responsibilities of both the household and their business, which usually takes a toll on them, leading to under development of their businesses. The many responsibilities taken up by most SMEs has limited their economic growth, especially the women as they often are more at risk of being stuck in poverty. Women are more susceptible to poverty because their income is generally lower as compared to the men’s and their responsibilities to the family is greater than the income they earn. Previous studies conducted by Parker (1995) and Levy (1999), showed that there is limited access to financial resources available to SMEs compared to larger organisations. Due to these constraints, it is understandable why entrepreneurs and SMEs business does not expand or develop.

Most women had challenges in accessing huge sums of money from the loan company as they lacked collateral. One of the criteria for accessing loans was that they needed to either own a car, house or land which they would use as collateral. As men usually own most of the assets, women missed out on the opportunity of accessing capital to help their business grow.

Lack of capital causes the business to be unstable or eventually fail as lack to access of loans from financial institutions is not that easy and straight forward. If one owes the loan company, they cannot take out another loan until the first one is cleared off. In situations where the business starts to deteriorate, more money is needed to boost the business. In this case, it leads to women and men borrowing money from either relatives or friends.

7.6 Thefts and vandalism

My participant who was involved in the liquor business complained that theft and vandalism were some of the challenges he faced in his bar. He mentioned that when people got too drunk, they get unnecessarily excited and they would start jumping on chairs and tables when they are dancing. This in turn spoils the chairs, which cost an arm and leg to get fixed. The other challenge with theft was that he added a pool table (snooker) as an incentive for people to play whilst they enjoyed their beers. However, people started stealing the balls which cost about K50 (5 US Dollars) for one. He had to hire some extra bar tenders so that as others are selling beer at the tills, the others would be keeping their eyes on the environment. The problem is when the bar gets busy, the ones watching over everything in the bar must assist in selling of the beer at the cashing point. Hence, people steal the balls. If caught stealing or vandalising the property, the perpetrators are then taken to the police station where they are locked up and charged for the damages.

A bar, which has people fighting all the time or jumping on tables is seen as a place full of immature people and others do not feel safe as they may get injured in the process. This makes people not want to return to the bar once they witness certain behaviours being portrayed. Even though perpetrators are caught, they may not be able to pay for the damages immediately, which may lead to the owner of the bar footing in the bills himself. In return, causes him to use his profit or capital to fix the damages.

7.7 Summary

This chapter discussed various challenges that were faced by SMEs. As seen from Ekeledo (2009), his study revealed that, due to globalisation, markets have become one enormous global market because of reductions in trade barriers and advances in information and transport technologies. The result has brought about new threats for entrepreneurs and SMEs in Africa, especially Zambia, in form of increased competition from foreign counter parts

such as the Chinese, Rwandese, Indians, Lebanese etc. Chinese traders were identified as a threat to tailors as they believed the Chinese did not only steal their market, but they were strong competitors in terms of selling finished products at extremely cheap prices.

Seasonal foods were a huge challenge for SMEs engaged in retailing as some of the products went bad if they were stored for a long time. Also, since some foods were seasonal, demand was high, hence, farmers would also bring their products from their villages to the cities making competition very stiff for local SMEs.

Transportation was a challenge in that most business owners did not own any vehicles. They had to hire taxis to transport their products. When travelling to order goods, some places were far away from the bus stops, causing the SMEs to hire extra help to carry their goods. This affects their profit gains most of the time. Transport was also not reliable as the buses or taxis did not frequently go to the destinations the SMEs had to go to. Access to funds and capital were major challenges faced by many of the SMEs as most of them were unable to meet the criteria of the loan company whilst others could not access loans due to lack of collateral.

Lack of funds showed the hindrance of growth for SMEs and lack of capital drove SMEs to opt for businesses with less growth potential. Access to important information on business start-ups, trainings is not available. In this case, people rely on each other for information. For SMEs engaged in alcohol and beverages business, the main challenges were theft and vandalism. A personal challenge I encountered in the field was when some men did not favour me because I was a woman. I had instances where men refused to be interviewed by me because I was a woman.

The next and final chapter will present a short summary of the findings and show which responses answered the research questions. Policy implications will be reviewed and discussed to which I will further give my recommendations and conclude the thesis.

8.0 SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUDING REMARKS.

To summarize this chapter, I will give a summary of the findings from the thesis by looking at the four research questions.

8.1 Empirical findings

In response to research question one, people engaged in the informal sector mainly due to lack of employment opportunities. Since the population structure of Zambia is relatively young, there are less opportunities and lack of appropriate skills for them. Furthermore, lack of education caused many to turn to informal work and self-employment as they felt white collar jobs were for the educated. The data revealed that participants that attained college and university levels knew how to access information on different aspects of business unlike those who attained primary and secondary school. The entrepreneurs knew how to utilise the information and make sound decisions to expand and grow their business.

Response to question two, the empirical findings showed that most entrepreneurs and SMEs engaged in retail, restaurant and carpentry services. This was mainly so because these kinds of businesses do not require a lot of capital to start up. The three entrepreneurs engaged in event planning, catering and restaurant business. the findings revealed that there was no gender biasness when selecting the kind of business to start. However, women had to engage in business which was socially and traditionally accepted. It was revealed that mentorship and role models were important for creating interests and insights on business to their apprentices. They also provide emotional support, share experiences they encountered which helps in the journey of becoming SMEs. Women are seen to engage in traditional networks which are well suited purposes linked to family related tasks unlike the men.

Empirical findings from research three which wanted to know the main characteristic skills between men and women showed that although both had dedication towards their businesses, women put in more of their heart in the business. The women were very good in their communication skills especially when catching the attention of buyers. Mainly the women had similar kinds of businesses, hence if a customer is walking by, they would entice them to go to their stall and buy goods from them. For one to build a large cliental, it is imperative for business owners to have the ability to communicate well with their clients and have self confidence in what they are doing.

In response to research question four, there were several challenges faced by the men and women, however, capital and access to funds were the major ones. Both men and women engaged in SME had difficulties in accessing funds to start up their businesses. Majority of SMEs borrowed from family and relatives to start up the business, however the growth of business was also slow and threatening failure. This led to SMEs borrowing from FINCA just to add to their capital to keep the business flowing. Lack of capital leads SMEs to opt for less capital-intensive business which have less growth oriented opportunities. The findings further revealed that people engaged in business due to high levels of poverty and high unemployment rates, therefore, lack of financial resources to meet household needs was seen as poverty.

Evidence also showed that children from poor households were more likely to be disadvantaged when it came to access and complete quality education. Without sufficient education skills, they are deprived of productive jobs. This in turn leads to inequality, thus poverty will continue being transferred from one generation to the next. Others engaged in informal work to break out of poverty. With their husbands out of work due to job loss or retrenchments, the wives had to engage in SME to help provide for the entire household.

8.1 Recommendations

As stated by Sanner 1999, entrepreneurship is socially embedded and as such, each one of us should have the ability to act in a creative way because we all exhibit entrepreneurial skills at various times in our lives (Spinosa et.al 1997). In this case, it is imperative that schools should have a curriculum that trains children on how to be innovative and creative when it comes to entrepreneurial skills. As for the people in businesses, some training programmes on the same must be facilitated to equip them with the skills needed to be successful entrepreneurs.

Skills training is important to help develop and equip business owners with necessary tools and skills which will enhance them to manage their business successfully. Entrepreneurship and SMEs training in Zambia has a lot of gaps. There is no or lack of specialised trainers and lack of appropriate materials for use and a poor entrepreneurial culture. Hence, new teachers/trainers need to be brought in so that many can receive the available information offered. The trainings must focus on helping individuals identify their niches and offer

lessons on savings and running day to day business. the labour market must be understood and put across a focus to match skills training to the types of jobs which are available.

There is lack of explicit policy frameworks for entrepreneurs and SMEs in Zambia. There is also a large absence of effective youth policies. Despite the existing policies on financial support for small businesses, very few entrepreneurs and SMEs receive financial help when they needed it. SME assistance from governments in African countries is weak and inadequate. Micro-finance institutions must review their criteria for issuing out loans. Majority of people do not have or own any assets, hence makes it difficult for them to acquire loans.

As the thesis has shown how much job insecurity in Zambia, it is imperative for graduates to be aware that white collar jobs are not easy to get. There are a number of graduates that need to be accommodated with jobs, hence, they must be equipped with some form of training in entrepreneurship to thrive. The education curriculum needs to be reviewed and revised to give room for other diverse business courses for business start-ups and provide trainings such as apprenticeships in case they want to engage in business in the future.

The government of Zambia needs to build markets with good infrastructures and offer insurance to entrepreneurs and SMEs in case of accidents or natural disasters. On the 30th of August 2017, Masala Market was gutted and unfortunately, property worth millions was lost. This made me think of my participants and how they probably lost their only source of livelihood in the infernos.

8.3 Concluding remarks

As the thesis has shown how much job insecurity in Zambia, it is imperative for graduates to be aware that white collar jobs are not easy to get. There are a number of graduates that need to be accommodated with jobs, hence, they must be equipped with some form of training in entrepreneurship to thrive. The education curriculum needs to be reviewed and revised to give room for other diverse business courses for business start-ups and provide trainings such as apprenticeships in case they want to engage in business in the future. Due to the shift in socio-economic structure of Zambia, there has been a shift between women and men's roles. Things that women were unable to do due to social norms are now eventually being socially accepted. The household roles have also shifted from women being stay at home Mothers, to them providing a livelihood to their families through engaging in SME.

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APPENDIX A: Consent Form

My name is Asia Abdul Simwaya and I am a Masters student in Development Studies specializing in Geography at the Norwegian University of Science and Technology (NTNU). I will conduct the fieldwork and write my master thesis about gender perspectives and practices of income generating activities in Zambia. My research is simply trying to delve on the different ways entrepreneurs and SMEs thrive and make a living through the different ways of business they choose.

I will interview approximately 14 people in Ndola district. I will use a tape recorder method and will take notes during the interviews. The collected data such as notes, tape recordings and elements of analysis will be destroyed at the end of my master thesis research in November 2017. All data will be anonymized and treated with the highest form of confidentiality. Participation in this research project is voluntary. Therefore, you are free to take part in the research, and withdraw from it at any time without any reason. The study has been notified to the Data Protection Official for Research, NSD - Norwegian Centre for Research Data.

My contact details and the supervisors are as follows:

Asia Abdul Simwaya

Email: asiaas@stud.ntnu.no

Professor Ragnhild Lund

Email: ragnhild.lund@svt.ntnu.no

Thank You.

APPENDIX B: Norwegian Centre for Research Data (NSD) Ethics



Ragnhild Lund
Geografisk institutt NTNU
Dragvoll
7491 TRONDHEIM

Vår dato: 05.08.2016

Vår ref: 49075 / 3 / BGH

Deres dato:

Deres ref:

TILBAKEMELDING PÅ MELDING OM BEHANDLING AV PERSONOPPLYSNINGER

Vi viser til melding om behandling av personopplysninger, mottatt 27.06.2016. Meldingen gjelder prosjektet:

49075 *Gender perspectives and practices of income generating activities in Zambia*

Behandlingsansvarlig *NTNU, ved institusjonens øverste leder*

Daglig ansvarlig *Ragnhild Lund*

Student *Asia Abdul Simwaya*

Personvernombudet har vurdert prosjektet og finner at behandlingen av personopplysninger er meldepliktig i henhold til personopplysningsloven § 31. Behandlingen tilfredsstiller kravene i personopplysningsloven.

Personvernombudets vurdering forutsetter at prosjektet gjennomføres i tråd med opplysningene gitt i meldeskjemaet, korrespondanse med ombudet, ombudets kommentarer samt personopplysningsloven og helseregisterloven med forskrifter. Behandlingen av personopplysninger kan settes i gang.

Det gjøres oppmerksom på at det skal gis ny melding dersom behandlingen endres i forhold til de opplysninger som ligger til grunn for personvernombudets vurdering. Endringsmeldinger gis via et eget skjema, <http://www.nsd.uib.no/personvern/meldeplikt/skjema.html>. Det skal også gis melding etter tre år dersom prosjektet fortsatt pågår. Meldinger skal skje skriftlig til ombudet.

Dokumentet er elektronisk produsert og godkjent ved NSDs rutiner for elektronisk godkjenning.

Personvernombudet har lagt ut opplysninger om prosjektet i en offentlig database, <http://pvo.nsd.no/prosjekt>.

Personvernombudet vil ved prosjektets avslutning, 20.05.2017, rette en henvendelse angående status for behandlingen av personopplysninger.

Vennlig hilsen

Kjersti Haugstvedt

Belinda Gloppen Helle

Kontaktperson: Belinda Gloppen Helle tlf: 55 58 28 74

Vedlegg: Prosjektvurdering

Kopi: Asia Abdul Simwaya asiasabdul@yahoo.com



Prosjektvurdering - Kommentar

Prosjektnr: 49075

INFORMATION AND CONSENT

The sample will receive written and oral information about the project, and give their consent to participate. The letter of information is well formulated.

METHODS OF GATHERING DATA

According to the notification form personal data will be gathered from interviews, observations, blogs/social media and/or internet and from records. It is clarified with the student (cf. email 05.08.16) that personal information will not be gathered through observations, blogs/social media and/or internet or from records.

VIDEO RECORDINGS

According to the notification form personal data will be gathered by using digital video- and photo recordings. However we cannot find any information about this in the rest of the notification form or the information letter, therefor we presuppose that this is wrong.

INFORMATION SECURITY

The Data Protection Official presupposes that the researcher follows internal routines of NTNU regarding data security. If personal data is to be stored on a private computer/portable storage devices, the information should be adequately encrypted.

THE END OF THE PROJECT

According to the notification form estimated end date of the project is 20.10.2016. However, in the information letter the end of the project is May 2017. We have therefore changed the date to the latter. According to the notification form all collected data will be made anonymous by this date. Making the data anonymous entails processing it in such a way that no individuals can be recognised. This is done by:

- deleting all direct personal data (such as names/lists of reference numbers)

- deleting/rewriting indirectly identifiable data (i.e. an identifying combination of background variables, such as residence/work place, age and gender) - deleting digital audio and video files

APPENDIX C: Research Participants (pseudonyms)

NAME	GENDER	AGE	TYPE OF BUSINESS	EDUCATION
1.Mwansa	Female	-	FINCA Manager	Tertiary Level
2. Harriet	Female	48	Food retailer	Grade 10
3. Kaluba	Female	35	Food retailer	Grade 12
4. Grace	Female	26	Food retailer	Grade 12
5. Peter	Male	28	Food retailer	Grade 12
6. Mwansa	Male	65	Restaurant Owner	Tertiary Level
7. Matthew	Male	42	Caterer	Tertiary Level
8. Mercy	Female	33	Carpenter	Grade 12
9. John	Male	48	Tailor	Grade 10
10. Brenda	Female	40	Hair dresser	Grade 4
11. Andrew	Male	34	Carpenter	Grade 6
12. Patrick	Male	35	Liquor and Beverage	Grade 9
13. Joshua	Male	40	Event Planner	Tertiary Level
14. Mwape	Female	34	Food retailer	Grade 8

APPENDIX D: Interview guide

Biographic Data

1. Age.
2. Gender.
3. Marital status.
4. Children.
5. Educational background

Interview Guide

1. What kind of business do you do? (Products they sell, where they order them from, market and profit they make?)
2. Why did you choose this particular business? Is there any particular reason that made you settle for this business?
3. How did you start up the business? (Capital, loan or savings)
4. When did you start the business and how long has it existed?
5. What is it that stops them to do the business at a larger scale?
6. Would you consider your business to be more appropriate for men or women? If yes, Why?
7. Would you say there is more men than women trading in that type of business? If, so, why is it like that?
8. What are your expenses\expenditure?

Focus Group Discussions Interview

1. In order to be a successful business man\woman, what characteristics does a woman need to thrive? What characteristics does a man need to thrive?
2. What challenges do women face?
3. What challenges do men face?
4. How do they overcome these challenges? What are their strategies?
5. Are there any specific gender qualities one should possess in order to succeed in the business?
6. How does competition affect them and how to they handle it?
7. Why is there an increase in informal work?

Loan Company Interview Questions

1. What is the criteria when giving out loans? Is it the same for women and men?
2. What are the numbers of men and women asking for loans? Has the number of loans increased or decreased in the past 2-5 years?
3. How would you access the loan repayment between the men and women? Are there any particular challenges?
4. Do you think there is an increase in informal business? Why?
5. What are some of the challenges faced by men and women and are there any measures put in place to help them?

APPENDIX E: Pictures from fieldwork: August – October 2016



Credit 1: Asia Abdul Simwaya

Description 1: food



Credit 2: Asia Abdul Simwaya

Description 2: food



Credit 3: Asia Abdul Simwaya

Description 3: food



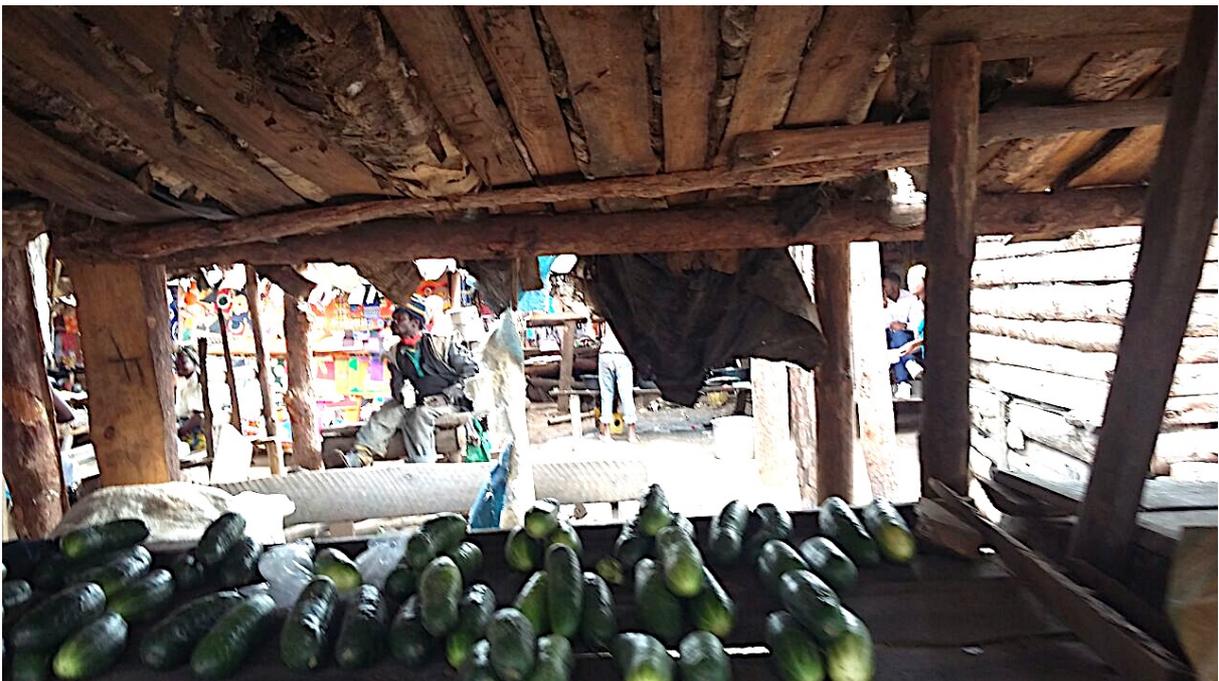
Credit 4: Asia

Description 4: food



Credit 5: Asia Abdul Simwaya

Description 5: Plates



Credit 6: Asia Abdul Simwaya

Description 6: food



Credit 7: Asia Abdul Simwaya

Description 7: Uniforms made by tailors



Credit 8: Asia Abdul Simwaya

Description 8: food (Kapenta)



Credit 9: Asia Abdul Simwaya

Description 9: market



Credit 10: Asia Abdul Simwaya

Description 10: market



Credit 11: Asia Abdul Simwaya

Description 11: Market



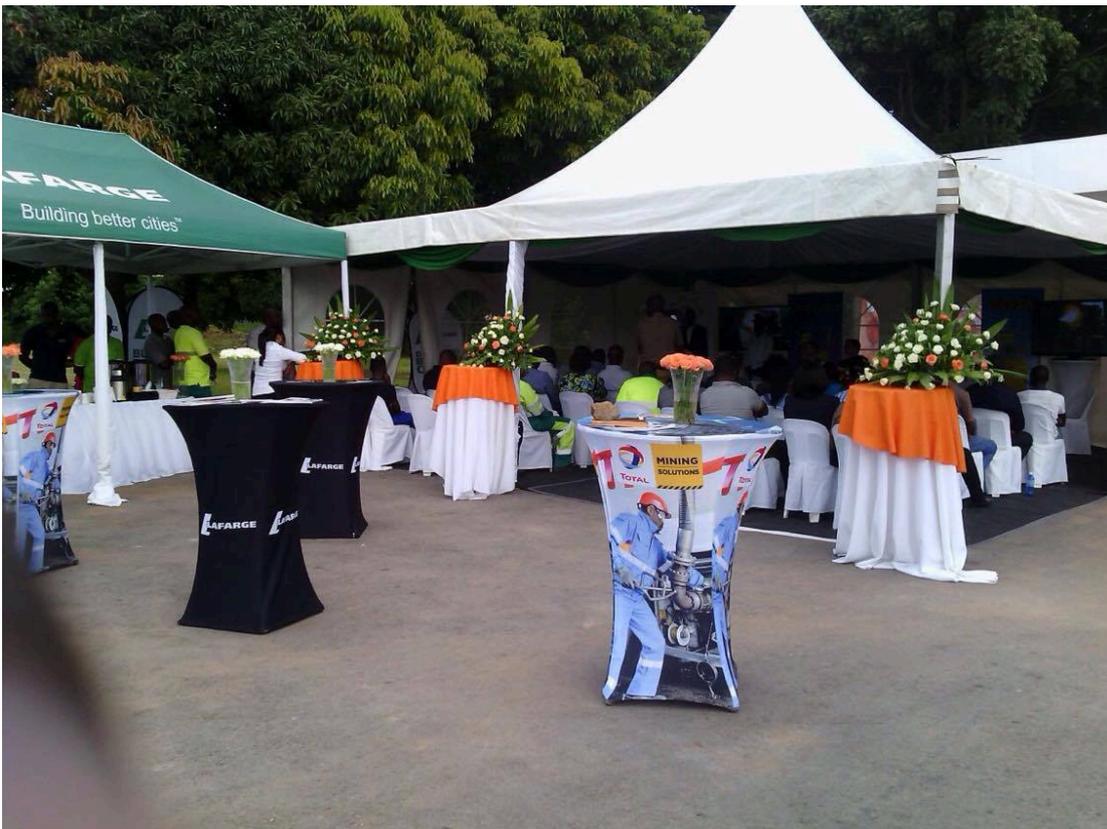
Credit 12: Asia Abdul Simwaya

Description 12: market



Credit 13: Asia Abdul Simwaya

Description 13: market



Credit 14: Asia Abdul Simwaya

Description 14: Event Planning



Credit 15: Asia Abdul Simwaya

Description 15: Cake (Event Planner)



Credit 16: Asia Abdul Simwaya
Description 16: Event Planning



Credit 17: Asia Abdul Simwaya
Description 17: Carpentry