

**GENDER DIFFERENTIAL FACTORS AFFECTING THE INVOLVEMENT AND
PROGRESS OF MEN AND WOMEN IN FORMAL BUSINESSES: A CASE OF
KAPATA MARKET, CHIPATA DISTRICT**

By

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2019

DECLARATION

I Jere Phillip do solemnly declare that this dissertation represents my own work and that it has not been previously submitted for a degree at this or any other university. All scholarly works used in this dissertation have been duly acknowledged.

Signature.....

Date.....

APPROVAL

This dissertation by Jere Phillip has been approved as fulfilling part of the requirements for the award of the Degree of Master of Arts in Gender Studies by the University of Zambia.

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DEDICATION

I dedicate this dissertation to my late father John Jussa Jere, my late mother Phiri Triphonia, my wife Phiri Leah and my children Fortune, Hope and Phillip whose humility and sincerity I very much adore.

ABSTRACT

The study examined gender differential factors affecting the involvement and progress of men and women in formal businesses at Kapata Market in Chipata District. Studies conducted worldwide on women entrepreneurship concentrate on the informal business sector and little has been done in addressing women's involvement and progress in the formal business sector comparatively with men. The main objective of the study was to investigate how gender differential factors affect the involvement and progress of men and women in formal businesses at Kapata Market of Chipata District. This study specifically explored how social, culture, legal framework, startup capital and networking affect the involvement and progress of men and women in formal businesses. The study used the descriptive design comprising of quantitative and qualitative approaches. The total target population was 87 registered entrepreneurs. Using stratified sampling, two sampling frames of 48 male and 39 female registered entrepreneurs were developed, from which 39 males and 32 females were sampled, making a total of 71 respondents. Simple random sampling technique was used to pick actual participants from the two sampling frames who responded to the questionnaire. The study also used purposive sampling to select 8 key informants; two each from Patent and Companies Registration Agency, Zambia National Commercial Bank, Bank ABC and the Ministry of Community Development and Social Services. Quantitative data was analysed using SPSS and Qualitative data thematically.

The study revealed that gender roles such as household chores hampered the progress of women in formal entrepreneurship because they did not have enough time to attend to their businesses. The study found out that 12.9% of female entrepreneurs got loans from micro financial services against 5.1% of male entrepreneurs. However, the study indicated that women face challenges in accessing bigger loans from banks due to lack of collateral whilst both men and women did not do well in networking. The study recommends that government and non-governmental organisations should advocate for equality in performing home chores to give women more time to do productive works, engage chiefs to also give land to women, commercial bank to give collateral free loans and grants to women and the business community to promote business networks.

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LIST OF ACRONYMS

ADPs-Area Development Programmes

ALC- African Lakes Company

BSA- British South African Company

CEDEW- Convention on the Elimination of All forms of Discrimination against Women

CEEC- Citizens Economic Empowerment Fund

EU-European Union

FNB-First Nation Bank

FSD-Financial Sector Deepening

FSDP- Financial Sector Development Plan

GEM- Global Entrepreneurship Monitor

GWFA- Gambia Women's Finance Association

HIV-Human Immuno-deficiency Virus

IFAD-International Fund for Agricultural development

IFC- International Finance Cooperation

ILO- International Labour Organisation

IMF- International Monetary Fund

KWFT-Kenya Women's Finance Trust

MCDMCH- Ministry of Community Development and Social Services.

MCT- Ministry of Commerce, Trade and Industry

MNDP-Ministry of National Development Planning

NCZ- Nitrogen Chemicals of Zambia

OECD- Organisation for Economic Cooperation and Development

PACRA- Patent and Company Registration Agency

PRSP- Poverty Reduction Strategy Paper

REC- Research Ethics Committee

SEWA- Self-Employed Women's Association

SME- Small and Medium-Size Enterprises

SPSS-Statistical Package for Social Sciences

UBZ- United Bus Company of Zambia

UNESCO-United Nations Educational, Scientific and Cultural Organisation

UNICEF-United Nations International Children's Emergency Fund

UNIP- United National Independence Party

UNZA- University of Zambia

VFZ-Vision Fund Zambia

WED- Women's Entrepreneur Development Study

WEDAZ- Women Entrepreneur's Development Associations of Zambia

WEDGE- Women's Entrepreneurship Development and Gender Equality

WEF- World Economic Forum Survey

WFCZ- Women Finance Cooperation of Zambia

WILDAF- Women in Law and Development in Africa

WILSA- Women in Law in Southern Africa

ZAFAWIB-Zambia Federation of Association of Women in Business

ZANACO- Zambia National Commercial Bank

ZCBC- Zambia Consumer Buyers Association

ZCCM- Zambia Consolidated Copper Mine

ZDHS-Zambia Demographic Health Survey

ZESCO- Zambia Electricity Supply Corporation

ZRA –Zambia Revenue Authority

CHAPTER ONE: INTRODUCTION

This section presents the background of the study, the historical background of Kapata Market, statement of the problem, main objective of the study, specific objectives, significance of the study, conceptual framework, and definition of concepts and operational definitions.

1.1 Background of the Study

Women entrepreneurship has been in existence for centuries, and some of it quite powerful. Poor women on the other hand, have always had to supplement inadequate livelihoods with petty trade (Mayoux, 2002). Since late 1970s, attempts have been made by policy makers to establish and improve women's entrepreneurship but very limited success has been displayed especially in the formal business sector due to difficulties in accessing loans (World Bank, 2004), among others. In most cases women lag behind due to the unwillingness of financial institutions to give loans to smaller businesses that appear not to be profitable.

Soon after independence, Zambia embarked on economic growth strategy based on the socialist ideology where parastatals owned and controlled large enterprises in all sectors of the economy (Poverty Reduction Strategy Paper, 2002). Socialism did not encourage businesses by private entities because government took control of the means of production. UNESCO (1972:8) indicates that "the Second National Development Plan encouraged the need for Zambia to incorporate and partner with the private sector in the provision of goods and services to the people but still maintained socialist ideals where price controls were introduced." This discouraged most of the private business men and women. It is from this background that not much activities by the private entrepreneurs were exhibited during one party participatory democracy of UNIP government.

Zambia's economy largely depended on copper as the only major export. In mid 1970s, Zambia faced severe economic shocks which came as a result of high oil prices, falling copper prices and the ineffectiveness of the state owned enterprises thereby forcing the

government to accumulate large debts from the multilateral financial institutions such as the World Bank and the International Monetary fund (IMF). Due to the increased poverty levels which emanated from the aforementioned economic shocks, people reacted by pressuring Dr. Kenneth Kaunda, who was the president of Zambia at that time, to consider changing the political system from one party participatory state to multiparty democracy in 1991 (PRSP, 2002).

The new political ideology, implemented radical economic strategies of privatising most of the state owned enterprises under the influence of the International Monetary Fund and the World Bank (PRSP, 2002). This strategy increased unemployment and poverty levels because the people who were working in the state owned companies lost their jobs after privatisation. This forced people to start small and medium-size enterprises as a way of sustaining themselves. Since the introduction of structural economic reforms and the country's transition to a market economy, there has been increased activity in the small and medium enterprises (Ministry Commerce Trade Industry, 2008).

This is because entrepreneurship is perceived to be an important driver of economic growth, productivity, innovations and employment. Entrepreneurship is the major initiative in promoting the dynamism and diversification of the economy. Historically, economic progress has been significantly advanced by pragmatic people who were entrepreneurial, innovative, and able to exploit opportunities and willing to take risks (Hisrich, 2005). This has attracted a number of women venturing into ownership of small scale enterprises (ILO 2008).

In recent years, entrepreneurship has increased and it is helping in the diversification of the economy. The Global Entrepreneurship Monitor (GEM, 2012), argues that, "the number of women entrepreneurs increased from 163 million in 2011 to 187 million in 2012" This increase is attributed to the worldwide recognition of women as the most relevant untapped resource for entrepreneurship development, hence the pressure to incorporate them into the formal entrepreneurship. Globally, men make up 52% of all entrepreneurs compared to 48% of women entrepreneurs (GEM, 2012). Gender disparities in entrepreneurship still remain a problem owing to the fact that women represent slightly more than half of the world's population of which the majority is wallowing in abject poverty.

The country to country statistics ranges from 1.5% to 45.4% representing women of the adult population who actively operate a business as entrepreneurs (GEM, 2012). The only economy with currently more female than male entrepreneurs is Ghana where 55 % of entrepreneurial activity is conducted by women (GEM, 2011). Generally, countries in the Middle East and North Africa have the fewest women entrepreneurs (GEM, 2012).

Despite many studies indicating a huge increase in the number of women who set up businesses, the number is still lower as compared to their male counterparts especially in the formal business cycles (Rahman, 2014). In Zambia, most of the studies conducted concentrate on the gender disparities that exist in informal entrepreneurship and ignore the disparities between men and women in formal entrepreneurship. Mwiya (2002) attributes failure of women to progress and develop their enterprise to discrepancies in the giving of loans by financial institutions who usually favour men. ILO (2008:31) reveals that, “the participation gap between men and women in the formal sector is still wide.” This is evident in the types of businesses men and women do comparatively. It has been observed that women engage into stereotypical kinds of businesses such as hairstyle, retail, restaurants and food stuffs while their male counterparts deal in hardware, cars and other bigger enterprises. The involvement of women in formal businesses will not only improve their entrepreneurial profile but also play a significant role in reducing poverty levels.

Women’s entrepreneurship attracts the attention of policy makers and researchers. Most researchers in the developing countries have tended to concentrate on the position and profile of women as micro and informal entrepreneurs. There is little known about how women are affected differently in their involvement in formal businesses. It is also unclear how some women have managed to breakthrough and compete favourably with men.

Studies done by Mwinga (2005), Mwiya (2002) and Mwale-Yerokun (2003) have shown that many women do not participate or progress in formal business because of lack of access to credit facilities and also because of the competing demands on time with other duties that society expects them to do. Studies done in Bangladesh (Karim, 2001), Cote D’Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe, (Degroot, 2001) and Sweden (Holmquist et al, 2002) offer explanations on why women are underrepresented in the formal business sector as compared to their male counterparts. Very few explanations are

given on how those very few women who manage to breakthrough into formal business progress comparatively with men. It is this gap that this study intends to fill.

The International Labour Organisation has also provided support and published widely on issues affecting women at work, home as well as in businesses. In mid 1990s, an ILO project was conducted to promote entrepreneurship among women in small and cottage industries in five Asian countries, viz. India, Nepal, the Philippines, Sri Lanka and Thailand. This project gathered considerable information on the status of women's entrepreneurship in each of these countries (Karim, 2001). A series of working papers on women's entrepreneurship has been produced by Women's Entrepreneurship Development and Gender Equality (WEDGE) team. Other studies have been done on Bangladesh; Africa and Asia (Marcucci, 2001); the Caribbean (Barbados, Suriname and Trinidad and Tobago (Ferdinand, 2001), Bulgaria (Stoyanovska, 2003), Albania (Bezhani, 2001), Pakistan (Goheer, 2003), and Vietnam (Barwa, 2003).

Additionally, two further reports have been done on the best practice programmes and projects (Kantor, 2001) as well as on best practice policies to support women's entrepreneurship (Mayoux, 2001). As much as it is true that social cultural factors, legal framework, financial sources and networking hinder women participation in formal businesses, there is need to explore more on how the progress of men and women in formal businesses is affected differently. It is also important to note that women are different and they cannot be affected the same. Therefore, this study will also explore all the categories of women and establish how they are affected differently in their involvement in formal business when compared to men.

1.2 Historical Background of Kapata Market

Kapata market has a long history of trade although there is scanty information documented about its historical background. The origin of Kapata market dates back from 1899 when Fort Jameson, the present day Chipata was chosen as the headquarters of the North Eastern Rhodesia. This happened when Robert Codrington, the deputy administrator of North

Eastern Rhodesia transferred his headquarters from Blantyre in Nyasaland to Chipata of Northern Rhodesia.

In 1899 Fort Jameson became the new chief station of the east Luangwa District. This was declared as an important administrative town for the British South African company (BSA). The establishment of the North Eastern Rhodesia administration led to a great transformation of the economic development of the region. The information from one of the freedom fighters for instance Mr. Zulu Zephaniah who stays in Kapata compound shows that the first traders were the European who competed with the African lakes company (ALC) who had established some stores in the present day down shops. African Lakes Company was established by the Scottish business men at the behest of the missionaries. Fort Jameson became a small but successful Centre for trade and other socio-economic services concomitant with the emerging town (Hacker, 1968). Therefore, the town attracted Asian merchants who were already established in the neighboring country Nyasaland the present day Malawi. Despite both countries being under the control of Britain as the colonizing power, it was surprisingly hard for the Europeans in Zambia to allow the Asian merchants to trade with the people in the Northern Rhodesia. This resulted into the Indian merchant to start trading illegally with the chiefs and it is strongly believed that the meeting point was the now Kapata market across Lunghwakwa stream.

According to Hacker (1968:58), “economically active females were omitted in various entrepreneurial development studies because of their relatively insignificant numbers.” However, in the recent past, the number of female entrepreneurs has increased tremendously even surpassing that of men.

Kapata market is one of the two major markets of Chipata District. The name Chipata originated from the Ngoni word “Chimpata” which means “large space” in reference to the town’s location in a shallow valley between the hills. Similarly, the term Kapata was derived from the Ngoni word “Kampata” which means “small space.” From this understanding it can be said that Kapata is the direct opposite of Chipata in meaning.

Chipata was originally known as Fort Jameson named after Leander Starr Jameson, the renowned 19th century British politician and adventurer. Fort Jameson was a capital for

North-Eastern Rhodesia between 1900 and 1911. Kapata market is considered to be the original centre of Chipata town (Hacker, 1968:58). According to Mrs Mboza one of the oldest marketeers at Kapata market indicates that trade at this market intensified with the establishment of Kapata as the main bus station in late 1960 when UBZ was initialized. She mentioned that the commonest businesses then were for tea cuts that are today well known as restaurants. This business obviously targeted travelers who could spend a couple of days before finding transport to their intended destination. Most of the travelers were going to Lusaka (Walale) Copper belt (Kumigodi). Lusaka was called Walale because it was mistaken for Harare of Zimbabwe during the time of federation and shortly after Zambia's independence because many Zambians used to go to Zimbabwe in search of employment. Kumigodi meant the mines which had also attracted a lot of people who would go there to work in the mines to raise money for payment of tax such as hut tax.

As time passed many more traders were attracted to this Market and a variety of vegetables, beef, liquor, second hand clothes (Salaula) started being sold. In 1990, the market expanded fully that those selling second hand clothes and shoes were shifted to a place near down shops across Lunkhwakwa stream. Most of the aforementioned goods were being sold in an open place, temporary make shifts known as tunthemba.

In the recent past, many more permanent shops were established. Additionally the opening up of new shops has tremendously boosted business. Trade at Kapata market has increasingly become complex because of the increased varieties of commodities that are being sold there. This market has guest houses, bars, restaurant, daytime market for vegetables and fruits, grocery shops, boutiques, hardware shops, timber processing, carpentry and joinery works, second hand clothes and shoes shops, car breakers shops, electronics and coffin shops. It must be noted that despite having well established infrastructure in terms of permanent shops, most of the businesses were not registered with PACRA as well as ZRA but only had a trading license from the council.

Additionally, the market has also attracted some traders from Malawi who bring different merchandise such as kapenta called usipa, cassava, Irish potatoes and beans. Traders from Mozambique are also found in this market mostly dealing in salted kapenta from the Indian Ocean.

Kapata market is undoubtedly the largest market in eastern province followed by Saturday market. Despite the large size and well organized business structures of this market, it is poorly organized in terms of leadership. According to the data obtained from the former market chairperson Mr. Yona Phiri, Kapata market has the total population of 2179 traders which includes even those doing petty trade, permanent shop owners and those with temporary shops structures (tunthemba).

1.3 Statement of the Problem

Globally, there has been an increase in both male and female entrepreneurship (GEM, 2012). Despite this increase, women still face gender related obstacles which hinder their entry and progress in formal entrepreneurship (World Bank, 2012). Male formal entrepreneurs in Zambia represent 58% against 42% for female (ILO, 2015). At Kapata market, out of 2179 traders, 761 (34%) were men while 1418 were women (65.1%). Surprisingly out of 2179 traders only 89 were registered with Patent and Companies Registration Agency (PACRA). Out of 761 male traders only 48 were registered accounting for 6.3% while for the female entrepreneurs only 39 were registered and this represented 2.8%. Statistics show that more men than women were engaged in formal business sector while more females were concentrated in the informal businesses. Although government of Zambia has been strategically focusing on efforts that aim at promoting gender equality, the involvement and progress of women in formal businesses at Kapata market is still lower than their male counterparts.

Studies at global level such as (World Bank, 2012, Khuram, 2012, Sabbagh, 2011 and Marston, 2014), at regional level (Makena, 2014 and world bank 2014) and in Zambia (Mukeya, 2007, ZAMBANKER 2018 and world bank 2010) did found out that women faced challenges in entrepreneurship because of being involved in household chores, lack of adequate starter-capital, bad laws which only favoured men and non-belongingness to business networks. While much information is available on the involvement and progress of men and women in formal business sector, no such studies have been conducted at Kapata market hence this study. This study seeks to investigate how factors such as social

culture, legal framework, startup capital, and networking affect men's and women's involvement in formal entrepreneurship. It intends to investigate how men and women combine their family responsibilities with entrepreneurial activities and how perception in terms of legal framework, access to finances and networking differently affect their progress in formal business.

1.4 Main Objective

The main objective of the study was to investigate how gender differential factors affect the involvement and progress of men and women in formal businesses.

1.5 The Specific Objectives

1. To examine how the social-cultural factors influence the involvement and progress of men and women in formal businesses.
2. To explore how the legal framework impacts on the involvement and progress of men and women in formal businesses.
3. To determine how differences in accessing start-up capital affect the involvement and progress of men and women in formal businesses sector.
4. To assess how networking influences the involvement and progress of men and women in formal businesses.

1.6 Research Questions

1. How do the social-cultural factors influence the involvement and progress of men and women in formal businesses?
2. How does the legal framework impacts on the involvement and progress of men and women in formal businesses?
3. How do differences in accessing start-up capital affect the involvement and progress of men and women in formal businesses sector?
4. How does networking influence involvement and progress of men and women in formal businesses?

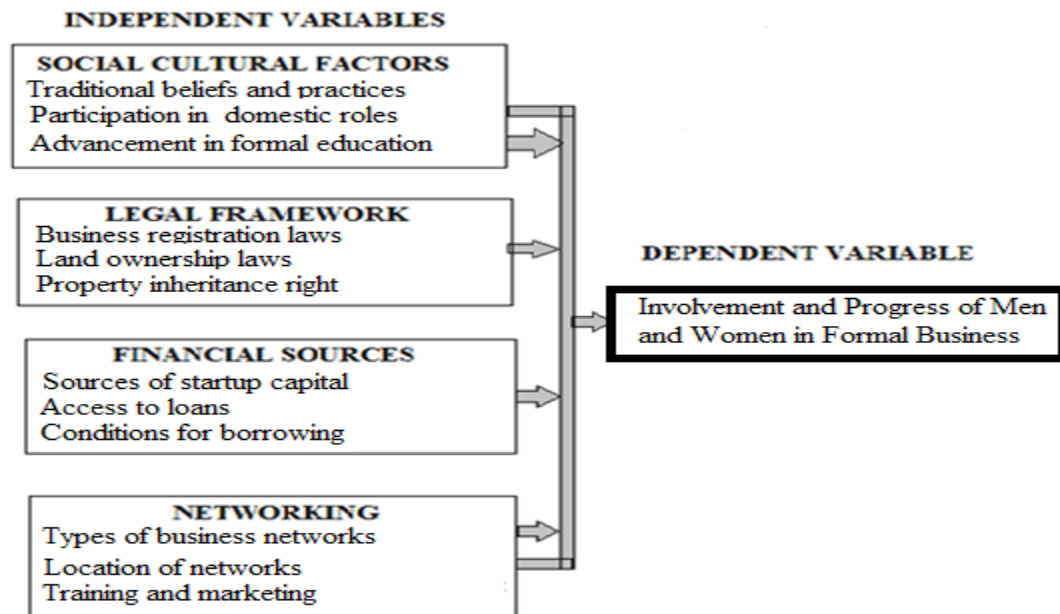
1.7 Significance of the Study

This study brings to light the different factors that hinder both men and women from entering and progressing in the formal business sector. The study provides recommendations that will help in legitimising access, ownership and control of businesses by women so that they too enjoy full benefits of their entrepreneurship. The research findings will help government and other stakeholders to institute measures that would guarantee equity and justice in access to and control of formal businesses among the residents of Chipata District and beyond.

1.8 The Conceptual Framework

The conceptual framework for this study was guided by a set of independent and dependent variables as shown in figure 1 below.

Figure: 1 Conceptual Framework



The conceptual framework was drawn from the objectives of this study. Under social cultural factors, the conceptual framework comprises of traditional beliefs and practices, participation in domestic roles and advancement in formal education as independent variables. This implies that changing the traditional beliefs and practices, the way men and

women participate in domestic and advancement in formal education could affect the way men and women get involved in formal businesses.

On the legal framework, the conceptual framework looked at the business registration laws, land ownership laws and property inheritance rights. The conceptual framework indicates that if there are changes in laws regarding business registration, land acquisition, and property inheritance rights then the involvement of men and women in formal businesses could be affected.

Under the financial sources the conceptual framework shows that any changes in the sources of startup capital, access to loans, and conditions for borrowing could affect the involvement of men and women in terms of their business growth in the formal business sector.

On the networking aspect, the conceptual framework, explains that differences in types of business networks, location where such networks are, training and marketing have an effect on how men and women are involved in formal businesses.

1.9 Theoretical Framework

Feminism and Entrepreneurship

Borrowing from other fields, entrepreneurship scholars adapted certain theories from economics, sociology and psychology in order to further understand characteristics of female entrepreneurs and their businesses. According to feminist theory, society is based on a hierarchical patriarchy of power in which males possess greater economic and social privilege than females do (Kendall et al., 2004). There are three paradigms of feminist theory offering different explanations of prevailing differences across gender in entrepreneurship (Byrne & Fayolle, 2010).

Liberal feminism tends to give primacy to the rational individual in society. The central belief is that each and every person can develop and contribute to society as long as opportunities are available and accessible to both sexes. In such, education, as an agent of

development, is seen as one of the key opportunities that must be accessible to all. This is because education is viewed as an equilibrer of opportunities among people of different classes and statuses. Liberal feminists maintain that women can rationalise and solve problems as effectively as men, but they are disadvantaged because of their lack of experience, lack of management training, lack of financing as well as the presence of segregation and social inequities (Byrne & Fayolle, 2010). Consequently, one can attribute gender differences in entrepreneurship to the fact that women have not been able to develop their full potential. Therefore, this perception gives hope that once women are given access to the same opportunities as men, these differences could be eliminated (Fisher et al., 1993).

Social feminists, on the other hand, views the individual as acting within and influenced by economic and social structures (Calixte et al., 2005). Both gender and work are considered social constructions that are collectively maintained, renewed, and occasionally challenged (Robichaud et al, 2005). Indeed, the situation seems to be complex since differences in power are responsible for maintaining the existing inequalities in social structures (Clement & Myles, 2001). Even though, the relationship between family and work is stronger for women than for men Byrne & Fayolle, 2010 and Brush, 1992 found that, compared to men, female entrepreneurs perceive and manage their business differently; they do not only acquire a separate economic entity, but also involve themselves in a new network of relationships, which includes family, community, and business.

Thus, women tend to evaluate their performance through a variety of non-financial criteria such as employees' and clients' satisfaction, balance between work and family commitments and the formation of interpersonal ties. With respect to entrepreneurship, women are constrained to small, micro-businesses, preferring flexibility by working part-time and possibly at home. Social feminists argue that the situation will remain unchanged until the domestic work of women is recognised through some type of monetary consideration and there is an equitable sharing of household responsibilities between men and women (Byrne & Fayolle, 2010).

Social constructionist feminism posit that identities are socially and linguistically constructed (Fiaccadori, 2006; Byrne & Fayolle, 2010). Gender, is thus, a social process which is ‘produced and reproduced through power relations which emerged from historical processes, dominant discourse, institutions and dominant epistemological conceptualisations’ (Byrne & Fayolle, 2010). The continuation of this cycle of women’s subordination to the opposite gender is related to the reproduction of generally accepted patterns of behaviour. By going through a different socialisation process, females develop different skills and understandings of living than males do (Fisher et al., 1993). This is very much the case since they both follow distinctive paths, based on gender specific behaviours, social norms attribute to each. Social constructivist feminism is more concerned about how behaviours are gendered and how entrepreneurship is influenced by such social construction. This would help to have a deeper understanding on how legal environment, cultural environment, financial issues and networking would differently influence the involvement of men and women in formal entrepreneurship.

1.9.1 Definition of Key Concepts

Informal Businesses

This entails all enterprises that do not have any form of written documents for legality and recognition. Such enterprises are not registered or licensed with any government institution or agencies and usually they do not have a business bank account.

Formal Business

This entails all enterprises that have written documents which are legally binding. This implies that the ownership of the enterprise is legitimate and guaranteed. Such enterprises are registered or licensed with government institutions or agencies for instance Patent and Company Registration Agency, and they usually demand the opening of a business bank account.

Women Entrepreneurs

This refers to women who establish and manage a business.

Men Entrepreneurs

This refers to men who establish and manage a business.

Gender Differential Factors

These are issues that affect boys and girls, men and women differently in any sector of life by virtue of them being male or female.

1.9.2 Operational Definitions

Social-Cultural Factors

In this study, social-cultural factors include the perceptions, beliefs, norms, attitudes, values, traditional practices, education and status; being subservient to the husband, being confined in a home, taking care of the sick and also looking after the children of the members of the particular society.

Legal Framework

For the purpose of this study, legal framework entails all the laws and policies that regulate entrepreneurship for both men and women.

Startup capital

Financial sources describe different categories where resources for business startups come from for instance personal savings, home equity loans, commercial finance companies, inheritance and venture capital and government grants.

Networking

This refers to the systems, processes or structures that help individuals to be connected to each other and provide a forum for interaction. This includes business association,

community and political association. In this era of technological advancement, communication is integral in the enhancement of business networks.

Involvement of Men and Women in Formal Businesses

This entails the ability of men and women alike, to startup, register and run enterprises. This helped to compare the male and female registration trends of their businesses.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter discusses related literature on the entrepreneurship of both men and women at global, regional, and Zambian perspective. It presents the relationship between entrepreneurship and gender. It highlights the constraints faced by both men and women as well as those that are gender specific. The chapter also discusses the historical background of male and female entrepreneurship in Zambia.

2.1 Global Perspective on Male and Female Entrepreneurship

Women entrepreneurship has been in existence for centuries, and some of them quite powerful. Poor women on the other hand, have always had to supplement inadequate livelihoods with petty trade (Mayoux, 2002). Since late 1970s, attempts have been made by policy makers to establish and improve women's entrepreneurship but very limited success has been displayed. Entrepreneurship in south East Asia and in regions like South Asia was confined to particular groups of women (Mayoux, 2002). Millions of women at all levels in developing and industrialised countries such as Australia, the US and some member states of Organisation for Economic Cooperation and Development (OECD) are setting up businesses.

A general perception on the male and female entrepreneurship is that female business owners behave in a different way from their male business owners and that several factors unique to women, influence the strategies they adopt and ultimately improve their involvement and performance of business (Das Gupta 2013). Social constructionist feminists attribute the differences in the way males and females progress in business to the differences in the way they are socialised as they grow in their social institutions. Studies done by Farid, (2011) in Pakistan and Alanakyan (2014) in Armenia indicate that, "men's and women's progress in entrepreneurship is affected differently in the aspects such as social cultural, legal framework, start-up capital as well as business networks which are sometimes referred to as social networks and also the work experience." The study done

by Coad and Tamvad (2012) show that less women show the propensity or desire to start up or own formal businesses. This study showed that more women were less willing to be in entrepreneurship as self-employed. It must be noted that space in formal employment is not enough to accommodate all the people of the world. Therefore, opening up of formal business is seen to be a remedy which also help to reduce unemployment levels. For instance, India had the lowest percentage of women employees rated at (23%), followed by Japan (24%), Turkey (26%) and Austria (29%) (World Economic Forum, 2014/2015). The United States of America (52%), Spain (48%), Canada (46%) and Finland (44%) displayed the highest percentage of total women employees (WEF survey, 2014/2015).

Lack of women's involvement in the workforce costs the region billions of dollars every year. In countries such as India, Indonesia and Malaysia conservative estimates showed that GDP would increase by up to 2-4% annually if women's employment rates were raised to 70 percent, closer to the rate of many developed countries (Coad et al, 2012). In South Asian countries like India and Pakistan fewer than 35% of women were engaged in paid work (UNDP report). "Women accounted for one-half of the potential talent base throughout the world and therefore, over time, a nation's competitiveness depends significantly on whether and how it educates and utilises its female talent well" (Knotter et al. 2011).

It is expected that if men and women were all running registered businesses, they should all be in a position to do better than those running unregistered enterprises. This is because it is easy to advertise the goods and services that are offered and hence increase the consumer base. It is argued that businesses that have their brand names registered and widely popularised to the consumers, are more likely to increase the sales and thus increase the net profit (Sherman, 2003). Apart from increasing the profit base, formalising of businesses also increases the opportunities for access of credits that would help to boost the capital base and widen customer targets. This study therefore, seeks to find out how men and women who are operating formal businesses at Kapata in Chipata District of Eastern Zambia are progressing.

2.2 Social Cultural Factors, the Involvement and Progress of Men and Women in Formal Businesses Globally.

Men are the most dominant factor in the field of entrepreneurship in most cultures and societies of the world (Finnegan, 2000). A study done in Bangladesh, factory survey, only accounted for 7 female entrepreneurs against 585 male (Karim, 2002). In most patriarchal societies, gender-blind policies and programmes tend to benefit societies' dominant groups; in this case men. This is because they do not recognise that others within the community or economy have different needs and interest due to the roles, responsibilities and opportunities assigned to them by society (Kantor, 1999).

The study by Schauer (1993) indicates that many differences occur because women's life experiences contrast with those of men in terms of the education they received, their levels of involvement with their families, their levels of confidence, the social spaces, which they occupy and the circles in which they mix. It is for such reasons that women experience greater constraints on their economic activities compared to men. Schauer (1993) concluded that female entrepreneurs face more obstacles and risks financially, socially, economically, culturally and legally than male business owners. This is so because most societies do not involve women in major financial activities for they think that is a preserve of men who are seemingly perceived to be providers of the family while women are in the confinement of their homes with the responsibility of taking care of the children and other members of the family who need focused attention and care for instance the aged and the sick. This is in line with the social constructionist feminist thought which indicates that men and women perform differently in business because they are socialized differently. Additionally, social feminists posit that differences in power relations put women at a disadvantage because they are in most cases kept busy performing domestic chores which does not attract monetary consideration. This could also have an impact on the involvement and progress of women at Kapata market in entrepreneurship.

Research done in Pakistan by Khuram et al, (2012) indicates that, "only 3% out of the total enterprises were owned by women." This impediment pertaining women participation and progress in formal entrepreneurship was attributed to lack of access to capital, land, business premises, information technology, training and agency (roomi and parrot, 2008).

Kantor (1999) posits that, “women’s role in the family relative to men’s affect their entrepreneurial ability by reducing the time, energy and concentration levels women could apply to their work.”

Women tend to face internal constraints resulting from their gender role-socialisation. Mayoux (1995) explains that, “women are more likely to lack self-confidence and those personality traits important to entrepreneurship such as assertiveness, ambition and vision. This results into their unwillingness to risk and expand their businesses. Lack of self-confidence might be attributed to the difference in the way men and women are socialised. For instance, men are trained to be aggressive in the way they deal with issues affecting them while women are socialised to be calm and wait for men to solve certain problems for them. Libreral feminist theory agrees with the ideas of Mayoux and posit that women just like men can do better but what affect them is lack of experience, management skills, as well as the continued presence of segregation and social inequalities that are wide spread. Since these inequalities are everywhere in the world, women at Kapata market cannot be exceptional and so their progress in formal entrepreneurship might be affected in a similar manner.

Additionally, gender stereotypes linked to patriarchal structures that keep women in the home rather than the work world are adhered to by both men and women to varying degrees in different parts of the world. They, therefore serve as barriers to women’s entry into business and could be the reason why men outperform them even when they do become entrepreneurs (World Bank, 2012). It is for this reason that women around the world tend to be concentrated in small businesses that they operate from home. Such businesses tend to be service orientated and far lower down the chain of value-added production thereby limiting their income and growth (World Bank, 2012). Wees and Romjin (1987 in Schauer 1993) in their research reported on entrepreneurial education for women, stating that, “the population as a whole faces formidable barrier to successful business ownership, especially within particular sectors.” Numerous studies have given strong evidence that a significant number of women entrepreneurs have suffered gender related discrimination in their entrepreneurship (Schauer 1993, Finnegan and Marcus, 1997 and fay and Williams 1991).

Differences in education levels between men and women is believed to be the contributor to the differences in the involvement of men and women in formal entrepreneurship. It is believed that the discrepancies in the education and skills development between men and women hamper progress for women in the development of their formal businesses. Sabbagh (2011) indicates that, “many differences occur because women’s life experiences contrast with those of men in terms of the education they receive, their levels of involvement with their families, their levels of confidence, the social spaces, which they occupy and the circles in which they mix.”

In Jordanian societies men were perceived to be primary breadwinners for their families while women were seen to be the caregivers of their families and more likely to remain home when married. If married women worked outside the home, their work would generally be perceived as being secondary to that of men (Sabbagh, 2011). Lack of knowledge and relevant skills affect the growth potential of micro enterprises. Cater and Kolbereid (1998) indicate that, “women tend to be less likely equipped with basic education and experience relevant to management and growth of formal businesses due to their double work burden and child care responsibilities. It is for this reason that women have less potential to run successful formal businesses. It is unclear as to whether this could also affect business women at Kapata market hence the study.

It is presumed that women experience greater constraints on their economic actions relative to men. This implies that women tend to have insufficient support than men regarding entrepreneurship. It is believed that the higher the level of education, the higher the likelihood to be economically active and work outside the home. It is assumed that women are more likely to be confined in a home because the majority are not educated. Unlike women, men thrive in economic activities even with little education attainment of a middle diploma (Sabbagh, 2011).

2.3 Legal Framework, Involvement and Progress of Men and Women in Formal Business Globally.

Normative frameworks for advancing women's rights have been developed and have progressed significantly over the past couple of decades. And yet studies show that women around the world continue to have little or no access to formal justice systems much less than the ability to hold large corporate actors to account for a number of critical reasons (Marston, 2014).

Unequal land ownership and inheritance laws in a number of countries around the world as well as social norms that keep women from owning land and other productive resources pose a significant barrier to their entrepreneurship and livelihoods. Unequal access to land, credit and productive resources also affect women's ability to access markets and take advantage of new opportunities. For instance, Guatemalan women's independent ownership of land was found to be a significant indicator of women's participation in agricultural export production (World Bank, 2014). In 2002, Nepal reformed its general code to allow unmarried daughters under the age of 35 to inherit property. This general code however, failed to include married daughters of any age thereby continuing impeding female progress in business and the law (World Bank, 2014). Married women could have been left out on the pretext that their husbands would take care of them. This agrees with the feminist theory which recognizes the fact that society is based on hierarchical patriarchy of power in which males possess greater economic and social privileges than females do. Such kind of mindset might also impede progress in female entrepreneurship even at Kapata market in Eastern Zambia.

Gender-differentiated inheritance law as well as access to land, credit and productive inputs also constrains the ability of female entrepreneurs to invest, scale up their projects and benefits from new economic opportunities (World Bank, 2012). Women are also less connected to chambers of commerce to identify business and trade opportunities and become knowledgeable about requirements to qualify for these opportunities. This is prominent because of the way society has constructed the roles and responsibilities for women as mentioned by social constructionist feminists. Additionally, due to their concentration in small business, women were specifically affected by limitations in a

country's investment climate and are therefore more vulnerable to economic fluctuations and financial crisis especially in African countries (IFC, 2011). Women continue to face a number of legal and social barriers that keep them from contributing to their full potential. One of the most significant constraints women face are unequal laws.

A World Bank survey of 143 economies shows that 90% have at least policy that differentiates between treatment and rights of men and women. In this survey 28 economies were found to have 10 or more legal differences for men and women. Such disparities were seen in policies that include gender inequalities in registering a business, travelling outside of a country, inheritance and owning land and other productive assets as well as opening of bank accounts (World Bank, 2014). For example, in the democratic republic of Congo and Pakistan, women were not allowed to register a business. Furthermore, in 15 countries women were not allowed to get a job without their husband's permission (World Bank, 2014). By 2011, there was still a substantial number of countries which still had no laws prohibiting all the well recognised forms of sex discrimination. Such inequalities in law hamper the progress of the disadvantaged groups in entrepreneurship who in this case are women.

2.4 Startup Capital, Involvement and Progress of Men and Women in Formal Business Globally.

In the United States of America, the rate of female business ownership increased between 1972 and 1975 as a result of government policy, which increased credit opportunities for them. This further resulted into the establishment of some organisations such as the office of women's business ownership in 1980 (Vad de Wees and Romijn in Shauer, 1993). Most women found difficulties in expanding their business due to lack of external financial support from formal intermediaries such as banks and other lending entities. Small scale entrepreneurs, especially female ones often have challenges in gaining access to credit facilities (Karim, 2002; Mayoux, 2002; Kantor 1999, and World Bank, 2012). Furthermore, studies done by OECD, (2000), Kantor, (1999) and World Bank, (2012) concluded that women often have fewer opportunities than men in gaining access to financial support such as credits. Women entrepreneurs usually accessed credits provided by microfinance than

those provided by banks (World Bank, 2014). This could be because of lack of collateral which most banks demanded.

According to the global study done by Nowicka (1997) on the integration of women in private sector activities less women than men were trying to look for new opportunities in the private sector. She further acknowledges the fact that in most countries, self-employed women often run small shops, work as street vendors or offer social and personal services. In this study it was concluded that women faced severe obstacles for they lacked business skills, supportive infrastructure and access to credit facilities. Liberal feminist have attributed these disparities to continued existence of segregation and social inequalities do not expose women to the exploration of entrepreneurial skills. According to Granger (2012) “the number of female investors worldwide is as low as 10 to 15% and hence resulting into overall low investment in women-led enterprises.” Underinvestment in women entrepreneurs is a phenomenon worldwide.

World over, women entrepreneurs often have problems in managing and growing formal businesses for themselves because of difficulties in gaining access to loans (World Bank, 2004). In most cases, this comes as a result of unwillingness of the formal financial institutions to give smaller loans to businesses that appear not to be viable at the beginning. Usually, such negativity in funding affected women more than men because most of women are in very petty kind of businesses that do not attract funding. It is important to note that women need step up loans to ignite their potentialities in formal businesses.

A case study done on Bangladesh’s micro-loans (2002) showed that women benefitted less from credit. The study under review was established by professor Muhammad Yurus in 1976 in order to advance economic rights of women in particular and contribute to national economic growth through provision of collateral free loans. Women entrepreneurs often lack access to credit required to invest in new technologies. There are a whole range of economic activities that women could make their presence felt if the government, the financial institutions and marketing agencies backed them. For instance, the success story of the export of garments from India, emanated from the involvement of women (Das Gupta, 2013). The marketing strategies during the cultural events could increase the output of local economy and trigger the cultural agglomeration effect. The economic hardship

faced during the implementation of the structural adjustment policies forced women to venture into petty enterprises which mostly remained undeveloped for long. Although there were some constraints that affected both male and female entrepreneurs, there were gender specific constraints which limited the development and registration of female entrepreneurship (Finnegan and ILO, 2004).

Research conducted in Taiwan indicates that the majority of women owned enterprises were small and usually unregistered. This study also indicates that there were some exceptions where a few women owned larger business firms which were much more vibrant than some of the male owned firms. Saikou and Wen-Chi (2008:87) explain that, “the majority of women in Taiwan owned small or micro sized enterprises because of difficulty in getting bank loans or other forms of capital investments.” Since this study was done in Taiwan, the findings may not be the same if it was done in another area because of differences in access of start-up capital, lending and borrowing trends. This entails that the findings of one study may lack certain factors peculiar to another and so it was important to explore for the other factors. Saikou and Wen-Chi (2008) indicates that, “women entrepreneurs, though not as vibrant as those for men, promoted team work in accomplishing tasks in entrepreneurship cycle.” This is because most businesses that women did were done in groups as clubs.

2.5 Networking, Involvement and Progress of Men and Women in Formal Business Globally

Networking is discussed in the marketing and communications area of a business. However, networking is not generally empirically researched in emerging economies and countries for different industries or in other contexts. The implications of understanding the role and development of networking relationship might enable business owners, managers and in general the staff of a business to build this essential element of a network and increase the success of their own networking efforts (Sally et al, 2012). This in turn would enhance the success rate of the combined networking outcomes of a business. This

study is interested in examining how networking affect the involvement and progress of men and women in formal business.

Usually business men and women who are not members of any business networks have difficulties in accessing information which would improve their performances in formal business (Kantor, 1999). Female entrepreneurs face greater difficulty compared to men in accessing information because of limited chances to attend events where information could be accessed due to their triple roles and the resulting time constraints (OECD, 2000, Kantor, 1999). Social constructionist feminists indicate that women's place has been constructed by society to be the home. This means that women are confined in a home doing various home chores such as cooking, sweeping, taking care of children, the sick and the aged and so they do not have opportunities to go out and explore business opportunities. Men on the other hand are more likely to join business networks and benefit on knowledge and skills offered in many business meetings about new technologies, quality improvement and increased productivity, techniques and marketing strategies. Although women entrepreneurs may enjoy some marketing advantages in products and services where the majority of customers are female, they face a range of types of discrimination which prevent them from taking advantage of many opportunities opened up by economic globalisation.

Business networks tie together different businesses (Vervest et al., 2005) that strive towards a win-win situation of complementary independence (Hitt et al., 2002). Businesses therefore combine their value to achieve a common purpose or higher results. This combined effort may include cooperative relationships between businesses with the same focus, motivation and skill to achieve the shared goals of the partners (Lipnack and Stamps, 1993; Lundan, 2002). Networks hold the advantage that a person or business can gain access to personal or relevant information, combine diverse skills and create a power made possible by the combined effort (Uzzi and Dunlap, 2005).

The importance of business networks is emphasised by two drivers. Firstly, to bridge the structural gaps through the relationship ties that bind different components of the network together and secondly, the need to even further enhance the cooperative motives and relationships between the different network players to develop more dense relationships

and create a strong sense of community and oneness (Kadushin, 2002). The study done by Misner and Morgan (2000), revealed that, “networking is very important in the ever-changing environment because it improves human interaction.” Additionally, people are forced to move out of their comfort zones by interacting with people that are different from them and because of growing stress people need to interact and share their experience with others to gather support and energy from others. Therefore, enhanced networking could influence improved involvement in formal business by both men and women.

According to Kay (2004), interpersonal connections and the development of trustworthy relationships are becoming increasingly important to the success and effectiveness of any business. Visibility and increased competitive advantage can be developed, profitability can be increased and a balance could be created (Boe and Youngs, 1994). Together with elements such as technology and innovation, networking drives businesses in the modern economy (Ciancutti and Steding, 2001). Networking also enhances trust in turn creates cooperation and flexibility, lowers costs and increases the potential for businesses to share their expertise and knowledge (Nielsen, 2005). Internal relationship networks tend to be more supportive with a high level of trust involved (Kadushin, 2002). These relationships are based on trust and safety and therefore, trust is envisioned in the entire network. In a trusting environment, people will tend to be more open and share ideas and even their difference in opinion, which may lead to the betterment of processes leading to problem solving (Ford, 1998). A trusting environment leads to the full access to and therefore, the sharing of higher intelligence made possible because of diversity (Ciancutti and Steding, 2001).

The SME sector, where most women operate, is all too often marked by outdated and inefficient practices and technologies. As a result, small enterprises tend to operate far below their productive capacity. Improving their efficiency and introducing new techniques can therefore improve the interaction levels through networking thereby yield large returns to men and women alike in terms of income and job creation. However, women are often unaware of the opportunities, and they typically face several obstacles to take action. UNIDO (2001) argues that, “most women often lack the skills required for entrepreneurial ventures, whereas many programs operate on the grassroots level, women

entrepreneurs require upgrading of their managerial, technical and marketing skills in their particular subsector if they are to be able to increase their competitiveness.” More often than not, most women found themselves in such businesses which involve low cost technologies and therefore hampers their progress in formal businesses in comparison with their male counterparts.

To acknowledge the importance of networking, there has been an established association of women leader which aimed at broadening access to international links, which would help them with businesses and raised the profile of female entrepreneurs in Chile. The same was true with the United States of America where a number of women’s committee were created to provide business training and business opportunities (UNIDO, 2001). Furthermore, one of the successful organizations of women in the informal sector is the Self-Employed Women’s Associations (SEWA) of India which is an organizations and a movement for social change. SEWA has over 959,698 members throughout India and provides various services to poor self-employed women including savings and credit, child care, insurance and legal services (Blaxall, 2004).

In order to maximise business hours for women, SEWA as a business network introduced child care centres and by the year 2012, 27 child care centres were operationalised taking care of about 765 children in areas of Ahmedabad in India. A range of services such as provision of nutritious foods, pre-primary education, health check-up for pregnant and lactating mothers, immunisation, growth chart for children, meeting both parents and provision of special care by specially trained personnel (SEWA annual report, 2012). Such initiatives could surely reduce the work burden that impedes the progress of women in formal business sector. It is worth mentioning that this initiative has spread to countries like Sri Lanka, Sabah, Afghanistan and even beyond Asia.

2.6 African Perspective on Male and Female Entrepreneurship

Entrepreneurship has a long history in sub-Saharan Africa as evident in some parts of the continent. The historical records reveal that several West African cities for instance Kano, Salaga and Timbuktu played a major role as halting role places for Trans-Saharan caravans

of up to 2000 highly organized traders and supporters. Abdi and Dauda, (2013:699), explain that, “many commodities were traded in Timbuktu ranging from clothes, salt, gold, slaves and scholarly books written and copied there as early as 12th century. Furthermore, the archeological evidence indicates the presence of great Zimbabwe where mining activities were linked to Arab export markets of Africa’s south eastern coast (World Bank, 1989).

In some African countries, there were well-established traditions of female entrepreneurs both large-scale and small scale. Even in societies such as Hausa in Nigeria where women were strictly in seclusion, they frequently engaged in business activities from the home and had in some cases built up substantial enterprises (Mayoux, 2002). In mid 1980s, there was mushrooming government sponsored and non-governmental organisations which ignored male entrepreneurs and concentrated on women empowerment. These were the WFCZ, GWFA and KWFT. These and other organisations facilitated the increased participation of women in formal businesses. By the year 2002, there were over 10 million women in Africa who had opened up businesses (UNDP, 2002).

During colonial administration, the indigenous people were not allowed to do trade between Central and East, South and North Africa. Kabeta, (1995), explains that, “whites used Africans for cheaper labour in their farms and shops. After independence, many countries were quick to replace the colonialist capitalism with communistic ideologies. In the first three decades of independence, policy makers introduced economic policies that nationalized privately owned enterprises (Kabeta, 1995). This stifled the private sector development as the case was with Julius Nyerere (Tanzania), Jomo Kenyatta Kenya, Kwame Nkrumah Ghana, Idi Amin Uganda, Ahmed Abdallah Comoros, Samora Machel Mozambique, Seretse Khama Botswana, Hastings Kamuzu Banda Malawi and many others.

These governments ventured into business management for which they were least equipped. They focused only on large scale industrial enterprises which were under the control of the state. Their justification for actions was that the indigenous population had no financial capital and knowledge to set up private enterprises. The dominant state-owned

enterprises employed most of the local elite who had the propensity to venture into private sector development (World Bank, 1989).

This kind of approach impoverished African countries especially from 1973 when the oil price was increased by the Oil Producing and Exporting Countries (OPEC) by 400% after the Israeli–Arab war. This increased the trade balance deficit thereby forcing most of the African countries to accumulate debts and eventually entered into a state of debt crisis in their quest to reduce the balance of payment deficit (World Bank, 2012). The dwindling African economy was associated with the absence of local savings, no venture capital funds and lacked service government initiatives to facilitate private sector development. However, in the early 1990s the African entrepreneurship outlook changed with the shift from one party participatory democracy to multi-partism. The democratic wind of change which swept across the African continent then, came with a complete overhaul of the economies by re-introducing capitalism.

This paradigm shift, encouraged many more people to enter into the field of entrepreneurship taking advantage of the privatisation process. However, Female entrepreneurs were left out in the privatisation programme. For a long time in history women felt that they have been victims of discrimination. Although women entrepreneurs constitute a growing share of SME owners and creating new niches for entrepreneurial activity, they often confront gender related barriers to business creation and development. Survival and success in business are difficult for everyone, but women may face more challenges than men do (Kuratko and Welsh, 1994:332). Studies have shown that women, when they are compared to men, face greater obstacles to progress in formal entrepreneurship (Schauer, 1993). In 1990s, there was rapid expansion of female entrepreneurship which was brought about by the combined forces of globalisation and structural adjustment policies, particularly in countries where female entrepreneurship has been uncommon, like parts of Africa.

2.7 Social Cultural Factors, Involvement and Progress of Men and Women in Formal Business in Africa

The socio-cultural and economic contexts in which most small-scale entrepreneurs operate are sources of numerous enabling and disabling factors for business development for female as well as male entrepreneurs. As noted earlier, many of the less tangible constraints impacting on women's business are associated with attitudes and practices in society. According to Hallward–Driemeier, (2011:35), “in women entrepreneurs, socio-cultural issues are largely discussed in a negative way with regard to their influence and impact on women entrepreneurs.” Girls are made fully aware that they are liabilities unlike their brothers who are taken to be assets to their family (Mannan, 1995). This upbringing might have a serious impact in hindering girls or women potentialities in improving their involvement in formal businesses. Feminist theory is against this kind of mindset where patriarchy has continued having serious influence in impeding progress of women in economic and developmental undertakings. Liberal feminists strongly believe that women are as good as men are in terms of rational thinking and problem solving. The theory indicates that it's the social inequalities and the presence of segregation that hinders progress in women.

Regional data for Africa indicates that women are concentrated in services and traditionally lower value-added production sectors such as garments and food processing, and are less likely to show greater improvement compared to how men perform (Hallward–Driemeier, 2011). In most societies, laws, regulations, and customs restrict women's ability to manage property, conduct business or travel without their husbands consent. This is very common in African societies where patriarchal principles are still widespread even in this era of massive civilization and globalisation as suggested by feminist theory.

A study by McKenzie, (2009) concluded that gender discrimination is one of the key constraints to women's involvement in formal entrepreneurship. It is true that more assistance and efforts have been made, focused and directed at promoting gender equity. This is widely acknowledged as an essential component of an effective economic and human development strategy (McKenzie, 2009). McKenzie, (2009) indicated that women fail to progress in their businesses because they are disadvantaged by wide spread gender

barriers that are still existing in our societies. These gender barriers prove to be difficult to be tackled because they are deeply rooted in the cultural and traditional practices among others (World Bank, 2014).

More often than not women have a lot of reproductive roles such as child care, care for the sick, care for the elderly and other domestic chores that make them spend longer working hours (Namatovu, 2012). Social feminists assert that social inequalities in structures are responsible for impeding women's involvement and progress in formal entrepreneurship. Social feminist theory advocates for paid domestic labour if the status quo was to change. This usually gives them a serious challenge to cope with the business duties. If child care and care for the sick can be justification enough for not making progress in business, then how are other women breaking through into running big formal business ventures? This calls for research at Kapata market to ascertain if reproductive roles such as child care, care for the sick, care for the elderly and other domestic chores also affected their progress in formal entrepreneurship.

A study conducted in three countries reported that women spent up to 300 hours a year in Ghana and Tanzania and 800 hours a year in Zambia collecting fuel wood (Grown, C. et al, 2005). Women and girls spent more time fetching water compared to men and boys. The study in Sub-Saharan Africa cited above reported that women spent more than 700 hours a day fetching water in Ghana, 500 hours in Tanzania and 200 hours in Zambia. Water is a main ingredient in food processing and other major household and market economies in which women are engaged. The limited access to water by communities, not only exacerbates women's and girls' time and labor burden, it also affects their livelihoods disproportionately. Most of women's economic activities, food processing, vegetable and palm oil extraction, fish smoking, gari processing, textile (batik and tie and die) and other need considerable amount of water and energy sources. Therefore, improvement in the infrastructure needs to take account of both women's and men's needs and their equal participation is essential for the success of initiatives in the sector.

Women's enterprises have low growth rate, partially due to the type of business activities they run and due to limited capital. However, studies have shown that women's and men's enterprises have different growth rates even those which operate in the same sub-sector. A

study by (Downing and Daniels, 2019) conducted in four southern African countries has shown that in Swaziland women's businesses in retail, textiles and wood-based production grew at annual rates of 7%, 3% and 4% respectively. In the same sub-sectors, men's enterprises grew at 11%, 4% and 26% annually. Similar patterns were documented in Zimbabwe for the retail trade where women's businesses grew by 11%, while men's demonstrated a 15% growth. In South Africa the study also shows a considerable gap between the growth of female (growing at 22%, 12%, and 22% and male (34%, 15% and 50% respectively) in the mentioned sub-sectors.

As the study noted these gender differentiated growth trends could relate to gaps in profitability, potential for growth, or objectives related to growth. In many Sub Saharan African countries, women work up to 16 hours a day, juggling both productive work and their responsibilities at home. Their responsibility for child care limits their mobility and obliges them to generate income in less conducive environment for business.

Lack of time to perform productive functions has been identified by many researchers to attribute to failure to sustain formal businesses by female owners. This is because society has assigned more reproductive functions which together with their sex roles hamper their performance in productive work. It is for this reason that social feminists demand that reproductive functions of women be recognized through monetary consideration because that's what consume time for women's involvement in productive works. Women have time poverty and this has an impact on the type of market activity they can have (OECD, 2011). However, this cannot be true to all women because they are different and have different opportunities and privileges. It is for this reason that this study has to be conducted in order to find out the peculiarities about how men and women in Chipata are affected differently by gender specific factors in their involvement and progress in formal businesses.

According to African cultural, ownership of land is also a serious challenge for women for it is a preserve of men. Women ownership and control of land and this could also retard women progress in formal entrepreneurship. Despite being the largest producers of food, women only have access to land but they are denied the authority and right to control over

it. In Africa, only 20% of statutory land is owned by women (Makena, 2014.) This surely hampers the involvement of women in that land is a very important factor of production.

The study done by Makena in Kenya (2014:23) indicates that, “the patriarchy, traditions and cultures that make women totally dependent on men for provision of food, shelter, protection and other political and social role play, impede the involvement and progress of women in formal businesses.” The perception where women expect their careers to be interrupted or even halted at various times by their husbands or other reproductive functions during their working careers has equally hindered women’s full involvement and performance in formal business (Calhoun et al, 2000). This implies that women face a challenge of combining productive and reproductive responsibilities thereby hindering their progress for those who would want to take both formal business and at the same time maintain marriages. In this understanding, culture takes center stage in influencing the roles of men and women in society. More often than not, the roles that society gives to women are those that appear to be inferior than those that are given to men.

Makena (2014) attributes women’s failure to progress in formal business to lack of confidence in their own abilities. This lack of confidence is believed to have emanated from society’s orientation of women into accepting the subordinate status. It is believed that women, unlike men lack new initiatives and more often than not, wait for men to tell them what to do. Attributing lack of confidence to women’s inability to propel their potential in formal businesses cannot be generalized to all women. This is because women, just like men are different and they cannot all behave the same. The background of both men in upbringing might have an influence on what someone would become in future. In most of the studies done on female entrepreneurship, for instance Makena (2014) indicates that, “there are other women who do better in formal businesses than men,” these studies do not reveal how such women manage to excel in formal businesses amidst the complex reproductive and productive roles that society has assigned to them. The mystery behind successful women in formal businesses is yet to be uncovered in this study.

In Tanzania: “most women entrepreneurs engage in trading, food processing, textile and clothing, and provide services” (Finnegan, 2004). The Ethiopian research noted that, “even relatively better off women in Ethiopia tend to focus on areas in which they have traditional

gender-based skills and know-how. Unlike men, Women entrepreneurs in Africa are the victims of social exclusion due to a long history of limiting them from accessing education, land, and finance. Scholars on entrepreneurship indicate that demographic factors such as age, education, marital status and gender have a great role to play for the growth of SMEs (Ishengoma, 2005, Kibanja and Munene, 2011).

According to Shane (2007), education can increase the chance of an entrepreneur to access certain opportunities. This implies that women with formal education have a better chance of succeeding in business negotiations with their male counterparts. At school women learn important soft skills such as negotiations and communication skills that will equip them with business acumen in the world of business. These situations make unskilled women small scale entrepreneurs more marginalised.

2.8 Legal Framework, Involvement and Progress of Men and Women in Formal Business in Africa

The legal framework is important in the promotion of entrepreneurship by providing the enabling environment to both men and women without any segregation or stereotypical motives. Equality for both men and women in entrepreneurship is a matter of human rights which are at the core of expanding the pool of talent. Equal resource distribution between men and women in economic governance and decision making motivates important economic contributions by both sexes.

Marston (2014:06), states that, “despite the importance of women involvement in development programmes, sex discrimination remains the most prevalent form of inequality, thereby hindering women from equal participation and consideration in business decision making.” National policies and legislative frameworks worldwide have improved, but major challenges remain with respect to discrimination against women in law and practice especially Sub Saharan Africa (Richardson, et al 2004). This implies that laws that are supportive of women involvement in businesses may be in place but what is problematic could be the implementation. Implementation of gender responsive policies helps to create a favourable environment for women involvement in formal business.

Women are vulnerable to poor practices in economic advancement with the majority concentrating in large categories of workers such as those in informal employment, domestic and those working in trade related export zones which continue to be excluded from legal protection. The majority of women owned enterprises remain undeveloped due to lack of supportive laws that are gender sensitive (Marston, 2014). It is clear that the legal framework which is not supportive of women's interest in business hinders the progress of women in formal entrepreneurship. However, how the frameworks in different countries affect women's and men's involvement and progress in formal entrepreneurship, differ depending on how they are implemented. It is from this perspective that the lower number of female involvement and progress in formal entrepreneurship deserves to be investigated.

It is surprising to see that continued underrepresentation of women in formal business sector even when most laws in many countries condemn discriminatory policies. Zambia like many African countries subscribes to the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) which was adopted in 1979 by the United Nations, Women in Law in Southern Africa (WILSA), Women in Law and Development in Africa (WILDAF) and many other organisations that were created to look at the plight of women. CEDAW creates clear guidelines that prohibit discrimination, for instance article 13, highlights equal access to bank loans, credit and equal right to economic and social life (Nneka, 2015). Despite several efforts to eliminate patriarchal elements in order to achieve equality, discrimination still continues because people have grown with it and it is deeply rooted in them. Liberal feminists charges that society has to change and start recognising men and women as equals in order to have a developed world.

Nneka, (2015:17) argues that, "unequal laws cause serious impediments on the women involvement in formal entrepreneurship." A World Bank survey of 143 economies shows that 90% have at least one policy that differentiates between treatment and rights of men and women, while 28 countries have at least 10 legal differences for men and women in entrepreneurship (ICF/ World Bank, 2006). The discriminatory policies might include inequalities in registering of businesses, doing cross border trade, inheriting and owning land as well as opening a bank account. For example, women in the democratic republic of Congo were not allowed to register a business. Reforms which allow for joint registration

so that women are equal owners of household enterprises would be of much help (Porteous, 2007). Since joint registration is often not practiced in many parts of Africa, in time of divorce or death of spouses, women lose the businesses they helped to grow.

Evidence from Africa shows that in many instances, only male heads of households were able to successfully receive formal credit (Johnson, 2004). This might be as a result of property right restrictions for women. Such restrictions might include requirements for married women to obtain their husband's signature and approval for all banking transactions. Women could also be affected by a husband's adverse credit history, which might require his wife to repay the debt or be denied credit (Naidoo and Hilton, 2006). Women are more likely to face higher regulatory burden than men, especially in Africa, enterprises with female ownership are smaller, younger, less likely to be engaged in export activities and have foreign participation, accordingly tend have less access to the financial markets (Honohan and Thorsten, 2007).

It is unclear as to whether women in Chipata would also attribute difficulties in the running of registered business and acquisition of land to their slow progress in formal businesses. If this would be the case then one would wonder how other women in the same locality have managed to display massive achievements in formal businesses. From this perspective, one would ask if the laws that are perceived to be discriminatory on the basis of sex, also apply on the class or maybe those women who display greater achievements in entrepreneurship are favored more by the laws or they are just hard working or maybe they inherited businesses from fathers or husbands (Johnson, 2011).

2.9 Startup Capital, Involvement and Progress of Men and Women in Formal Business in Africa

Woman in Africa are well known for owning small scale businesses which have been described as petty and unregistered by many scholars world over. Nevertheless, there are other female owned businesses that have been formalised just like for men but what is not clear is how female owned enterprises are progressing in comparison with those owned by their male counter parts. Usually small-scale businesses in Africa rarely meet the

conditions set by financial institutions, which see MSEs as a risk because of poor guarantees and lack of information about their ability to repay loans. Since women are the majority in this business sector, they are caught in the web of lacking access to credit facilities especially from the formal financial institutions.

As documented by an extensive and still growing literature, access to credit is important for firm growth, especially that of small firms. However, credit is not the only financial service that seems to matter. Recent evidence shows that access to savings services can also increase enterprise investment, especially among female entrepreneurs (Dupas and Robinson, 2009).

Gajigo and Hallward Driemeier (2010) suggest that, “Although differences are higher across sectors than across gender, the median capital for male entrepreneurs is more than twice than that of female entrepreneurs. The financial system in most African countries is under-developed therefore, its provision of financial instruments is very limited to only those having big and viable businesses. This gives an advantage to the male entrepreneurs who in most cases have big, stable and viable enterprises which attract funding.

Evidence from Africa shows that in many instances, only male heads of households were able to successfully receive formal credit (Johnson, 2004). Capital markets in Africa are in their infancy, shareholding is rare and no long-term financing is available for MSEs. Non-bank financial intermediaries, such as microcredit institutions, could be a big help in lending money to the smallest MSEs especially those owned by women, but they do not have the resources to follow up their customers when they expand (Ntakobajira, 2013).

IFC (2001) and IFC (2011) point out that, “Women’s lack of property ownership hinders their access to credit and financial services for starting up and even expanding their business ventures.” This is true because most of the financial institutions demand for collateral for them to give out loans. Demand for collateral is a common feature in formal financial institutions and this trend may force the entrepreneurs to limit their investments to retain earnings thereby restricting entrepreneurial growth and development (Nneka, 2015). Lack of collateral surely discourages most women from approaching banks and is one of the leading reasons they are turned away for loans when they do approach the banks.

For instance, in Tanzania in 2006, only 5% of women were reported having the collateral to access bank loans, giving them limited resources to invest in their businesses (IFC, 2007).

A large number of women start the small scale enterprises with personal savings or traditional collective savings. Because of lack of property rights, many women lack the necessary asset for starting businesses. Referring to the case in rural Ghana, IFAD reported that over 70 percent of them start up with capital less than US\$ 100, and 45 percent with less than US\$20. Similarly, a World Bank survey of female micro-entrepreneurs in Zimbabwe showed that only 5 percent of respondents had received formal credit while 75 percent of them got financed their capital needs from personal savings and family grants (Hallward-Driemeier and Tazeen, 2013). Women are more likely to redirect earnings from their businesses toward the consumption of the household rather than reinvest in their businesses.

Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land. For example, female headed households in Uganda claimed that their inability to finance their startup capital prevented them investing in businesses and trade activities (Dolan 2002, cited in USAID 2005). Social constructionist feminist argues that lack of assets which could be used as collateral by women emanates from identities which are socially and linguistically constructed. Society perceives a woman to be a property of the husband and so ownership of assets is considered to be a preserve of men who are coined the heads of the household. Lack of both start up and working capital limits the size, type and location of income generating activities. While some of the successes of micro-credit institutions has gained recognition over the years, the unmet credit needs of men and women in many parts of Africa remains widespread.

More often than not women concentrate in the informal business sector and run small businesses that are even operated from home. These businesses tend to be service oriented and far lower down the chain of value-added production, limiting their income and growth. In east Africa, female-run enterprises tend to be undercapitalized and have poor access to machinery, fertilizer, extension information, and credit (DFID, 2012).

International Finance Corporation (2011), states that, “women-led enterprises only receive 5% of the venture capital each year worldwide.” It is surprising to learn that even in the developed countries in the United States of America the percentage of women accessing financial services is roughly the same with the 5% global trend, even when they have a larger pool of venture capital available. In Africa, female owned enterprises in the formal sector in urban areas have less starter-up capital than male owned equivalents. Less startup capital can contribute to poor progress in businesses. This poses a challenge to smaller businesses especially those located in the rural areas.

In most societies’ women are not allowed to access loans without authority from their husbands and to stand as guarantors (DFID, 2012). Such hindrances are assumed to be the root cause for most women not progressing well in formal entrepreneurship. The study seeks to establish whether this is the case in Chipata district. Additionally, banks may not have enough information about clients, a thing which makes them unwilling to administer loans due to the perceived risks involved.

There is a general perception that women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral and also negative perceptions of female entrepreneurs by loan officers (Abor and Biekpe, 2006). Studies done in Africa have revealed that women find challenges when trying to obtain credit from credit organisations. In the western Africa for example, in 2001, studies were done on the International Fund for Agricultural development (IFAD) to ascertain how well women were considered in village association loans meant to improve agricultural and national economy. In Aguié Niger, it was found out that women only received 11% of the total number of loans. This was because men usually registered themselves in the associations as heads of the family.

2.9.1 Networking, Involvement and Progress of Men and Women in Formal Business in Africa

The success of the formal business is dependent on social networks an entrepreneur has access to. Social networks are the links and connections one has by virtue of being a

member of a group formed basing on mutual interactions. Interaction with other business players broadens the spectrum of knowledge and hence promotes growth, sustainability and viability of enterprises. This is because networking provides a platform to the entrepreneurs to interact with the role models whom they can emulate, establish close relationship with and share business experiences. Networking also improves linkages and relationships which in turn boost negotiations and support. Successful entrepreneurs can take advantage of this complementally nature of various business ideals in the social networks.

Networking also helps in capacity building of entrepreneurs in the process of developing reputable and credible businesses. Networking, guides in resource mobilisation and investment in a more definite manner. It is through networking that a business can establish a sustainable competitive advantage and access to scarce capital resource and human capital capabilities.

A number of government and non-governmental institutions provide for programmes that are supportive of women entry into business and sustain it. The formation of cooperatives is one of such initiatives that are aimed at promoting social networks in the business realm. In this, technological and information age, success in business depends on rightful information on where to get the product at reasonable cost, how to get them as well as where to sell them. It is for this reason that networking is aimed at establishing business contacts and relationships (Mahbub, 2000). Cooperatives and business associations help entrepreneurs to access training opportunities competencies and ways of marketing their products at competitive prices. Business networks provide for business opportunities that can only benefit formalised entrepreneurs. More often than not, women are likely to be less involved in networks than men.

More often than not, men have widespread opportunities for business and informal networking which is not the case with women. Most existing networks are male dominated and sometimes not particularly welcoming to the women. Few women are invited to join trade missions or delegations due to non-availability of female dominated networks (Mahbub, 2000). Lack of networks also deprives women of awareness and exposure to good role model in businesses. Lack of exposure for women to the public domain is also a

factor which hinders them from knowing what is happening in the business networks because they are confined to the domestic sphere by the cultural and societal perceptions.

However, African women have various types of informal and semi-formal economic and social associations where they pull labor and resources together to maximize labor productivity and social networks. Recently, through various interventions of donors, governments and NGOs, women have been organizing themselves into groups and associations (Naidoo and Hilton, 2006). In Ghana, for example, women are organized by their products, for example association of shear butter producers etc. However, the capacity of these associations is weak and they more concerned with their social interest instead of looking at what they can do to support their businesses economically.

Unlike other scholars, Nneka (2015) concludes that, “female entrepreneurs tend to form support networks and adopt network strategy with other small and medium enterprises to share information, resources and facilitate business cooperation. The trend of using business networks and informal support mechanisms is highly commendable because it gives a platform for business women to obtain information and resources for advancement of their businesses. Despite this, more often than not, business women Shun business networks. Women suffer a setback in establishing formal businesses due to the social cultural factors which perceive men as superior over women, unfavourable legal framework, difficulty to access loans and unbalanced networking.

2.9.2 Zambian Perspective on Male and Female Entrepreneurship

Zambia was not favourable for both male and female entrepreneurship before 1990. This is because the country implemented socialist and communist ideologies where most of the businesses were done by the state. Government was in charge of parastatals such as Zambia Consumer Buyers Corporation (ZCBC), United Bus Company of Zambia (UBZ), Zambia Consolidated Copper Mine (ZCCM) and many others (Byrne, 1994:23).

Nevertheless, this does not mean that there were no private businesses. The cost of doing business that time was very high for the private sector because of price controls which did

not match with the input value (Byrne, 1994:24). This could have been the reason why not many men and women ventured into entrepreneurial activities. At that time, parastatals also subsidised their services heavily in order to help the Zambian poor. For example, the United Bus Company of Zambia (UBZ) offered cheap transport throughout the country even to the remotest parts where private firms were not willing to operate from. Other companies like the Nitrogen Chemicals of Zambia (NCZ) produced fertilizer and sold it at concessionary rates to farmers, while the Zambia Electricity Supply Corporation (ZESCO) took over from the private firms, and began an electrification programme that extended to all parts of the country. Parastatals were engaged in crucial initiatives that the private sector was not willing to pursue, or which they deemed “unprofitable” (Noyoo, 2010).

In late 1980s, Zambia reached a level of debt crisis in her quest to finance capital projects, social service provision, as well as keeping the inefficient state-owned parastatals running. In 1990 Zambia succumbed to the demands to adopt the stabilising and adjustment programmes which were aimed at addressing budget deficit and balance of payments deficits (Lungwangwa, 1992). This led to price liberation, privatize inefficient state-owned enterprises, removal of subsidies to reduce government spending and devaluation of local currency to discourage imports and make exports more competitive (Lungwangwa, 1992). This resulted into people losing employment in the formal sector thereby living them with no option but to start businesses in the informal sector of the economy.

The implementation of parastatal reforms in 1993, resulted into lifting of price controls on mealie meal and fuel. Most of the state-owned enterprises were privatized and 10,000 civil servants were made redundant as part of civil service and parastatal reforms (UNICEF, 1994:3). This move pushed most of those men and women who were left jobless into entrepreneurship in order to cope with the increasing demand for the family basic needs. According to 2014 labour force survey, about 84% of the working population was employed in the informal sector where 91.2% were female and 57.8% were male (MNDP, 2017). This is indicative that females dominated in the informal sector of the economy. Despite this dominance, very few women found themselves in the formal business sector. Women tend to be found trading in certain areas of business that are often labelled as “gendered” or “feminised” sectors. These sectors are likely to be in saturated markets and

or have low margins of return. Parker (1996) researching in Zambia found that women not only dominated the informal sector but that they were concentrated in particular sectors: “trading and retailing accounted for 65% of all women in the formal sector” (Finnegan, 2004; Parker, 1996).

Most of the female owned enterprises concentrated on low return business ventures (Parker, 1996). It is important to note that women could also do better in business if provided with the enabling environment free from discrimination and patriarchal ideals of society. This understanding comes from the fact that women seem to be sidelined in most societies in doing certain chores by virtue of their being female. Sex role stereotype is still very strong in most societies, especially African cultures. The way men and women comparatively progressed in formal entrepreneurship was not clear and hence the need for this study. It is well known that small scale enterprises especially those owned by women face severe competition as many of them operate at the margins of the formal economy with very small capital base. These enterprises face procedural and administrative problems relating to licensing, formalisation and resource, in terms of their access to and management of finance, space, land and people.

2.9.3 Social Cultural Factors, the Involvement and Progress of Men and Women in Formal Businesses in Zambia.

Chipata being the provincial headquarters of Eastern Province and having people of different cultural backgrounds mostly coming from other tribes of the province make up a multicultural society with diverse cultural practices. However, the population of the Province is dominated by the Ngonis due to the fact that the town is located right in the Ngoni Chiefdom. Despite coming from different cultural backgrounds, the people of Chipata have commonalities in their way of life. The culture of Eastern Province like other cultures in Zambia has social stigmas which entail some sort of prohibitive or derogatory role for women. This starts right from birth where a girl child is discriminated against by being trained to perform the role of docile daughters, compliant wife, and dependent mother.

In Zambia, Beveridge and Obershall (1979) indicated that before independence, the business activities of women were marginalised to the prepared food trade and were entrenched in small scale charcoal trading. Studies by UNICEF (1986) and ILO/JASPA (1981) Show that female involvement in the informal sector seemed to follow similar patterns to those found elsewhere in Africa in that they are concentrated in retail trade, community and personal services. This could have been exacerbated by what the liberal feminists are calling lack of experience, management skill skills as well as the existence of segregation and social inequalities which put women at a disadvantage. Shuster (1983) indicated that the need for women in Zambia to engage in trade and earn money arose as a response to the influx and population boost in the cities, which brought about major social upheavals with major socio-economic impacts. Women with their socio-economic background could not easily adapt to the new environment. Therefore, they responded to these social and economic changes by engaging into trade.

ZARD (1985) postulates that, “women in Zambia since the 1940s contributed to the household economy through the sale of garden produce, handicrafts and beer brewing.” Women were differently involved in productive activities and in the cash economy and despite their major role in production, reproduction and the maintenance of the family, their contribution went unrecognized. Social feminist theory recognises that women do a lot of work which goes unappreciated by economic value because of the differences in power relation with their male counterparts that are perceived superior. Additionally, Hussain (1990) and Hamanyanga (1995) observed that, “lack of access to working capital, low levels of education, household responsibilities, low income clientele, lack of self-confidence, economic dependence on other people and women’s traditional role as mothers, wives or caretakers of the sick and aged family members impeded access to opportunities which would bring about progress in formal entrepreneurship. In addition to this, Turner (1983) concluded that most women who were uneducated also lacked the skills and experiences to deal with institutions responsible for leasing the activities of small-scale development programmes.

Considering family responsibilities as a constraint in business activities, Milimo (1990) argued that the disadvantageous position of women in agriculture is due to the structure of

Zambia's rural society as well as certain cultural norms and practices which place women in a subordinate and subservient position to men. He pointed out that such cultural practices socialised women into subordinate role which become a constraint in as far as agricultural services and resources for women are concerned. The Economic Commission for Africa (2002) indicates that many women in Zambia are involved in income generating activities to supplement on the family income. However, the high prevalence, impact and effects of HIV/AIDS on women and children reduce their involvement in formal businesses for they more often than not, take care of the sick people in homes. It is therefore more likely that when there is an AIDS patient in the family, a woman abandons her business to nurse the patient, a thing very uncommon for men.

Muntemba (1991) found that the majority of woman participants in the informal sector came from low-income groups in society and entered the informal sector entrepreneurship as a means of survival. These women have little or no formal education. They also have no special skills when compared to their male counterparts. CSPR, (2002:28) argues that "Women's situation is compounded by their non-participation in decisions made on resource allocation at household and other levels." This results in women having limited access and control over productive resources thus making them more vulnerable to poverty.

There are assumptions that women face challenges to progress in formal entrepreneurship because the majority of them are not educated. Zambia demographic and health survey (2013-2014:27) indicates that 16% of females have never been to school, 4% have completed secondary education and 3% have more than secondary education while only 12% of males have never been to school, 7.9% have completed secondary school education and 4.8% have more than secondary education. This disparity in education level might be a hindrance in formal enterprise progression for women. This assumption comes from the understanding that most of important information about how to advertise, care for customers, branding of products, diversifying and many more others is given in English in the print media, radio and television. This explains why it could be difficult for someone who is not well educated to access important information on how best he/ she could grow the business. From this perspective education helps to broaden networks in businesses

making entrepreneurs aware of the current trends especially on where to get cheaper and quality products and where to sell them.

2.9.4 Startup Capital, Involvement and Progress of Men and Women in Formal Business in Zambia.

In Zambia, at the advent of economic restructuring programme, Lumbwe (1992) suggested that the inequalities that exist in Zambia would worsen with the economic restructuring that was to take place with privatisation and radical reformation of the economy. This was true in the sense that there was very little participation of women because of the unequal distribution of wealth, power and existing unfair business practices that made credit unavailable to women.

Mwale-Yerokun (2003) did a study to examine the levels of participation of women in the privatisation programme. She also determined the factors that influenced the comparative participation of females and males in the programme. She did indicate that despite having signed and ratified a number of instruments on gender equality and empowerment of women, Zambia went ahead and left women out in the privatisation process. Women were left out in that their financial base was not as good as that of men and hence it was doubtful if they could sustain their investment. In her study Mwale-Yerokun (2003) found out that the factors that influenced the comparative participation of females and males included capital and experience in managing companies such as parastatals and political status. The results of the study, indicated that although lack of capital was the major problem faced by both females and males in participating in the privatisation programme, females faced more problems than males.

Problems faced by females were attributed to lack of collateral, low levels of education and limited historical involvement in the types and sizes of business that were advertised. Due to these problems only a few women participated in the privatisation programme. This could explain why even today most women do not progress as much as men do in formal businesses. According to the liberal feminists, this could have been caused by the

longstanding patriarchy which did not give chance and exposure for women to gain experience in different businesses because of their confinement in a home.

According to ZAMBANKER (2018:36) “collateral requirement has continued to keep women entrepreneurs from accessing financing from banks.” The study done by ZAMBANKER (2018:36) did mention that “though there has been an improvement in the disbursement of loans to women from 2016 10.5% to 2017 12.5%, access to credits for women is still very low. This financial gap should be narrowed further through the inclusion gender gap policies. ZAMBANKER study, which is the bank of Zambia journal acknowledges the fact that women are financially and economically organised differently to men in that they understand financial language through informal networks such as chilimba in Zambia and charmers in Kenya.

The study done by Mukeya (2007) points out that, “lack of capital was a major problem faced by both males and females in participating in the privatisation process although women faced more challenges compared to men.” This implies that the buying of the enterprises which were owned by government mainly benefitted men because they were at an advantage to access loans. Yurus (1990) justifies the need for credit facilities by indicating that, “credit is a human right and is in the final analysis the economic weapon which creates opportunities for self-employment in which poor people could control their economic destiny. This is true in that loans are sought usually to improve one’s economic destiny. The study done by Mwiya in 2002 aimed at ascertaining whether female entrepreneurs were discriminated against with regards to access to finance. Mwiya (2002) concluded that both male and female entrepreneurs were faced with similar problems in their own business operations particularly those relating to finance and infrastructure but women tended to be affected the most because they lack property which they could use as collateral to boost their capital base.

The cumbersome procedures in obtaining credit from financial institutions hampered women’s progress in economic activities. ZARD (1985) posits that, “stringent lending policies of financial and credit institutions and the cumbersome procedures involved in loan application also marginalised women’s participation in and access to credit facilities.” The Zambia’s progress report on the implementation of the Beijing platform for action

(2004) identified limited resources to alleviate and reduce poverty which had not fully matched with the worsening situation of the women including cumbersome procedures to obtain credit and lack of awareness on the existence of property reduction programmes among women as constraints faced by women in economic activities.

Muntemba (1989) acknowledges the fact that women were marginalised in accessing credits which could broaden, their productivity in the field of business. This entails that women were unable to take advantage of existing credit facilities, which were often monopolized by men. Additionally, Kooij (1989) argues that, “most women failed to satisfy the guarantee part of the lending policy because they had no assets such as land, machinery, animals, income or other forms of surety. She also cited socio-cultural attitudes as contributing to the exclusion of women from credit programmes. The problem here is that women in homes do not have access to and control over resources. Furthermore, Muntemba (1990) noted that women’s access to credit is extremely important as it affects their involvement and food production. This study seeks to establish how access to credit would enhance women’s involvement in formal entrepreneurial activities.

MNDP (2017:14) in the seventh national development plan argues that, “there is need for government to consider adequately capitalising lending institutions that provide financing to Micro, Small and Medium Enterprises (MSMEs) so that long-term finance is available for expansion and growth of business. While acknowledging the existence of public-private dialogue structures, such as the Zambia Business Forum and Zambia International Investment Forum, the private sector proposed the reactivation of these structures at high level to promote exchange of ideas and facilitate the growth of the private sector and the economy in general.

Lending rates in the period from 2010-2015 were very high averaging above 20 percent. Mwinga (2005:44) argues that, “high interest rates on borrowing seriously make it difficult for women especially the beginners to improve their formal businesses.” The pressure on lending rates was mainly on account of the stringent monetary policy measures and higher government borrowing necessitated by increased infrastructure investments. This was coupled with the pass-through effects of the depreciation of the Kwacha, especially in the latter years of the period under review. In 2012, the Bank of Zambia introduced the bank

policy rate at 9.0 percent to allow it to influence the cost of credit in the market (World Bank, 2010). In an effort to curb inflationary pressures in the latter years of the period, the bank policy rate rose to 15.5 percent in 2016 from 9.0 percent in 2012. This was compounded by other adverse macroeconomic fundamentals, which reduced liquidity in the market leading to higher interest rates on commercial bank loans. This in turn negatively affected private sector borrowing, thereby adversely affecting investments (MNDP, 2017:64).

Additionally, the high cost and limited availability of long-term finance remain major constraints to growth, particularly for small to medium-scale enterprises. The major form of finance in Zambia is commercial bank loans that are mainly designed to support cash flow solutions and not long-term capital. At the same time, rural finance, venture capital and leasing finance that offer targeted finance products to particular business segments remain underdeveloped. This has posed serious limitations and ability of entrepreneurs to start or expand their operations. This seriously affects the women in as far as accessing financial support was concerned because of increased cost of doing business which may make them fail to meet the high cost of repaying loans in Zambia. Mwinga (2005:43) indicated that, “many women do not have control over the property in their homes and hence they find problems when it comes to the surety should they fail to repay the loan.

The foregoing studies point out that women were less likely to access loans that could help them progress in their business because they lacked collateral to act as surety. This is because women generally have less or no control over the types of fixed assets that are usually demanded for as collateral. The 2016 FINSCOPE survey, conducted under the Financial Sector Development plan, (FZDP) argues that, “women are mainly involved in microfinance programmes with small savings and credit services and their participation relative to men decrease as financial organisation grow and introduce services for better clients, often as a way of improving financial viability.” Therefore, this study intends to find out if women in Chipata are also finding financial challenges to improve their formal enterprises.

It is interesting to note that there are more than 40 credit schemes in Zambia that were formed to help the vulnerable people grow their businesses. These credit schemes offer

financial services to both men and women in the quest to improve their enterprises. Examples of such credit schemes are Vision Fund Zambia (VFZ), CETZAM Financial Services Limited, and Foundation for International Assistance (FINCA), Pulse Financial Services, Micro Bankers Trust, AGORA Microfinance Zambia, Micro Loan foundation Zambia, and many others (FSD, 2009). Among the examples given, Chipata has a fair share of credit schemes whose interest is to provide loans and saving services to the perceived vulnerable groups of people in the society. Examples of credits schemes found in Chipata are vision fund Zambia (VFZ), which operates under the world vision Area Development Programmes (ADPs) in the quest to provide financial services to women running small scale businesses as well as other micro-entrepreneurs with business experience.

Another one is Foundation for international assistance (FINCA) which is a regulated deposit taking microfinance institution. It helps single mothers caring for children orphaned by AIDS and promote group savings through such as village banking an idea which was borrowed from SEWA in India (IFAD). There is also PULSE Financial Services Limited which also operates as deposit taking financial institution licensed and supervised by the Bank of Zambia. Another micro-financial institution is Micro Bankers trust which works with the Ministry of Community Development and Social Services in collaboration with the European Union (EU) as a nonprofit making and provide low interest loans Kingombe (2004). Just like micro bankers, micro loan foundation Zambia which is regulated and monitored by the United Kingdom commission also provide financial services to low income women and they are not a profit making institution just like Micro Bankers Trust.

It is these organisations that help most of the small scale entrepreneurs especially women to raise their startup capital and even developing their enterprises. FSD Zambia (2009) mentioned that, “most of the micro-financial institutions had flexible conditions for accessing their financial services unlike the banks which demanded for collateral. This could have helped more women to access loans for their small scale businesses. However, the drawback which comes with these institutions is that they give very small amounts of money which cannot be used for bigger investment. This continues putting women at a disadvantage in as far as growing their formal businesses was concerned. Banks which are

in a position to give a substantial amount for entrepreneurial growth attach very difficult condition that women cannot afford. This study seeks to find out if men and women alike benefitted equitably in accessing loans from viable financial institutions for their enterprise development.

2.9.5 Legal framework, the Involvement and progress of Men and Women in Formal Businesses in Zambia.

Nell and Shapiro (1998:4) indicate that, “the entrepreneurial sector is negatively affected by the cumbersome legislative framework which is generally un hospitable to the informal sector.” This explains that when a country is faced with complicated legislative framework, it becomes difficult for the economically weaker groups of the society to breakthrough and do better in the field of business and improve on capital accumulation.

Most governments have recognised the need to empower women by coming up with a number of strategies, for instance in 2006 the Zambian government introduced good policies such as citizens economic empowerment commission (CEEC), youth empowerment fund and many others to help citizens who face diminished opportunities based on overlapping discrimination such as sex, age , HIV status and disability. Despite such good interventions, women in Zambia, like other countries continue to lag behind in as far as involvement and performance in formal business was concerned. MNDP (2017:64) in the seventh national development plan argues that, “there is need to promote graduation of micro and small to medium-scale enterprises through the reduction of prohibitive interest rates, removal of collateral as a requirement for borrowing in order to enable entrepreneurs borrow and expand their businesses.

MNDP (2017:64) acknowledges the fact that, “land is an important resource for investment, production of goods and services in the economy, wealth creation and ultimately poverty reduction.” However, there are several constraints in accessing land on title especially for women, such as inadequate information on land issues, inefficiencies and delays in processing title deeds and insecure land tenure systems. Although Zambia has ratified the core ILO conventions, its procedural requirements for land acquisition is

frustrating. Women's land rights in Zambia are governed by both statutory and customary law. Even though the constitution and land acts support property rights and prohibit gender based discrimination, customary rules and practices often discriminate against women when it comes to access and control over land (World Bank, 2009).

The Zambian constitution explicitly excludes customary law from prohibition on discriminatory practices, a significant limitation considering the vast amount of land held under custom. Women usually access land through their natal family or husband. World Bank (2009) indicated that 69 out of 72 ethnic groups were matrilineal, implying that inheritance passes through the female lines. However, land still passes through the male family members. Additionally, married women are rarely allocated their own land by the chiefs. Nevertheless, single women with children may be given land.

In trying to improve land acquisition by women, the 2000 national gender policy provides that 30% of the land available for the state distribution should be allocated to the women and the remaining 70% should be allotted equitably between men and women. However, the policy has had very little effect (ILO, 2015). The 2009 Investment Climate Assessment Report (ICAR) examined the differences in entrepreneurial performance and constraints between male and female owned firms in Zambia's formal sector. It found out that, laws and customs impede women to a greater extent than men in obtaining credit productive inputs, information and other public services which limit their progress in entrepreneurship (World Bank, 2009). This is because the limited access to land by women would for long time continue reducing their chances of gaining access to loans when land is pegged as collateral.

Taxation policy which led to a disproportionately high tax burden on small scale formal entrepreneurs has also been identified as a serious hindrance to progress in formal businesses by women (World Bank, 2010:6). This is true in the sense that the government discourages local investment by giving tax rebates to foreign investors when the local ones are highly taxed.

2.9.6 Networking, the Involvement and Progress of Men and Women in Formal Business in Zambia.

Networking in its purest form is simply talking to people, making connections and developing rapport to grow your circle of influence. By developing long-term relationships for mutual gain and creating lasting impressions with people you would be learning a life skill which could have many applications in both personal and professional undertakings.

Business networking is very important in the development of dialogues in the quest to improve economic growth through sharing of ideals and ideas of business. ILO (2008:08) indicate indicates that, “networking in Zambia has been helping both men and women with training and sustainable entrepreneurship support.” This has been working through formation of clubs which usually involved women. ILO (2008:10) indicates that, “women benefitted more in business networks because a lot of associations which targeted empowering women were opened and many more women joined.” For instance many women joined organisations such as Zambia Federation of Associations of Women in Business (ZAFAWIB) and Women Entrepreneur’s Development Associations of Zambia (WEDAZ). These organisations created their own website which enabled entrepreneurs to communicate on business issues affecting them. This is indicative that if so many associations could be opened to spearhead networks or establish links among entrepreneurs irrespective of their sex, both men and women would improve greatly in their entrepreneurial undertakings.

Networking is no doubt a very important factor in as far as increasing productivity and widening market experience was concerned. Networking would provide many opportunities to ask questions and receive feedback. Discussing other points of view really expands the knowledge base, and allows entrepreneurs to see things from a broader perspective. Learning from other’s “best practices” saves time, energy and resources.

Whether promoting yourself or your organization, having a large network may assist you in moving your career forward, promoting a new product launch, or driving new members to your organization. Poor access to technology, weak entrepreneurial culture, weak collaboration among indigenous businesses and a weak policy environment to support MSME growth impede on the development of formal businesses.

Summary of Literature Review

The studies reviewed above documented the existence of social cultural factors which subjected women to care giving roles like taking care of the sick, the aged, children, the disabled and also their confinement in a home at the expense of the productive functions. The literature indicated that women were marginalised in the sense that they had challenges in accessing loans because creditors usually demanded for collateral which women did not have. On the legal framework, literature did indicate that borrowing for women was restricted to the approval of the husband. On networking, literature indicated that men were more likely to join business networks than women where they could benefit in knowledge sharing on how best they could expand their businesses. This study intends to ascertain if female entrepreneurs at Kapata market were also affected by their participation in domestic labour, low access to loans, laws men and business networking.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter discusses the research methodology for the study. It highlight and delineates the procedures and methods used for the research by specifying research design, study site, study population, sample size and sampling procedures as well as data collection techniques. The chapter also specifies the nature of the data, how the research was conducted, and how the data was analysed.

3.1 Research Design

This study adopted a descriptive research design. The main purpose of this descriptive research design was to describe in detail the phenomenon under study (Mugenda and Mugenda, 2003). Therefore, this research design helped in determining, reporting the way things were and attempted to describe how factors like social cultural ideals, legal framework, financial sources, and networking affected the involvement of men and women in formal businesses. The study used mixed methods consisting of both quantitative and qualitative approaches.

3.2 The Study Site

This study was conducted at Kapata market in Chipata city which was chosen purposively because it is the biggest market in Chipata covering a wide range of different entrepreneurial activities. Chipata was ideal for the study because of it being a border town where the majority of people do cross border businesses. Kapata market is located in the northern part of Chipata town Centre and eastern part of the famous down shops owned by Indians. Chipata is also embedded within the Ngoni patrilineal cultures which are more likely to interfere with the economic independence of women than that of men.

3.3 Study Population

Best and Kahn (2006), explain population in research as, “a group of individuals with at least one or more characteristics, which distinguish that group from the rest of individuals and the group that is not of interest to the researcher”. In addition, a population is understood as the set of people or entities to which the findings are to be generalised (Merriam and Simpson, 1995). The forgoing is also in line with the perception of Borg and Gall (1979) who argue that, “target population in research includes all the members of a real or hypothetical set of people, events, or objects to which a researcher wishes to generalise the results of the study.” The universal population which comprises all traders at Kapata market was 2179, where 761 (34.9%) were men and 1418 (65%) were women. Out of 761 male traders only 48 were registered accounting for 6.3% while for the female entrepreneurs only 39 were registered and this represented 2.8%. Therefore, the study only targeted the registered entrepreneurs who were only 87. This was done in order to establish the registration trends between men and women and find out from them how different factors affected their involvement in businesses by virtue of them being male or female. Registered male and female entrepreneurs were picked because they had experience of the whole registration process.

3.4 Sample Size and Sampling Strategy

Sidhu (2012) defines sampling as, “the process of selecting research participants from the total population of a study area.” This entails that the sample size is the sub set of the total population which must be representative. The study targeted the registered male and female entrepreneurs at Kapata market in Chipata municipality. The total population of registered male and female entrepreneurs was 87 as per list drawn from Patent and Company Registration Agency (PACRA). From the lists containing 48 male and 39 female, the researcher calculated the sample size using Yamane formula “ $n = N / 1 + N (e^2)$ ” Where: n = sample size, e^2 = error limit (5%) and N = total population.”

$$n=87/1+87(0.05^2)$$

$$n=87/1.2175$$

$$n = 71 \text{ entrepreneurs}$$

From this calculation 71 was derived as the suitable sample size and this was inclusive of both male and female registered entrepreneurs. The researcher used the stratified random sampling technique in order to have proportionate representation of both male and female entrepreneurs. Kothari (2008) recommends the stratified random sampling because it is accurate, easily accessible, and divisible into relevant strata and it enhances better comparison. Stratified random sampling was ideal for this study because it reduced human bias in the selection of cases to be included in the sample, thereby providing the sample which was highly representative of the population being studied. Since each stratum was well represented, a researcher could compare strata as well as making more valid inferences from the sample to the population.

Since the total number of traders was 2179, where 761 were men accounting for 34.9% and 1418 were women accounting for 65.1% the study targeted only the registered entrepreneurs who were 87 including men and women. Since the population was stratified by gender, from 87 entrepreneurs, the researcher drew two sampling frames one for 48 registered male entrepreneurs and the other one for 39 registered female entrepreneurs. Since the total sample size was 71 the researcher calculated the sample size to be drawn for each stratum by multiplying 71(total sample size) x 55% which was the percentage of male entrepreneurs in the total population to come up with 39 male entrepreneurs. In the female Stratum 71(total sample size) x 45% (percentage of male entrepreneurs in the total population) giving rise to 32 female entrepreneurs as sample size. The researcher then used simple random sampling, specifically the rotary method to select the participants in the research. In this, the name cards well prepared for each stratum and put in two separate boxes where they were shuffled and picked one by one until the sample size calculated for each stratum was met.

To complement quantitative data collected from the business men and women, qualitative data was collected from purposively selected key informants. These were 2 officers from PACRA, 2 officers from Zambia National Commercial Bank, 2 officers from Bank ABC

and 2 officers from the Ministry of Community Development making the total to 8 for key informant interviews.

3.5 Data Collection Methods

The study used both the quantitative and qualitative approaches to collect primary data. The researcher collected data using questionnaires specially constructed based on the objectives. Questionnaires are preferred because they are easy to administer and they are time saving (Mugenda and Mugenda, 2003). The questionnaires consisted of closed and open ended questions which were used to collect quantitative data. In addition, the researcher used the interview guides to conduct one to one interviews with the key informants. The researcher also used secondary data which was generated from PACRA on registered entrepreneurs.

3.6 Data Collection Procedure

The researcher distributed questionnaires to registered business men and women at Kapata market and went round to collect two weeks later. He made sure that the respondents were well guided to avoid non response error. The questionnaires were self-administered because the respondents were literate. The use of self-administered questionnaires is faster and cheaper although if dealing with a not well educated population a lot of mistakes are likely to be made (Mugenda and Mugenda, 2003) The researcher also interviewed the key informants from PACRA, ZANACO, Bank ABC and MCDSS within the two weeks in which he was waiting for the questionnaires to be completed by the entrepreneurs.

3.7 Data Analysis

According to Mugenda and Mugenda (2003), “data which is obtained from the field is in raw form and it is difficult to interpret unless it is cleaned, coded and analysed.” The researcher coded the data according to categories by assigning numbers and letters to

differentiate the variables. He then went through questionnaires and corrected the errors. He used double entry and compared the results generated from the two data sets to ensure correct data entry using Statistical Package for Social Sciences (SPSS). This was used to run cross tabulation, frequency tables and graphs which helped the researcher to determine the mean and conduct chi square test. Qualitative data was analysed by grouping similar responses into themes in line with the objectives. This was done by using short phrases and words to represent similar categories of responses.

3.8 Ethical Considerations

A strict set of guidelines and codes of conduct was adopted and adhered to. The researcher applied to the Research Ethics Committee (REC) at the University of Zambia (UNZA; School of Humanities and Social Sciences). The researcher also applied to the Ministry of Local Government to seek permission to conduct the research at Kapata market. Additionally, the researcher ensured that participant's consent to participate in the research was voluntary, free of any coercion or promises of benefits likely to result from participation. Confidentiality and anonymity was upheld by not revealing the participants' names and personal details. The data collected from participating institutions and individuals was treated with strictest confidence and purely used for academic purpose only. Direct references to the institutions were only used where the respective institutions had already made this information public in which case this was acknowledged. The research took into consideration the fact that the aspects of the research findings would be shared with learning as well as government institutions to inform policy direction.

3.9 Limitations of the Study

The study was limited to a small sample because it only targeted registered business men and women. The small sample size affected the analysis of data especially the quantitative one which requires large samples. Therefore, the researcher also used the qualitative method to improve on the reliability and validity of the data collected.

CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

4.0 Introduction

This chapter presents the study findings based on quantitative data which was analysed through the use of statistical package for social sciences and qualitative data which was analysed thematically. Data is presented in a logical manner in line with the objectives of the study. Quantitative data is presented numerically in form of tables and graphs while qualitative data is presented in themes derived from key informant's narratives.

4.1.0 Presentation of Quantitative data

4.1.1 Demographic Data

This section presents the background information about the respondents who took part in the research. Information on age, marital status, education and residential area was very important in explaining the existence of disparities between men and women in formal entrepreneurship.

Table 1: **Age Distribution of the Respondents by Sex**

Age Range	Male		Female		Total	
	Frequen cy	Percentag e	Frequenc y	Percenta ge	Frequen cy	Percent age
15 to 25 Years	5	12.8%	4	12.5%	9	12.7%
26 to 35 Years	10	25.6%	8	25%	18	25.4%
36 to 45 Years	14	35.9%	6	18.8%	20	38.0%
46 to 55 Years	8	20.5%	9	28.1%	17	18.3%
56 to 65 Years	2	5.1%	4	12.5%	6	4.2%
66 to 75 years	0	0%	1	3.1%	1	1.4%
Total	39	100%	32	100%	71	100%

Table 1 shows the age range and frequencies for male and female entrepreneurs. From this table, the mean age for the total sample was calculated as 39.4 years. The mean age for male entrepreneurs was 38.4 years against 41.7 years for female entrepreneurs. The median age for both male and female entrepreneurs was 45.1 years while for male entrepreneurs alone it was 44 years against 46.5 years for female entrepreneurs. This shows that female entrepreneurs in the older age range were more than males in as far as participating in formal entrepreneurship was concerned. The actual age range for the sample was 20 years to 70.5 years. This shows that the youngest entrepreneur was 20 years old and the oldest was 70.5 years. The mode in this age distribution was 37.5 years for the total sample, 37.5 years for male and 47.2 years for female.

Table 2: Education Status by Sex

Education level	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Primary	4	10.1%	2	6.3%	6	8.1%
Junior Secondary	6	15.4%	10	31.3%	16	22.5%
Senior secondary	22	56.4%	10	31.3%	32	45.1%
College	5	12.8%	8	25%	13	18.3%
University	2	5.1%	2	6.3%	4	12.5%
Total	39	100%	32	100%	71	100%

Table 2 shows that more men than women had attained senior secondary school education while women were more in junior secondary, college and university education. This shows that women were more educated than men.

Table 3: Marital Status by Sex

Marital Status	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Single	7	17.9%	5	15.6%	12	16.9%
Married	28	71.8%	17	53.1%	45	63.4%
Divorced	3	7.7%	4	12.5%	7	9.9%
Widowed	1	2.6%	6	18.8%	7	9.9%
Total	39	100%	32	100%	71	100%

Table 3 shows that there were more married male than the female married entrepreneurs. In both sexes the married entrepreneurs were more than the other categories put together. It also shows that there were more divorced women than men who ventured into formal entrepreneurship.

Table 4: Residential Area by Sex

	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Low cost	14	35.9%	13	40.6%	27	38.1%
Medium cost	22	56.4%	15	46.9%	37	52.1%
High cost	3	7.8%	4	12.5%	7	9.9%
Total	39	100%	32	100%	71	100%

Table 4 shows that the entrepreneurs who lived in medium cost areas were more than those who lived in low cost areas and that very few lived in high cost areas. There were more females in the low cost (40.6%) and high cost residential areas (12.5%) whilst males were more in the medium cost areas (56.4%).

4.1.2 Social Cultural Factors and the Involvement of Men and Women in Formal Businesses.

This section presents information on how social cultural factors such as domestic roles, kinds of business ventures and time spent on business daily affect the progress of men and women in formal business differently.

Table 5: Sex and Domestic Role

	Participation in Cooking, Washing, Sweeping and Caring for the Sick, Children, the Aged, the Disabled.			Total
Sex		Yes	No	
	Female %	87.5%	12.5%	100%
	Male %	15.4%	84.6%	100%
Total	%	47.9%	52.1%	100%

Table 5 shows that the majority of female entrepreneurs performed most of the domestic works when compared to their male counterparts. 15.4% of the male respondents indicated that they also participated in doing domestic works while the rest did not take part.

Table 6: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	36.631 ^a	1	.000	.000	.000
Continuity Correction ^b	33.798	1	.000		
Likelihood Ratio	40.700	1	.000		
Fisher's Exact Test					
Linear-by-Linear Association	36.115	1	.000		
N of Valid Cases ^b	71				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 15.32.

b. Computed only for a 2x2 table.

The cross tabulation of the data in table 5 shows that there is a strong association between the sex and participation in the domestic works. The test indicated that sex influenced the types of chores one ventures into. This agrees with the results in the cross tab that shows that women are more likely than men to be involved in domestic roles such as washing, cleaning the house, taking care of the children, the aged and the sick as well as cooking for the family. ($p < 0.001$).

Table 7: Education Level, Monthly Profit by Gender

Profit Per Month /Sex		Educational Level					Total
		Primary	Junior Secondary	Senior Secondary	College	University	
K100 to K1000	Male	0%	0%	2.6%	0%	0%	2.6%
	Female	6.3%	12.5%	12.5%	6.3%	6.3%	43.9%
K1001 to K2000	Male	5.13%	5.13%	23.1%	0	0	33.36%
	Female	0	6.3%	6.3%	15.6%	0	28.2%
K2001 to K3000	Male	2.6%	2.6%	23.1%	7.7%	2.6%	38.6%
	Female	0	6.3%	3.1%	3.1%	0	12.5%
K3001 to K4000	Male	2.6%	2.6%	2.6%	2.6%	0	10.4%
	Female	0	3.1%	6.3%	0	0	9.4%
K4001 to K5000	Male	0	2.6%	2.6%	0	2.6%	7.8%
	Female	0	3.1%	0	0	0	3.1%
K5001 and above	Male	0	2.6%	2.6%	2.6%	0	7.8
	Female	0	0	3.1%	0	0	3.1%

Table 7 shows that profit making was lower for both men and women who had primary education. Data shows that only 2.6% male entrepreneurs made profit above k3001 in the primary category against 0% for women. It also shows that 0% of female entrepreneurs made profit above k3001 against 7.8% of men in the category of those who attained both college and university education. It clearly shows that those women who had college

education recorded 15.6% in the profit Range k1001 to k2000 which was far much higher than those women who attained university education whose highest percentage was 6.3% in the lower profit range which was k100 to k1000. This indicates that profit making for female entrepreneurs declined as they attained university education.

Table 8: Kinds of Business Ventures by Sex

Kinds of products	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Grocery	11	28.2%	1	3.1%	12	16.9%
Saloon	4	10.3%	4	12.5%	8	11.3%
Hardware	12	30.8%	5	15.6%	17	23.9%
Butchery	2	5.1%	1	3.1%	3	4.2%
Restaurant	0	0%	6	18.8%	6	8.5%
Boutique & Second hand clothes	8	20.5%	15	26.9%	23	32.4%
Other	2	5.1%	0	0%	2	2.8%
Total	39	100%	32	100%	71	100%

Table 8 shows that there were more men than women in grocery, hardware, butchery and in other unclassified businesses. More Women ventured in saloon, boutique and second hand clothes as well as in restaurant business while not even one man ventured into restaurant business. Data shows that more women than men were more likely to engage in saloon, boutique and second hand clothes as well as in restaurant business. Therefore, there was a significant evidence that sex influenced the type of businesses one ventured into at Kapata market ($p < 0.002$).

Table 9: Sex and Monthly Profit

		Profit Per Month						TOTAL
		K100- K1000	K1001- K2000	K2001- K3000	K3001- K4000	K4001- K5000	K5001- ABOVE	
SEX	FEMALE	45.2%	25.8%	12.9%	9.7%	3.2%	3.2%	100%
	MALE	2.6%	33.3%	41.0%	10.3%	7.7%	5.1%	100%
TOTAL		21.4%	30.0%	28.6%	10.0%	5.7%	4.3%	100%

Table 9 above shows that there were more female entrepreneurs in the profit range k100 to k1000 than male entrepreneurs. Male entrepreneurs were more in the profit range k1001 and above.

Table 10 : Chi-Square Test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.487 ^a	5	.001
Likelihood Ratio	22.972	5	.000
Linear-by-Linear Association	8.527	1	.003
N of Valid Cases	70		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is 1.33.

The cross tabulation in table 9 shows that there is an association between the sex and generation of profit. This indicated that there was a significant evidence that sex influenced the generation of profit among the entrepreneurs at Kapata market ($p < 0.001$).

Table 11: Sex and Time Spent on Business Daily

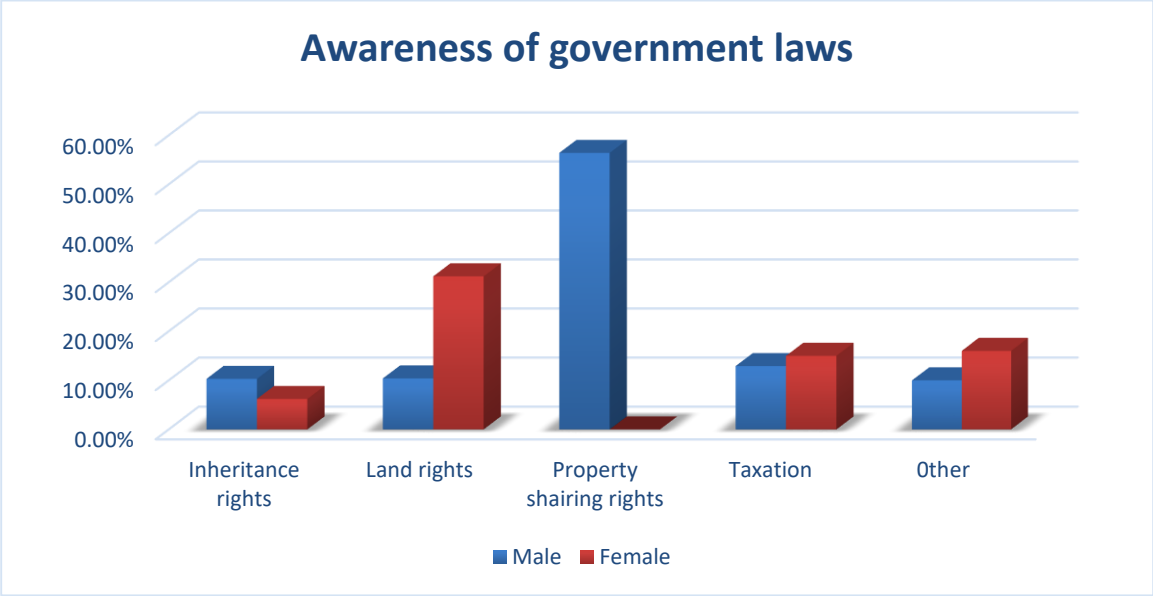
	Time Spent on Business Daily				Total
		1 to 5 hours	6 to 11hours	More than 11 hours	
Sex	Female	9.4%	56.2%	34.4%	100%
	Male	5.1%	41.0%	53.8%	100%
Total		7.0%	47.9%	45.1%	100%

Table 11 shows that women who spent 1 to 11 hours were more than men, while more men than women spent more than 11 hours at a business place representing 53% against 34.4% for women. More women than men pointed out that they never had enough time to attend to their businesses as compared to their male counterparts because they spent most of the time doing home chores before going to and after knocking off from the shop. The respondents mentioned that they spent a lot of time in cleaning the house, washing plates and clothes, taking care of the babies, the sick and the aged and also cooking.

4.1.3 Legal Framework and the Involvement of Men and Women in Formal Businesses.

This section presents the findings on how the involvement and the progress of men and women in formal businesses was affected differently by the laws under which businesses should be conducted. It presents tables and bar graphs on awareness of government laws, some government laws on entrepreneurship, technical and grant support from non-governmental organisation, land ownership, trading place and registration.

Figure 2: Awareness of Some Government Laws Supporting Entrepreneurship



The respondents were asked to select some laws that could affect their businesses. Figure 2 shows that more men than women were aware of inheritance rights, and property sharing rights while more women were aware of land rights, taxation and other laws.

Figure 3. Technical and Grant Support from Non-Governmental Organisation

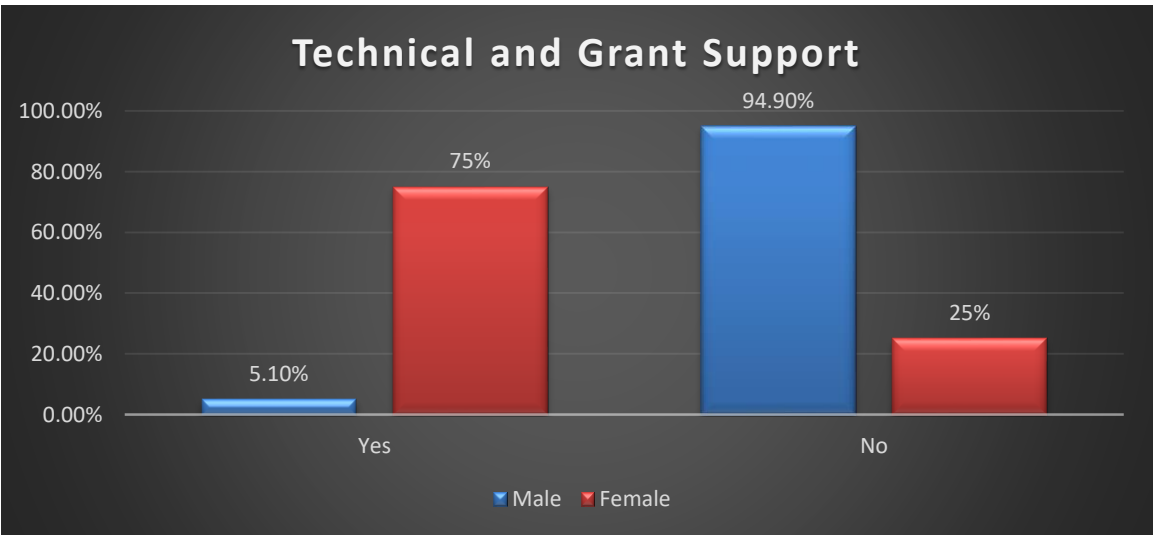


Figure 3 indicates that the majority of female entrepreneurs had support from non-governmental organisations. It shows that 75% of women who ventured into formal entrepreneurship were supported by some non-governmental organisations on technical advice such as advising them to have their businesses registered, encouraging them to work in groups in order to access funding also the need to advertise their businesses. They indicated that women were being given a grant of k30, 000 for every club consisting of 15 women and a soft loan worth k1000 each from FINCA. When asked what other programmes FINCA provided to improve their capital base, female entrepreneurs mentioned that the financial institution had introduced credits and savings techniques through village banking groups where they would save and borrow money at a very low interest rate.

Table 12: Sex and Land Ownership

		Land Ownership				Total
		Agree	Strongly agree	disagree	Strongly disagree	
sex	Female %	10.3%	79.5%	2.6%	2.6%	100%
	Male %	31.2%	50.0%	15.6%	3.1%	100%
Total	%	19.7%	66.2%	8.5%	5.6%	100%

Table 12 shows that more female respondents than men strongly agreed that they had challenges in accessing land. At the same time more men than women disagreed having experienced challenges in accessing land. The respondents indicated that land acquisition was a serious challenge for women because state land in Chipata got finished for the town is surrounded by hills and so the state did not have enough land. They pointed out that the largest part of the land which had remained was owned by the chiefs like Kapatamoyo, Mpezeni and Mazimawe who still believed that land should be in the hands of men. The Respondenets also mentioned that chief Kapatamoyo gave plots to men around Chizongwe area, Mpezeni was also giving plots in Kwalozi, Jere lopo, and Mchenga compounds and

other places along Mwami boarder road while Mazimawe also did the same in Kagunda and places near Msekera and Mtenguleni.

When asked about the legality of the land given by the chiefs, the respondents made it clear that the land was to be given title deeds because chiefs entered into an agreement with the state to legalise the land and even when demarcating plots the land surveyors and town planners from the council were involved. This agreement was arrived at after seeing that the land for the state had depleted and there was high demand for residential plots by the people in the area.

Table 13: Land Laws Which Favoured Men

Sex		Land Laws Which Favoured Men			Total
		Yes	No	Not sure	
	Female %	11%	79.8%	9.2%	100%
	Male %	13.8%	83.2%	3%	100%
Total	%	12.4%	81.5%	6.1%	100%

When asked whether they were aware of any land laws that favoured men alone in as far as land acquisition was concerned, 79.8% of women and 83.2% of men indicated that they were not aware of such laws. Only 11% of women and 13.8% of men indicated that the laws were there restricting women from buying plots from the council without the approval of the husband. After probing further, it was reported that land biased laws were repealed and that they were no longer in effect.

Table 14: Sex and Ownership of Trading Place

Sex		Trading Place		Total
		Yes	No	
	Female %	51.6%	48.4%	100%
	Male %	53.8%	46.2%	100%
Total	%	52.9%	47.1%	100%

Table 14 shows that there was a very minor difference in numbers of female and male entrepreneurs who owned their own trading places. In this, female entrepreneurs accounted for 51.6% while male ones were at 53.8%. Owning a business place in the market gave the entrepreneurs an advantage in a situation where sales were low but for those who were renting they were compelled to look for money elsewhere to pay even if their sales were poor.

Figure 4: Registration Process

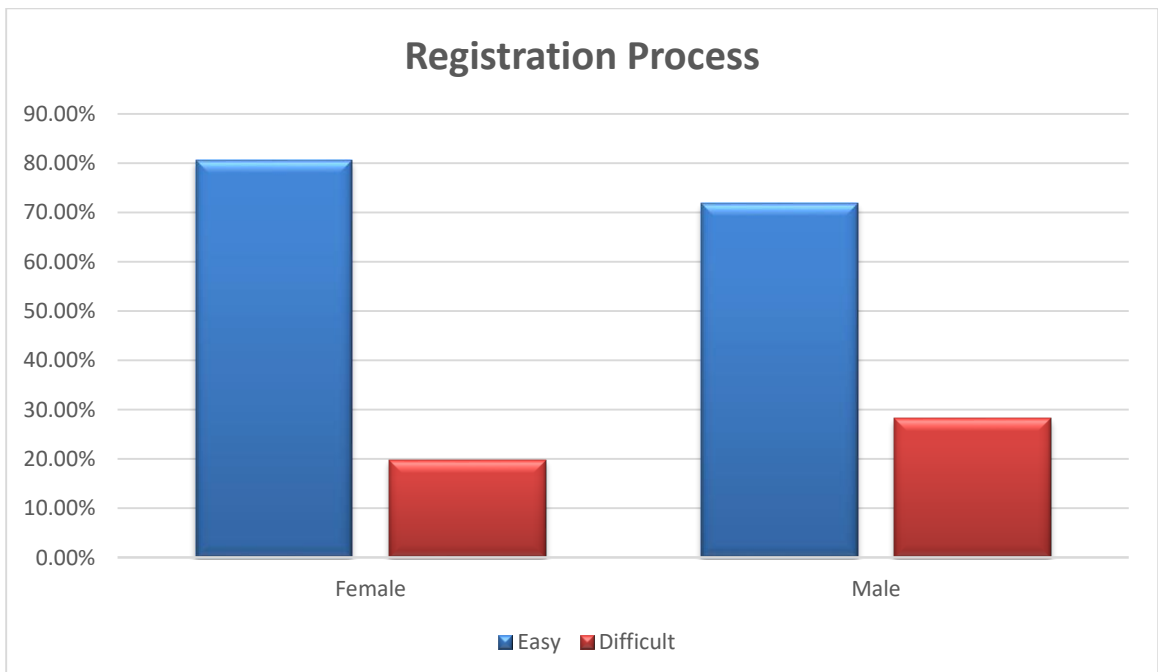


Figure 4 shows that the majority of the respondents agreed to the fact that the registration process of the enterprises was easy for both men and women. According to the data in the table, very few respondents had a notion that the registration process was difficult. More women than men indicated that the registration process was easy. However, when asked how much they would agree that businesses done by men were more likely to be registered than those owned by women. The reason they gave was that businesses done by men were big and viable.

4.1.4 Startup Capital and the Involvement of Men and Women in Formal Entrepreneurship.

This section presents the information on how startup capital, challenges in getting loans, monthly profits and awareness of credit schemes affected the involvement and progress of men and women in formal businesses.

Table 15: Sex and Startup Capital

	Startup Capital					
Sex	Own savings	inheritance	Donation from spouse	Loan from microfinance	Donation from relatives	Total
Female	35.5%	12.6%	22.6%	12.9%	12.9%	100%
Male	59.0%	28.2%	5.1%	5.1%	2.6%	100%
Total	48.6%	22.9%	12.9%	8.6%	7.1%	100%

Table 15 shows that the majority of the male entrepreneurs got their startup capital from own savings, and inheritance while the majority of female respondents earned their capital through own savings, inheritance and donation from spouse. The table also shows that very few entrepreneurs got loans and the assistance from relatives. The study found that there were more women than men who got loans to startup their businesses. When they were asked to state the kinds of loans, they mentioned very small loans they got from FINCA and Ministry of Community Development and Social Services. Unlike women, men reported that they got bigger loans which demanded for collateral such as land on title

deeds, house and cars. Men also cited example of institutions where they got their credits from for instance, ZANACO, NATSAVE, STANBIC and many others.

Table 16: Sex and Challenges in Getting Loans

Sex	Challenges In Getting Loans					Total
		Agree	Strongly Agree	Disagree	Strongly disagree	
	Female	21.9%	43.8%	34.4%	0.0%	100%
	Male	28.2%	59.0%	5.1%	7.7%	100%
Total	%	25.4%	52.1%	18.3%	4.2%	100%

The results in table 16 indicate that the majority of the respondents strongly agreed that female entrepreneurs were more likely to face challenges in getting loans. 59% of the male respondents and 43.8% female strongly agreed that female entrepreneurs had challenges in getting loans. 34.4% of female and 5.1% of male entrepreneurs disagreed to the assertion that female entrepreneurs had challenges getting loans.

Table 17: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.733 ^a	3	.008
Likelihood Ratio	13.435	3	.004
N of Valid Cases	71		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.35.

The cross tabulation in table 16 shows that there is an association between the sex and access to loans. The test concluded that there is significant evidence that sex influences access to loans ($p < 0.008$).

Table 18: Challenges in Getting Credits, Profit Making Monthly and Gender

Profit per month /Sex		Residential Areas				Total
		Agree	Strongly agree	Disagree	Strongly disagree	
K100 to K1000	Male	0%	2.6%	. 0%	0%	2.6%
	Female	9.4%	25%	9.4%	0%	43.8%
K1001 to K2000	Male	2.6%	2.6%	10.3%	17.9%	33.3%
	Female	15.6%	9.4%	3.1%	0%	28.1%
K2001 to K3000	Male	2.6%	2.6%	10.3%	23.1%	38.5%
	Female	0%	6.3%	6.3%	0%	12.5%
K3001 to K4000	Male	0%	0%	5.1%	5.1%	10.3%
	Female	0%	3.1%	2.6%	2.6	9.4%
K4001 to K5000	Male	0%	0%	5.1%	3.1%	7.7%
	Female	0%	0%	0%	2.6%	3.1%
K5001 and above	Male	0%	0%	0%	7.7%	7.7%
	Female	0%	0%	2.6%	0%	3.1%

Table 18 shows the relationship between challenges in getting loans and the profit accrued monthly by gender. It shows that more women in the profit range k100 to k1000 agreed and strongly agreed that they had difficulties in getting loans. From the profit range 3001 and above more men than women disagreed having experiences challenges in the access of loans. The table also shows that there were very few women who were able to make profit of k3001 and above when compared to their male counter parts.

Figure 5: Awareness of Credit Schemes

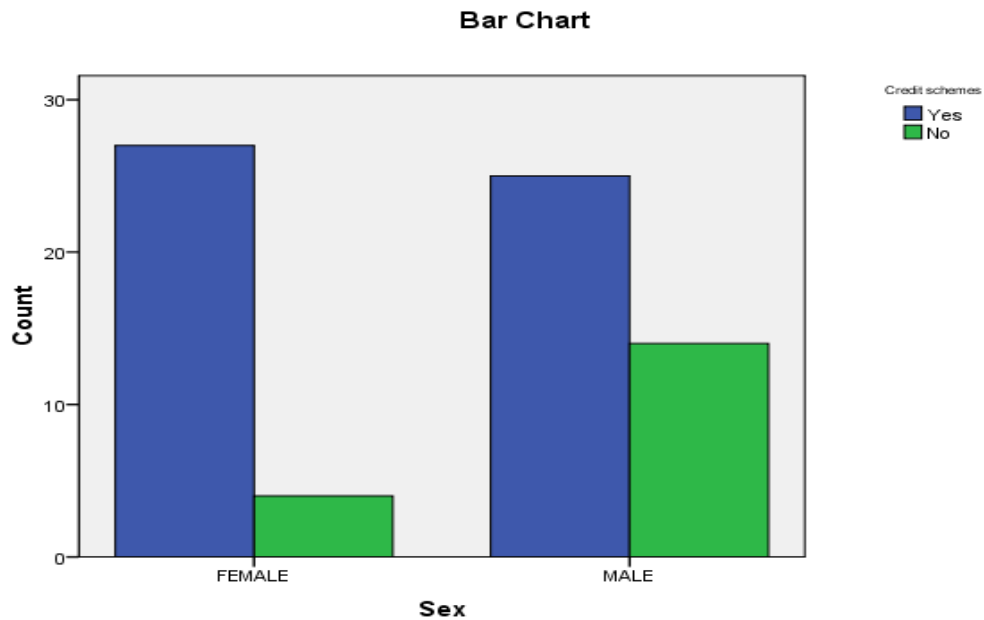


Figure shows that 87.5% female entrepreneurs stated that they were aware of the credit schemes that were available to give loans to the entrepreneur's while 12% disapproved having heard about such credit facilities. In the same vein 64% male entrepreneurs were aware of the presence of credit facilities in Chipata district while 36% indicated their disapproval. The majority of the respondents who were aware of the credit schemes that helped the small scale entrepreneurs gave the names of such schemes as micro credit finance (MCF) which gave loans to women alone, Ministry of Community Development and Social Services gave loans and grants to vulnerable women and small scale entrepreneurs while commercial banks gave loans to both men and women with big and viable businesses. FINCA and blue finance services were also reported to give loans to both men and women holding small scale enterprises.

4.1.5 Networking and the Involvement of Men and Women in Formal Businesses.

This section presents data on belongingness to business associations by both male and female entrepreneurs. This section is important because it helps to explain how men and women are affected differently by social networks as they involve themselves in formal entrepreneurship.

Figure 6: Sex and Business Association

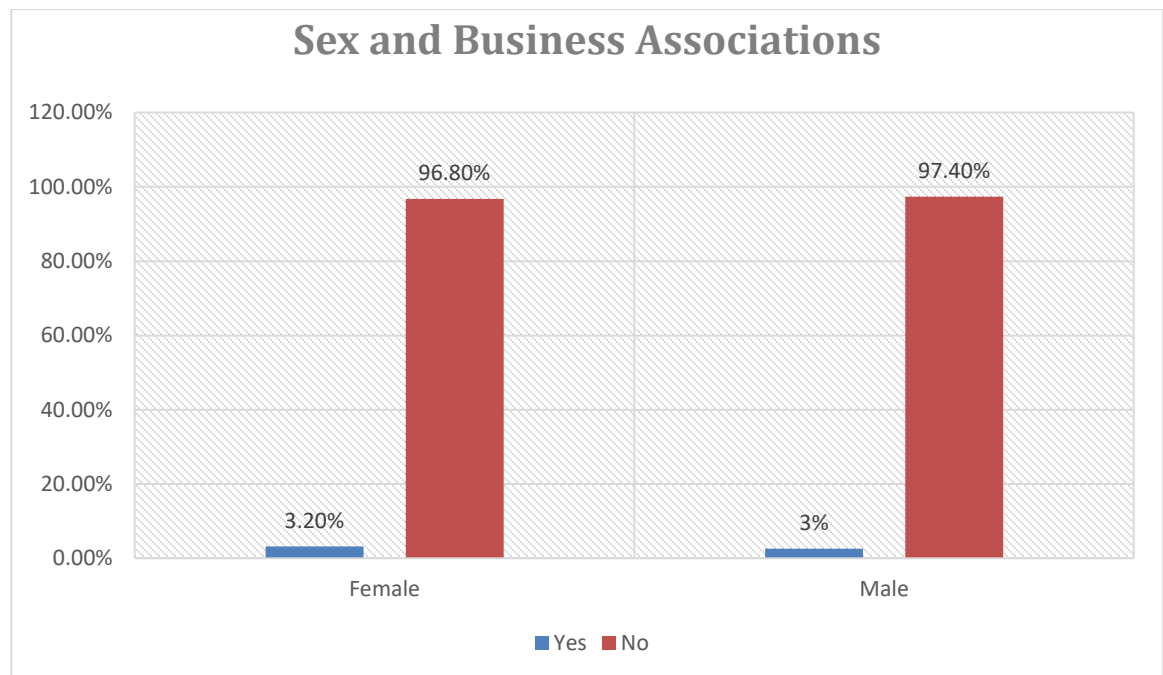


Figure 6 shows that majority of both male and female entrepreneurs did not belong to any business association. It shows that 96.8% females and 97.4% males did not belong to any business networks. The study found out that many entrepreneurs had no interest in joining business association. Only 3% of male entrepreneurs and 3.2% of female entrepreneurs belonged to business associations.

Table 19: Sex and Joining Business Associations

Sex	Joining Business Associations					Total
		Agree	Strongly Agree	Disagree	Strongly Disagree	
	Female	25%	56.2%	18.8%	0.0%	
	Male	12.8%	61.5%	42.9%	5.1%	100%
Total %		18.3%	59.2%	19.7%	2.8%	100%

Table 19 shows that men are more likely to join business association. This data shows that 56% of female entrepreneurs and 61% male entrepreneurs strongly agreed that men are more likely to join business associations.

Figure 7: Participation in Business Training or Meeting Organised by Business Associations

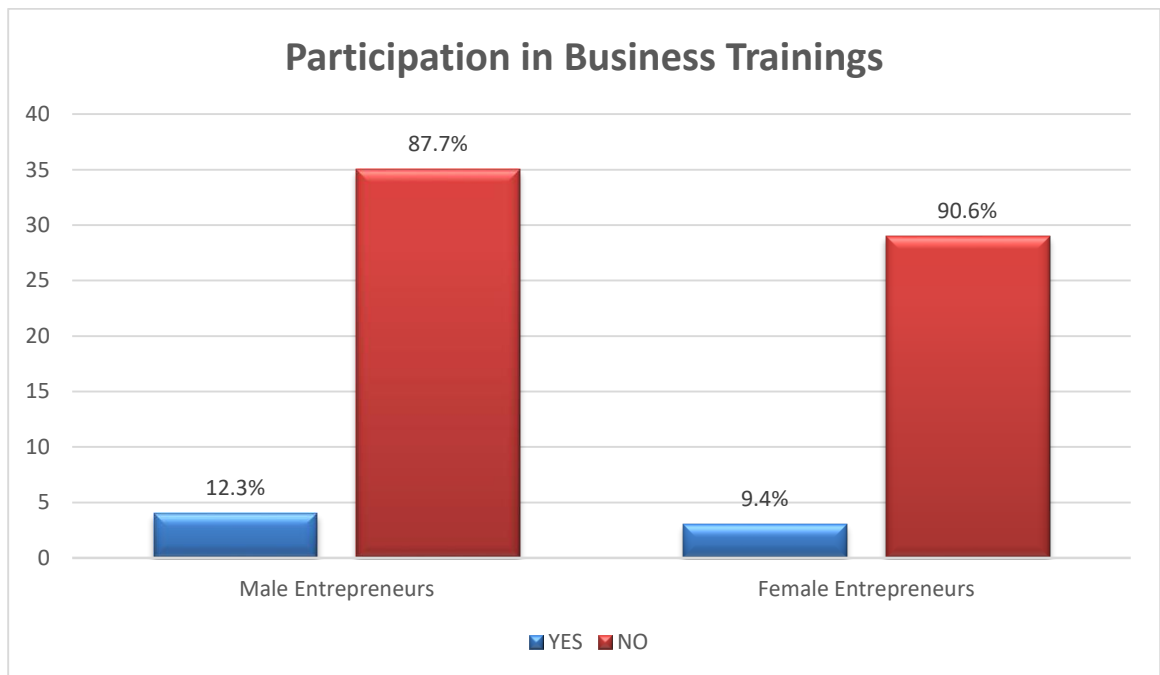


Figure 7 shows that 89.7% of male entrepreneurs and 90.6% did not attend the any trainings organised by business associations. Only 12.3% of the male entrepreneurs and 9.4% of female entrepreneurs attended trainings organised

by business associations. When probed further on the lessons learnt from the trainings, they mentioned that they had learnt the marketing strategies of their products.

4.2 Presentation of qualitative data from key informants

4.2.1 Interview Results on Social Cultural Factors from the key informants

On social cultural factors the officers at PACRA pointed out that because of cultural biasness, more men than women register their businesses. This is evident in the statistics collected from PACRA which indicated that there were 48 male registered entrepreneurs against 39 females. *“Women who gather courage to register their businesses usually compete very well with men although they do not have enough time to concentrate on their businesses due to their involvement in house chores”*, (key informant representing PACRA).

The key informants at ZANACO explained that gender biasness in the banking sector had reduced tremendously because women were allowed to open business accounts in their names. This helped women to have control of their money and resources generated through business.

The key informants at the Ministry of Community Development and Social Services indicated that women usually lag behind in formal employment because they had so many chores to do at home. *“Patriarchal elements are still prominent in our culture and that is why women still do not compete favourably with men,”* said one key informant at MCDSS. He said that the ministry introduced some soft loans and grants for women groups to step up their businesses so that in the near future they reach parity with men. This initiative was in conformity with the government policy called affirmative action whose interest is to give an advantage to women so that they progress just like men have done in most key economic areas.

4.2.2 Interview Results on Legal Framework from the Key Informants

The two respondents from PACRA, pointed out that their institution was charged with the responsibility to facilitate the registration of businesses, business names and companies. They pointed out that PACRA was doing its best to provide information and sensitise people on the need to register and grow their businesses. They indicated that more men than women registered their businesses daily. This difference in registration trends between men and women was caused by lack of funds and also information among women since they were more confined than men. They indicated that despite PACRA undertaking deliberate programmes in sensitising entrepreneurs on the need to register businesses women lagged behind. The key informants representing, PACRA indicated that they sensitised people through the media and even door to door campaigns but still more, very few women came on board to register their businesses. This explains why the number of female entrepreneurs at Kapata market was fewer than that for male ones.

They explained that for one to take part in the tender procedures, he or she needed to have registered his or her business with PACRA and that he or she should also have a trading license from the council and must have the tax certificate from Zambia Revenue Authority (ZRA). The officers pointed out that women usually did not like engaging into big, challenging businesses because most of them feared risk taking. It was also reported that registration of businesses was very vital because it helped in the clearing process of goods at the border for cross border traders. PACRA officers also reported that the registration process was very easy and cheap that anyone doing business could afford no matter how small that business was. They made it clear that registration of businesses was law and that anyone doing business in Zambia needed to register it with PACRA. The officers clearly stated that for anyone to open a bank account in the name of the business, he or she needed the PACRA forms, tax certificate from ZRA as well as the trading license from the council.

Men usually registered grocery and hardware while women registered saloon, cosmetics, boutiques, and second hand clothes and restaurants enterprises. PACRA officers indicated that most laws that are in place are those that have to do with registration of businesses, payment of tax, dealing in goods that are legal and not counterfeit products and also laws that look at exports and import controls. For instance there are goods that must not be found

on the Zambian market such as edible oils from other countries and non-fortified sugar because the law had since banned the importation of such products with the view of promoting locally produced goods. The law also stipulates who should register a business and that is in line with age and not sex of someone. For instance the law provides for those who are 18 years and above to register businesses irrespective of sex.

The officers representing the First National Bank indicated that laws regarding entrepreneurship were not gender biased. *“Laws on trade are gender neutral and fair to both men and women although culture takes centre stage and affect women negatively in as far owning a business and managing it was concerned.”* The officers at FNB said.

4.2.3 Interview Results on Startup Capital from Key Informants

On the access of loans the two officers interviewed at PACRA pointed out that, most financial institutions, if not all, had no gender specific policies when giving loans. *“Financial institutions have requirements which protect their businesses from incurring losses when they give out loans,”* said one officer from PACRA. They continued to say that conditions that financial institutions put for example collateral, tax certificate, proof of residence and having a registered business appeared to be disadvantaging women because women did not have most of those requirements. *“It is wrong to blame the financial institution for the conditions they have put, but blame the continued male dominance in our societies which continues to put females at a disadvantage, robbing them of the opportunities to be economically independent”* said one of the officers at PACRA. *“Us women usually do not own fixed and valuable asserts such as land and houses which could be used as collateral when getting a bank loan because our culture perceives that to be a preserve of men,”* Said one officer representing PACRA.

On the organisations which gave loans to both entrepreneurs, it was reported that Citizens Economic Empowerment Commission gave loans to both male and female entrepreneurs, the youth empowerment fund under the Ministry of Youth and Sports gave loans to youthful entrepreneurs both male and female and a variety of Non-Governmental Organisations as well as government institutions encouraged the formation of women’s

groups and clubs for the purpose of empowerment. The officers said, such initiatives came about because the government observed that women were lagging behind in economic activities. It was also reported that community development and social services also put aside women's development fund which helped in improving the economic status of women.

The researcher interviewed 6 officers from the banks 2 from Zambia National Commercial Bank (ZANACO), 2 from bank ABC and the other 2 from First National Bank (FNB) on how banks were involved in male and female owned enterprises in Zambia. All the respondents representing the banks reported that their role was to ensure the provision of loans, overdrafts and invoice discounting to their clients. During an interview with some officers at ZANACO, they mentioned that giving of loans to clients depended on the eligibility of that particular client. *"All Banks are doing business and they aim at getting profit in every product they come up with and so they do not just give loans without putting some security conditions"* said one officer representing FNB. It was also mentioned that there were no gender specific conditions for accessing the loans. All the respondents representing banks revealed that for a small scale entrepreneur to access a loan he or she needed to have a viable and registered business which would show his capability to pay back, have tax certificate, and show evidence of business, residential address and collateral. Bank manager at bank ABC reported that collateral varied from one bank to another and also depended so much on the amount one intended to borrow.

When asked to comment on likelihood to access loans between men and women, they all pointed out that although the Banks had no policy which discriminated women against men in as far as accessing loans was concerned, more often than not men were better placed. *"Men have an advantage in accessing loans because most of their businesses are established and viable, unlike women who run small enterprises,"* said some representative from FNB. Some officers at ZANACO commented that the requirements that Banks had put for one to access the loans, for instance collateral, appeared to be bad because some people were unable to meet them, but people must realise that such requirements were put for security reasons. They went on by saying that women in the past were sidelined and this made them to be left behind in as far as the acquisition of fixed assets was concerned.

The researcher also interviewed the District Community Development Officers who explained that the Ministry was committed to working with the vulnerable groups of people in the society. They indicated that the ministry was giving loans to women of about k1000 kwacha per person. They also pointed out that women were encouraged to form groups and choose any developmental activity so that the Ministry could help them with grants. One officer said that the Ministry did not demand for collateral when giving the loans. When asked if men were also considered, he said it was presumed that the majority who were wallowing in abject poverty were women and hence the need for concentration on empowering women. *“The ministry is trying to promote gender equity and equality by using affirmative action principles,”* said the District Community Development Officers.

4.2.4 Interview Results on Networking from Key Informants

On the business association PACRA officers indicated that they were aware of the business associations that existed in the province for instance the construction association, co-operatives, and marketers associations. They said that business associations were important because they provided linkages, platform for discussing common challenges and how to overcome them. *“Growth of businesses is dependent on the interactions one involves himself or herself into because if one is closed up he or she is less likely to know the fast changing business trends and opportunities,”* explained the officers at PACRA.

On networking, the manager from PACRA indicated that more men than women were more likely to join business networks. *“Women are more likely to be confined in a home because they have limited time to interact with others to share business ideas and when they were found in a business club, it meant it had been spearheaded by a non-governmental organisation,”* said the officers at PACRA. The officers at PACRA continued to say that the idea of people engaging in social and business networks was not fully developed in Chipata. *Many people doing business at Kapata market are not very exposed and they have a notion of concealing business ideas and opportunities because they fear they would give an advantage to their friends.* Said one of the officers at PACRA. In my view, it could be true that concealing of business ideas hindered the opening up of

business networks in Chipata. This study shows that very few men (2.6%) and women (3.2%) alike were engaged in business networks.

The officers at ZANACO indicated that issues of business networks were not very prominent in Chipata. He mentioned that, both male and female entrepreneurs were not so much into businesses associations.

The district officers at Chipata provincial office for MCDSS, said that, “women had business networks which were inform of clubs where female small scale entrepreneurs shared ideas about business.” *“We have clubs that help in sensitising women only on entrepreneurship skills,”* said the officer at the Ministry of Community Development and Social Services.

The foregoing chapter presented data on major issues concerning how social culture, legal framework, startup capital and networking influenced the involvement of men and women comparatively in formal business sector. The next chapter will discuss the major findings of the study basing on the data presented. This would be done in line with the key words derived from the objectives of the study such as social culture, legal framework, and startup capital and finally networking.

CHAPTER FIVE: DISCUSSION OF RESEARCH FINDINGS

5.0 Introduction

The discussion in this chapter reflects on the study findings in relation to reviewed literature and other related academic studies. It brings out the implication of the findings basing on the themes developed in the presentation of findings. This chapter also presents the conclusion and the recommendations of the study based on the major findings.

5.1.1 Demographic Information

Age Distribution of the Respondents

The study revealed that the number of both male and female respondents in the age range 15years to 28 years was low because it was difficult for young people to secure capital and establish business of their own. This is because most of them did not have property of their own to use as collateral. The other reason could be because they did not have more house responsibilities to compel them venture into business for the sake of providing for the family.

From age range 26years to 55year, there was increased participation of both men and women. In this age group, usually both men and women had families to look after and thus economic pressure and responsibilities compelled them to venture into formal business for survival.

However, male entrepreneurs were more in this age range because they had an advantage over women in as far as access to credit facilities was concerned. Additionally, women participation could have been reduced because they had so many domestic chores to work on at the expense of developing their enterprises. Some of the domestic chores pointed out in the study were cleaning the house, taking care of the sick, the aged and the children, cooking for the family, washing clothes and many more.

In the age range 56 years to 75 years, the number of entrepreneurs was lower. This implies that the entrepreneurs in this age range could be tired and lack strength to enhance progress

of the formal enterprises because of old age. However, women were many in this age range. Such women might have inherited some property from their late husbands. When the mean, median, and the mode age range for men and women were compared, the study found out that the female entrepreneurs were generally older than the male entrepreneurs. This could mean that women usually delay in starting formal business.

Education Status by Sex

Education is also believed to have a lot of influence in as far as the involvement into formal businesses was concerned. The research findings indicated that 56% of male respondents had secondary school education against females with 31.2%. However, female entrepreneurs were more in junior secondary, college and University education. Generally, women appeared to be slightly more educated than men in this study. Following the findings in this study and With regards to the findings of Turner (1983) and Mukeya (2007), indicating that educated entrepreneurs were capable of dealing with institutions responsible for organising development programmes of the activities of small scale businesses, this study concluded that education enhances participation in legitimised entrepreneurship. From this conclusion, it is expected that more women would progress in the formal entrepreneurship than men. Surprisingly, this was not the case because very few female entrepreneurs progressed well in formal entrepreneurship despite their dominance in higher education levels as uncovered by this study. This was evident on the profits that men and women accrued monthly.

The foregoing is inconsistent with the findings of Mayoux (2001) who argued that, “women face educational and technological challenges than men when it comes to development and progress in formal business ventures.” Additionally, it must be noted that although education enhances the understanding, performance and business growth it might not be the case in all societies. Therefore it is not guaranteed that all those who are highly educated would involve themselves and do well in formal entrepreneurship. This is because those who attained formal education beyond secondary school level in this area, tended to join formal employment and so they did not have enough time to attend to their businesses. In this study those who performed very well in formal businesses at Kapata market were those with optimal education (senior secondary education level). This explains why

Women at Kapata market continued to lag behind in formal businesses even if they were more educated than men.

Marital Status of both Male and Female Entrepreneurs

The study found out that among the entrepreneurs 63% were married. In this category male entrepreneurs were more than female ones. The respondents indicated that they ventured into businesses because of high unemployment levels in the country. This is in line with the findings of (Lungwangwa, 1992) who indicated that many people who lost employment in the formal sector during the privatisation period were compelled to venture into farming and some businesses in order to earn a living. This was so because they were left with no option but to start businesses in the informal sector of the economy in order to meet the increased demands for school fees, food, clothing and other basic needs. Men were more in this category because they were not usually occupied with reproductive duties in a home. The widowed females were more than the widowed male and so it could be indicated that a lot more widowed females might have inherited property from their late husbands.

Residential Areas of both Male and Female Entrepreneurs

The study indicated that 56.4% male entrepreneurs lived in medium cost areas against 46.9% female living in the similar locality. Male living the medium cost areas were more than women. Women showed a slight dominance in low cost and high cost areas. The study shows that out of 4 women who lived in high cost areas were married and 1 was widowed. The 3 women living in high cost areas were married to well to do men who helped them grow their businesses. The one who was widowed inherited the business from her late husband.

5.1.2 Influence of Social Cultural Factors on the Involvement and Progress of Men and Women in Formal Business

The kinds of products one ventured into could have influence on ones' involvement and progress in formal businesses. This is because some products fetched more profits than others. The findings of this study showed that 28.2% of male entrepreneurs ventured into grocery against 3.1% for female entrepreneurs, 30.8% of male entrepreneurs ventured into hardware against 15.6% for female entrepreneurs and 5.1% of male entrepreneurs ventured into butchery against 3.1% for female entrepreneurs. This is indicative that, there were more men than women in hardware, grocery and butchery business. Generally, many people said that Grocery and butchery provides daily essentials and attract more customers on a regular basis while hardware was fast moving because of the increased demand in the construction industry. This study showed female dominance in saloon, restaurant and clothes businesses. Saloon, restaurants and clothes businesses have been classified as lower profit businesses that are less likely to grow in the shortest possible time. This is in line with the findings of Mayoux (2002) who found out that, women always supplemented inadequate livelihood with petty trade. The findings of this study are also consistent with Hallward-Driemeier, (2011) who concluded that women were less likely to progress in formal entrepreneurship because they concentrated in service and traditionally lower value-added sectors such as garments and food processing.

One may ask why women entrepreneurs tend to bunch themselves in types of enterprises that seem not to be giving much profit to enable them favourably compete with their male counterparts in entrepreneurship. The findings of this study showed a strong association between sex and the types of businesses they venture into where p value was such that $p < 0.002$. This showed that sex influences the type of businesses one ventures into. Men ventured more into businesses that were perceived to be hard such as grocery, butchery and hardware. This might have been greatly influenced by the society's allocation of roles and responsibilities that classifies certain roles as feminine and others masculine. This meant that, there are businesses society had coined feminine and others masculine. This has a far reaching effect in determining how well men and women get involved and progress in formal entrepreneurship. This is consistent with the World Bank (2012) which found out

that, “female entrepreneurs concentrate in smaller businesses, leaving the bigger, risky and challenging ones for men. Therefore, it can be concluded that the majority of women do not like engaging in enterprises that are risky and very involving and hence compromise their potentiality of progressing in formal businesses.

From the study findings, it is clear that female entrepreneurs generated smaller profits than men. The findings of the study showed that there was significant association between sex and profit generated. It showed that 45.2% of female entrepreneurs accrued the profit of k100 to k1000 against the 2.6% for men in the same profit range. In the higher profit margins men were more than women, for instance 5.1% of men accrued profit of k5001 and above against 3.2% for women. Therefore, the study concluded that more male entrepreneurs made more profit than their female counterparts in higher profit ranges. This explains why more men progress in formal businesses more than women. This agrees with the findings of parker (1996) and Mwiya (2002) who found out that most of the female owned enterprises concentrated on low return business ventures.

The study found out that 87.5% of women performed most of the domestic chores such as cooking, sweeping, washing, taking care of the sick, children, the aged, the disabled as well as other duties that the husband could assign them to do in a home. This was the case for the wife is expected to be subservient to the husband. It is clear that the triple roles that society has given to women reduced their time to concentrate on economic ventures which would improve their financial base and their contribution to national development. This was explained in the triple roles framework which is also called Moser gender analysis framework as coined by Moser (1993) who described triples roles as reproductive roles, productive roles and community roles. Reproductive roles include childbearing and caring as well as domestic tasks that support the household’s wellbeing such as cooking, cleaning the house fetching water, washing and attending to the sick and elderly members of the family.

These responsibilities are rarely considered real work, are unpaid and predominantly performed by women and children. These reproductive functions of women consumes most of their time at the expense of productive works. From this understanding, it can be

concluded that reproductive roles hamper the ability of women to do well in productive labour, which more often than not is done outside the home. This is consistent with the findings of Mayoux (2001) who concluded that, “women in most societies carry an added burden of family and domestic responsibilities.” The pressure society exert on women to perform most of the reproductive roles in a home has a detrimental impact upon their ability to generate income outside their homes.

Productive roles are related to activities that produce goods and services for consumption or trade. Both men and women could be involved in these activities. However, women often carry out these activities alongside their reproductive roles in a household farm or garden which makes their contributions less visible and less valued than men’s productive works. These helps to explain why businesses owned by women lag behind when compared to those that are owned by men (March, and Munkhopadhyay, 1999). Additionally, women lagged behind because of their involvement in Community roles which embodies community works such as holding social events, activities to improve or care for the community resources and participate in groups of farmer organisations. More often, these activities were voluntary. Men tend to participate in the political affairs of the community for instance serving as chair of farmers association while women contribute free services such as cleaning of the school backyard (Moser, 1993).

The data collected showed that performing of productive roles was dependent on the sex. This agreed with the findings of Mukeya (2007) and Mwiya (2002) who indicated that women were more disadvantaged than men because society allocated more domestic chores to them than men. When asked why female entrepreneurs were more negatively affected than men, 80% of the respondents pointed out that women had more social cultural barriers such as societal perceptions, values, beliefs, norms, traditional practices, being subservient to the husband, being confined in a home and attitudes that tie women to specific roles of care giving (taking care of the sick and also looking after the children of the members of the particular society). These roles hindered the involvement and progress of women in formal entrepreneurship. This agrees with the findings of Mackenzie (2009), Khuram (2012) and the World Bank (2014) who indicated that women fail to progress in

formal businesses because they were disadvantaged by the wide spread gender barriers that are still existing in our societies.

The foregoing is also in conformity with the findings of Namatovu (2012) who concluded that women have a lot of reproductive roles such as care for the children, the sick, and the aged and other domestic chores that make them spend more time in a home thereby reducing their time in productive labour. It was also pointed out that family responsibilities had adversely affected female involvement in formal entrepreneurship because of the multiple roles they had to perform before going to do business daily. The study observed that apart from mere home chores, women's biological function of carrying pregnancy for nine months and breast feeding after delivery also played a part in reducing chances for women to develop their enterprises.

Time was also another constraint in as far as progress and involvement of both men and women into formal entrepreneurship was concerned. This study found out that time was a very important resource for entrepreneurs to maximize their production and sales. The study pointed out that male entrepreneurs spent more hours daily than their female counterparts at business places. It showed that most of the female entrepreneurs only spent 1 to 11 hours per day and very few could go beyond 11 hours. This might be because of the reproductive roles that women performed at home. This is consistent with Mukeya (2007) who indicates that, "56 % of male and 84% of the women accepted having been affected in their business by the unbalance participation in domestic labour thereby doing little in productive works outside the home." The study found out that 56% of women in formal businesses spent lesser time on their businesses compared to men in that women were so much involved in domestic works. This is in line with the findings of Karim (2001) who points out that, "women face competing demands on time in trying to balance productive and reproductive roles." Furthermore, OECD (2011) agrees with the findings of this study by indicating that women have time poverty, a status which hampers their performance and progress in productive work.

The study observed that there was competing demands on time, in that the existence of gender division of labour between men and women robbed women of the time to also participate and progress in entrepreneurship. This is in line with the findings of Mukeya

2007 who indicated that women had no enough time to do entrepreneurial activities because they were kept busy at home doing home chores. This entails that women were more likely to spend fewer hours attending to their businesses and therefore their progress was affected. The profits made per month were likely to be lower than those who spend more time at their business premises. Additionally, on hindering factors, stereotypical cultural factors such as customs that do not allow women to leave home very early in the morning and come late in the evening impeded the progress of women in formal businesses especially that they needed to balance between times for business and maintain stable marriage. Therefore, it can be concluded that since most women are bunched in the category of spending less time at business places, this could hinder their progress in the formal entrepreneurship.

Lack of own business places as cited in the literature reviewed, could also affect the involvement of men and women in formal entrepreneurship. This is because the market consisted of shops which were built by individuals opposed to market stores that the government provides to the entrepreneurs in other towns. From the findings of the study, it showed that there was no major differences between female and male entrepreneurs who owned their own land, although males tended to show a slight dominance over women. Therefore, ownership of trading places did not influence the progress and involvement of men and women in formal entrepreneurship differently.

5.1.3 Influence of Legal Framework on the Involvement and Progress of Men and Women in Formal Business

The study revealed that 56% of female and 77% of male entrepreneurs were aware of the governmental and non-governmental strategies that were set to empower entrepreneurs especially women. Male entrepreneurs complained that most policies were supportive of women and ignored the men. To justify their argument, they cited the CEEC 40% loans reserved for women and soft loans of k1000 each given to individual women by the Ministry of Community Development and Social Services as examples of situations where men have been sidelined. However, despite reserving 40% share for CEEC loans and

interest free loans from the Ministry of Community Development and Social Services women still lagged behind. This study found out that most governmental initiatives such as CEEC, Youth empowerment fund and micro financial support under the Ministry of Community Development, and Social Services were good in as far as equalising opportunities in entrepreneurship between men and women was concerned. The researcher concluded that, despite such nice initiatives set for women empowerment, women could not do well because the amounts given to them as loans were reported to be small.

On land ownership, the study found out that men had an upper hand in accessing plots than women. The cause of the disparities in land acquisition was reported to be the element of patriarchy which was still embedded in this society especially in marriages. It was mentioned that whenever married couples bought land, it was registered in the name of the husband and not the wife. This deprived the women from owning land. This deprivation reduced the chances of women to access credit facilities because land as a fixed asset is widely used as collateral. My view is that since most entrepreneurs in Chipata are predominantly Ngonis, they were so entrenched into Ngoni culture which places women second to men in every perceived superior undertaking. This is in line with the findings of the World Bank (2009) which indicated that customary rules and cultural practices often discriminate against women to have access and control over land.

The foregoing, has a far reaching effect in that a woman is left without property of her own. When the husband dies, the woman may lose out on such property although the intestate and testate laws provide guidelines on how estates should be shared. In an event where the woman inherits estates from the husband, and she remarries, some estates might be withdrawn from her. Since most of the property is acquired and registered in the name of husbands. Women are at a disadvantage in an event where they want to get a loan and the financiers demand for collateral. The foregoing, could affect the females' involvement and progress in entrepreneurship especially when they want to get a loan to boost their capital base because they would be asked to give the collateral as surety for the loan. This idea where husbands register land in their names as opposed to their wives is not at all the making of the law but it has more to do with the societal perceptions of patriarchy. From

the anecdotal information, it is taken to be lack of respect for a woman to have land registered in her name even if she bought it using her money.

The study also found out that most of the laws governing entrepreneurship involved registration of businesses, payment of tax, property rights, land rights and inheritance laws. It was reported that the laws were not gender specific. Even if laws appeared to be neutral to both genders women were at a disadvantage because they had a lot of cultural barriers which affected them from fitting and competing favourably in formal entrepreneurship with men. Therefore, there is need to have laws that promote equity as opposed to equality.

On the registration process, the study revealed that 80.6% of the female and 71.8% of the male respondents indicated that the registration process was easy and cheap. Therefore, it can be concluded that both male and female could venture into formal businesses equally because the registration procedures were the same and favourable to all genders. Registration was important because it acted as a precondition for accessing credit facilities.

5.1.4 Influence of Startup Capital on the Involvement and Progress of Men and women in Formal Entrepreneurship

The study findings on startup capital showed that men who started their businesses through own savings recorded 59% against 35.5% of women. The study also revealed that 12.9% of female entrepreneurs got loans from micro financial services against 5.1% of male entrepreneurs. This is indicative that women had more access to micro financial lending institutions because these institutions were providing collateral free loans and the amounts given were very small ranging from k300 to k2000. These loans were being given by FINCA whose aim was to empower small scale entrepreneurs through savings and credits. FINCA favoured women more than men in their programmes and they had since formed village banking groups in the area. The increased access to loans by women agrees with the ILO (2008) report which indicated that, “many female entrepreneurs had shown an increase in accessing loans from micro finance programmes in most developing countries which embarked on various strategies directed to empower women’s economic status.”

However, the findings were inconsistent with the studies of Mwiya (2002) and Vander (2014) who indicated that women had less access to loans because they failed to meet the requirements set by the lending institutions. Studies by the World Bank (2018), Makena, et al (2014) and Vander (2014) indicated that most of the financial institutions were unwilling to lend money to women because of the poor repayment records. World Bank (2010) argues that, “many financial institutions were usually reluctant to lend money to women because of the high risks involved.” The increased access to finance by both men and women has been identified as an important key to achieving the 2030 vision as it provides the capacity to invest in the flagship projects.

The study found that the majority of women had more challenges in getting bigger loans because they, in most cases failed to meet the requirements demanded by the banks. The study found out that access to loans did not depend on gender but possession of property which could be used as collateral. This means that, the conditions for loans were not gender specific. It revealed that women were found in this predicament of not meeting the requirements because of their past experiences in the patriarchal societies where they were not allowed to acquire property of their own. The statement indicating that most of the women had no collateral to use as security for the loan agrees with the findings of McKenzie (2009) who argues that, “it is very uncommon for most women to meet the loan requirement usually demanded by lending institutions.” This might be because in the past, women were discriminated against, and they were not allowed to own property or inherit certain property such as land when the husband or father died.

This study reveals that female entrepreneurship got less support from commercial banks because of the harsh conditions and high interest rates. Comparatively the marginalisation of female entrepreneurs in loan financing was inherent in the loan conditions which required collateral in form of fixed assets such as land and houses which most women did not have because society could not allow them to own and have control over such assets.

The study revealed that banks demanded for collateral in form of fixed assets for instance titled land and house. This is in conformity with the findings of the World Bank (2012), IFC (2001), IFC (2007), IFC (2011) and Nneka (2015) who indicate that lack of collateral limits the chances of women from accessing credit facilities. Additionally, banks also

demanding for tax certificate, proof of residence and proof of ownership of viable registered businesses. Since most of the women did not have titled land, they found it difficult to get loans. This agrees with studies done by World Bank (2018), Makena, et al (2014) and Vander (2014) although other researchers like Mwiya (2002), Mwale-Yerokun (2003) tended to shift the blame to the financial institutions for their stringent procedures such as preparation of the business plan and opening of an account. The study indicated that the blame should not be on the financial institutions but to the male dominance (patriarchal tendencies) which were still prominent in some societies.

Therefore, it could be of greater help if government came up with various strategies to empower women. This is because private financial institution could not afford to compromise with their conditions for fear of running into a loss. However, this does not mean that men should be left out completely, because doing so would one day cause another imbalance where men would be disadvantaged.

5.1.5 Influence of Networking on the Involvement and Progress of Men and Women in Formal Entrepreneurship

Networking in entrepreneurship is very cardinal in ensuring establishment and growth of enterprises. This is done through training, awareness campaigns, and financial assistance to the members from within as well as outside the association, marketing and negotiation of contracts. Despite the business associations being very attractive, the study found out that very few entrepreneurs, both male and female joined the associations. The trends as shown by the study indicated poor response in as far as joining of business associations was concerned. Both genders, male and female did not take advantage of many opportunities of joining business networks. In the study done by ILO (2008:8) argued that, “most women tended to shun belonging to business networks when compared to men.” This was attributed to the increased involvement and progress of men in the formal entrepreneurship. This contradicts with the findings of this study where both genders displayed negative characteristics against belonging to the business networks.

The study found out that 89.7% of male entrepreneurs and 90.6% did not

attend any trainings organised by business associations. Only 12.3% of the male entrepreneurs and 9.4% of female entrepreneurs attended trainings organised by business associations. This shows that both business men and women at Kapata market had little interest in business networks. This could be because of lack of sensitisation adequate sensitization on the ideals of business networks and how it would improve their involvement and progress in formal entrepreneurship.

However, this study found out that the number of men and women who had joined business associations was almost equal. This is against the perception that, because of the confinement of women in the home by the dictates of the cultural traditions, women lose out on such opportunities of joining the business associations. The study also found out that joining of business associations was not dependent on the gender of someone.

This chapter, focused on explaining and interpreting the main findings of the study. It revealed that, the majority of women lagged behind in their involvement and progress in the formal business sector because they were more often than not preoccupied with domestic chores at the expense of productive labour. Education and family issues were not much of the determinant factors for the disparity which existed between men and women in formal business sector. It was also revealed that the laws were supportive of both genders as regards to registration and ownership of land for both business and residential purposes.

However, the patriarchal elements which were still prominent in Ngoni culture hindered female entrepreneurs from progressing and compete favourably with their male counterparts in formal business. The study found that women are more likely to have challenges in getting big amounts of loans from banks because they did not have collateral. In joining business associations the majority of both men and women did not join despite being aware of the importance of business networks. The next theme in this chapter will make conclusions based on the major findings of the study and finally give recommendations to the policy makers and implementers as well as the researchers.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter gives the brief account and highlights the key findings of the study. It provides the recommendations and points of action by the concerned stakeholders. The study also provides recommendations for further research.

6.1.1 Conclusion

This study has highlighted the benefits men and women involved in formal businesses enjoy. Both men and women had access to education and trading places, and their businesses were regulated by gender neutral laws, regarding access and control of land, inheritance, property sharing, business registration and taxation. However the study recognized the fact that intestate Act favoured men in the sense that property for married couples are usually registered in the names of the husband and when he dies the wife has to inherit it on condition that if she remarries she would lose ownership of the property. However, despite some benefits, women are denied time to attend to their businesses due to a variety of gender roles they are involved into. Moreover, women face challenges in accessing bigger loans from banks due to lack of collateral and less profitable types of businesses they do. Men are more likely to earn higher monthly profit margins which put them at an advantage to access bigger loans. There is a vicious cycle where men make more profit which increase their capacity to acquire viable assets which they in turn use as collateral for more loans. The study also highlighted that both male and female entrepreneurs did not take advantage of the business networks which could have helped them acquire more knowledge about their businesses for them to progress to greater heights.

6.1.2 Recommendation

From the findings of this study the following recommendations are made;

1. Non-Governmental Organisations should sensitize communities on the need to share home responsibilities equally between men and women so that women also have enough time to execute their productive functions. This can help to reduce on misconceptions about women and in turn help more women to engage in formal entrepreneurship.
2. Although the legal framework appeared to be gender sensitive and balanced, it promoted more of equality than equity thereby making it difficult for women to compete favourably with men. Therefore, government through the ministry of gender, should consider extending affirmative action to women in the formal business sector in such activities like the empowerment and awards of contracts to supply certain commodities to government agencies. Additionally Non-governmental organisation should engage the chiefs to consider giving land to women so that when they develop it, they could use it as collateral when getting bigger loans.
3. The study also recommended that the commercial banks should consider coming up with products aimed at supporting female entrepreneurs develop their enterprises by giving them collateral free loans and grants as a way of practicing corporate social responsibility.
4. The business community, through non-governmental Organisations and market chairpersons should consider promoting business networks where people should share ideas on how to grow their businesses such as cheaper sources for orders, how to access funds as well as where to supply their goods and services.

6.1.3 Recommendation for Further Research

1. There is need for expansion of this study by considering a larger population so that the results can be generalised.
2. There is need to conduct further research on risky factors that affect loan repayment by men and women comparatively and also on the influence of culture on obtaining and managing loans by women in formal entrepreneurship.

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APPENDICES

Appendix A

ACTION PLAN

Task	October, 2016	November, 2016	December, 2016	January, 2017	February, 2017	March, 2017	April, 2017	May, 2017	June, 2017	July, 2017	August, 2017	September, 2017
Data collection	✓	✓										
Data analysis			✓	✓								
Review of related literature				✓	✓							
Discussion of results						✓						
Report writing							✓					
Abstract presentation								✓				
Final report writing									✓			
Submission for examination										✓		
Defense											✓	
Graduation												✓

Appendix B

Tentative Budget

Description	Cost
Stationery	K 830
Transport	K 400
Communication	K 300
Accommodation	K 1400
Food and refreshment	K 1500
Research Assistants	K 2000
Data Entry Specialist	K 580
Data Analysis	K 500
Contingency (10%)	K 751
Grand total	K 8261

Appendix C: Ethical Clearance



THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES

Telephone: +260 -1- 290258/291777 Ext. 2208
Fax: +260-1-290258/253952
E-mail: drgs@unza.zm

P O Box 32379
Lusaka, Zambia

6th April, 2017

Mr. Jere Phillip
School of Humanities and Social Sciences
Department of Gender Studies
P.O Box 32379
LUSAKA

Dear Mr. Jere,

RE: FULL ETHICAL CLEARANCE

With reference to your research proposal entitled: "**Gender Differential Factors Affecting the Involvement of Men and Women in Formal Businesses; A Case of Kapata Market, Chipata District,**" you are hereby given full ethical clearance to proceed with your research.

ACTION:	APPROVED
DECISION:	6th April, 2017
EXPIRATION DATE:	5th April, 2018

However, it is recommended that all data to be collected should be kept confidential and that if there are plans for publication or dissemination of results, the names of the participants should not be linked with the research in order to ensure confidentiality.

Please note that you are expected to submit to the Secretariat a Progress Report and a copy of the full report on completion of the project.

Finally, and more importantly, take note that notwithstanding ethical clearance given by the HSSREC, you must also obtain authority from the Permanent Secretary of the appropriate Ministry before conducting your research.

Yours sincerely,

Prof. C. M. Namafe
ACTING CHAIRPERSON
HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

cc: Director, Directorate of Research and Graduate Studies
Assistant Director, Directorate of Research and Graduate Studies
Assistant Registrar (Research), Directorate of Research and Graduate Studies

Appendix D: Questionnaire

The University of Zambia School of Humanities and Social Sciences Department of Gender Studies

The questionnaire for entrepreneurs

Good morning /Afternoon

My name is Jere Phillip

I am a student at the University of Zambia pursuing a Master of Arts Degree in Gender Studies. I am conducting a research on gender differential factors affecting the involvement of men and women in formal business sectors. I therefore request for your assistance in providing information by filling in this questionnaire in full. This research is purely academic and the information that you will provide in this questionnaire will be strictly confidential.

This research is being undertaken in partial fulfillment of the requirements for the award of my Master's Degree.

Section A: Demographic Information

Please write in the spaces provided, give detailed explanations and tick [☐] where appropriate.

1. What is your age group? (a) below 20 years [☐] (b) 21 to 30 years [☐] (c) 31 to 40 years [☐] (d) 41 to 50 years [☐] (e) Above 50 years [☐]
2. What is your sex? (a) male [☐] (b) female [☐] (c) [☐] other
3. State your tribe.....
4. What is your marital status? (a) Single [☐] (b) married [☐] (c) divorced [☐]
(d) Widowed [☐] (e) on separation [☐]
5. If married, state:
 - a. Age of spouse
 - b. Educational level of spouse
 - c. Occupation of spouse

6. What is your religious denomination.....
7. Do you have children? Yes ☐ No ☐
8. If the answer to Q8 is “yes” how many children do you have?
(a) 1 to 3 ☐ (b) 4 to 7 ☐ (c) more than 8 ☐

Section B: Entrepreneurship Information

Please write in the spaces provided, give detailed explanations and tick [☒] where appropriate.

9. What kinds of products do you sell? (a) Farming produce ☐ (b) Grocery ☐
(c) Cooked foods ☐ (d) Butchery ☐ (e) Hardware ☐ (f) Other (please specify).....
10. What motivated you to venture into business rather than doing other things?.....
11. Before you started business, what were you doing for a living?.....
.....
12. For how long have u been in this business? (a) Less than 3 years ☐ (b) 4 to 7 years
☐ (c) 8 to 12 years ☐ (d) 12 years and above ☐
13. What is the total cash flow per month? (a) Less than K1000 ☐ (b) K1001 TO
K3000 ☐ (c) K3001 to 5000 ☐ (d) above K5000 ☐
14. Do you have other sources of income apart from this business? Yes ☐ No ☐
15. If the answer to the question above is “yes” please specify the
source.....

Section C: Social Cultural Factors

Please write in the spaces provided, give detailed explanations and tick [☒] where appropriate.

16. What is your highest education level? (a) primary ☐ (b) junior secondary[☐] (c)
senior secondary ☐ (d) college ☐ (e) university ☐
17. Are there traditional beliefs and social practices that still prohibit men and women
from doing certain businesses? Yes ☐ No ☐

18. (a) If the answer to Q18 is “yes” what kinds of businesses are believed to be for men by society?.....
 (b)What kinds of businesses are believed to be for women by society?.....
19. Who does most of domestic roles in your society between husband and wife?
 (i) Husband (ii) wife
20. Does your family size affect the operations of your business? Yes [] No []
21. Do you think your family responsibilities affect your business? Yes [] No []
22. How do you manage to run your business and at the same time attend to your family responsibilities without affecting the progression of your business?.....

23. How much do you agree that time spent in business has an effect on the progression of your business? (a) strongly agree [] (b) agree [] (c) disagree [] (d) strongly disagree [] (e) not sure []
24. How much time do you spend per day attending to your business? (a) 2 and less hours [] (b) 3 to 5years [] (c) 6 to 8hours [] (d) 8 hour and above [].
25. Do you think if you had more time than that indicated in Q26, that you would do better in your business? Yes [] No []
26. If the answer to question Q27 is “yes”, briefly state what you would do if you had more time.....
27. What things prevent you from spending more time in your business?.....

28. If you are married who provides more to the family budget, between you and your spouse?.....
29. If you are married is your spouse involved in your business? Yes [] No []
30. If the answer to the Q31 is yes explain how helpful your spouse is in your business.....
31. Do you own or rent your trading premises? Yes [] No []
32. If the answer to Q33 is yes state how you acquired the land.....

33. How does society perceive ownership of businesses by women in your community?.....
34. How far is your business location from home? (a) within 1 km [] (b) within 5 km [] (c) within 10 km [] (d) within 20 km [] (e) above 20km []
35. If you are married, who decided the location of the business?.....
36. For what purpose do you use the income from the business?.....
.....
37. If you are married, who decides how to use the income from the business?.....
.....

Section C: Legal Framework Factors

Please write in the spaces provided, give detailed explanations and tick [✓] where appropriate.

38. Are you aware of any government laws that support businesses? Yes [] No []
39. If the answer to Q40 is “Yes” which laws are you aware of
A. Inheritance laws [] B. land rights [] C. property sharing rights [] D. taxation []
A. other []
40. If the government and non-governmental organisation have initiatives that support women owned businesses, are men also considered? Yes [] No []
41. Who has an advantage in the acquisition of land between men and women?
(a) men [] (b) women []
42. Please give reasons for the answer to Q45 above.....
.....
43. How much do you agree that businesses done by men are more likely to be registered than those owned by women (a) Agree (b) Strongly agree (c) Disagree (d) Strongly disagree
44. Give reasons for the answer to Q45.....
45. How would you describe the registration process women? (a) easy (b) difficult (c) very difficult (d) not sure

Section D: Financial Sources

Please write in the spaces provided, give detailed explanations and tick [✓] where appropriate.

46. What were your major sources of startup capital for your business? (a) Own savings [] (b) inheritance [] (c) village savings [] (d) donation from spouse [] (e) loans from microfinance [] (f) others (specify)
47. Are there credit schemes that are gender specific in terms of giving loans to entrepreneurs? Yes [] No []
48. If the answer to Q49 is “Yes” please specify the schemes and which gender they empower.....
49. How much do you agree that women are more likely to face challenges in getting loans? (a) agree [] (b) strongly agree (c) disagree [] (d) strongly disagree []
50. Please give reasons to your answer above.....

Section F: Networking.

Please write in the spaces provided, give detailed explanations and tick [✓] where appropriate.

51. Do you belong to any business association? Yes [] No []
52. If the answer to question 53 is yes please specify.....
53. Who are eligible to join business associations found in your community?
(a) Men [] (b) Women [] both men and women []
54. Give reasons for your response in Q55 above.....
55. Are there benefits of joining a business association? Yes [] No []
56. If yes what are the benefits?.....
57. How would you want your association to operate if it is to give maximum benefit to the maximum number of beneficiaries?
58. Have attended any business trainings organised by any business association.

Thank You so Much for the Information

Appendix E: Interview Guide for Key Informants

The University of Zambia School of Humanities and Social Sciences Department of Gender Studies

Good morning /Afternoon

My name is Jere Phillip

I am a student at the University of Zambia pursuing a Master of Arts Degree in Gender Studies. I am conducting a research on gender differential factors affecting the involvement of men and women in formal business sectors. I therefore request for your assistance in providing information by answering questions. This research is purely academic and the information that you will provide in this questionnaire will be strictly confidential.

This research is being undertaken in partial fulfillment of the requirements for the award of my Master's Degree.

1. sex
2. Name of organisation
3. Position in this organization
4. What is your occupation?
5. For how long have you worked with this organisation?
6. How is your organization involved with business men and women?
7. In your view, are there factors that prevent men or women from engaging in formal businesses?
8. Are there factors that prevent men or women from registering businesses?
9. How would you describe the registration process for women and men?
10. Who is more likely to register businesses between men and women?
11. What kinds of businesses are usually registered by women?
12. What kinds of businesses are usually registered by men?
13. How does society perceive ownership of businesses by women in your area?
14. How does society perceive ownership of business land by women in your area?
15. Who are more likely to acquire land between men and women?
16. Are you given land even without evidence from your spouse?

17. Are you aware of any government laws that support businesses?
18. Are there specific government or non-government organisations that support female owned businesses
19. If the government and non-governmental organisation have initiatives that support women owned businesses, are men also considered?
20. Who are likely to face challenges in getting loans?
21. Are there business associations operating in your area?
22. Do you think business associations are important?
23. Is there anything concerning this subject that we have not discussed but you would like to share with me?

Thank you for your cooperation