

**SUPPORT TO YOUTH ENTREPRENEURSHIP IN THE INFORMAL SECTOR: A
CASE OF LUSAKA'S KAMWALA TRADING AREA, ZAMBIA**

BY

MTONGA, MARIAN

**A dissertation submitted to the University of Zambia in partial fulfilment of the
requirements for the degree of Master of Arts in Development Studies**

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LUSAKA

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DECLARATION

I, **Mtonga Marian**, do hereby declare that this dissertation represents the product of my work and it has not been submitted at this or any other University. All Scholarly work used in this dissertation has been dully acknowledged.

Signature.....

Date.....

APPROVAL

The dissertation of **Mtonga Marian** has been approved for the partial fulfilment requirements for the award of the Degree of Master of Arts in Development Studies by the University of Zambia.

Examiner 1SignatureDate.....

Examiner 2SignatureDate.....

Examiner 3SignatureDate.....

Chairperson Board of ExaminersSignatureDate.....

SupervisorSignatureDate.....

ABSTRACT

This study aimed at exploring the nature of youth entrepreneurship support in Kamwala Trading Area of Lusaka, Zambia. The objectives that guided the study were: to establish the nature of business activities that youths in the informal economy engage in; to explore the kind of government support youths have access to; and to understand the opportunities and challenges associated with government support in promoting youth entrepreneurship. A case study research design using qualitative approaches was used to conduct this study. The sample composed of 21 self-employed youths aged between 26 and 35 years and 3 key informants. All participants were selected using purposive sampling techniques. Data was collected using an interview guide and analysed thematically. Findings of the study were that youths in Kamwala trading area engaged in trading of consumer goods and services such as restaurants, hair salons, tailoring, sale of perishables like fruits and vegetables and non-perishables such as footwear, phones and phone accessories. The study established that capital (money), patience, determination, being good to customers and having access to trading space are necessary requirements for the success of these businesses.

The study revealed that youth entrepreneurs have access to loans and trading space as support from the government. However, the officials reported that they provide support such as skills development, training, mentorship and networking. Further, the youths indicated that the government should continue giving them loans because they are more effective in growing their businesses while the officials from the government argued that skills development was very important because skills do not diminish and that when one is empowered with skills they have the ability to execute business opportunities.

The study established the nature of the registration process, competition and high interest rates on loans as some of the challenges associated with government support. The study recommended that the government should ensure that the programs and policies meant for youth run businesses are viable and accessible. It was also recommended that the government should put in place a mechanism of accountability on how resources are disbursed to ensure intended beneficiaries have access to the support.

Key Words: Youth Entrepreneurship, Government support

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DEDICATION

This dissertation is dedicated to my parents Mr Cletus John Mtonga and Mrs Emma M'sonda Mtonga. I would not have reached this far if you had not built a good foundation for my educational aspirations. To my husband Mr Gomezgani Kamanga who supported me and saw to it that I achieve that which I aspired for; thank you for believing in me. I further dedicate my work to my siblings John, Wezi and Kwangu for their encouragement and moral support. Additionally, I dedicate my work to my daughter Keturah Takondwa Kamanga for giving me all the reasons to soldier on.

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ACRONYMS AND ABBREVIATIONS

AFDB	African Development Bank
AU	African Union
CEDA	Citizen Entrepreneurial Development Agency
CEEC	Citizen Economic Empowerment Commission
DCs	Developed Countries
EU	European Union
GEM	Global Entrepreneurship Monitor
ILO	International Labour Organisation
ICTs	Information and Communication Technologies
LDCs	Less Developed Countries
MYSCD	Ministry of Youth, Sport and Child Development
NGO	Non-Governmental Organisation
NYDA	National Youth Development Agency
TEVETA	Technical Education, Vocational and Entrepreneurship Training Authority
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNCHS	United Nations Center for Human Settlement
USVF	United Street Vendors Foundation

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CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter gives an overview of youth unemployment, entrepreneurship and informal sector globally, in Africa and Zambia. It also states the problem being investigated and the purpose of the study. Thereafter, the objectives of the study are outlined. Then, the significance of the study is explained which is followed by the theoretical framework used for this study. The chapter ends with a brief outline of the dissertation.

1.2 Background

Globally, young people make up 14.5 percent of 7.6 billion people, which is the global population estimate as of 2017 (United Nations Department of Economic and Social Affairs, 2017). Pieters (2013) adds that today's youth population is the largest the world has ever had. Youths find it difficult to be employed and are three times unlikely to be employed as compared to adults. This situation is worsened by their lack of experience and skills. In other cases, employers prefer to employ people that are more experienced (United Nations Department of Economic and Social Affairs, 2016). A huge number of youths are not in school or employment. Many that are not employed formally end up being employed in the informal sector. The lack of effective economic and employment policies as well as insufficient job creation has left many young people with no option but to resort to informal work (ibid).

Unemployment is a concern almost everywhere, affecting more than 71 million young people around the world as of 2016 (World Employment and Social Outlook, 2016). In Africa, youths comprise 20 percent of the population (UN 2012 in Brixiova et al, 2014). In economies with large youth populations, the number of formal jobs is insufficient to employ all youths entering the working population and to offer them prospects for a decent wage (UNCTAD, 2015). In recent years, some African countries have experienced great economic growth which has however not trickled down (Mckinsey, 2012 in United Nations Economic Commission for Africa, 2015). As of 2016, 15 million young people were

unemployed in Africa (World Employment and Social Outlook, 2016). Estimates also indicate that youths comprise as much as 40-65 percent of the urban unemployment in many African countries (Chigunta et al, 2005).

The issue of youth and job creation is very important for Africa at large. Majority of people in low income countries are youths, most of who are in poverty. With few formal jobs available, young people resort to self-employment (Bjovatr, 2015). More often, these are in the informal economy (Mumba, 2014). Zambia's population is predominantly young (15 - 35 years old), the youth constitute 36.7 percent of the total national population (National Youth Policy, 2015). Zambia's youth unemployment rate as at 2017 was 16.3% of over 3 million youths in the labour force (Central Statistics Office, 2017). The inability of the formal sector to offer adequate employment to the youths in most countries (including Zambia) has inevitably forced the youth to venture into the informal economy.

Gough and Langevang (2012) argue that entrepreneurship is being promoted as a means of generating youth employment. Kuzilwa (2005) adds that jobs that young people create through self-employment help in income generation. Kew et al (2013) note that promoting youth entrepreneurship contributes to social development, offers young people an opportunity to increase their earnings, raise their living standards and those around them, reduce poverty and aid in building sustainable livelihoods. Chigunta (2002) and Kew (2012) agree that youth entrepreneurship creates opportunities for the youth, brings back the marginalised youths into the economic system and revitalizes the local communities. In addition, the United Nations Department of Economic and Social Affairs (2016) argues that youth entrepreneurship plays an important part in facilitating economic development, economic growth, driving innovation and structural changes in the economy while contributing to job creation and increased productivity.

In the academia, entrepreneurship has become a key focus for research over the past three decades (Kew et al, 2013). With focus on entrepreneurship and its potential for economic development and job creation, the recognition of entrepreneurs as having an important role in the informal economy has emerged (ibid). Youths have become realistic about their job opportunities and are taking the initiative of starting their own enterprises as the only alternative to formal employment (United Nations Department of Economic and Social Affairs, 2016).

It is important to note that addressing youth unemployment has become a priority for governments world-wide. Youth entrepreneurship is being focused on as one of the major solutions to youth unemployment and emphasis is being placed on the role of young people in creating their own employment opportunities. This has been done through the development of targeted youth employment policies, plans and strategies aimed at promoting job creation and reinforcing youth skill development and training (UN 2015 in United Nations Department of Economic and Social Affairs, 2016 ; Xavier et al, 2012; Delbiso, 2013).In as much as such programs have importance, they seem to have failed to meet the need of creating decent jobs for youths in many countries (United Nations Department of Economic and Social Affairs, 2003).

1.3 Statement of the Problem

Despite the Zambian government having been implementing deliberate programs to help curb the high levels of unemployment among youths through interventions such as The Action Plan for Youth Empowerment and Employment and the Youth Development Fund, among others in the area of entrepreneurship (Ministry of Youth Sport and Child Development, 2015; Zambia Daily Mail, 06/04/2015), not so much is known on the nature of youth entrepreneurship support provided and how accessible that support has been particularly to the youths in the informal sector of Zambia.

1.4 Study Objectives

1.4.1 Main Objective

The main objective of this study was to explore the nature of entrepreneurship support to youth in the informal sector.

1.4.2 Specific Objectives

1. To establish the nature of business activities that youths in the informal sector engage in.
2. To explore the kind of government support youth entrepreneurs have access to.
3. To understand opportunities and challenges associated with government support in promoting youth entrepreneurship

1.5 Research Questions

1. What is the nature of business activities that youths in the informal sector engage in?
2. What kind of government support do youth entrepreneurs have access to?
3. What are the opportunities and challenges associated with government support to youth entrepreneurship?

1.6 Significance of the Study

Youth engagement in entrepreneurship is an important subject in developing countries like Zambia. Kew et al (2013) argue that entrepreneurship has become a key focus of research over the past three decades. With focus on entrepreneurship and its potential for economic development and job creation, the recognition of entrepreneurs as having an important role in the economy has emerged.

Information derived from the study may help in informing policy on how best youth entrepreneurship can be enhanced so as to ensure that the youth contribute effectively to the informal economy as well as their livelihoods. Xavier et al (2012) agree that identifying and successfully implementing policies that both encourage youths to start businesses as well as supporting their businesses is important to creating jobs. To add on, a contribution to the existing body of knowledge on youth entrepreneurship support in the informal sector will be made. Further, the study might be a basis for further research.

1.7 Theoretical Framework

The study used the Resource Based Theory of Entrepreneurship and The Institutional Theory of Entrepreneurship.

To start with, the resource based theory of entrepreneurship is premised on the work of Scholars like Barney (1991). This theory states that access to resources such as financial, social and human capital enable new enterprises to be formed as well as old ones to grow. It further argues that those with access to these resources are able to identify and act upon opportunities. The resource based theory has three strands; financial capital, social capital and human capital (Simpeh, 2011).

Under financial capital, Clausen (2006, in Simpeh, 2011) argues that new enterprises are formed and old ones grow more when individuals have access to financial capital. The theory suggests that people with financial capital are more capable of acquire things they need to effectively exploit entrepreneurial opportunities and set up firms.

On the other hand, the social capital strand indicates that in as much as an individual may possess the ability of identifying entrepreneurial opportunities but does not have strong social networks, he or she might not be able to transform the opportunities into starting nor growing a business. It is further suggested that stronger social ties to resource providers facilitate the acquisition of resources and enhance the probability of opportunity exploitation (Shane and Eckhardt, 2003 in Simpeh, 2011).

In addition, the human capital strand explains that the knowledge gained from education and experience represents a resource that is different across individuals and in effect is important to understanding disparities in opportunity identification and exploitation (Anderson and Miller 2003 in Simpeh, 2011).

In line with this theory, access to resources is what determines the success of youth run enterprises. Young people in most cases have difficulties in accessing these resources and thus need support from the government or other stakeholders so that their businesses can improve. Young people with access to financial resources are able to properly run their businesses because they are able to acquire what they need for their businesses to smoothly run. This may include daily supplies as well as other operational costs. On the other hand, social capital which in this case refers to social relations, that is the people they know and are connected to. Young people with good social ties are able to access opportunities that promote their businesses. These connections enable them to have access to other resources such as financial capital in form of loans, information and skills development among others. Human capital as a resource also affects the running of youth enterprises. This can be in line with education and experience generally but can also be looked at in terms of skills and business knowledge. Young people with this kind of human capital are able to exploit opportunities and run their businesses smoothly.

Inspite of the assertions made by this theory that having access to resources such as financial, social and human capital lead to the growth of enterprises, it is limited in that it only considers these three aspects as being vital for the identification and execution of

opportunities that can improve youth run businesses. It ignores other aspects such as the environment within which an entrepreneur operates. In some cases, access to the above mentioned resources does not always guarantee the growth of youth run enterprises.

In as much as access to resources is vital for the success of entrepreneurship as explained by the resource based theory above, the institutional environment within which business activities take place is also important. This therefore brings into perspective the institutional theory of entrepreneurship.

The institutional theory of entrepreneurship has its roots based on the works of North (1991) and Scott (2001). Scott (2001:48) defines institutions as multifaceted, durable, social structures, made up of symbolic elements, social activities and material resources adding that these institutions also support and empower activities and actors by providing guidelines and resources for acting.

On the other hand, institutions according to North (1991:40) are the rules of the game to human exchange and these can be political, social or economic. North further distinguishes formal from informal institutions. According to him, formal institutions include political rules, economic rules and contracts. The function of these rules is to facilitate political or economic exchange. Informal institutions on the other hand include norms, codes of behaviour, subjective perceptions and traits. He further mentions that informal institutions are extensions, elaborations, and modifications of formal rules, socially sanctioned norms of behaviour and internally enforced standards of conduct.

According to Ahmadi (2003), institutional theory of entrepreneurship states that organisations are affected by the environment in which they operate. Institutions can affect the development of the organisations and their change in a variety of directions. An institution can in one phase stimulate entrepreneurship but in other situations create obstacles for entrepreneurship.

It is argued that the institutional factors impacting entrepreneurial efforts include the direct action of governments in constructing and maintaining an environment supportive of entrepreneurship as well as societal norms towards entrepreneurship (Baumol et al, 2009) in (Bruton et al,2010).

Further, it is indicated that governments can ensure markets function efficiently by removing conditions that create entry barriers, market imperfections and unnecessarily stiff regulations (ibid).

Bruton et al (2010) explain that entrepreneurs are discouraged if they are compelled to comply with too many rules and bureaucratic requirements and are expected to report to an array of institutions and have to spend time and money. It is further added that entrepreneurs may also be discouraged from starting a business if they have to adhere to an excessive number of rules and processes. The level of procedural requirements for registration and licensing, taxes and financial reporting may either facilitate or hinder entrepreneurial activities.

On the other hand, informal ties and relational governance fill in the institutional voids resulting from an inadequate formal institutional environment. Though these informal institutions such as building connections with key government officials and other people can be very helpful, these can also be costly to other entrepreneurs (Huang, 2008; Rajan and Zingales, 1998; Khanna and Palepu, 1997 in Bruton et al, 2010).

Even though this theory makes reference to entrepreneurial organisations and firms, it in this study applied to individual entrepreneurs. In addition, a good institutional environment in this study referred to policies and programs supportive of entrepreneurship that are put in place by the government to provide opportunities that enable the growth of youth enterprises. These among others include; infrastructure, less bureaucratic processes when setting up a business and low interest rates on loans.

In line with the arguments of this theory, the institutional environments within which the youth entrepreneurs operate play a role in the success of their businesses. Therefore, the government should be in a position to provide an environment that allows youth entrepreneurship to flourish. This among others includes; good policies and programs to provide opportunities that can lead to the success of youth enterprises.

If youths are not provided with a conducive environment for the growth of their businesses, they resort to informal ways of surviving in the business environment. These informal ways can be social networks with fellow youths as well as those that are in positions to help them identify and execute opportunities. These informal institutions affect how youth run enterprises operate in that youths with connections have access to

more opportunities such as support unlike their counterparts who are not connected socially.

Despite the assertions made by this theory being vital in explaining how the environment within which entrepreneurs operate has an effect on the growth of their businesses, it ignores intrinsic factors that may also affect the growth of these businesses. For instance, an entrepreneur can be operating in an institutional environment that promotes entrepreneurship but may still fail to grow the business because of personal characteristics such as lack of hard work, determination and perseverance among others.

It is therefore important to note that in line with this study, the resource based and institutional theories of entrepreneurship are complimentary in that having access to financial, social and human capital cannot guarantee the success of youth run businesses without a good institutional environment for the operation of these businesses. This institutional environment for instance includes government policies and interventions supportive of entrepreneurship. The reverse of this is also true, youth run businesses cannot successfully grow when youths are in a good institutional environment but do not have access to financial, social and human capital. Therefore, the access to a combination of the aspects brought out by the two theories is vital for the growth of youth run businesses.

1.8 Operational Definitions

The following are the operational definitions of the key terms of the study.

1.8.1 Entrepreneurship

Entrepreneurship is any form of business or trading activity that involves the sale of goods or provision of services that individuals engage in so as to earn a livelihood.

1.8.2 Youth

In Zambia, the National Youth Policy (2015) defines a youth as a person aged 15 - 35 years. Additionally, other authors draw a distinction between younger youth aged between 18 - 19 years old, older youth aged between 20 - 25 years old and adult youth aged between 26 - 35 years old (Chigunta and Chisupa, 2013 in Mumba 2014) .This study

considered youths as individuals in the age group of 26 to 35 years (a justification for the choice of this age group is made in chapter two and three).

1.8.3 Informal Sector

The informal sector is defined as the processes, activities and operations that take place outside total government control and regulations.

1.8.4 Support

Any form of assistance provided to youth entrepreneurs to enable them to start up or improve their businesses.

1.9 Organisation of Dissertation

Chapter One provides an introduction of the study. It constitutes the following; background of the study, statement of the problem, research objectives, research questions, the significance of the study, theoretical framework, operational definitions of the key terms of the study and an outline of the organisation of the dissertation

Chapter Two provides a review of related literature on youth entrepreneurship support in the informal sector. It begins by explaining the concepts: entrepreneurship, self-employment, youth and informal sector. Then empirical studies on youth entrepreneurship and the informal sector are reviewed in the International, African and Zambian contexts respectively. Thereafter, contributions of literature on the current study are explained and followed by a conclusion.

Chapter Three outlines the methodology of the study. It constitutes the following; research design, study population, study sample, sampling techniques, data collection instruments, data collection procedure, study limitations and data analysis procedure.

Chapter Four first lays down the demographic information of the youth entrepreneurs. What then follows is the presentation and discussion of the research findings in line with the research questions.

Chapter Five provides conclusions and recommendations of the study. It first gives a summary of the findings in line with the objectives. Thereafter, an overall conclusion is

outlined which is followed by the recommendations of the study and suggested areas for further research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Overview

This chapter provides a review to literature on youth entrepreneurship and the informal sector. It begins by explaining the concepts entrepreneurship, self-employment, youth and informal sector. Then empirical studies on youth entrepreneurship and the informal sector are reviewed in the International, African and Zambian contexts respectively. Thereafter, contributions of literature on the current study will be explained and a conclusion will follow.

2.2 Entrepreneurship and Self-employment

Eid (2006) observed that, prior to the 21st Century, the significance assigned to youth entrepreneurship and empowerment in national development strategies and research in Africa and the World over had been limited. The past 15 years has seen an increase in research, programs and allocation of funds that promote the study and practice of entrepreneurship and emphasis placed on its role in employment creation. This shift in the field of inquiry has been necessitated by the lack of creation of new jobs by the formal sector which has led to the growth and expansion of the urban informal economy (Barwark and Harland, 2008 in Mwaba, 2010).

The United Nations Department of Economic and Social Affairs (2016) records that although entrepreneurship is not a new concept, the rise behind its promotion and growth is suggestive of unanswered needs in the global economy. Perhaps the increased insecurity, reduced opportunities for attaining lucrative employment and the realisation that the global economy does not have the capacity to create a sufficient number of jobs have all contributed significantly to the visible increase in the entrepreneurial ambitions of youth (ibid).

Entrepreneurship is a multidimensional concept and definitions often overlap and conflict with one another. Parker (2004) in Bjuggren et al (2010) claims that defining entrepreneurship is among the challenges that researchers in this field face. Some scholars focus on new enterprises as the most prominent feature of entrepreneurship. For instance,

Bosma, Wennekers and Amorós (2012:9) in (Xavier et al, 2012) define entrepreneurship as “any attempt at new business or new venture creation, such as self-employment, a new business organisation, or the expansion of an existing business, by an individual, a team of individuals, or an established business”. Gries and Naudé (2011: 217) in (Naudé, 2013) define entrepreneurship as “the resource, process and state of being through and in which individuals utilize positive opportunities in the market by creating and growing new business firms.”

In other literature, entrepreneurship is perceived as a career option. Chigunta et al (2005) for instance define entrepreneurship as a process whereby individuals become aware of the self-employment career option, advance ideas, take and manage risks, learn the process and take the creativity of developing and owning a business. In some cases, a distinction is made with regards to why individuals become entrepreneurs. Xavier et al (2012) differentiate between necessity driven and opportunity driven entrepreneurs. It is argued that necessity driven entrepreneurs are those who are pushed into starting businesses for income generation and have no other alternatives while opportunity driven entrepreneurs are those that have seen opportunities in the businesses they engage in. Naude (2013) also shares the same view while Schoar (2010) resonates with the two scholars but refers to necessity driven entrepreneurs as subsistence entrepreneurs and opportunity driven entrepreneurs as transformational entrepreneurs. This study however considered entrepreneurship as any form of business or trading activity that involves the sale of goods or provision of services that individuals engage in so as to earn a livelihood.

Self-employment is the most frequently used proxy for entrepreneurship in literature (Bjuggren et al, 2010; Naudé, 2013; Balkan 1989 in Startien et al, 2010). A self-employed person is an individual who operates his or her business and his or her salary is derived directly from the profit or revenues accrued by that very business (Bjuggren et al, 2010). There are different reasons that determine why individuals become self-employed. It is argued that just like necessity and opportunity determine an individual’s decision to engage in entrepreneurship, it is the same with regards to self-employment. Works of Pieters (2013) and The United Nations Department of Economic and Social Affairs (2003) resonate with this argument. It is believed that self-employment is either as a result of constraint or choice.

According to the United Nations Department of Economic and Social Affairs (2003), there is substantiation that young people, out of need, are highly turning to the informal sector for their livelihood. Pieters (2013) adds that preparing youths for successful entrepreneurship has become increasingly important, as self-employment is often the only alternative as a result of insufficient jobs created by the formal sector.

2.3 Youth

Youth as a term has been defined differently in different literature. The United Nations (2015) defines a youth as a person aged between 15 and 24 years. In Uganda, a youth is an individual aged between 12 - 30 years old, while Nigeria considers a youth to be an individual aged between 18 and 35 years old (ILO, 2005) cited in Awogbenle and Iwuamadi, 2010). In Zambia, the National Youth Policy (2015) defines a youth as a person aged 15 - 35 years. Additionally, other authors draw a distinction between younger youth aged between 18 - 19 years old, older youth aged between 20 - 25 years old and adult youth aged between 26 - 35 years old (Chigunta and Chisupa, 2013 in Mumba 2014).

This study selected individuals in the age group of 26 to 35 years to represent youths. Xavier et al (2012) emphasise that entrepreneurial activities are mostly common among youths aged between 25 and 34 years of age because they are likely to have had some time to develop their skills and knowledge and may have developed networks and have access to financial resources. The United Nations Department of Economic and Social Affairs (2016) also emphasises that most businesses among the youth are started by individuals between the ages of 25 and 34 years old. In addition, young people are more certain on what they want to venture in as they progress into adulthood.

The Youth have a great potential to contribute as citizens, entrepreneurs and leaders. For this reason, they need to access opportunities that will allow them to be involved in the political and economic systems of their countries. This for instance allows them to develop new ideas, ventures and initiatives for the betterment of their livelihoods and communities at large (Zemko and Friedl, n.d).

Maina (2012) adds that youth is not a homogenous group in as much as it is treated as such. It cannot be overlooked that youths face different barriers based on their gender, race, ethnicity, disability, economic status, location and other challenges that create greater

marginalisation. Since most youth are in the informal sectors of society, it is vital for investments to be made into the informal sector and livelihoods for the youth such as including technical skills in the education system.

2.4 Informal Sector

Informal sector has been one of the problematic terms to define. However, different authors have attempted to define it. Central Statistics Agency (2004) in Delbiso (2013) argue that the informal sector refers to a home based, an individual establishment or an activity run by the owner with a few or no employees. The Central Statistics Agency (2004) further adds that informal sector operators have little or no access to organised markets, credit institutions, modern technologies, formal trainings and public services and do not have a fixed place to work which results in running businesses in small shops, at home or in the streets.

Nijehuis (2015) on the other hand argues that the informal sector is made up of a wide range of activities that have less form and structure which operate away from bureaucratic controls and are likely to be more precarious and not so stable. African Development Bank (2012) cited in Pieters (2013) indicates that the informal sector is a prominent feature of Sub-Saharan countries' economies, employing up to 90 percent of the working age population. For this reason, it has to be part of any policy addressing youth employment.

Perry et al (2007) view the informal sector as employment of last resort for workers' unemployable in the formal sector. African Development Bank (2012) in Pieters (2013) adds that the informal sector remains the major source of employment across Africa. In addition, 9 out of 10 informal workers are women and youth, but these groups face lack of social protection, skills upgrading and productive income as barriers which trap into poverty and exclusion from economic growth and development. In addition, only about 10 percent of informal sector operators benefit from social protection schemes (African Union, 2011 cited in Pieters 2013).

The informal sector has been very essential to individuals as well as to the economy at large. Delbiso (2013) explains that the informal sector plays a vital role in reducing urban unemployment, crime and violence and it serves as a breeding ground for new entrepreneurs. ILO(2012); UNCHS (2006) cited in Delbiso (2013) in agreement argue that

the informal sector is the major provider of jobs for the youth in Africa and that it makes available opportunities for the youth to carry out legal work through self-employment. It is also a breeding ground for new entrepreneurs and integrates the labour force that is left out from the formal sector employment.

This study operationalised the informal sector as the processes, activities and operations that take place outside total government control and regulations.

2.5 International Literature on Youth Entrepreneurship

Globally, the phenomenon of Youth Entrepreneurship has been highly recognised and for this reason, research in this field world over has been on the increase (Eid, 2006). In line with this, a study by Green (2013) examining youth entrepreneurship in The European Union (EU) focusing on five main areas which included; the main features of youth entrepreneurship in the EU, the types of young people who set up businesses, the reasons for the entrepreneurial outcomes experienced by young people and individual programmes designed to provide assistance. Its findings were that; male and older people are more involved in self-employment and that there is little evidence of a link between youth unemployment and self-employment in the EU. It established that there are two types of young people who set up businesses and these are pre and post start up young entrepreneurs. Further, it was revealed that the assistance that was given to the youth entrepreneurs included enterprise education, soft support such as mentorship and hard support such as loans. It was also revealed that enterprise education is more effective than other kinds of support such as loans and mentorship. However, this could not go without challenges such as market failure, lack of human, social and financial capital.

A cross sectional survey study on 15 – 19 year olds by Athayde (2009) on the impact of participating in a Youth Enterprise Company Program in six secondary schools in London revealed that participating in the Program resulted in a positive attitude towards self-employment and greater potential of entrepreneurship. It was also revealed that family background of self-employed young people contributes positively to intentions of being self-employed.

In addition, a study by Ahn (2008) on the challenges of informalisation of employment in South Asia reported that employment in the informal sector is characterized by less

remunerative and low productive work, absence of private and statutory social security schemes, poor working conditions and lack of access to vocational training, skills development and education.

Further, a review of 57 studies carried out by Versloot and Praag (2007) focused on the extent to which empirical evidence can collectively support the claim that entrepreneurship has important economic value. To measure this economic value, the review concentrated on innovations, employment generation, productivity and growth as main areas of entrepreneurship that have been empirically studied and how they contribute to the economy. It was revealed that entrepreneurship creates employment, growth in productivity and innovations.

Furthermore, Kunt et al (2007) conducted a household panel survey on the factors affecting the transition to self-employment in Bosnia and Herzegovina and found out that wealthier households are more likely to become entrepreneurs and survive in self-employment and having an existing bank relationship increases the chances of survival for the new entrepreneur. On the other hand, it was revealed that, Non-Governmental Organisation (NGO) and Government supported programs that provide grants and transfers to promote entrepreneurship have worked both in the promotion and success of entrepreneurship.

2.6 Youth Entrepreneurship in Africa

In South Africa, a study was carried out by Mabasa (2017) on the mechanisms used by publicly and privately set up Development Finance Institutions (DFIs) to fund youth enterprises in the country. It focused on the National Youth Development Agency (NYDA) as public institution while Awethu projects as private institutions. The study indicated that NYDA's funding is open to all South African youth under the age of 35 provided their businesses are viable. The findings revealed that NYDA often complains about lack of adequate funding from the national treasury which results in lack of financial capacity for the institution to make a meaningful impact on youth run enterprises. It was also shown that the Awethu projects provide support such as access to the markets, funding and networking opportunities to all South African Youth under the age of 35 operating new or existing enterprises in any industry. It was further revealed that NYDA's and Awethu's funding decisions are made through delegated committees which review and approve funding requests.

In Botswana, Themba and Josiah (2015) focused on the Citizen Entrepreneurial Development Agency (CEDA) which is in charge of development of entrepreneurial capacity in the country. The study showed that CEDA provides financial assistance in the form of loans to citizen owned enterprises considered viable and sustainable. In addition to funding, CEDA provides training and mentoring support, however, funding remains the primary function. The study also revealed that CEDA faces many challenges including inadequate resources and the failure to repay loans by the citizens. As a consequence, CEDA is unable to achieve some of its stated objectives and to sustain itself from loan revenues without government support. In addition, the findings suggested that although financial assistance is important in promoting entrepreneurship it is not a sufficient condition but a more comprehensive environment must be facilitated as well.

A study by Kristensen et al (2016) focused on the livelihoods of young people, the sectors and activities they engage in and the opportunities and challenges that they encounter in rural areas of Uganda. The difference between adult and young entrepreneurship was also an aspect that was included. It was discovered that access to land is a major challenge in the establishment of youth run enterprises. On the other hand, the isolation from urban areas was perceived as an opportunity as it reduces competition from urban enterprises. It was revealed that young people engage in farm activities such as crop production and non-farm activities such as trading and beer brewing. It was also shown that young people who engage in both farm and non-farm activities withstand challenges more than those who specialised in one activity. It was further shown that most youth run businesses are owner operated enterprises with only one employee or none.

In addition, Owusu et al (2016) focused on the general environment in which youth entrepreneurship takes place in Ghana. In doing so, they concentrated on the levels and features of youth entrepreneurship as well as the key policies and interventions of youth entrepreneurship and employment. The findings of this study were profoundly derived from the Global Entrepreneurship Monitor (GEM) survey carried out in most of the parts of Ghana which included 2,222 individuals aged between 18 to 64 years. It was revealed that youths are able to create jobs for themselves and other young people. It was also shown that the programmes and projects that support youth entrepreneurship in Ghana include Government initiatives such as the Local Enterprise Skills Development

Programme as well and private sector and NGO support such as the TechnoServe's Believe Begin Become business plan competition.

Another study by Brixiova et al (2014) focused on barriers to youth entrepreneurship in Swaziland. The results indicated that the shortage of entrepreneurial skills have lowered effectiveness of potential young entrepreneurs and the rate of youth start-ups. It was also shown that for young entrepreneurs facing high cost of searching for business opportunities, support for training is more effective in stimulating productive start-ups than subsidies.

The United Nations in 2013 carried out a study in Swaziland focusing on the opportunities and constraints of youth entrepreneurship through a survey with 640 entrepreneurs (255 young and 385 adult) and six focus group discussions with young entrepreneurs and students of entrepreneurship at the University of Swaziland. The findings showed that a combination of different factors such as, institutional, social and personal characteristics can promote or obstruct youth entrepreneurship. Further, it was shown that apart from known constraints in the business environment such as access to credit and property rights that play a major role, factors such as positive societal support and culture of entrepreneurship are also critical for promoting youth entrepreneurship. The study also reported that young Swazi entrepreneurs are often not familiar with conditions they need to meet in order to start a business or obtain a loan as well as the supporting institutions and services available to them.

Additionally, Steenekamp et al (2011) carried out a study in selected South African Secondary Schools to examine the status of entrepreneurship education and determine its impact on young learners' attitude towards entrepreneurship and their future plans. The study showed that South African youths appear to have a positive attitude towards entrepreneurship and the existence of opportunities for new venture creation, but seem to have a negative attitude towards starting their own businesses.

Further, Fakoti and Chindoga (2011) investigated the obstacles to youth entrepreneurial intention in South Africa. The sample included High School and University Students who were selected using simple random sampling. The results indicated that youths perceive lack of capital, skill, market opportunities and risk as the main obstacles to entrepreneurial

intention. It was recommended that entrepreneurship education as an initiative can be used to enhance knowledge and skills of young entrepreneurs.

Furthermore, in Ghana, Bay and Rummenson (2010) with the use of a qualitative methodology which employed semi structured interviews and participant observations examined how educational background and social networks affect opportunity development for young entrepreneurs. The findings indicated that educational background influenced opportunity identification and that entrepreneurs used social networks such as religious networks and online networks in the execution of opportunities and these networks played a role in their business.

To add on, Chigunta et al (2005) based on evidence drawn from research conducted in Malawi, Zambia and South Africa focused on the challenges and opportunities facing young people and the proposed models, strategies and mechanisms that apply to improving youth entrepreneurs in the above mentioned countries. The major constraints identified were lack of capital, and technical skills. Youth enterprise activities such as Information and Communication Technologies (ICTs) and street type activities such as hawking were identified as some of the businesses that youths engage in.

In Burkina Faso, Calves and Schoumaker (2004) based on 2000 survey data examined the changes that urban youth employment has undergone over the last 20 years and the impact of the changing socioeconomic context on young people's access to labor market, with particular reference to educated young women aged 15 to 24 years old. The results showed increasing unemployment and informalisation of youth employment in urban Burkina Faso. It was also revealed that most urban youth in Burkina Faso are employed outside the paid labour force. In addition, it was pointed out that the urban youth, especially young women, tend to be more involved in the service subsector of the informal sector. It was suggested that there is need to offer vocational and technical training to youth in the informal sector.

2.7 Youth Entrepreneurship in Zambia

To start with, Chigunta and Mwanza (2016) concentrated on the state of youth entrepreneurship in Zambia and the key policies and interventions that promote youth employment and entrepreneurship. The study used the GEM 2012 survey which included 2,157 individuals aged from 18 - 64 years old from across Zambia. It was revealed that

most young entrepreneurs are driven by opportunities and not necessity. It was also discovered that funding is one of the major challenges that obstructs the proper implementation of programmes meant to promote youth run businesses.

Chigunta et al (2016) on overcoming constraints through ingenuity and social entrepreneurship showed that most young people saw starting a business as the only means of livelihood but faced challenges such as lack of capital and limited profits. It was also shown that more male youths engage in businesses compared to female youths of which only a few received skills training before starting a business. The results further showed that most of the youth run enterprises were less than 3 years old and found out that half of the population were not aware of both government and other kinds of support from for example NGOs. Further, some youths in Chawama compound were members of market traders' association and rotating credit groups locally known as *Chilimba*. Furthermore, it was established that in as much as there are programmes initiated to promote entrepreneurship and create jobs among the youths very few young people have benefited from them and that the youths had difficulties in accessing entrepreneurial programmes run by the government because of nepotism and corruption. The study was carried out in Chawama compound, a residential area which is different from the study area of the current study which is a trading area. The focus was also how young people in such a challenging environment manage to turn challenges into opportunities, while doing so, challenges of youth run enterprises were concentrated on and not the challenges and opportunities they face in relation to support meant to promote youth run enterprises.

On one hand, Mumba (2014) using a mixed methods approach examined the role of informal networks in influencing self-employment among the youth in Zambia. Informal support that is informal networks and how they assist self-employed young people to access resources was an aspect that this study included. The study sample was 249 young people aged between 15 and 35 years who owned businesses in Mtendere and New Soweto Markets. It was revealed that young people are able to acquire resources such as skills, finances and information through informal networks. Findings also indicated strong ties, particularly family and friends, play a significant role and make it possible for most self-employed youth to discover opportunities and achieve certain ends through this support.

On the other hand, a study by Locke and Lintelo (2012) focused on what Zambian youths aim for achievements during the progression of their lives and how they compare their own

progress in relation to their fellow youths in Eastern, Copperbelt and Lusaka Provinces. It was established that youths with no formal education resorted to making small scale investment so as to meet their needs unlike engaging in immoral behavior and stealing. The findings of this study can be widely applied in Zambia because it was carried out in three different study areas.

Further, Hansen (2010) examined the consequences of changes in economic regime on the self-employed in Lusaka and attendant political dynamics by focusing on urban youth vendors and their claim of urban space. It was revealed that there is antagonism between urban regulatory authorities and vendors over access to, control over and use of market and public space. This study brought out an insight on the political aspect linking it to economic regimes and how it affects youth vendors, more particularly in relation to vending space.

Furthermore, Mwaba (2010) examined the relevance and the contradiction of the policy responses in as far as empowerment of women is concerned. Focus was on the policy response to women entrepreneurs in the informal sector. The study sought to review the contradictions contained in the national gender policy and training policy on gender and empowerment and its influence on women entrepreneurs in the informal sector of Zambia. It was discovered that women empowerment in the informal sector goes beyond provision of training but also factors that limit the capabilities of the women entrepreneurs. It was also shown that women entrepreneurs are not a homogenous group; there is a category of those that are innovative and educated but are in the informal economy because of low employment rates and traditional women entrepreneurs that are pushed into entrepreneurship by hardships. It was argued that women entrepreneurs face a lot of constraints and the only prudent way to deal with these is to formalize the businesses of these women. Women were targeted in this study and the National gender policy and training policy on gender and empowerment were the basis of analysis not youths and data was not collected from the field like in the case of the current study.

Additionally, Chigunta (2002) examined the potential benefits of youth entrepreneurship as a viable career option and its obstacles as well as policy measures and strategies that can be initiated to support it. Focus was also on youth run enterprises both in Less Developed Countries (LDCs) and Developed Countries (DCs). It was revealed that youth entrepreneurship creates employment for the self-employed and others, brings back the

marginalized youths into the economic system and revitalization of local communities. It was also shown that the involvement of youth entrepreneurs is relatively lower than that of adult entrepreneurs. The key challenges identified were lack of capital, access to suitable working space, business management skills and abilities, new product development and on-going business support. Additionally, lower value of products on the market, engaging in a narrower range of activities, poor marketing and branding, inadequate planning and inaccurate and non-existent financial records were also identified as challenges. Recommended areas of action identified were access to micro credit for young people, training and business development services, information and marketing and policies and institutional intermediation among others.

2.8 Contributions of Literature to the Current Study

The review of related literature has contributed to a better understanding of various aspects of youth entrepreneurship support in the informal sector such as opportunities and challenges of youth entrepreneurship, factors that influence youth entrepreneurship among others. These aspects have provided a basis of an entry point for the current study. Some international studies provided insights on the types of young people that set up businesses as well as the challenges that they face (Green, 2013). Some on specific support that young people receive for instance, Athayde (2009) focused on the impact of participating in youth enterprise company program in secondary schools of London while Kunt et al (2007) had an aspect of government and Non-governmental Organisation support while examining the factors that affect transition to self-employment in Bosnia and Herzegovina.

Studies in Africa have brought out insights on the opportunities and constraints of youth entrepreneurship (The United Nations 2013; Brixovia et al, 2014; Chigunta et al, 2005; Fakoti and Chindoga, 2011). Other studies revealed some factors that affect opportunity development for young entrepreneurs such as social networks and educational background (Bay and Rummenson 2010; Steenekamp et al, 2011).

Literature on Zambia is a building block for the present study by providing various contextual insights. Some studies highlighted on the benefits of youth entrepreneurship, the obstacles as well as policies and measures to support it (Chigunta 2002; Chigunta et al 2016; Chigunta and Mwanza 2016). Some brought out insights on political dynamics and the impact on urban young entrepreneurs and their access to vending space (Hansen, 2010).

A study by Mwaba (2010) took a gender specific approach by concentrating on the influence of policy on women entrepreneurs in the informal sector. These have therefore provided an entry point for the current study.

In as much as the literature reviewed herein has provided entry points for the current study, it can however be argued that there is little information available on the nature of youth entrepreneurship support provided and its accessibility to the youth, causing a deficiency in understanding the efforts aimed at supporting youth entrepreneurship in the informal sector of Zambia.

This therefore necessitated the current study which unlike other studies reviewed herein, youths in the age group of 26 to 35 years were selected. To add on, some studies focused on opportunities and obstacles of youth entrepreneurship as a whole while the current study took an avenue of understanding the opportunities and challenges of government support aimed at promoting youth entrepreneurship. Further, the current study did not take a gender specific approach but included both female and male youths in the study and how accessible support aimed at promoting youth entrepreneurship is to them. Furthermore, to the best knowledge of the researcher, there is no study that has been carried out at the same study site, using the same methodology and concentrating on the aspects undertaken by this study.

2.9 Conclusion

Without ignoring the fact that literature reviewed herein has provided insights for the present study, it is vital to make overall comments on the literature. To start with, studies on the international arena though providing vital insights do not provide a contextual basis of application of the findings to the Zambian context.

Literature on Africa on the other hand, has given a number of insights but may not be too applicable because of the disparities of African countries. These differences include cultural, economic and political differences among others. The aspects explained above therefore provided an entry point for exploring the nature of youth entrepreneurship support in the informal sector.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

This chapter presents the research methodology of the study. It constitutes the following; research design, study population, study sample, sampling techniques, data collection instruments, data collection procedure, study limitations and data analysis procedure.

3.2 Research Design

This study employed a case study research design. Yin (2009) argues that a case study helps with in-depth understanding of real life phenomena and acquiring holistic and insightful features of real life phenomena. Baxter and Jack (2008) add that case studies aid in understanding phenomena in its context. In this regard, the youth entrepreneurs were understood in their contexts. In doing so, in-depth understandings of the support they receive were established.

This research design was anchored within a qualitative approach, as “qualitative research seeks to describe and analyse the culture and behavior of humans and their groups from the point of view of those being studied” (Kombo and Tromp, 2006: 9). The use of such an approach was pertinent as it aided in understanding the nature of youth entrepreneurship support in the informal sector through the experiences that were given by the youth entrepreneurs.

3.3 Study Area

The study was conducted in Kamwala Trading area of Lusaka. It was purposively selected because it is one of the busy trading areas in Lusaka as evidenced in a statement made by Stien (2013) that Kamwala Trading Area has a variety of traders, goods and services. He explained that it is a busy trading area because it is a walkable distance from the Central Business District and travelers conveniently shop from there because of its proximity to intercity bus terminus.

3.4 Study Population

The target population consisted of all youth entrepreneurs in Kamwala Trading area and all government institutions that provide support aimed at promoting youth entrepreneurship.

3.5 Study Sample

The study sample comprised of 21 youth entrepreneurs aged between 26 and 35 years who were selected because they were identified as the beneficiaries of the support and were therefore able to well inform the study. The sample also included 1 key informant from Ministry of Youth, Sport and Child Development (MYSCD), United Street Vendors Foundation (USVF) and Citizen Economic Empowerment Commission (CEEC) respectively.

The 21 youth entrepreneurs aged between 26 and 35 years were sampled with the help of United Street Vendors Foundation Kamwala Zone Leader as he was able to identify the youths that receive government support. The Zone Leader was recommended by United Street Vendors Foundation Lusaka Province Coordinator whom the researcher was referred to by a key informant from Ministry of Youth, Sport and Child Development.

The 26 – 35 years old age bracket was focused on because it is within this age group that young people mostly take the decision to set up their own enterprise or business. Xavier et al (2012) emphasise that entrepreneurial activities are mostly common among youths aged between 25 and 34 years of age because by this age they are more likely to have developed skills, acquired knowledge and broadened their networks. Moreover, it is within this age group that people usually have access to financial resources. The United Nations Department for Economic and Social Affairs (2016) supports this assertion by stating that most businesses are started by individuals between the ages of 25 and 34 years old.

3.6 Sampling Techniques

Purposive sampling was used to identify participants from the target population. Participants were sampled purposively as it helped the researcher in selecting participants that informed the study. Creswell (2007) argues that purposive sampling is used when the researcher selects individuals or a site because they can purposefully inform an understanding of the research problem or central phenomenon of the research study. Using

purposive sampling for this study enabled the researcher to select youth entrepreneurs that were recipients of government support as well as officials from government institutions that give support to youth entrepreneurs in the informal sector. In doing so, the participants were able to inform the study on the nature of youth entrepreneurship support in the informal sector.

3.7 Data Collection Instruments

In-depth interviews were the mode of engagement with the participants. Boyce and Neale (2006) argue that in-depth interviewing involves conducting intensive individual interviews with a small number of participants to explore their perspectives on a particular idea, program or situation with an aim of collecting detailed information. In addition, in-depth interviews give a more relaxed environment for collection of data because the participants may feel like they are just having a conversation with the researcher.

All in-depth interviews were guided by questions prepared beforehand in the interview guides. This was done to ensure that all interviews remained on track. The questions were asked in an open ended manner in order to allow the researcher to not only be open to new aspects but also follow them up within the context of the research questions. In addition, the interview guides allowed for flexibility and detailed collection of information. The relevance also extended to the fact that it allowed for the interviewer to seek further clarity from the interviewee and also use a language that is comprehensible and relevant to the interviewee as argued by May (2002).

It should however be noted that, the interview guide used for the youths was different from that used for the key informants.

3.8 Study Limitations

The study was only carried out within the bounds of the selected study site, thereby allowing for it to get deeper insights of the nature of youth entrepreneurship support within this area. For this reason, the findings of the study may not be generalised beyond the study site or case. Yin (2003) agrees that case studies do not provide a basis for generalisation. In as much as a case study can be widely applied, it cannot be easily generalised.

3.9 Data Analysis

The data for this study was analysed thematically. Thematic analysis is a method of identifying, analysing and reporting patterns or rather themes in data (Braun and Clarke, 2006).

The analysis process in this study involved the following steps; transcribing of data, cleaning up the data by identifying important aspects that might be necessary in answering the research questions. Thereafter, themes were generated while identifying those that were similar or peculiar to the other themes. Themes were reviewed and a meaning attached to each theme. Lastly, reporting was done which also included interpretation of the different aspects of the analysed data in relation to the research objectives.

3.10 Ethical Considerations

The study ensured that informed consent was acquired from the participants before engaging with them. This was done by asking the participants if they were willing to take part in the study after having explained to them what the study was about. Anonymity of the participants was also ensured by excluding their identity on the responses of the interview as well as when reporting the findings. To add on, the study did not inflict any kind of harm on the participants as they were interviewed within their contexts.

3.11 Conclusion

This chapter presented the research methodology that was used in this study. It comprised of the following; research design specifically a case study; study population which was made up of youth entrepreneurs from Kamwala Trading Area and all government institutions that provide support aimed at promoting youth entrepreneurship; a study sample of 21 youths and 3 key informants from Ministry of Youth Sport and Child Development (MYSCD); Citizen Economic Empowerment Commission (CEEC) and United Street Vendors Foundation (USVF) respectively. Purposive sampling technique was employed to select the sample. Interview guides were used as data collection instruments and in-depth interviews employed as a mode of engaging with the participants. The limitations of the study were presented and lastly the data analysis procedure was explained.

CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSION

4.1 Overview

Chapter four presents and discusses the research findings of the study. It first lays down the demographic information of the youth entrepreneurs and then answers the research questions which are outlined below.

1. What is the nature of business activities that youth in the informal sector engage in?
2. What kind of government support do youth entrepreneurs have access to?
3. What are the opportunities and challenges associated with government support to entrepreneurship?

4.2 Demographic Information

Demographic information of the youth entrepreneurs is summarised in Table 1 below.

Demographic Information		Frequency
Age	26-30	13
	31-34	4
	35	4
Total		21
Sex	Female	10
	Male	11
Total		21
Marital Status	Married	15
	Single	4
	Widowed	1
	Divorced	1
Total		21
Level of Education	Primary	5
	Junior	9
	Secondary	6
	Senior	1
	Secondary	1
Total	Tertiary	21

Table 1: Demographic Information of Youth Entrepreneurs

Source: Fieldwork (2017)

The table shows that majority of the youths in the sample were aged between 26 and 30 years old while the sex ratio was almost the same with 11 males and 10 females. The results showed that majority of the youths were married. In addition, the findings indicated that most of them attained junior secondary school as the highest level of education.

4.3 The Nature of Business Activities Youths Engage in

This section generally brought out the features of business activities that the youths engage in. Aspects covered in this section include; “types of business activities”, “reasons for engaging in business” “owner operated enterprises”, “years in business”, “requirements for a business to be successful” which had “capital”, “a place to trade from”, “capital, patience, determination and being good to customers” as sub themes.

4.3.1 Types of Business Activities and Reasons for engaging in them

The types of business activities are summarised in Table 2 below.

Type of Business	Frequency
Perishables	5
Phone and Phone Accessories	2
Restaurants	4
Footwear	2
Bags	1
Groceries	1
Tailoring	1
Hair salon	2
Assorted (e.g clothes, toothpicks, polish, baby clothes)	3
Total	21

Table 2: Types of Business Activities

Source: Fieldwork (2017).

In order to establish the nature of business activities that youths engage in, it was important to first consider the types of business activities within which they engage in. The youths were asked to explain the kind of businesses that they run. According to the results, youths engaged in trading of consumer goods and services. During interviews, youth entrepreneurs stated that they engaged in businesses so as to sustain themselves and their families as well

as earn an income. Others pointed out that unemployment was the reason for having decided to engage in businesses.

As the following excerpts from interviewed youths underline;

“I own a restaurant. I sell food to people within the trading area especially the people in the shops. I sell Nshima with all kinds of relish like fish and many more. Being broke because I was unemployed is what caused me to start this business” (Female Youth,33).

“I am a tailor, I had no job, I could not find employment anywhere, so I had to start this business to support my children” (Male Youth, 35).

“The business I am doing here is that of selling foot wear and bags for school children. The main reason I started this business was to help my children after I got divorced.” (Female Youth, 35).

“The business I do here is that of selling watches, glasses and headsets. I had no source of income so I had to start a business to feed the family. I had no source of income so I had to start a business to feed the family. Being a man is hard, one has to find for the family what to eat” (Male Youth, 27).

“I sell phones and phone accessories such as headsets, chargers and many more I dropped out of school because had no money to pay my school and my parents could not manage to pay for me. So with the help of my friends I started this business” (Male Youth, 26).

The photos below show some of the businesses run by youth entrepreneurs in Kamwala Trading Area.



Figure 1: Photo of Customer Having His Meal at a Restaurant Run by a Female Youth in Kamwala Trading Area

Source: Field Work (2017)



Figure 2: Male Youth Displaying Clothes for Sale

Source: Field Work (2017).



Figure 3: Male Youth Cleaning Suitcases at his Stand

Source: Field Work (2017).

Interviews with the three officials on the kind of business activities youth entrepreneurs engage in brought out similar views in support of what the youths had indicated. The officials' common response was that youths engaged in different types of activities. One of the three officials mentioned that;

“Youths engage in different types of businesses, others perishables such as fruits and vegetables, phone accessories, some groceries, while some do order new clothes and resale. The activities are a lot” (United Street Vendors Foundation Official).

Another official explained by saying;

“Generally, youths engage in various activities for example agro farming, carpentry catering and many more” (Ministry of Youth Sport and Child Development Official).

From the findings presented above, it can be deduced that the youth entrepreneurs trade in assorted consumer goods and services as a matter of necessity. This necessity is observed in their need to have income, be self-employed as well as sustaining themselves and their families. This finding contradicts the findings of Chigunta and Mwanza (2016) that most youths in Zambia are driven to take up entrepreneurship by opportunity not necessity.

4.3.2 Owner Operated Enterprises

The youths were asked if they had any employees. The results are summarised in Figure 4 below.

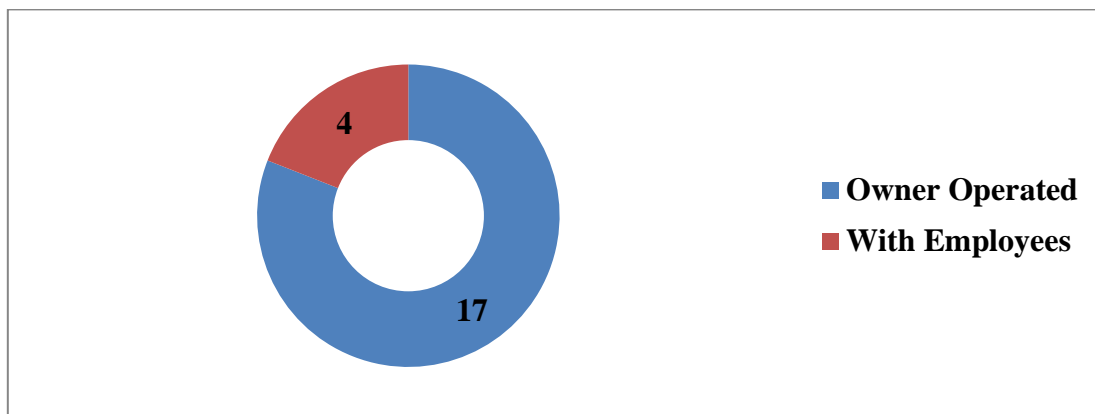


Figure 4: Owner Operated Enterprises

Source: Fieldwork (2017).

As shown in figure 4, what emerged prominent from the youths was that their enterprises were owner operated meaning they did not have employees. On the other hand, few youth entrepreneurs stated they had few employees to help them with the running of their businesses.

This finding indicates that the youth entrepreneurs interviewed had very few to no employees and mostly run the businesses on their own. Similarly, Owusu et al (2016)

found out that most youth entrepreneurs are able to create jobs for themselves and a few other young people. This carries the implication that most youth run enterprises are small scale and the income earned is not enough to pay employees but only enough for sustenance of the owner of the business and their families. Being small scale also entails less labour and it may not be necessary to have many employees nor any at all.

4.3.3 Years in Business

The youths were asked to state for how long they had been operating their businesses. The findings are shown in Table 3 below.

Years in Business	Frequency
1-5	5
6-10	10
11-15	6
Total	21

Table 3: Years in Business

Source: Fieldwork (2017).

Table 3 shows that some youths revealed to have had operated their businesses for a period of 6-10 years while some for 11 - 15 years and others a period of 1 - 5 years respectively. This finding contradicts what was argued by Chigunta et al. (2016) that most of the youth run enterprises were less than 3 years old. This change may be attributed to the high unemployment and poverty rates.

4.3.4 Requirements for a Business to be Successful

Apart from the types of business activities, number of employees and number of years in business, the participants were asked to explain what was required for youth run businesses to be successful. What came out prominent from the youths was; “Capital”, while other youths indicated a combination of “capital and other attributes such as determination, patience, being good to customers. Other youths pointed out that a place to trade from was a requirement for a business to be successful.

4.3.4.1 Capital

Capital according to the youths meant money. They pointed out that capital is very important and effective because one is able to purchase all they need for the smooth running of their businesses. For instance, a 35 year old male youth explained that; *“Capital is required; without capital a business cannot run smoothly and grow”*. A 33 year female youth had a similar narration, as she gave a comment that; *“you need capital (money), so that everything needed for the business is bought, this makes the business to grow”*. Other youths had this to say;

“Capital which is the money that helps to buy all the necessary things for the business and a market to sell from are required” (Male Youth ,30).

“Capital is required because if someone has money, that person manages to order things for business” (Male Youth, 26).

“Money is very important for a business to go well. Without money a business cannot grow ” (Male Youth, 27)

Contrary to this finding, Green (2013) examining youth entrepreneurship in European Union revealed that enterprise education is a requirement for youth entrepreneurs and is more effective than other kinds of support such as loans and mentorship. One possible explanation of this could be that in developing counties, finances play a vital role in the success of youth run businesses but in developed countries, knowledge of the ability to properly run a business is what determines the success of the business. This highlights the importance of finances in the success of youth run enterprises.

However, this finding is in line with the financial capital strand argument by Clausen (2006) in Simpeh (2011) under the resource based theory which argues that new enterprises are established and old ones grow if individuals have access to financial capital adding that such people are better positioned to have access to entrepreneurial opportunities.

4.3.4.2 Capital, Determination, Patience and Being Good to Customers

The findings also revealed that a combination of money which the youths referred to as capital, patience, determination and being good to customers was needed for these

businesses to be a success. They meant that money alone cannot make a business grow but should go hand in hand with determination, patience and being good to customers. This is mirrored by the excerpts below;

“For this business to be okay, one needs to have money for orders, being patient and polite to customers also helps” (Male Youth, 26).

“Capital, patience and determination are needed; sometimes things may not seem to be working especially when you are just starting so you need patience and determination to manage through the bad days” (Female Youth, 26).

“For this business to go well, one needs capital and being kind hearted to customers. A good heart helps to win customers (Female Youth, 35).

“In order to run this business successfully you will need capital, patience and determination. Capital is very important as it will enable you to purchase the necessary equipment needed in the first place of start. Patience as you start you don’t expect the business to rise from there, you need patience and determination in order to stay in the business” (Female Youth, 26).

The excerpts above underline the fact that money alone is not enough for a youth run business to be successful in the informal sector but should include among other attributes determination, patience and being good to customers.

This finding is close to the findings of a study by UN (2013) which revealed that a combination of institutional, social and personal characteristics can either promote or obstruct youth entrepreneurship. With regards to personal characteristics, the current study found out that in addition to money, attributes such as patience, determination and being good to customers can make youth run businesses to be successful. This therefore implies that personal characteristics also play an important role in the success of youth run enterprises.

However, this finding is at variance with the argument by Aldrich (1999) in Simpeh (2011) under the resource based theory which asserts that financial, social and human resources

are the most vital for the identification and execution of opportunities that can improve youth run businesses.

4.3.4.3 A Place to Trade from

From the responses that the youths gave on the requirements for youth run businesses to be successful, it was also shown that a permanent place to trade from be it a shelter or an open location was important for a successful business. A 30-year-old male youth explained this; *“Even though people say business needs money for it to rise to the top, I think a trading place is very important. If you have capital but you do not have a trading place what can you do? People struggle just to find trading space especially that it is politicised”*

In addition to the responses that were given by the youths on the requirements for successful youth run businesses, a good trading space, loans and skills emerged from the explanations that were given by the officials. This is reflected below;

“In as much as they need specialised skills for the different business they engage in, they most importantly need business entrepreneurship skills that on how to manage their funds and how to properly run their businesses”(Ministry of Youth Sport and Child Development Official).

“They need a lot; Loans to boost their businesses because their financial capacity is low.an example of loans that they need is those given by Ministry of Youth Sport and Child Development through Zampost. A good environment to operate from; the environment where they sale from needs to be conducive so as to carter for different seasons such as the rains or the sun; these affect business” (United Street Vendors Foundation Official).

In line with the above responses from the youths and the officials on the requirements for successful youth run businesses, a similar pattern was noticed in that officials also indicated that it is not only money that is needed for a business to be successful in the informal sector but it should be combined with other aspects like skills and a good place to trade from.

Relating to the responses of the participants given above on the requirements of youth run businesses to be successful, the findings do not resonate with the institutional theory of

entrepreneurship which argues that an environment within which entrepreneurship takes place should be conducive to enable the growth of enterprises (Ahmadi, 2003). In addition, Thembah and Josiah (2015) stated that in as much as financial assistance is important in promoting entrepreneurship, it is not a sufficient condition but a more comprehensive environment must be facilitated as well. It is therefore clear that in as much as youth entrepreneurs can have access to capital, trading space and other resources mentioned, the environment within which they operate greatly affects the success of their businesses.

After having established and discussed findings on the nature of business activities youths engage in, the next subsection is based on the kind of government support youths have access to.

4.4 Kind of Government Support Youths have Access to

4.4.1 Selection Process

It was important to ascertain if the youths had access to government support and how they were selected before proceeding to finding out the kind of support they had access to. Interviewed youths revealed that they had access to government support and not support from any other organisations or institutions.

In line with the above, the officials were asked to explain how they selected beneficiaries of the support. The findings from the three officials indicated that beneficiaries need to apply for the support by filling out application forms thereafter a selection process takes place and the list is then published. This is reflected in the excerpts below;

“They apply; we have application forms that are filled out. This does not exclude those that have not been formally educated. They are helped with filling out the forms. Selection is based on the viability of the business and resources needed” (Ministry of Youth Sport and Child Development Official).

“We have application forms that need to be filled out if one wants to be a member. If one is a member, they surely benefit” (United Street Vendors Foundation Official).

Additionally, an Official from Citizen Economic Empowerment Commission explained the whole selection process as follows;

- I. *Completed application form is submitted at the council where the tender box is placed*
- II. *Provincial Empowerment committee sits to evaluate all applications received from the districts within the province. N.B This committee does not approve any application but simply makes recommendations to the National Empowerment Committee*
- III. *Shortlisted applications are then sent to CEEC head office where the National Empowerment Committee sits to evaluate and do the final selection*
- IV. *Final approval is done by the board”*

As indicated above, beneficiaries of the support are not randomly selected but there exists an application process which allows for their selection. This finding is consistent with that of Mabasa (2017) arguing that in South Africa, the National Youth Development Agency and Awenthu Projects’ funding decisions are made through delegated committees which review and approve enterprise funding requests. This finding is critical in that it highlights the importance of scrutinising funding requests by institutions that fund youth run enterprises, this reduces the possibility of funding enterprises that are not viable and sustainable.

In addition, the officials explained that they consider age and gender but aspects such as marital status, ethnicity and religion are not taken into consideration. An official from United Street Vendors Foundation for instance reported that; *“We balance up gender, for age it is 35 and below... Other things such as marital status, ethnicity, educational background and religion are left open”*. While an official from Ministry of Youth Sport and Child Development mentioned in his response; *“Support is easily accessible by all. For age we just focus on all youths but we do some balancing here and there so that we have representation from different youths”*.

Arising from the responses above, it was noted that the selection of beneficiaries involves balancing up different aspects so that youths are selected without any bias.

4.4.2 Types of Support

Furthermore, the youth entrepreneurs were asked to explain the types of support they had access to. From the findings, it was shown that the youth entrepreneurs had access to “loans” and “trading space”. Similarly, officials were asked to explain the types of support they provided to youth entrepreneurs in the informal sector. They indicated that they give support in form of finances “(loans)”, “skills development”, “training” mentorship” and “networks. These are explained below;

4.4.2.1 Loans

With regards to loans, the findings from the youths revealed that they had access to loans as a form of support from the government; some indicated they were able to select an amount that is not difficult to pay back. For instance, a 26-year-old male youth mentioned in his response; *“I receive loans, at least we are able to choose amounts that are not too difficult to payback but again it is dependent on how profitable one’s business is.”* Another male youth aged 34 said; *“The government through the street vendors’ foundation gives us loans. It is scary to get large sums because business gets difficult so it can be hard to pay back.”*

In addition to the responses from the youths on loans, officials also indicated that they give loans to the youths. This is substantiated by the responses below;

“With regards to finances, we have the Youth Development Fund. Maximum amount of money given is K50, 000 and minimum as per request. Repayment period is 3 years. This is broad and cuts across all provinces in Zambia...This fund is given to a youth or a youth group. We also have in the place the Youth Street Empowerment Fund which only caters for youths that trade in the streets. Maximum amount given is K5000 and repayment period is 6 months. The interest rate for the loans that we give is 4 %”(Ministry of Youth Sport and Child Development Official).

“The amount of money given varies from business to business from K5, 000.00 to K500, 000.00 with an interest rate of 12% per year “(Citizen Economic Empowerment Commission Official).

An official from United Street Vendors Foundation added that *“Finances given range from K1000-K5000 which is given in terms of revolving fund. When they pay back, the amount increases from the one that was initially given to them. Even those joining for the first times benefit from this paying back. The interest rate for the loans that we give is 4 %”*

This finding is consistent with findings of Mabasa (2017) which indicated that the National Youth Development Agency provides funding to South African youths under the age of 35 provided their businesses are viable. In addition, the finding is also in line with those of Thembah and Josiah (2015) stating that Citizen Entrepreneurial Development Agency provides financial assistance in the form of loans to citizen owned enterprises considered viable and sustainable in Botswana. This highlights the importance of funding to the start-up and growth of youth run enterprises and the efforts being put in place by governments alike to ensure that youth run enterprises have access to financial support.

4.4.2.2 Trading Space

Another kind of support that was revealed from the findings was access to trading space. Some youths revealed that they had difficulties in finding trading space but the government allowed them to have trading space for free. For example, a male youth aged 35 explained; *“On my part, the only support I received is being allowed to trade from here for free. Trading space is very difficult to find. Those that are given mostly are those that are known by those in charge of allocating trading spaces”*.

This finding is not in line with findings of Hansen (2010) who revealed that antagonism exists between urban regulatory authorities and vendors over access to, control and use of market and public space. This finding is critical as it brings into perspective the political aspect of access to trading space as a form of support. It gives an implication that youths can freely access trading space and are not in conflict with regulatory authorities because the current political regime allows them to do so. In addition, it is perhaps an indication that political connections and affiliations present an opportunity of accessing trading space whereby those that fully support the current regime are given mandate to control and

allocate trading space to fellow youths. Furthermore, it may also be an indication that the current political regime allows youths to have access to trading space to enable them gain political support from the youths.

It was further indicated by the officials that apart from loans, they also support youths in the ways explained below;

4.4.2.3 Skills

The findings from the officials further revealed that they provide skills development to youths. This is reflected in the excerpts below;

“Basically, we to some extent support youths through all the aspects mentioned except for marketing, we do not find the market for them but they have to do that on their own. For skills training, we have resource centres across the country, unlike going to TEVETA, they can still acquire the skills from these resource centre...The duration ranges from 1 year, 1 year 6 months. In line with the TEVETA duration but depends on the type of skills that are been taught” (Ministry Youth Sport Child Development Official).

“We are incorporated with cooperating partners. They are the ones who give skills training. For example, Zampost trained them in business skills ...This is done in a week, month, two months or even 3 months depending on the kind of skills training”(United Street Vendors Foundation Official).

4.4.2.4 Mentorship

On mentorship, the officials suggested that youths are mentored on how to properly run their businesses. For instance, an official from Citizen Economic Empowerment Commission mentioned in his response that;

“They are mentored by already existing and through other successful business men and women. CEEC clients are linked to various mentors depending on the type of business”

While another from United Street Vendors Foundation added that;

“Workshops are held on how they need to do business, how to invest and save. They need to understand income and expenditure and not using money carelessly”

An Official from Ministry of Youth Sport and Child narrated that;

“Mentorship is done by our cooperating partners. For example before they get their loans, workshops are held on how to use the money. Zampost for instance held a workshop and mentored the youths”.

4.4.2.5 Networks

The officials also revealed that youths are connected to different programs and people so that they can derive opportunities.

An official from United Street Vendors Foundation substantiated this by stating that when the government has programs on youth entrepreneurship, the Foundation connects the youths so that the gap between the government and the youths can be bridged.

An official from Ministry of Youth Sport and Child Development explained that; *In relation to networking, we link them to different organisations for example, youth Alive Zambia.*

In addition, an official from Citizen Economic Empowerment Commission stated that the Commission links youths to different suppliers of goods and services as well as the market.

4.4.2.6 Training

Further, the officials indicated that youths are trained both in their specialised business areas and general business areas. This is evidenced by the narrations below;

“In line with training, they are taught general business skills in addition to the specialised skills” (Ministry of Youth Sport and Child Development Official).

“Normally CEEC conducts 2 to 3 days training before funds are disbursed” (Citizen Economic Empowerment Commission Official).

“Those who sell on the streets we do not find customers for them but only for those that are into poultry farming...If the government wants to build hospitals, we engage carpenters to for example provide materials.” (United Street Vendors Foundation Official).

On the basis of the above findings, a discrepancy in the kind of support youths said they had access to and the kind of support the officials indicated they provide to the youths in the informal sector was noted. On one hand, the officials argued that they provide different kinds of support to youth entrepreneurs that is; financial, networking, training, mentorship, skills development while on the other hand, findings from the youths show that they largely had access to financial support in form of loans and trading spaces.

This finding is consistent with findings of Chigunta et al (2016) who argued that in as much as there are programs initiated to promote entrepreneurship and create jobs among the youths, very few young people have benefited from them. This may perhaps be a depiction of the ineffectiveness in the provision of the different types of support. It also indicates that the programs and policies are depicted to be very effective and easily accessible but it is a different case in practice.

Additionally, this finding is contradictory to the institutional theory of entrepreneurship which argues that institutional factors impact entrepreneurial efforts and this includes the direct action of governments in constructing and maintaining an environment supportive of entrepreneurship (Baumol et al., 2009) in (Bruton et al, 2010). This therefore implies that the government should ensure that a conducive institutional environment for entrepreneurship is created for the youths as well as ensuring the support meant for youth entrepreneurs is easily accessed by them.

Further, the youths were asked to explain the ways in which they knew about the support. What dominated from the responses was “knowing *through their friends and other youths with businesses*” while some youths indicated they knew about the support through the Vendors Foundation and adverts. For instance, a 33-year-old female youth explained; *“Those from the Street Vendors Foundation used to go round and tell us how we can benefit from the foundation”*. On the other hand, a male youth aged 35 narrated that he knew about the support through his friends within Kamwala Trading Area. Additionally, another youth mentioned in his response that; *I knew of this support through my friends*

that have businesses, they are the ones that told me that the government is giving support and we should register with Street Vendors Foundation so that we receive this support'' (Male, 29).

Based on the finding above, it was shown that social networks played a major role in getting information about the support. This finding resonates with those of Mumba (2014) who argued that social networks such as family and friends help youths in informal self-employment to meet certain needs. This therefore shows that being connected in the informal sector aids in the success or growth of youth run enterprises because through these networks, young people are able to acquire resources, information and knowledge needed to run their businesses.

4.4.2.7 The Support that the government should give consistently

The participants were asked to explain the kind of support that they think should be consistent and why. From the responses that were given by the youths and the officials, what came out dominant from the youths is that the government should continue giving them loans. Some pointed vending spaces while all the officials indicated skills development. The sub themes here include; “continuity of loans”, “trading spaces” and “skills do not diminish”. These are explained below;

4.4.2.7.1 Continuity of Loans

According to the findings, continuity of loans meant that the government should continue giving loans to the youths. Findings from the youths indicated; *“they should continue giving us loans”* because financial support is very important for the growth and the daily running of their businesses. This is mirrored by some of the responses that were given by the youths below;

“They should continue giving us loans because without money a business cannot go forward. Money is needed to buy orders” (Female Youth, 35).

“Finances should always be given to us because without finances, a business cannot go anywhere. In my case, need money to especially buy power and hair food” (Female Youth, 30).

The finding above shows that the youths that were interviewed prioritise access to loans because they perceive money to be very vital for the daily operation and ultimately growth of their businesses. Contrary to this finding, Thembah and Josiah (2015) argue that in as much as financial assistance is important in promoting entrepreneurship it is not a sufficient condition but a more comprehensive environment must be facilitated as well.

4.4.2.7.2 Vending Spaces

On the other hand, some youths pointed out that they should continue having access to vending spaces. Here, the findings indicated that they should continue being allowed to trade from the spaces they were given because they are able to maintain their customers. For example, a 35-year-old male youth explained as follows; *“they should continue allowing us to trade from here because trading space is very difficult to find. We all want to trade from where a lot of people pass so that we can be selling more.”*

4.4.2.7.3 Skills do not diminish

The study further established that the officials indicated that skills development should be consistently given by the government. “Skills do not diminish” meant that youths should always be equipped with skills because skills unlike money do not finish. In this regard, an official from Ministry of Youth Sport and Child Development explained that;

“Skills development is very cardinal. You do not give someone fish but you have to teach them how to fish. Skills are a lifetime. Skills get the youths up to the task. Funds can diminish and we cannot continue giving them but skills cannot diminish”

An official from Citizen Economic Empowerment Commission added that;

“Access to finance, market linkages and business management skills training should be sustained because they have been working well in that they help businesses grow thereby allowing SMEs contribute to national development.”

However, an official from United Street Vendors Foundation expressed a different view by stating that a combination of skills and money should be consistently given as support. This is substantiated in his response below;

“There are two, when you give someone skills, where ever he or she goes, they will be able to do something. Money can go but skills lead to ideas and ideas bring money. You can give someone a bag full of money and it will finish but skills do not diminish. Money is second, skills without money are irrelevant.”

From the above findings, it can be deduced that the officials from the government emphasised on the importance of skills in the running of youth businesses in the informal sector. They argued that skills development was very important because skills do not diminish and that when youths are empowered with skills they have the ability to execute opportunities. While the responses from the youths emphasised that the giving of loans should be consistent because they are more effective in growing their businesses.

These findings are not consistent with those of Brixiovia et al (2014) arguing that the shortage of entrepreneurial skills lowers effectiveness of potential young entrepreneurs and the rate of youth start-ups, further arguing that training is more effective in stimulating youth entrepreneurship. The variety of responses given by both youths and officials on which support should be consistently given by the government depicts that all the kinds of support are important and a combination of them would be ideal for the success of youth run enterprises.

Having presented and discussed findings on the kind of support youths have access to, the next sub section will focus on the opportunities and challenges of government support.

4.5 Opportunities and Challenges of Government Support

This subsection highlights the opportunities and challenges associated with government to youth entrepreneurship.

4.5.1 Opportunities of Government Support

Youths were asked to explain the opportunities that government support had provided. Under this aspect, the study established that the support that the youths received from the government provided opportunities in “boosting their businesses” and “raising income for families.” These are elaborated further below;

4.5.2 Boosting businesses

From the findings, “boosting of businesses” meant that the support that youths received enabled their businesses to grow. The youths interviewed indicated that the support they received provided an opportunity for them to expand their businesses, order more supplies, run businesses smoothly and pay workers in the case of the few youths who run enterprises that had employees. This is mirrored in the responses below;

“The loan has been beneficial in that it has helped me to boost my business. I am able to order a lot of vegetables and other foods that I sell. My business has not died because of this support” (Male Youth, 35).

“The support has been very instrumental in boosting my business. I am also able to pay my workers” (Male Youth, 26).

“The money I received after we sensitized fellow traders boosted my business. It helped in buying things that I need for my restaurant such as more plates, cups and also daily supplies” (Female Youth, 33).

The excerpts above show that the support that youths received enabled them to boost their businesses, this entails enabling the purchase of what they need for their businesses as well as expanding their businesses.

4.5.3 Raising income for families

From the findings, “Raising income for families” meant earning income to take care of families. Here, the youths indicated that the support they received from the government gave them an opportunity to raise income for their families. This income enabled them to fend for their families. Most of them noted the ability to take care of their children which is evidenced in some of the responses presented below;

“The support has been very beneficial; I am able to raise income to support my family. From the time my husband died, I am the one that has been taking care of my family” (Female Youth, 30).

“I have been able to raise money for myself and the family. I pay schools fees for my children and I also support my extended family” (Male Youth, 35).

“The support has been very beneficial. Fruits and vegetables are things that are bought every day. I raise a bit of money daily to help my husband in taking care of children” (Female Youth,26).

“I have been able to raise money for myself and the family. I pay schools fees for my children and I also support my extended family” (Male Youth, 29).

It can be seen from the above findings that the support youths received enabled them to fend for their families. Through the income that they earn, they are able to provide basic necessities for their families such as food and education.

Similarly, Kunt et al (2007) found out that NGO and government support to entrepreneurship helps not only in the promotion but success of youth entrepreneurship. This shows that access to government support especially financial support results in opportunities of improving youth run enterprises. It also shows that if youths have access to not only government but also NGO support, their businesses have potential of improving more. This improvement in turn can trickle down to their livelihoods. It further implies that there is need for the government and other stakeholders such as NGOs to collaborate towards the implementation of programs and policies meant to promote youth run enterprises.

In addition, this finding is similar to the institutional theory of entrepreneurship. Scott (2001) argued that institutions support and empower activities and actors by providing guidelines and resources for acting. This means that the support that the youth entrepreneurs receive from the government provides resources for and empowers their businesses. Therefore, the government should ensure that youth run businesses are supported so that youths can derive as many opportunities as possible.

4.5.4 Challenges of Government Support

The participants were asked to explain the challenges that were associated with government support to youth entrepreneurship. What the findings showed was that in as much as the youths had accessed the support, it still presented them with challenges that included; competitiveness, lack of adequate information, no connections and the registration process required paying. The themes that emerged therefore are; “competition”, “lack of information”, “no one to push”, “registration”, lack of business skills, high interest rates and poor funding and poor repayment of loans.

4.5.4.1 Competition

The study revealed that access to support by the youths was challenging because the process was competitive. “Competition” meant many youths being in need of support. In the view of the youths, this competitiveness meant a lot of other youths needed the support which was limited. Some of the responses were as follows;

“It is difficult to be on the final list because we were a lot that really wanted this support. To be honest most if not all youth run businesses here need support from the government” (Female Youth, 26).

“It was quite difficult there was competition because we were a lot that needed the support. I also had to convince Vendors Association of Zambia that I could pay back the loan without difficulty” (Female Youth, 30).

“It wasn’t easy but I had to prevent myself from entering in prostitution by making sure I get this support so that my business can work out” (Female Youth, 26).

As presented above, most youth entrepreneurs in Kamwala Trading area find access to government support to be very competitive. The greatest challenge of the youths was thus inadequate support from the government.

4.5.4.2 Lack of Information

Emanating from the findings, “Lack of information” denoted not having enough information about the support. Some responses from the youths also pointed out that they

did not receive adequate information about the support from the zone leaders. One possible explanation of this could be that the zone leaders were mostly availing information to those that they wanted to be selected as beneficiaries of the support. A 35-year-old Male youth for example expressed dissatisfaction with how information was disseminated. He narrated; *“It was difficult because leaders do not give us adequate information on how to access support. It was also difficult because a lot of people wanted the trading spaces.”*

4.5.4.3 No One to Push

From the findings, the notion “no one to push” meant that some youths did not have connections or people they knew to help them get the support. What emerged is that government support was challenging to some youths because they had no one to push for them. In this regard, a 34-year-old female youth said; *“It was difficult because for one to be given a loan, they should have someone to push for them. I wasn’t connected to anyone”*

Based on the finding above, it was observed that social networks played a role in having access to the support. This finding agrees with those of Bay and Rummenson (2010) who resonated that social networks play a role in the execution of opportunities. This indicates that social networks helped in having opportunities of government support while those not connected could not easily have an opportunity to access support. This finding is also in line with the social networks strand argument by Shane and Eckhardt (2003) in Simpeh (2011) under the resource based theory of entrepreneurship. This strand argues that some entrepreneurs may have the ability to identify entrepreneurial opportunities but lack strong social ties to enable them to have access to these opportunities. This therefore shows that it is difficult for young people to easily access government support in the informal sector if they lack strong social connections.

Furthermore, this finding is consistent with the arguments of Huang (2008) in Bruton et al (2010) under the institutional theory of entrepreneurship arguing that informal ties and relational governance fill in the institutional voids resulting from an inadequate formal institutional environment. Although these informal institutions such as building connections with key government officials and other people can be very helpful, these pose as a disadvantage to other entrepreneurs

The implication of this therefore is that in cases where youth entrepreneurs are unable to access the support provided by the government, they resort to using informal networks to have access to the support. However, for youths that lack strong social ties, informal networks work to their disadvantage in that they are not connected to anyone to help them to easily access the support compared to their counterparts with strong social ties.

On the other hand, few youths indicated that they did not encounter any challenges because they had connections as well as adequate information on the support. This is evidenced by the responses below;

“You need to be known to other people so that when you have a problem they can help you. It was easy for me to receive the support because there are people I knew that connected me “(Male Youth, 30).

“It was easy to be a registered member. They passed through and got our names and details and set up a date to meet us. When we met they explained to us the importance of being members. We pay K50 per year” (Female Youth, 33).

This finding is close to the social capital strand argument by Shane and Eckhardt (2003) in (Simpheh, 2011) under resource based theory of entrepreneurship who indicated that in as much as an individual may possess the ability of identifying entrepreneurial opportunities but does not have strong social networks, he or she might not be able to transform the opportunities into starting nor growing a business. This strand further suggests that stronger social ties to resource providers facilitate the acquisition of resources and enhance the probability of opportunity exploitation. It is therefore safe to state that it is easier for some youth entrepreneurs that have strong social ties to have access to government support. In as much as this is an opportunity for them, it disadvantages other youths that are also in need of this support but lack strong social ties.

4.5.4.4 Registration

Revelations from the interviews further showed that it was a challenge for youths to access the support as the process required the payment of a registration fee. For instance, a male youth aged 30 mentioned in his response; *“It is difficult because again we have to pay a certain amount of money for registration. So this makes it difficult to get because even*

when you pay this registration, it's not guarantee that you will get the loan because the money is not even refundable."

4.5.4.5 Lack of Business Skills

From the findings, "Lack of business skills" meant that the support that the government gives youths does not include empowering them with skills on how to properly run their businesses. This is substantiated by the excerpts from the youths below;

"The government should introduce programs to teach us on how to effectively run a business. This can help many of us to grow our businesses" (Male Youth, 30).

"The support should not only be giving us finances but they should also help us with skills to do business well" (Female Youth, 26)

"The government should also help us by training us in our different fields so that we can improve our business" (Male Youth, 26).

Responses from the youths emphasised on the importance of the provision of business skills by the government so that they can be able to properly run their businesses.

This finding is close to those Calves and Schoumaker (2004) stating that there is need for vocation, business and technical training for youths in the informal sector. This finding further resonates with the human capital strand by Anderson and Miller (2003) in (Simpeh, 2011) under the resource based theory of entrepreneurship arguing that human capital is important for the success of enterprises and this is through the knowledge gained which makes the identification and exploitation of resources easier .This highlights the fact that apart from having access to finances, skills and training are also important for the success of youth run enterprises and these should in practice be included in the support aimed at promoting youth entrepreneurship.

4.5.4.6 High Interest Rates

Other findings from the youths revealed that the interest rates of the loans were high and it was difficult for them to pay back because business is sometimes *seasonal*. The interest

rates as shown in section 4.4.2.1 are 4% for the loans from Ministry of Youth Sport and Child Development and United Street Vendors Foundation and 12% for loans from Citizen Economic Empowerment Commission respectively.

For instance, a Male Youth aged 26 explained; *“Interest rates are too high, they should be reduced, it is sometimes difficult for us to pay back”*

Another Male Youth aged 35 expressed in his response that the interest rates are too high and they keep increasing instead of reducing. He added that it is hard for him to meet the repayment period sometimes especially when *business is hard*.

4.5.4.7 Funding and Poor Repayment

In addition to challenges associated with government support as narrated by the youths above, the findings further revealed that the officials encountered funding and poor repayment of loans as challenges of the support. This according to them meant the number of youths in need of support was huge and the funding they received was not sufficient. They added that most youths have a poor attitude towards paying back the loans. This is substantiated by the responses given by the officials below;

“The process of providing support is easy but the major challenges that we face is bad repayment of loans from the youths and high demand of these resources which are limited.” (Ministry of Youth Sport and Child Development Official).

“Support has not been very easy as the commission depends on the government for financial support and because the government has limited resources sometimes the commission does not receive enough from the government coffers to enable it finance all its planned activities. On the other hand, because among the beneficiaries of CEEC products and services, there are some who still view the funds obtained from the commission as free money from the government so they don’t bother to pay back, it becomes very difficult for the commission to recover funds from such promoters thereby affecting many other areas of operation including the

ability to lend to other potential clients.” (Citizen Economic Empowerment Commission Official).

“Where there is money there is usually a problem, people just want money. How to give money and control all of them is a challenge. We sometimes want only 1000 of them and find that they are more than that” (United Street Vendors Foundation Official).

As indicated in the findings above, the youths had challenges in accessing support because the process was competitive; many youths needed the support but the resources were not enough for disbursement to them all. Results also show that the officials had a challenge in giving support because the demand was high but the resources were few. The inadequacy of the resource was attributed to the bad repayment culture of loans by the youths among other factors.

This finding is close to the findings of Chigunta and Mwanza (2016) who found out that funding is one of the challenges that obstruct the proper implementation of programs meant to promote youth run businesses. In addition, Mabasa (2017) revealed that in South Africa, the National Youth Development Agency faces challenges of lack of adequate funding from the national treasury which results in lack of financial capacity for the institution to make a meaningful impact on youth run enterprises. Further, Thembah and Josiah (2015) argue that the Citizen Entrepreneurial Development Agency of Botswana faces challenges such as inadequate resources and the failure to repay loans by the citizens which results in the inability of the institution to achieve some of its stated objectives and to sustain itself from loan revenues without government support.

This therefore indicates that finances play a major role in the provision of support to youth run enterprises. It also shows that government institutions in charge of providing support to youth run enterprises are obstructed from properly doing so because they do not receive adequate funding from the government. If the programs are well funded with adequate resources from the government, many youths run enterprises can be supported and this can help youths that are in self-employment to improve their businesses.

4.6 Conclusion

This chapter presented and discussed the findings according to the research questions of the study. The major themes that emanated from the objectives were; the nature of business activities that youths engaged in where the types of business activities that youths engage in, the years in business and requirements for these businesses to be successful were explained. In line with the kind of support youths have access to, the types of support the youths accessed, which support the government should consistently give, how the youths knew about the support and how the beneficiaries of the support are selected were revealed. The opportunities of government support such as boosting of businesses and challenges of the support such as competition were also shown. The findings were discussed in line with the literature reviewed as well as the theoretical framework; points of variance and convergence with the literature and theoretical framework were noted and the implications explained.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Overview

Chapter five provides conclusions and recommendations of the study. It first presents a summary of the findings of the study in line with the objectives. Thereafter, overall conclusions of the study are outlined followed by the recommendations of the study and suggestions further research.

5.2 Summary of the Findings Study

In line with the nature of business activities that youths engaged in, the study established that youths in Kamwala trading area engaged in consumer goods and services businesses such as restaurants, hair salons, tailoring, sale of perishables like fruits and vegetables and non-perishables such as footwear, phones and phone accessories. The youths indicated that they decided to start these businesses so as to earn income, sustain themselves and their families as well as to get out of unemployment. On the other hand, capital, patience, determination, being good to customers and having access to trading space were indicated as the necessary requirements for the success of these businesses in the informal sector.

With regards to the kind of government support youths had access to, the study revealed that youth entrepreneurs had access to loans and trading space as support from the government. However, the officials reported that they provide support such as skills development, training, mentorship and networking. In addition, the officials explained that beneficiaries of youth entrepreneurship support are selected without any bias and that the only aspects that are considered are age and gender but aspects such as marital status, ethnicity and religion are not taken into consideration. Further, youths indicated that they knew about the support through their friends and other youths with businesses, this brought into perspective the role played by social networks in having access to government support aimed at promoting youth entrepreneurship. The youths indicated that the government should continue giving them loans because they are more effective in growing their business while the officials from the government argued that skills development was very important because skills do not diminish and that when one is empowered with skills they have the ability to execute business opportunities.

Regarding the opportunities and challenges of government support aimed at promoting youth entrepreneurship, the study showed that the support that youth entrepreneurs received from the government provided an opportunity for them to expand their businesses by being able to order more supplies for their enterprises. The support also gave the youth entrepreneurs an opportunity to raise income for sustenance of their families, thereby making it possible for them to acquire food and other home necessitates for their families.

On the other hand, it was indicated that the support is challenging because it is competitive, it was revealed that the number of youths that are in need of the support is huge compared to the available resources to cater for all of them. Findings from the youths also revealed that high interest rates were a challenge because their businesses are *seasonal* and sometimes *hard*. The youths also indicated that not having adequate information on the available support was also a challenge. They argued that it is the responsibility of Zone leaders of the trading area to give adequate information about the support but this information was in most cases first given to those who had personal relationships with the Zone leaders.

Further, the interviews with the youths revealed that it was challenging for those that did not have connections or know people that could push for them to get support. Additionally, the lack of business entrepreneurship skills as well as the registration process were cited as other challenges. Results also showed that the officials had a challenge in giving support because the demand was high compared to the available resources. The inadequacy of resources was attributed to the bad repayment of loans culture by the youths among other factors.

5.3 Overall Conclusions

It can therefore be deduced that with regards to the nature of support to youth entrepreneurship in the informal sector of Kamwala trading, most of the enterprises that are supported include those that trade in perishables such as fruits and vegetables and operation of restaurants. The findings also revealed that the youth entrepreneurs are driven by necessity which is seen in their need to earn income to fend for their families as well as getting out of unemployment and not driven by opportunity as argued by some literature reviewed herein such as Chigunta and Mwanza (2016).

It can also be said that in as much as the government has in place a number of programs to support youth run enterprises, few youths have access to them except for loans and trading places as indicated in the findings. The findings further highlighted the importance of loans in the success of youth run businesses. Although this is in agreement with the resource based theory of entrepreneurship, Thembah and Josiah (2015) and the institutional theory of entrepreneurship argue that in as much as access to finances is vital, the institutional environment within which an entrepreneur operates plays a role in the success of the enterprise. It can therefore be stated that the study confirmed that access to a combination of financial capital in form of loans and a good institutional environment are important for the success of youth run businesses.

In as much as the support provided presents an opportunity for young people to improve their businesses and fend for their families, young people encounter challenges associated with the support such as competing for the limited support with other youths in need of it, lack of social networks to assist them in easily accessing support as well as high interest rates among others. With regards to the challenges of the support, the study strongly suggested the role played by social networks in aiding some youths to access support from the government. However, these social networks are constraints to youth entrepreneurs with weak social networks. This is also highlighted by both the resource based theory of entrepreneurship and the institutional theory of entrepreneurship. Literature reviewed herein such as Mumba (2014) and Bay and Rummenson (2010) also highlighted the role played by social networks in opportunity identification and execution by youth entrepreneurs.

In addition, the study showed that funding and poor repayment of loans are challenges faced by government institutions in charge of providing support to youth run businesses. Literature indicated that this is not different from the experiences of other government institutions in other countries that have in place policies and programs that support youth enterprises. For instance, Mabasa (2017) and Thembah and Josiah (2015) revealed that the National Youth Development Agency of South Africa and the Citizen Entrepreneurial Development Agency of Botswana respectively, also face challenges of inadequate funding from their governments which constraints their ability to adequately support youth run enterprises. This therefore brings into perspective the need for governments alike to provide adequate funding to government institutions that support youth run enterprises so

that meaningful impacts are made on the growth of these enterprises. Additionally, policies should be put in place to ensure that challenges associated with support to youth entrepreneurship are curbed and the support provided is accessible, viable and sustainable.

It is therefore important that the recommendations made here under are put into consideration so that the support given to youth entrepreneurs in the informal sector can be as efficient as possible.

5. 4 Recommendations of the Study

Based on the findings of the study, the following recommendations are made;

(i)The government should ensure that programs and policies meant to support youth run businesses are not only on paper but accessible and viable so that many youth enterprises can benefit from the support.

(ii) The government should put in place a mechanism such as ensuring accountability of how resources are disbursed to enable the intended youth beneficiaries have access to the support.

5. 5 Suggested Areas for Further Research

The following areas of further research are recommended;

(i) Since this study sought to establish deeper insights of youth entrepreneurship support in the informal sector, a large scale study that can make wider generalisations on the nature of youth entrepreneurship support in the informal sector is recommended.

(ii) A gender specific study on youth entrepreneurship support in the informal sector is recommended.

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APPENDICES

Appendix A: Interview Guide for Self Employed Youths

**THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES
SCHOOL OF HUMANITIES
DEPARTMENT OF DEVELOPMENT STUDIES**

Dear Sir/Madam,

REF: REQUEST FOR CONSENT TO BE A RESEARCH PARTICIPANT

I am a student at the University of Zambia pursuing a Master of Arts Degree in Development Studies. I am here to request for your consent to be one of my respondents to my research on “Support to Youth Entrepreneurship in the Informal Sector”.

Be assured that the information you will share with me will be confidential and will only be used for academic purposes.

Your consent to this request will greatly be appreciated.

Section A: Demographic Information

1. What is your age?.....
2. Sex (do not ask just observe)
3. What is your marital status?.....
4. What is your highest level of education?.....

Section B: Nature of Business Activities

5. Tell me about the business that you are running? (e.g the type of products you sale or the types of services you provide)
6. Is your business mobile or stationed?
7. do you have any employees?
7. For how long have you been running this business?
8. Why did you decide to start this business? Is this your first business or not?
9. What does it require to successfully run this kind of business?

Section C: Government Support Youth have Access to

10. Do you have access to any support from the Government or any other support aimed at promoting your business?
11. Explain the kind of support that you have received for your business?
 - Skills
 - Finances
 - Mentorship
 - Networks
 - Training
 - Market

- Others (specify)

12. How did you know of this support?

- Advert (e.g Radio, Tv, Newspaper)
- Networks (e.g friends, fellow youths with businesses)
- Others (specify)

13. From the support you have been receiving, which ones do you feel should be consistent? Please justify your answer.

Section D: Opportunities and Challenges of Government Support.

14. How beneficial is the support?

15 How easy or difficult was it to access this kind of support? What did you have to do to access this support?

16 What do you think should be done differently? Please elaborate.

17. Do you think there is more that can be done to promote youth run businesses? Kindly explain some of the potential strategies

- Is there anything else you would want to say to youth run businesses and support?

THANK YOU

Appendix B: Interview Guide for Officials

**THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES SCHOOL OF
HUMANITIES
DEPARTMENT OF DEVELOPMENT STUDIES**

Dear Sir/Madam,

REF: REQUEST FOR CONSENT TO BE A RESEARCH PARTICIPANT

I am a student at the University of Zambia pursuing a Master of Arts Degree in Development Studies. I am here to request for your consent to be one of my respondents to my research on “Support to Youth Entrepreneurship in the Informal Sector”.

Be assured that the information you will share with me will be confidential and will only be used for academic purposes.

Your consent to this request will greatly be appreciated.

Section A: Nature of Business Activities

1. What types of business do you think youths run? (e.g types of services they provide or products they sale)
2. What do you think is required for these youth businesses to run successfully

Section B: Access to Government Support.

3. Tell me about the support that your institution gives to promote youth run businesses?

Probe in line with;

- Skills (what kind and for how long?)
- Finances (how much and how often?)
- Mentorship (who provides and how is it delivered?)
- Networks (what kind of people do you specifically link them to?)
- Training (what kind and for how long?)
- Market
- Others (specify)

4. Which support do you feel should be sustained or scaled up by your institution? Please justify your answer.

5. Who are eligible to have access to this support?

6. How do you select the beneficiaries of this support?

7. How accessible is this support? in line with;

- Gender
- Age
- Education background
- Marital Status
- Ethnicity
- Religion
- Others (specify)

8. How many youth run businesses have benefited from this support in the past 2 years?

Section C: Opportunities and Challenges of Government Support

9. How has provision of this support been easy or difficult?

10. What do you think should be done differently? Please elaborate.

11. Do you think there is more that can be done to promote youth run businesses? Kindly explain some of the potential strategies.

12. Is there anything else you would want to say in relation to youth run businesses and support?

THANK YOU.