

**A COMPARATIVE STUDY BETWEEN PRIVATE TRANSPORT TRUCK
BUSINESS AND TAXI BUSINESS IN CHOMA, ZAMBIA**

SUBMITTED

BY

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**A Dissertation submitted to the University of Zambia in partial fulfilment of the
requirements for the award of Master of Business Administration**

UNIVERSITY OF ZAMBIA

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2024

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DECLARATION

I, **Peter Mapalo Musonda** hereby declare that the dissertation represents my work through research and has not previously been submitted to the University of Zambia or any other University. All literature used in the production of this work has been duly acknowledged.

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APPROVAL

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ABSTRACT

Transportation is key in any business environment. It determines the movement of goods and services from one place to the other connecting the service provider and consumer so that there is an exchange. Additionally an effective transport industry reduces cost. This report presented Choma town, the administrative capital of southern province as the place of study. The two main transport business forms that were compared were registered private truck and taxi business in Choma, Zambia. Therefore, the aim of this research was to assess which transport business was most favourable to venture in Choma between private truck and taxi. To add on, this dissertation was based on a mixed method type of methodology and adopted an embedded mixed research design. Additionally the sampling frame was gotten by the simple random technique. Moreover, the study sites were divided in two places. Data collection from taxi drivers was done at the taxi rank around spar outlet while the other was the main taxi rank along Livingstone road in the CBD. Data from participants under private truck was done from the natsave ground. Two types of data collection instruments namely questionnaires and structured interview schedules were used. The target population size of 50 was considered and after calculation, the adjusted sample size was 44. Additionally, the time frame for field work was a minimum of one month and data analysis followed with data being analysed for correlation and regression. Two types of variables were considered namely the independent and dependent. Never less, other forms of variables were present and were demonstrated in the conceptual framework. To add on, a conceptual framework was adopted so as to show how variables interacted to influence the dependent variable being earnings monthly for both transport business methods. Therefore, this study concluded that private truck was the better of the two transport business alluding to statistical and qualitative

data generated. The research recommended study in fields such as uber and using a less general title of study.

Keywords: Taxi, Truck, Transport, Business, Mixed method

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DEDICATION

This report is dedicated to My Dad and Mum for being there for me throughout my academic pursuits and struggles. Your wisdom and works of discipline have helped me get by.

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LIST OF ABBREVIATIONS AND ACRONYMS

USA _____ United States of America

SPSS _____ Statistical Package For Social Sciences

BTOAZ _____ Bus and Taxi Owners Association of Zambia

TDA _____ Truck Drivers Association

CBD _____ Central Business District

TDA _____ Truckers Drivers Association of Zambia

CHAPTER ONE

INTRODUCTION

1.0 Overview

The Following action points were explained in the introduction: the research issue at hand , gaps or research questions on the subject, views on what other researchers have found locally, globally and regionally, the philosophical underpinning ,framework and the intended achievement in the study.

1.1 Background

The issue at hand was the comparison of two forms of transport business namely private truck and taxi business in Choma. Choma town is located in the southern province and is the administrative capital of the same. The town was chosen for this study because of its unique transport business set up. Currently, there are two prominent forms of transport business, them being private truck and taxi. This was the main motivation of the study. Research questions on this subject matter that were addressed were firstly: what possible tactics to improve customer base in Choma can be observed from taxi drivers and private truck drivers? Secondly, what factors influence the rate at which the taxi and private truck business decline or improve?

Locally, the taxi business is deemed to be at the entrance of major places such as hotels, airports and bus terminuses. In Zambia taxis may be of three forms. The first form is that

which involves having a regular employee while the vehicle is owned by another person or company while the second has to deal with own-drivers. Simply put, these own the taxi. Lastly, the third category is independent contract where a driver pays to use the vehicle for a period of time. Taxis operate at ranks. Cab fares in Zambia determined by an association called BTOAZ (BIZBWANA, 2021). Currently, the major challenge in the operation of taxis is that of pirating and fear of overcharging despite there being price thresholds (Mwansa, 2021). Private trucks on the other hand are found to be at hardware shops, furniture outlets and also operate at designated ranks. Prices in this industry are regulated by TDA.

Regionally, a study of the taxi industry in Johannesburg, South Africa showed that because the rate of unemployment was high, many opted to venture in taxi transport business. Because of the town's high population, taxis are many, at an estimate of more than 200. In an event of unforeseen circumstances that reduce the rate of business, there is a routine based arrangement that enables every taxi to have a turn at operating. This is one of the ways that the taxi industry in Johannesburg has remained relevant till date (Ukpere & Theron, 2021). Additionally, a look at Boston's taxi business industry showed that taxis operated in two forms namely uber and taxicab. Uber had the advantage of utilizing consumer location there by formulating marketing strategies. Taxicab on the other hand operates at high demand locations such as hotels, train stations, airports e.t.c. Of the two, taxi cab faced more challenges such as fare control, restriction type of service and quality regulation (McBride, 2015). South Africa has a high population density, rich in resources and manufacturing plants. Due to this set up, there is a high demand on the trucking system. The highest demand for the trucking business was the mining sector that needed transportation from the country's coast. Due to the trucking business being on demand, this has led to high transportation cost. A way to alleviate this problem would be to revive other transportation means (Jan, 2007).

Globally, a case of the trucking business in Brussels: In Belgium, the trucking business is important for delivery and collection of goods and waste. Primarily the road transportation accounts for 71.6% of which the truck transport business is the highest form, while only 29.4% comprises of other forms. This means that due to a high demand of the trucking business, this leads to poor road infrastructure for instance that leads to poor delivery of goods (Verlinde, 2015).

With this brief background, the study aimed to highlight the challenges and strategies that taxi and truck drivers face in their operation.

1.2 Statement of the problem

Ideally, transportation cost per 1 kilometre by other forms such as uber should be 35 . Currently, Choma town has only two forms of transport business, them being taxicab and private truck. Because of this, the cost of transportation is high (Zambiareports, 2022). For instance, per kilometre the standard taxicab charge is k65 while private truck could be k140 depending on the load. If this persists traders would have trouble transporting their goods to the market amidst harsh economic challenges. However, the absence of other forms of transport business has created a dual controlled system. Its either one uses private truck or taxi . This could work to the advantage of the business person. Because of this vacuum, this study endeavoured to compare the two forms of transport business.

1.3 General Objective

To assess which form of transport business in Choma is best to venture in between private truck and Taxi.

1.4 Specific Objectives

- i. To assess in one month, tactics that taxi and private truck drivers employ in order to improve their customer base in Choma.
- ii. To investigate in one month, factors that affect the rate of increase and decline in rate of business earnings of taxi and private truck drivers.
- iii. To compare what the average earnings of taxi and private truck drivers could be in a one month.

1.5 Research Questions

- i. What possible tactics to improve customer base in Choma can be observed from taxi and private truck drivers within a period of 1 month?
- ii. What prevailing factors in one month can be seen to influence the rate at which the taxi and private truck transport business increases and declines within taxi and private truck drivers?
- iii. What could be the average earnings in one month as a result of taxicab and private truck activities?

1.6 Philosophical Underpinning

This study was based on a type of epistemology called Positivism. Apart from the methodology, epistemology was chosen as it deals with knowledge and beliefs. It helps the researcher to have confidence in their data (Bunmi, 2023). Therefore, Positivism states that ‘there is only one reality and people can establish it.’ This paradigm leans more on the quantitative side. This means if something is to be considered true it must be proven through means such as statistics. Furthermore, this means it must be objective, measurable and replicable. Because of this, modes that will be considered to collect data will be questionnaires in readiness for analysis there after a conclusion will be given based on the findings. (Saraswati, Giri, & Shrestha, 2021). The reality of this paradigm is that beliefs are not enough to ascertain a conclusion but rather scientific research.

1.7 Justification of study

The motivation of this study arose from the fact that Choma town though an administrative capital has a very small but growing transport business environment. The existence of fewer competitors presents a business opportunity in its self.

At the moment information on a comparative study of two or more forms of transport business is locally, regionally and globally is rare, hence this study will add to literature.

Findings from this study highlighted the challenges underwent, strategies employed and possible rate of earnings from the taxi and private truck transport business. Secondly, the report also helped create an awareness of existing gaps in Choma’s transport business, for

instance, uber services. This would create a cheaper solution to transport needs enabling residents to utilise transport flexibly and also as a new business investment.

1.8 Conceptual Framework

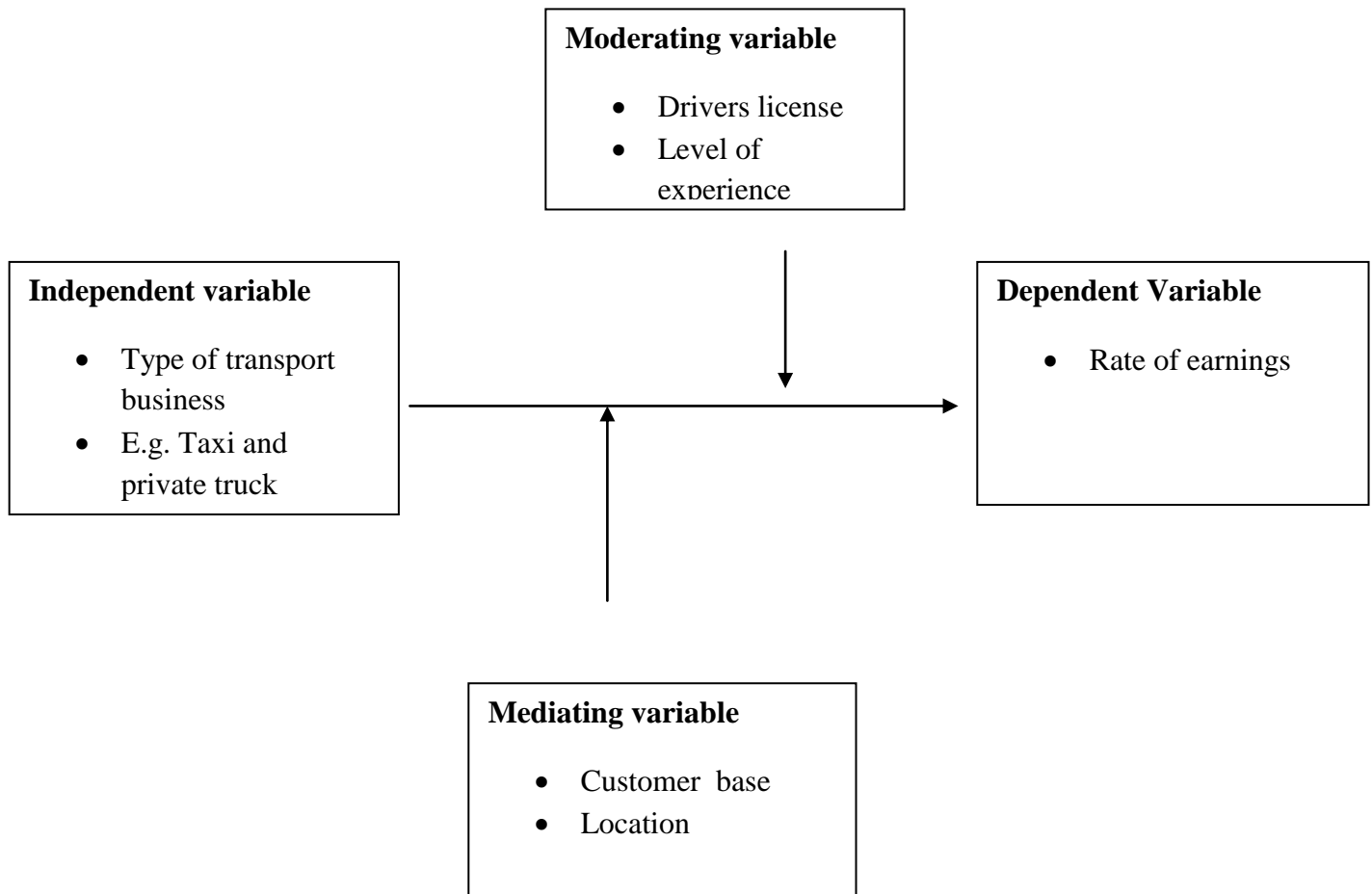


Figure 1 the interaction of variables

This research adopted a conceptual framework because the study was based on explaining how the various variables highlighted interact and affect the study and hence a conclusion drawn. The researcher's academic guess was that there is a significant difference between earnings from private truck business and taxi business. Therefore, the variables being studied were independent, dependent, mediating and moderating variables.

1.9 Operational definitions

Word	Definition	citation
Primary data;	Primary data refers to first hand data gathered by the researcher them selves	(Ajayi, 2017).
Secondary data	Secondary data is information collected by someone else earlier	(Ajayi, 2017).
Business environment	A business environment refers to all external forces that have a bearing on the function of a business	(Pal, 2022)
Qualitative study	A qualitative research involves the studied use and collection of a variety of empirical materials through means such as case study, personal experience, life story, interview and observations	(Aspers & Corte, 2019).
Population:	It consists of all units on which the findings of research are to be applied	(shukla, 2020)
Simple random sampling	It is a technique where a subject of a statistical population in which each member has an equal probability of being chosen.	(Hayes, 2023)
Conceptual framework	A conceptual framework is defined as an end result bringing together a number of related concepts to explain the phenomenon under study. Additionally, a conceptual framework	(Shikalepo, 2020). (Swaen & George, 2022)

	is an illustration that shows what relationship the variables in a study have and how they help to draw a conclusion	
Moderating variables	These are factors that alter the effect of the independent variable on the dependent variable	(Swaen & George, 2022).
Mediating variable	These are variables that explain why the independent variable is linked to the dependent variable	(Swaen & George, 2022)
Dependent variable	A dependent variable is one that is a result of an independent variable while	(Bhandari, An introduction to research Methods, 2022).
Independent variable	the independent variable is one that is changed to attain a result	(Bhandari, An introduction to research Methods, 2022)
Structured interview	This is a qualitative method that relies on asking questions within a specific frame work. The same questions are asked to all candidates	(George, 2022).
Sampling	It refers to the process by which a sample of individuals is selected in order to participate in a research	(Datta, 2018)
Bivariate Analysis	Bivariate analysis refers to the analysis of two	(Sandilands, 2014)

	variables to determine relationship between them	
Correlation	Correlation reflects the strength and / or direction of the relationship between two or more variables. The direction can either be positive or negative.	(Bhandari, Correlational Research/when and how to use, 2022)
Regression	Regression is a set of statistical methods used for the estimation of relationship between a dependent variable and one or more independent variables.	(Taylor, 2023)
Regression Coefficient	A regression coefficient can be defined as the effect of each independent variable on the dependent variable.	(Andrew & Michael, 2022)
Pearson's Correlation coefficient	Pearson's Correlation is a value that shows the nature and strength of relationship between two variables.	(Turney, 2022)
Quantitative	A quantitative research is regarded as the attaining of an experimental conclusion by means of numerical data or computational techniques.	(Adedoyin, 2020)
Mixed Method	This is a methodology that combines quantitative and qualitative ways of collecting and interpreting data.	(Saraswati, Giri, & Shrestha, 2021)

CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

In order to give validity to why the study was conducted, a look at similar forms of studies was analysed as concerning their topic, what their objective was, what their findings were as well as answering the question of how the research proposed will add to literature base. Thus, below is a series of various literature reviewed related to the subject being studied.

2.1 Strategies Taxi Owners Use To Sustain Their Operations In A Competitive Environment (Washington,USA)

The objective of the study was to explore business strategies taxi owners in the USA, Washington used in order to sustain their operations. The researcher identified In Chapter one ,page 3 of their report that factors such as market research, competitive strategies, technological and cultural change were means to adapt to stiff competition in the taxi transport business industry (Appiah, 2018).These are represented in a table below:

Table 1 Factors that led to increased clientele

Marketing Factors	Rate of improved Coverage
Customer Service	3.46%
Convenience Of Service	0.76%
Quality Usage	0.52%
Affordability	0.61%
Adaptation To Technological And Cultural Changes	1.22%

As can be seen from the table, according to the researcher, the taxi drivers reported that the most effective attribute that led to an increased clientele was customer service having a coverage score of 3.36%. This means that even if factors such as technology come into play in order to improve business, without good customer service, there will not be enough effect.

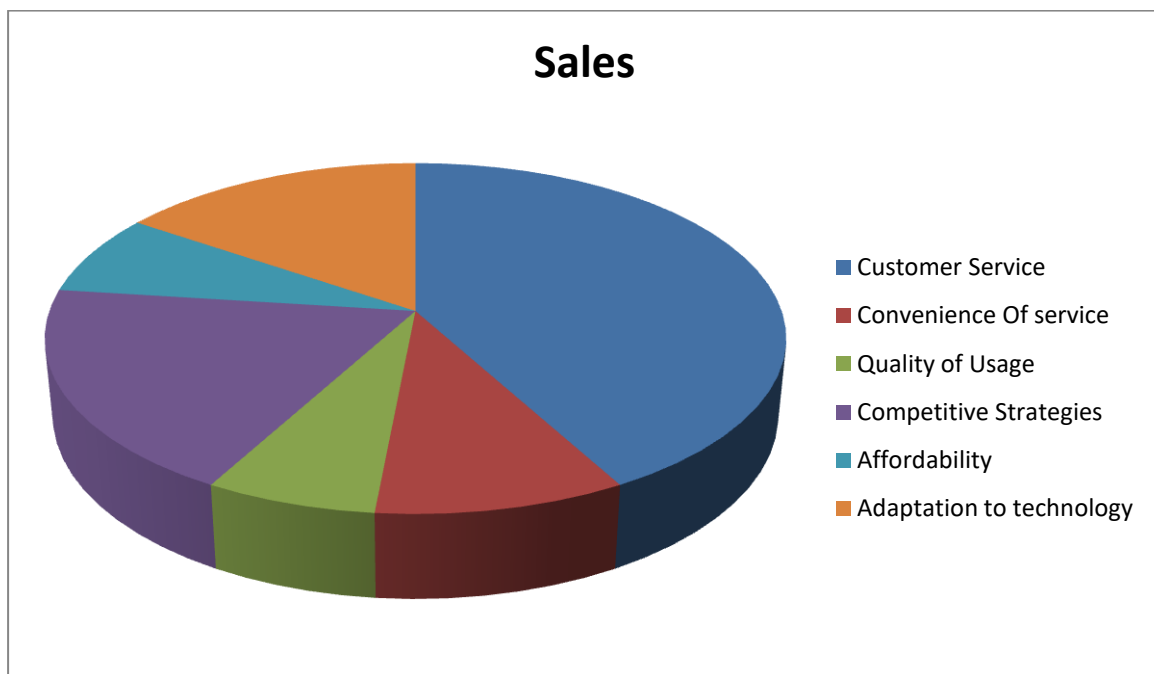


Figure 2 strategies that taxi drivers used to attain customer satisfaction

Furthermore, the independent variable of study was the very strategies that were implored by taxi owners to achieve sustainability where as the dependent variable was the sustainability of the taxi business as a result of the strategies implored. The above strategies were reportedly investigated however, perhaps a prominent gap would be to ascertain if these results were affected by other factors such as weather or even policies. This was not addressed but was a recommendation for further study.

2.2 Service Quality Practices And Customer Satisfaction In Taxi Companies In Nairobi

In Chapter one of page 11, the objective of this research was to determine the relationship between service quality and customer satisfaction in the taxi industry in Nairobi. The findings on page 33 noted that 54% of customers were loyal to a particular taxi, alluding to good service delivery where as 46% at times used other taxis due to lack of availability of the regular taxi they got on. Thus proving that service delivery does lead to customer satisfaction and thus makes the customer loyal (Hussein, 2016). Therefore, the independent variable was service quality while the dependent variable was customer satisfaction in the taxi business in Nairobi. The research gap was that even if service quality dimensions were defined there wasn't much emphasis on qualities such as customer care could act toward customer satisfaction. This explains why the 46% used other taxis due to unavailability.

2.3 Fixing the American Trucking Industry

In this paper (Nelson, 2015) the researcher aimed to identify challenges that the trucking industry encountered in America. His findings were that there were certain key areas in America that needed to be worked on in order to fix the trucking industry such as lack of capacity, wages and finally turnover rate. The sketched graph below simply illustrates that the conditions of service in a particular work industry affects the rate of turnover. Factors such as policies and wages only to mention but a few are key determinants.

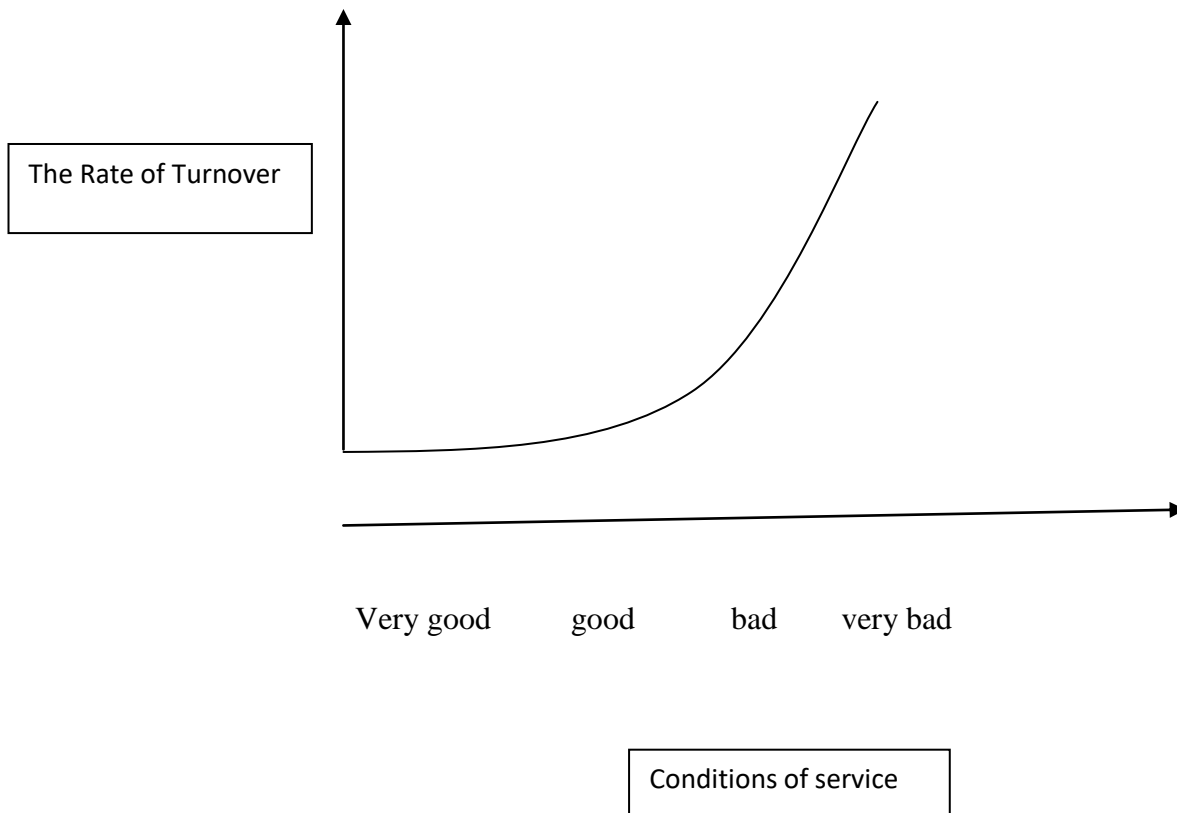


Figure 3 Conditions of service vs. Turnover

In this study, the independent variable was the challenge encountered by the trucking industry while the dependent variable was the rate of trucking business success. Under the researchers future research recommendations it was noticed that the problem that was not answered had to do with signing bonuses and price competition. It appeared that the better one companies conditions were the more truck drivers left their companies to join the favourable environment. This benefits individual companies but does not help the industry. This is due to lack of government policies to address this gap.

2.4 Reducing Operational Costs in the Trucking Industry to Increase Profitability

A case study of America, the writer states that the objective was to explore strategies that trucking businesses use in order to reduce operating costs in order to increase profit. The findings of this qualitative research on pages 10-37 of this report showed that in order to reduce operational cost, certain factors such as job satisfaction, retention of customers, reduced turnover and behaviour of the truck driver were key to profitability in the truck transport business environment (Theophilius, 2019). Additionally, the independent variable were the strategies used by the trucking companies and the dependent variable was profitability as a result of strategies put up in the trucking industry. Lastly, the gap identified was that companies needed to enforce qualities such as applying transformational leadership, finding dependable drivers, establishing trust, rewarding and recognising employees. Furthermore, the researcher recommends the use mixed method researches so that qualitative data can be collected and a hypothesis can be developed in order to test for correlation between certain factors that influence the industry drastically.

2.5 A Study Of taxi Service Mode In China

Being a journal titled advanced transportation, published in 2019, this paper aimed at studying the factors that lead to improved taxi service delivery. The researcher's findings were that there were three factors that affected service delivery in the taxi industry such as the taxi company, taxi driver and the customer. In as much as the main target was obviously the customer, the researcher noted that aspects such as outlook of the taxi itself could also influence the customer's decision (Huang, Bian, & Wu, 2019). The independent variable identified was the factors that must be considered in order to improve taxi business. The dependent variable was improved service delivery and overall improvement of the taxi business. The only gap identified was that only one form of transport system was looked at. It would have more educative to test the theory being highlighted in this paper which is the evolutionary game theory on other forms of transport too.

2.6 The Business Model of Dutch Trucking Business

In a study conducted in 2017, in the first chapter, the researcher's aim was to examine the trends that were expected to have an impact on the Dutch trucking companies by 2021. From the researchers abstract, results showed that factors such as innovation, cost reduction, level of education and level of automation affected the Dutch trucking business industry (Vliet, 2017). Furthermore, the researcher only discussed trends that were gotten from the interview schedule and may have left out other factors that affected the Dutch trucking system. The independent variable in this paper could be described as the factors that influence the Dutch trucking industry while the dependent variable is the growth or decline of the trucking industry.

2.7 Productivity And Competition In The United States Truck Industry

The objective of the study was to determine how the trucking industry's productivity can be changed or affected by certain laws or policies passed. The results showed that deregulation in USA meant that more truck drivers or companies came on the scene this led to declining unit revenue and profit (Parming, 2013). However, deregulation in the past 30 years has doubled the trucking output overall. Therefore, the independent variable in this study was policies that governed the trucking industry in the United states of America, while the dependent variable was the rate of productivity as a result of deregulation of the trucking transport business. The most probable gap noticed was that the researchers choicest solutions to the trucking industry were long term than short term.

2.8 Consequences Of The Deregulation Of The Taxi Business In Finland

This paper was written with the aim of investigating the consequences of deregulation of the taxi industry in Finland. The results would show on page 74; customer insights of the deregulation, that due to deregulation of taxis, there has been a challenge over differing price charges among taxi drivers. While others still felt that having no regulation gives the taxi driver ability to be flexible in price thus becoming cheaper than other drivers and winning the customer over (Sandholm, 2019)..Finally, the independent variable was the deregulation of taxis and the dependent variable was the uncontrolled operation of taxis. The gap in this research was that the research recommended that a quantitative research be done in order to verify the question of additional taxi and their demand..

2.9 How Trucking Services Have Improved And May Contribute To Economic Development; The Case Of Tanzania, Kenya and Rwanda

This interesting study was to determine factors that have led to the improvement of the trucking business in eastern Africa. The findings of this report were that the trucking business has improved owing to lifting of various procedures there by allowing more people to come on board in terms of the business. Additionally, the writer reported that in totality, the three countries Kenya, Tanzania and Rwanda have 30,000 trucks registered for business, each truck is estimated to have 3 staff, namely the main driver, a spare driver and mechanic. Therefore the industry boasts of 75,000 staff, contributing to the economic development (Kunaka, Raballand, & Fitzmaurice, 2018). The independent variable was the operating conditions under which the trucking business thrived while the dependent variable was the boosting of the economy as a result of improved performance from truck business owners.

3.0 The south African Taxi Industry At The Cross Roads

Lastly, the aim of this paper was to determine challenges that are faced by the taxi industry in South Africa. Findings indicated that some of the challenges faced by the taxi industry were harsh conditions such as high levels of violence and thereby making it discouraging to venture into this kind of business among other conditions such as low profit as a result (Majeke, 2003). This is because customers would rather use safe means of transportation. To add on, the independent variable was that there was no regulatory policy that guided the operation of taxis and thus the independent variable or effect was that this led to over-traded routes, leading to stiff competition among taxi business owners and thus leading to violence.

The greatest un answered question by the researcher relating to advantages of deregulation was whether it was profitable to have many people have jobs in the taxi industry but on the other hand being exploited.

CHAPTER THREE

METHODOLOGY

3.1 Overview

The Research methodology was a mixed method. This was possible because mixed method is considered to be a superior approach in that it answers and covers ground that qualitative or quantitative separately cannot fully. To add on, this kind of methodology creates more certainty in that combining the two forms is a means of validation (Saraswati, Giri, & Shrestha, 2021). Therefore, this section illustrates how the research problem was solved as well as the research design to adopt and why it was adopted, materials that were used to collect data , the time line, sampling procedure, the scope of study and the number of the target population.

3.2 Research Design

This study adopted the embedded mixed research design. This was possible since the research tools namely, questionnaires were to be used and furthermore data was analysed using a statistical tool. But at the same time, qualitative data was needed by means of structured interviews in order to understand and explain quantitative results. In the embedded design, both quantitative and qualitative data was collected simultaneously. Though the focus is quantitative data, the researcher will also aim to understand qualitative data (Dovetail, 2023).



Figure 4 the embedded design

3.3 Study site

Choma's transport business environment is different from that of Lusaka's. In Lusaka, mini buses are mostly used to transport people to various points round the city where as Choma has taxi and private trucks. The first step to determine a study site was to know where to observe and that was based on the research questions. Therefore, the study sites were divided in two, firstly data was collected from taxi drivers who operate in the CBD around spar shopping outlet and the main taxi rank along Livingstone road. As for private truck drivers, the study site was the truck ground in front of natsave.

3.4 Population

The population of the study included taxi drivers from the main taxi rank along Livingstone road that is, from opposite Zanaco till spar while private truck drivers at makalanguzu market as well as the truck ground in front of Nat save bank, thus the targeted population was 50. A small population was considered firstly because there are proportionately less private trucks than taxis in Choma therefore if more taxis are picked than private trucks the findings might be biased. Secondly, so as to reduce the chance of repetitiveness. A small population also meant better concentration on desired qualities (Hufthammer, 2015).

3.5 Study Sample

According to (Israel, 2003) if the population size is small, the sample size can be adjusted. This is because a sample size provides proportionately more information for a small population than a large population. The researcher by definition gives the formula below by which the sample size was determined.

Adjusted sample size

sample size

$$n_o = z^2 pq / e^2$$

n=

$$n_o / 1 + (n_o - 1) / N$$

where by definition;

n_o is the adjusted sample size

n is the sample size

p is the estimated proportion (0.5)

q is $1-p$ (0.5, since $1-0.5= 0.5$)

e is the standard error 0.05

z is the standard score and value gotten at 95% confidence level is 1.96.

N population size for study was 50.

thus

$$n_o = z^2 pq / e^2$$

$$= (1.96)^2 (0.5)(0.5) / (0.05)^2$$

$$= (3.8416)(0.25) / 0.0025$$

$$= 0.9604 / 0.0025$$

$$=384.16$$

$$=384.$$

Therefore

$$n = \frac{n_o}{1 + (n_o - 1)/N}$$

$$= \frac{384.16}{1 + (384.16 - 1)/50}$$

$$= \frac{384.16}{1 + 7.6632}$$

$$= \frac{384.16}{8.6632}$$

$$= 44.3438914$$

$$= 44$$

Therefore the sample size was 44.

22 truck drivers and 22 private truck drivers

3.6 Sampling Technique

Simple random sampling was used to achieve the sampling frame. This was because simple random method gave each member of the subject an equal probability of being chosen (Hayes, 2023).

3.7 Data collection Instruments

Two main data collection instruments were used namely questionnaires and structured interview schedules.

3.8 Data collection Procedure and Timeline

Data was collected by using Questionnaires and interview schedules. The nature of data that was collected was primary data. Questionnaires comprised printed out materials on which the respondent answered anonymously and were thus used because they are easy and do not require strenuous effort from the questioner unlike verbal or telephone surveys. Additionally, structured schedules were also be used. This method involved a face to face encounter with the respondent being asked questions. This was advantageous because the researcher could

probe the respondent toward research questions (Kabir, 2016). The timeline was a minimum of 1 month. This is demonstrated in the appendix section.

3.9 Data analysis instruments and Procedures

Firstly data from questionnaires and interview schedules was used in order to answer the research questions. Furthermore data was also plotted into the SPSS software tool version 20. Data was tested for correlation and regression. Below is how this was done.

Correlation

The ultimate goal of the study was to ascertain which transport business was more profitable. Therefore, Correlation was used to ascertain whether there would be a relationship between the independent variables (e.g. level of experience, age, season, place of operation, transport policies, transport business type) and the outcome (rate of earnings). Secondly, it was to give a reason for selection of which transport business is more profitable. Below is how data was analysed for Correlation: In this study, there were multiple variables that were weighed against the dependent variable. By definition correlation is a bivariate technique in nature; hence one variable was weighed against rate of earning at a time. For instance, driver's level of experience and the rate of earning. Data from the questionnaires was coded in SPSS. Further, it was analysed under Pearson correction. Additionally, this was a two tailed test. A two tailed test gave both possibilities of a negative and positive correlation. Lastly the level of significance was also selected. Below is a table of how data would be presented for analysis.

Table 2 Correlation

Factor	Variable A	Variable B
Pearson Correlation		
Sig(2 tailed)		
N		

Table 3 Correlation Interpretation parameters

Feature	Description of relationship between variables	Value
Strength	Strong	0.7 to 1
Pearson's Correlation Coefficient	Moderate	0.3 to 0.7
	weak	< 0.3
Nature	Positive	+1
Pearson's Correlation Coefficient	Negative	-1
	No correlation	0
Significance (p-value at 5%)	Significant	<0.05
	Insignificant	>0.05

Once values were obtained, they were interpreted according to the table above. For instance, Pearson's Correlation was less than 1, but close to 1, this would symbolise a positive correlation which would mean that an increase in one variable could lead to a positive increase in another. If the significance level was found to be less than 0.05 would indicate that the variables had significant relationship. Lastly if Pearson's Correlation value fell between 0.7 to 1 for instance, this would indicate a strong relationship. The variable with the highest strength, nature and significance would indicate the highest relationship with the dependent variable (Priya, using pearson correlation test on secondary data in SPSS, 2022).

Regression Analysis

Regression checked how much variance or change could be exerted and accounted for on the dependent variable by the independent variables (Andrew & Michael, 2022). For instance, how much could the 'license type' influence or predict the change in the rate of a driver's earnings. This was also a bivariate analysis. The most important quality of regression was finding the proportional variance denoted R^2 . R^2 symbolised a measure of how much change could be accounted for by an independent variable on the dependent variable. The higher the variance meant the higher an independent variable was responsible for a change. For instance, a variance of 0.70 would show that a variable can account for 70% change of dependent variable. Another valuable term was the regression coefficient. This coefficient measured rate of impact of an independent variable on the dependent variable (Priya & Jain, how to interpret the results of the linear regression test in SPSS, 2019). Below is how regression was used: Data was interpreted under analyse, regression and linear. Next the independent and the dependent variables was selected and data was displayed in tables as below

Table 4 Regression model summary

Model	R	R- Square	Adjusted R square	Std error of estimate

The most important value that was obtained in this table is the variance R-square.

Table 5 Regression Coefficients

Model	Unstandardized coefficients		Standardized Coefficients	t	Significance
	B	Std error	Beta		
Constant					

For a bivariate test R and standardized Beta would be the same. To add on, if 't' is greater than 1.96 then this meant that there was a significant impact of the independent variable on the dependent variable.

Table 6 Regression Anova table

Model	Sum of square	Degree of freedom	Mean square	F-value	Significance
Regression					
Residue					
Total					

This table was used to observe the significance level . If the value of significance was less than 0.01 then we would conclude that a factor has significant impact on dependent variable.

4.0 Results Dissemination Plan

Results from the study were shared firstly through presentation at graduate level, department of social sciences , the association of taxi and truck drivers in Choma, the Road transport and safety agency . Additionally, the report was also to be published.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.1 Overview

This section Includes firstly frequency tables from which data from taxi drivers and private truck drivers was analysed for correlation and linear regression with the objective of determining which transport business is best to be ventured in. Furthermore, the rate of earnings will be compared with other variables such as years of experience, age of the driver, strategies employed to get customers, the customer base, favourability of policies and specific routes of operation. Below were findings as well as data analysed from quantitative data. Qualitative data from structured interviews was collected as well and will be discussed in the next chapter.

FREQUENCY TABLES FOR DATA UNDER TAXI

Table 7 Statistics

		Age of taxi driver	years of experience	There a specific strategies that taxi drivers use	There are favourable policies in place to favor the taxi business	There are specific routes of operation	What is the approximate taxi earning per month	There is a specific customer base
N	Valid	22	22	22	22	22	22	22
	Missing	0	0	0	0	0	0	0

Table 8 Age of taxi driver

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30years	2	9.1	9.1	9.1
31-40years	14	63.6	63.6	72.7
41-50years	5	22.7	22.7	95.5
above 50years	1	4.5	4.5	100.0
Total	22	100.0	100.0	

Table 9 years of experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-2years	3	13.6	13.6	13.6
3-4years	4	18.2	18.2	31.8
4-5years	11	50.0	50.0	81.8
above 5years	4	18.2	18.2	100.0
Total	22	100.0	100.0	

Table 10 There a specific strategies that taxi drivers use

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	11	50.0	50.0	50.0
agree	7	31.8	31.8	81.8
neutral	1	4.5	4.5	86.4
disagree	3	13.6	13.6	100.0
Total	22	100.0	100.0	

Table 11 There are favourable policies in place to favor the taxi business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid agree	14	63.6	63.6	63.6
neutral	6	27.3	27.3	90.9
disagree	2	9.1	9.1	100.0
Total	22	100.0	100.0	

Table 12 There are specific routes of operation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	10	45.5	45.5	45.5
agree	9	40.9	40.9	86.4
neutral	2	9.1	9.1	95.5
disagree	1	4.5	4.5	100.0
Total	22	100.0	100.0	

Table 13 what is the approximate taxi earning per month

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid k1000-k2000	3	13.6	13.6	13.6
k3000-k4000	15	68.2	68.2	81.8
k5000-k6000	4	18.2	18.2	100.0
Total	22	100.0	100.0	

Table 14 There is a specific customer base

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	5	22.7	22.7	22.7
agree	11	50.0	50.0	72.7
neutral	4	18.2	18.2	90.9
disagree	2	9.1	9.1	100.0
Total	22	100.0	100.0	

Table 15 Regression and Correlation analysis for taxi driver data

Correlations

		What is the approximate taxi earning per month	years of experience
Pearson Correlation	What is the approximate taxi earning per month	1.000	.909
	years of experience	.909	1.000
Sig. (1-tailed)	What is the approximate taxi earning per month	.	.000
	years of experience	.000	.
N	What is the approximate taxi earning per month	22	22
	years of experience	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909 ^a	.826	.818	.246

a. Predictors: (Constant), years of experience

b. Dependent Variable: What is the approximate taxi earning per month

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.747	1	5.747	95.149	.000 ^a
	Residual	1.208	20	.060		
	Total	6.955	21			

a. Predictors: (Constant), years of experience

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	.520	.165		3.151	.005	.176	.864
years of experience	.559	.057	.909	9.754	.000	.440	.679

a. Dependent Variable: What is the approximate taxi earning per
month

Correlations

		What is the approximate taxi earning per month	There a specific strategies that taxi drivers use
Pearson Correlation	What is the approximate taxi earning per month	1.000	.800
	There a specific strategies that taxi drivers use	.800	1.000
Sig. (1-tailed)	What is the approximate taxi earning per month	.	.000
	There a specific strategies that taxi drivers use	.000	.
N	What is the approximate taxi earning per month	22	22
	There a specific strategies that taxi drivers use	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.800 ^a	.641	.623	.354

a. Predictors: (Constant), There a specific strategies that taxi drivers use

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	1.250	.153		8.165	.000	.931	1.569
There a specific strategies that taxi drivers use	.437	.073	.800	5.970	.000	.285	.590

a. Dependent Variable: What is the approximate taxi earning per month

Correlations

		What is the approximate tax earning per month	There are favourable policies in place to favor the taxi business
Pearson Correlation	What is the approximate tax earning per month	1.000	.684
	There are favourable policies in place to favor the taxi business	.684	1.000
Sig. (1-tailed)	What is the approximate tax earning per month	.	.000
	There are favourable policies in place to favor the taxi business	.000	.
N	What is the approximate tax earning per month	22	22
	There are favourable policies in place to favor the taxi business	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.684 ^a	.468	.441	.430

a. Predictors: (Constant), There are favourable policies in place to favor the taxi business

b. Dependent Variable: What is the approximate taxi earning per month

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.253	1	3.253	17.573	.000 ^a
	Residual	3.702	20	.185		
	Total	6.955	21			

a. Predictors: (Constant), There are favourable policies in place to favor the taxi business

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.606	.355		1.704	.104	-.136	1.347
There are favourable policies in place to favor the taxi business	.587	.140	.684	4.192	.000	.295	.878

a. Dependent Variable: What is the approximate taxi earning per month

Correlations

		What is the approximate taxi earning per month	There is a specific customer base
Pearson Correlation	What is the approximate taxi earning per month	1.000	.825
	There is a specific customer base	.825	1.000
Sig. (1-tailed)	What is the approximate taxi earning per month	.	.000
	There is a specific customer base	.000	.
N	What is the approximate taxi earning per month	22	22
	There is a specific customer base	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825 ^a	.681	.665	.333

a. Predictors: (Constant), There is a specific customer base

b. Dependent Variable: What is the approximate taxi earning per month

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.735	1	4.735	42.677	.000 ^a
	Residual	2.219	20	.111		
	Total	6.955	21			

a. Predictors: (Constant), There is a specific customer base

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.904	.189		4.794	.000	.511	1.298
There is a specific customer base	.534	.082	.825	6.533	.000	.364	.705

a. Dependent Variable: What is the approximate taxi earning per month

Correlations

		What is the approximate taxi earning per month	There are specific routes of operation
Pearson Correlation	What is the approximate taxi earning per month	1.000	.728
	There are specific routes of operation	.728	1.000
Sig. (1-tailed)	What is the approximate taxi earning per month	.	.000
	There are specific routes of operation	.000	.
N	What is the approximate taxi earning per month	22	22
	There are specific routes of operation	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 ^a	.529	.506	.404

a. Predictors: (Constant), There are specific routes of operation

b. Dependent Variable: What is the approximate taxi earning per month

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.682	1	3.682	22.507	.000 ^a
	Residual	3.272	20	.164		
	Total	6.955	21			

a. Predictors: (Constant), There are specific routes of operation

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	1.171	.204		5.753	.000	.746	1.595
	There are specific routes of operation	.506	.107	.728	4.744	.000	.284	.729

a. Dependent Variable: What is the approximate taxi earning per month

Correlations

		What is the approximate taxi earning per month	Age of taxi driver
Pearson Correlation	What is the approximate taxi earning per month	1.000	.818
	Age of taxi driver	.818	1.000
Sig. (1-tailed)	What is the approximate taxi earning per month	.	.000
	Age of taxi driver	.000	.
N	What is the approximate taxi earning per month	22	22
	Age of taxi driver	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818 ^a	.669	.652	.339

a. Predictors: (Constant), Age of taxi driver

b. Dependent Variable: What is the approximate taxi earning per month

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.516	.251		2.053	.053	-.008	1.040
	Age of taxi driver	.687	.108	.818	6.353	.000	.461	.912

a. Dependent Variable: What is the approximate taxi earning per month

Table 16 Frequency tables, correlation and regression for private truck drivers.

Statistics

		What is the approximate truck earning per month	There are specific routes of operation	There is a specific customer base	There is a specific area of operation	years of experience	Age of truck driver	There a specific strategies that truck drivers use
N	Valid	22	22	22	22	22	22	22
	Missing	0	0	0	0	0	0	0

What is the approximate truck earning per month

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid k3000-k4000	9	40.9	40.9	40.9
k5000-k6000	13	59.1	59.1	100.0
Total	22	100.0	100.0	

There are specific routes of operation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	8	36.4	36.4	36.4
Neutral	3	13.6	13.6	50.0
Disagree	5	22.7	22.7	72.7
strongly disagree	6	27.3	27.3	100.0
Total	22	100.0	100.0	

There is a specific customer base

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	7	31.8	31.8	31.8
neutral	6	27.3	27.3	59.1
disagree	9	40.9	40.9	100.0
Total	22	100.0	100.0	

There is a specific area of operation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	11	50.0	50.0	50.0
Agree	5	22.7	22.7	72.7
Neutral	2	9.1	9.1	81.8
Disagree	3	13.6	13.6	95.5
strongly disagree	1	4.5	4.5	100.0
Total	22	100.0	100.0	

years of experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3-4years	8	36.4	36.4	36.4
5-6years	9	40.9	40.9	77.3
above 6years	5	22.7	22.7	100.0
Total	22	100.0	100.0	

Age of truck driver

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30years	2	9.1	9.1	9.1
31-40years	10	45.5	45.5	54.5
41-50years	8	36.4	36.4	90.9
above 50years	2	9.1	9.1	100.0
Total	22	100.0	100.0	

There a specific strategies that truck drivers use

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	12	54.5	54.5	54.5
Agree	6	27.3	27.3	81.8
Neutral	2	9.1	9.1	90.9
disagree	2	9.1	9.1	100.0
Total	22	100.0	100.0	

Regression and correlation analysis tables under Private truck

Correlations

		What is the approximate truck earning per month	years of experience
Pearson Correlation	What is the approximate truck earning per month	1.000	.828
	years of experience	.828	1.000
Sig. (1-tailed)	What is the approximate truck earning per month	.	.000
	years of experience	.000	.
N	What is the approximate truck earning per month	22	22
	years of experience	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828 ^a	.685	.669	.289

a. Predictors: (Constant), years of experience

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	1.051	.242		4.349	.000	.547	1.554
years of experience	.538	.082	.828	6.595	.000	.368	.708

a. Dependent Variable: What is the approximate truck earning per month

Correlations

		What is the approximate truck earning per month	There a specific strategies that truck drivers use
Pearson Correlation	What is the approximate truck earning per month	1.000	.629
	There a specific strategies that truck drivers use	.629	1.000
Sig. (1-tailed)	What is the approximate truck earning per month	.	.001
	There a specific strategies that truck drivers use	.001	.
N	What is the approximate truck earning per month	22	22
	There a specific strategies that truck drivers use	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.396	.365	.401

a. Predictors: (Constant), There a specific strategies that truck drivers use

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.036	.176		11.590	.000	1.669	2.402
	There a specific strategies that truck drivers use	.321	.089	.629	3.618	.002	.136	.507

a. Dependent Variable: What is the approximate truck earning per month

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 ^a	.564	.542	.341

a. Predictors: (Constant), There are favourable policies in place to favor the truck business

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.887	.343		2.587	.018	.172	1.603
	There are favourable policies in place to favor the truck business	.474	.093	.751	5.082	.000	.280	.669

a. Dependent Variable: What is the approximate truck earning per month

Correlations

		What is the approximate truck earning per month	There is a specific customer base
Pearson Correlation	What is the approximate truck earning per month	1.000	.852
	There is a specific customer base	.852	1.000
Sig. (1-tailed)	What is the approximate truck earning per month	.	.000
	There is a specific customer base	.000	.
N	What is the approximate truck earning per month	22	22
	There is a specific customer base	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 ^a	.727	.713	.270

a. Predictors: (Constant), There is a specific customer base

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.063	.217		4.893	.000	.610	1.516
	There is a specific customer base	.494	.068	.852	7.290	.000	.353	.636

a. Dependent Variable: What is the approximate truck earning per month

Correlations

		What is the approximate truck earning per month	There are specific routes of operation
Pearson Correlation	What is the approximate truck earning per month	1.000	.878
	There are specific routes of operation	.878	1.000
Sig. (1-tailed)	What is the approximate truck earning per month	.	.000
	There are specific routes of operation	.000	.
N	What is the approximate truck earning per month	22	22
	There are specific routes of operation	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878 ^a	.770	.759	.247

a. Predictors: (Constant), There are specific routes of operation

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.096	1	4.096	67.014	.000 ^a
	Residual	1.222	20	.061		
	Total	5.318	21			

a. Predictors: (Constant), There are specific routes of operation

b. Dependent Variable: What is the approximate truck earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	1.396	.155		8.991	.000	1.072	1.719
	There are specific routes of operation	.351	.043	.878	8.186	.000	.261	.440

a. Dependent Variable: What is the approximate truck earning per month

Correlations

		What is the approximate truck earning per month	Age of truck driver
Pearson Correlation	What is the approximate truck earning per month	1.000	.720
	Age of truck driver	.720	1.000
Sig. (1-tailed)	What is the approximate truck earning per month	.	.000
	Age of truck driver	.000	.
N	What is the approximate truck earning per month	22	22
	Age of truck driver	22	22

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720 ^a	.518	.494	.358

a. Predictors: (Constant), Age of truck driver

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.757	1	2.757	21.535	.000 ^a
	Residual	2.561	20	.128		
	Total	5.318	21			

a. Predictors: (Constant), Age of truck driver

b. Dependent Variable: What is the approximate truck earning per month

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	1.480	.251		5.888	.000	.956	2.004
Age of truck driver	.453	.098	.720	4.641	.000	.249	.656

a. Dependent Variable: What is the approximate truck earning per month

CHAPTER FIVE

DISCUSSION

4.2 Overview

In this chapter findings from qualitative and quantitative data will be explained and a conclusion derived.

Under regression the most prominent feature of concern is the R-square value (Dalson, Silva, & Enivaldo, 2011). This value denotes the amount of variance an independent variable has on the dependent variable. Therefore, the variance of the independent variables will be compiled below and interpreted hence after.

Table 17 A summary of the R2 values (private truck)

Independent variable	R-Squared value
Age	.518
Years of experience	.685
Specific strategies	.396
Favourable policies	.564
Specific routes of operation	.770
Customer base	.727

The R-squared values is the measure of impact that the independent variable has on the dependent variable (Parveen & Ahtisham, understanding and interpreting regression analysis, 2021). To add on, the R2 value is taken as a percentage. For instance the R2 value of Age will be found below as follows;

Age R2= .518

.518 by 100= 51.8%

Therefore from the data on the previous page, for private trucks the variable with the highest impact on the rate of earnings was the route of operation accounting for 77% change on the rate of earnings.

4.3 Routes of operation

For private truck though the driver may not make what the taxi driver makes every day the deal breaker is the distance or route taken. The further the place the more the truck driver makes. Moreover, from the frequency tables, most truck drivers admitted that they are specific routes where there business is generated. For instance hardware places and close to the markets. However, the respondents attested to the fact that even households engaged them for eventualities such as moving house although did not attribute more than the previous places mentioned.

4.4 Customer base

Customer base accounted for 72.7% impact on the rate of earning change. This was the second highest factor that influenced the rate of average earning per month. Truck drivers just like taxi drivers also develop customer relations with the client after rendering a service and when the customer needs to move for instance or ferry furniture they know who to call. Truck drivers in Choma have studied their customer base and strategically place themselves to places where they are most likely to get clients both old and new

4.5 Year of experience

This variable was the third ranking score with a value of 68.5% . Although very important , years of experience was only the third contributing factor. It was seen that because certain drivers have been in the industry for a while they knew how to maneuver their way to ensure maximum earnings. Furthermore, they knew which times were considered peak and difficult likewise. Lastly, some respondents further said age was a determinant because young drivers often operate out of excitement and adventure where as middle aged to older drivers had passed that stage were now focused on making a living.

4.6 Favourable policies

Favourable policies recorded a variance of 56.4% almost a half mark. Many respondents felt either it didn't really matter what policies were currently in place or they weren't even aware of them. Many argued that currently, all that was needed for one to start operating as a truck driver was to have a license and look for a job as one. Once a driver started operating the rest was up to the owner of the truck to ensure they abide with the laws of operation. Many of the truck drivers though being aware of the truckers association of Zambia were relaxed about being actively involved. Because of these points, the variance score was such.

4.7 Age

Though age could be deal breaker when it comes to results, it was not so. Age only accounted for 51.8% impact on the rate of earnings. It was argued that though a truck driver was young as long as he had the relevant experience and customer base needed to meet up daily and weekly targets age didn't really matter. Some respondents even said, the young the driver was the better their versatility and work ethic. However, age didn't seem to matter much.

4.8 Specific Strategies

This attribute ranked least among the truckers with a variance of 39.6% . Many respondents reported that as long as the driver kept good customer relations was able to work hard and be at the right places of operation that was enough. There was not much to it.

Table 18 Summary of Correlation data private truck

Independent variable	Pearson's coefficient	Classification 0.7 to 1 (strong) 0.3 to 0.7 (moderate)	Nature	P-value
Age	.720	strong	positive	.000
Years of experience	.828	strong	positive	.000
Specific strategies	.629	moderate	positive	.001
Favourable policies	.751	strong	positive	.000
Specific routes of operation	.878	strong	positive	.000
Customer base	.852	strong	positive	.000

According to the table above, all the independent variables showed a positive correlation with dependent variable (Bhandari, Correlational Research/when and how to use, 2022). However, specific routes of operation showed the highest Pearson's coefficient suggesting that this factor had the closest relationship as far predicting the rate of earnings for private trucks hence categorised as a strong correlation. On the hand specific strategies had the lowest Pearson's coefficient rating and was classified as a moderate correlation.

Table 19 Summary of R2 value for taxi

Independent variable	R-Squared value
Age	.669
Years of experience	.826
Specific strategies	.641
Favourable policies	.468
Specific routes of operation	.529
Customer base	.681

Example working; variance (R2) for age .669 by 100= 66.9% . This means that age as a variable or a factor accounted for a 66.9 % change in the rate of earnings.

4.9 Years of experience of the taxi driver

This independent variable accounted for about 82.6% impact change on the rate of earnings. It was observed that taxi who had served for a period of time had developed customer relations enough to significantly altar the rate of earnings. Choma town operates solely on the traditional taxicab routine, hence for a taxi driver to be effective they have to learn ways to develop a customer base, many opt to get clients who go for work on a daily basis or school going children. But one should have served at least for some time to know the town's work shifts.

5.0 Taxi Customer base

Customer base scored as the second highest factor variance. This could be because with an increase in work experience comes a build up of customer base thus in order for a taxi driver's business to be buoyant, a healthy customer catalogue of various clients is key. For instance, schools close at some point, and so the taxi driver has to find ways to beat the large market of taxis at the rank. By face value, taxis are not so different as the important thing would be to get from one place to another. However, because of the development of more intimate relationships, a client would pick a well known driver over the other even if their vehicle might not be so much better than the other. This is the power of customer base.

5.0 Age of taxi driver

The age range of taxi drivers was quite robust as it ranged from young drivers to old ones. From collected data , most clients opted to go with mid ranged drivers because they felt these were a combination of skill, humour , better negotiators and overall quick. Old drivers on the hand were perceived as slow and basically not able to meet up with pick up demands. Even so, as much as age might not be a ground breaking factor, still, it ranked third with a variance of 66.9% . Younger to mid range drivers were seen to do better with 'cashings' rather than well advanced drivers.

5.1 Specific strategies employed by taxi drivers

As mentioned earlier in the background of this study, Choma's town is quite unique in that the taxi industry is primarily the 'old fashioned' taxi-cab. Therefore, the main strategies to be employed are the ones covered under years of experience and customer base. This is because, success in the industry was perceived to be all about what the driver could do besides other drivers. At times the only strategy might be being the one to meet the client first thus 'securing them.'

5.2 Routes of operation

Routes of operation did not really account for much change in the rate of earnings. This was because the most entity was the customer and the client is the one that determined the routes. A driver might park at a shopping complex but a client may call to be picked at a place and be brought to the same shopping outlet. In this instance the client has priority over the routes.

5.3 Policies in the taxi industry

Policies were the least outcome having a foothold of 46.8% on the rate of earnings. Many respondents reported that, policies didn't really matter. As a matter of fact the major challenge was the coming of deregistered vehicles to operate at night after the authorities stopped their patrol. The increase of taxis leads to scarcity in clients and hence competition becomes more stiff. A client will not really care whether the vehicle is registered when it is

raining for instance, as long as the driver is able to take them to their destination. Nevertheless, this was the least impacting on the dependent variable.

Below is a summary of correlation data for the taxi business;

Table 20 Summary of Correlation values for taxi

Independent variable	Pearson's coefficient	Classification 0.7 to 1 (strong) 0.3 to 0.7 (moderate)	Nature	P-value
Age	.818	strong	positive	.000
Years of experience	.909	strong	positive	.000
Specific strategies	.800	strong	positive	.000
Favourable policies	.684	moderate	positive	.000
Specific routes of operation	.728	strong	positive	.000
Customer base	.825	strong	positive	.000

All independent variables had a P- value less that 0.05 which meant their relationship with the dependent variable was significant. Next, all except policies had a strong correlation with

the dependent variable. Lastly, years of experience also had the highest Pearson's correlation indicating a very strong relationship between years of experience of the taxi driver and the rate of earnings (Jim, 2024).

An In-depth explanation of the operation of private truck and taxis in Choma.

5.4 The business environment

For taxi drivers were mostly seen at places such as shopping outlets, major taxi ranks and even the bus station. However, this never meant they had no other clients outside these places. As for private truck drivers, they were seen at places close whole sale shops , hardware stores and farm produce areas. Furthermore, Private truck drivers also relied on private connections with clients who needed perhaps to move to a different place with their household. This is what made up the customer base for each transport business.

Because of the rising number of taxis and private trucks, both sets of drivers have adopted some strategies over time. For instance for taxis the prominent thing that was observed was that due to the many taxis at ranks, the drivers organised themselves in such a that they serviced both short term and long trips. For those who wished to do long trips, it could be because they were booked by a client and so temporarily excluded from the ranks ques. Taxi drivers gave each other turns to ensure everyone had a share of the customer base. This was also equally true for private trucks, it was on first come basis. If a client found a private truck say at Natsave grounds, no matter how many they were, for instance on a Monday trucks could be about 10. The client would have to be shown who was been loaded first . However, these methods cannot make the drivers attain their monthly targets and so many after being

patronised by the client opt that the clients just call them instead of coming to the ranks in fear of being accused of breaching lines. Furthermore, most drivers have developed trust in their clients because they might have serviced them for a while now and so they agree on pay forward terms. This is where the clients gets a transport service and instead of paying just after they could pay by month end. This way a driver is assured a monthly income regularly. These are some of the strategies both taxi and private truck drivers in Choma employ. Just to emphasise, the based way drivers of both industries beat competition is by putting in place the above mentioned strategies and even at times operating away from taxi ranks.

5.5 Opportunities and Operation

For both transport businesses the possibilities were vast. Some respondents reported that due to frequent patronisation of a particular client, at times they at times would go with the clients even outside Choma yielding a handsome reward. To add on though becoming rare, especially in the taxi business , contractual agreements have blossomed. This type of agreement is where the owner of the taxi comes to terms with the taxi driver who is given a cash target to attain and once done the vehicle would belong to the driver. Thus operation of both drivers changed according to demand.

5.6 Challenges faced by the taxi and private truck business

Firstly regulation of taxis was reported to be very poor. Actually many drivers felt the authorities only cared about the charged revenue gotten from the motorists and not really looking into their compliance, ensuring road compliance and not taking care of vital factors. One major issue among taxis could be the operation of taxis not eligible to carry passengers. This has proven to be challenge as these kind of operators after their work or perhaps on their free time would masquerade as taxi drivers too and even woo clients to them selves. The drivers argued that it was not even safe because if case of any eventuality, the purported operator could not easily be identified as they were not registered. Another kind of such as drivers as those who were categorised as ‘ghost’ taxis. These only came out from about 18:00hrs because the authorities would have left their patrol points and these vehicles that were deemed not road worthy would come out to operate hence the name ‘ghost’ because they only showed up once it was dark. Additionally, the quality of deteriorating roads was also a concern. Choma has many inside routes that would ensure drivers of both types of transport arrive early and their vehicles still intact. However, due to poor roads after the rain season, drivers experience a hard time taking these so called shortcuts and instead opt to take the long cuts thus spending more on fuel mean while the felt prices of fares could be jacked up just a little more because they had to balance up on cashing and what they received. Pirating was also a major challenge to the private truck industry.

5.7 Boosting factors for both types of transport business

Both the taxi and private truck drivers reported that their industry though challenging had some smiling moments, for the private truck industry just to give an example, harvesting season was termed a peak moment. During this time, people often either wanted to take their farming produce to the market such as Makalanguzu or bought some bags of maize to grind and wanted transportation to and fro. Others maybe wanted to ferry animals to the market area where as others the opposite. This would be around February to about May. The wonder during this moment was that multiple vendors would come together and use the same truck. As for taxis peak period was reported to be times such as opening of schools because the taxi driver would have liaised with a client to both take their children to school and pick them. Additionally, another moment was month end. During this time many people would be in the CBD due to being paid. Taxi drivers utilised this opportunities both to add to their customer base and service clients entirely who needed transportation of their groceries. Finally another peak time would be the a harvesting period itself, though the taxi can only carry what I can many are loaded to capacity. Overall both transport businesses are quite rewarding.

CHAPTER SIX

CONCLUSION

5.8 Overview

This section will bring the study to its final remarks highlighting based on the qualitative and quantitative data attained as well and state limitations to the study and finally the researchers recommendations for further study.

5.9 A comparison between private truck and taxi

For private truck based on the data generated previously, the major proponents toward of earning change were routes of operation, then customer base and finally years of experience (Parveen & Ahtisham, understanding and interpreting regression analysis, 2021). On the other hand for taxi the major factors were years of experience, customer base and the age of the driver. When it came to earnings per month, under taxi 3 respondents estimated their earnings to have been between k1000 to about k3000 monthly, while 15 respondents put it at about between k3000 to k4000 monthly . To add on, 4 respondents attained k5000 to k6000 alluding the fact that they had multiple house hold clients whom they serviced monthly, school children and basic taxi routines. These were not just based at the rank.

For private truck however from the frequency tables generated, 9 recorded to have been attaining between k3000 and k4000 monthly while a total of 13 attained k5000 to k6000. As can be seen from this narration, more private truck drivers attained a higher threshold of income monthly. It was observed that though a taxi could consistently make many moves weekly and monthly that one move of a private truck at times could be equivalent to a taxis weekly movements. Moreover, at the moment in Choma there so many taxis with new ones emerging daily, making it so difficult to make a living thus why most were just hitting the lowest threshold of k1000 to k2000. Adding up costs such as service and various vehicle needs, this surely cannot be a sustainable mode of income in the long run unless the taxi driver is well innovative. Private trucks on the other hand are still few and very countable proving to be a massive business opportunity. Just like taxis private trucks also can be contracted even outside Choma and the reward is indeed a buoyant one. Therefore based on these points the most rewarding transport business is the private truck business.

6.0 Limitations during the study

Seeing that taxi drivers in particular were aimed at looking out for clients, and once the client was found they would live, the researcher either looked for a new client or came back the following day to follow up the client. This was an additional cost and though using simple random sampling, the researcher had to ensure quality sampling. For taxis replacement of clients was quicker and easier because they were many. However, for private truck it was tasking because they were either be few and many once they left would come back after some days.

6.1 Recommendations

This study was solely stated a comparative study in Choma town however, the title should have read in Choma's CBD. A recommendation for further study of rural settlements and how often they patronise private trucks, or taxis would be ideal because stating ' a study in Choma' is a wide topic in itself. Additionally, a study on how uber and delivery services can impact Choma's transport business environment could be encouraged since most people in the town have access to telephone and internet access.

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APPENDIX A: INTERVIEW GUIDE

This structured interview schedule will comprise questions that will be aimed at a target population of 28 participants (being 14 taxi drivers and 14 private truck drivers respectively).

- 1) What makes up your customer profile / customer base?
- 2) What methods have you put in place to ensure that you stay relevant in the transport business industry?
- 3) How often are you patronised by your customers?
- 4) How do you handle business competitors?
- 5) What are some of the business opportunities that you have observed in your line of operation?
- 6) Are you confined only to your normal routine of business or do you change operation based on demand?
- 7) What are some of the challenges that this line of business faces?
- 8) What are the boosting factors to your business?
- 9) How rewarding is this line of business?

APPENDIX B: BUDGET

Item	Revenue	Expenditure
Printing proposal and final document	K 4340.00	K 1200
Questionnaires		K490 (7 pages * k5 *14)
Interview sheets		K70
Taxi fare to study sites		K 3000
Total		K4760.00

APPENDIX C: QUESTIONNAIRE



THE UNIVERSITY OF ZAMBIA AND ZIMBABWE

OPEN UNIVERSITY

QUESTIONNAIRE

Dear Respondent,

I am a post graduate student from The University of Zambia in conjunction with Zimbabwe open University under the department of social sciences. I am undertaking a study titled 'a comparative study between private truck and taxi transport business in Choma'. I would like kindly request you to fill in this questionnaire because the information is vital in enhancing the quality of this study. I promise and do declare that the information provided will be treated with utmost confidentiality and only for the stated purpose.

INSTRUCTIONS

1. Please indicate the answer of your choice by ticking (✓) in the box next to your preferred answer where appropriate.
2. Where comments are requested, please be brief and to the point.
3. For confidentiality, do not indicate your name on to the questionnaire.

SECTION A: DEMOGRAPHICS

1. What is your age?

20-30 31-40 41-50 Above 50

2. Gender?

Male Female

3. What is your marital status?

Single Married Divorced Widow Widower

4. What is the highest level of education attained?

Primary Secondary Vocational training/College University

5. Do you possess a drivers license?

No Yes

6. If the answer to the question above was yes, what class of license do you posses?

7. Are you affiliated to any transport regulatory institution or body?

No Yes

8. What are your years of experience?

- 1-2 3-4 4-5 Above 5

SECTION B : CUSTOMER BASE SUSTAINERBILITY

Please answer the questions by indicating a tick (√) on your level of agreement with the following statements on a scale between 1 and 5, where 1=strongly agree, 2 = agree, 3 = neutral, 4 = disagree and 5=strongly disagree

1 2 3 4 5

9. There are specific areas of operation

1 2 3 4 5

10. For customer base to be generated there is need for specific strategies

1 2 3 4 5

11. Technology plays a role in the rate of business generation

1 2 3 4 5

12. There is a specific customer base

1 2 3 4 5

13. Private truck / taxi transport business in Choma is self regulated

SECTION C: TRANSPORT BUSINESS POSIBILITIES

Please answer the questions by indicating a tick (✓) on your level of agreement with the following statements on a scale between 1 and 5, where 1=strongly agree, 2 = agree, 3 = neutral, 4 = disagree and 5=strongly disagree.

1 2 3 4 5

14. There are favourable policy conditions that promote or encourage

the private business.

1 2 3 4 5

15. The transport business in Choma is a perfect competition.

1 2 3 4 5

16. Most transport businesses are privately owned.

1 2 3 4 5

17. There are definite and obvious routes of operation.

SECTION D: DECLINE OR INCREASE OF RATE OF BUSINESS

18. Is the taxi/truck transport business seasonal?

19. If yes, explain why and which period is considered peak time?

20. What is the monthly projected income?

- K1000 – k2000 k3000 - k4000 k5000 –k6000 Above k6000

21. What hinders the taxi/private truck business from being profitable?

22. What measures could be considered for the transport business to be improved ?

THANK YOU!!!

APPENDIX D: GANT CHART

Activity	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Literature review																					
Proposal writing																					
Proof read proposal																					
research instruments																					
Data collection																					
Data analysis																					
Drafting dissertation																					
Proof read Dissertation																					

Key: Weeks represented in numbers

APPENDIX E: ETHICAL CLEARANCE



UNIVERSITY OF ZAMBIA BIOMEDICAL RESEARCH ETHICS COMMITTEE

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Federal Assurance No.	IRB00001131 of	NHRAR-REC No 2021-05-
FWA00000338	IORG0000774	0002

15th May, 2023

Your REF. No. 3798-2023

Mr. Peter Mapalo Musonda,

University of Zambia,

School of Humanities and Social Sciences,

Institute of Distance Education,

Lusaka.

Dear Mr. Musonda,

**RE: A COMPARATIVE STUDY BETWEEN PRIVATE TRANSPORT TRUCK BUSINESS
AND TAXI BUSINESS IN CHOMA (REF. NO. 3798-2023)**

The above-mentioned research proposal was presented to the Biomedical Research Ethics Committee on 15th May, 2023. The proposal is **approved**. The approval is based on the following documents that were submitted for review:

- a) **Study proposal**
- b) **Questionnaires**
- c) **Participant Consent Form**

APPROVAL NUMBER : REF. 3798-2023

This number should be used on all correspondence, consent forms and documents as appropriate.

- **APPROVAL DATE : 15th May 2023**
- **TYPE OF APPROVAL : Standard**
- **EXPIRATION DATE OF APPROVAL: 14th May 2024**

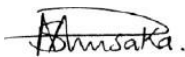
After this date, this project may only continue upon renewal. For purposes of renewal, a progress report on a standard form obtainable from the UNZABREC Offices should be submitted one month before the expiration date for continuing review.

- **SERIOUS ADVERSE EVENT REPORTING:** All SAEs and any other serious challenges/problems having to do with participant welfare, participant safety and study integrity must be reported to UNZABREC within 3 working days using standard forms obtainable from UNZABREC.

- **MODIFICATIONS:** Prior UNZABREC approval using standard forms obtainable from the UNZABREC Offices is required before implementing any changes in the Protocol (including changes in the consent documents).
- **TERMINATION OF STUDY:** On termination of a study, a report has to be submitted to the UNZABREC using standard forms obtainable from the UNZABREC Offices.

- **QUESTIONS:** Please contact the UNZABREC on Telephone No. +260977925304 or by e-mail on unzarec@unza.zm.
- **OTHER:** Please be reminded to send in copies of your research findings/results for our records. You are also required to submit electronic copies of your publications in peer-reviewed journals that may emanate from this study. Use the online portal: unza.rhinno.net for further submissions.

Yours sincerely,



Sody Mweetwa Munsaka, BSc., MSc., PhD

CHAIRPERSON

Tel: +260977925304

E-mail: s.munsaka@unza.zm

APPENDIX F: TABLE OF CORRECTION

No.	Comment	Has comment been addressed (Yes/No)	Details on how comment has been addressed
1.	The study is qualitative but the data analysis methods are quantitative.	Y	The methodology of the study was changed to mixed method.
2.	<p>Introduction needs to address issues as follows in 3 paragraphs:</p> <p>a. What is the issue at hand? What are the gaps or research questions</p> <p>b. What have other researchers found on the subject (globally ,regionally and locally if at all)</p> <p>c. What do you intend to achieve in your study?</p>	Y	<p>The introduction in 3 paragraphs addressed the following:</p> <p>a. Issue at hand and research questions</p> <p>b. What other researchers have found on the subject.</p> <p>c. The intention to be achieved at the end of the study.</p>
3.	The statement of problem should highlight the difference in magnitude between the ideal	Y	The statement of the problem was revised in order to address the ideal versus the existing situation.

	and existing situation.		
4.	There is no study justification of the study.	Y	Justification of the study was added.
5.	AIM should use a more general verb than “to determine”.	Y	The aim was revised to a more general verb.
6.	The specific objectives are not very SMART. The second objective is not clear and can be removed.	Y	Objectives were revised in order to be SMART.
7.	The study can be done with 2 objectives and the rest of the work dealt with in analysis.	Y	UNZA-ZOU through the supervisor disputed that a minimum of 3 objectives were needed. .
8.	Explain your strategy for analysis as it is not enough to say “will be plotted in SPSS software and data will be analysed under correlation and regression.”	Y	The strategy for analysis was explained.
9.	The language in the information should address respondents and not written as a proposal	Y	Language in consent form was corrected to address the participant.
10.	Are the businesses studied legal and officially registered in Zambia? This	Y	Whether the businesses that were studied were legal or not was

	may have impact on the earnings and so forth.		highlighted.
11.	Was the study already implemented looking at the way some sections of the proposal were Written?	Y	Language in some parts of the proposal such as data analysis was corrected to future tense denoting that the study was not yet been done.
12.	Explain how correlation and regression will be used for the kind of data that you will collect.	Y	The use of correlation and regression in the study was highlighted.
13.	Dissemination plan for the results is missing.	Y	Dissemination plan for results generated after the study was added.
14.	Attach supervisor's CV.	Y	Supervisor's CV was added
15.	Remove the issue of participating indirectly if someone does not want to be in the study leave them alone.	Y	The issue of participating indirectly was removed.
16.	Remove issues of medical care and parental signature on the consent form as this may not be affected by the study. Are any participants going to be below 18	Y	Issues of medical care and parental signature on the consent form were scrapped off. Questionnaire and proposal study scope was revised to state that

	years?		participants should be above 18 years of age.
17.	The information sheet and consent form must also state that participants are free to skip questions that they may deem personal or otherwise without penalty.	Y	Information and consent form were revised to address that participants were free to freely skip questions without penalty.
18.	There may be need to translate the informed consent documents to common local language spoken in the study area.	N	This was not done because the researcher was not conversant with the local language spoken in the area of study.
19.	Provide space for thumb print on the consent form.	Y	Space for thumb print on the consent form was added.
20.	Change sampling method to suit a mixed method research.	Y	The sampling technique was changed from purposive sampling to simple random method.
21.	Remove numbers from objectives	Y	The sample number was removed from objectives.

APPENDIX G : CONSENT FORM

UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY

POSTGRADUATE PROGRAMMES

INFORMED CONSENT TEMPLATE FORM

Title of the proposed study: A comparative study between private transport truck business and taxi business in Choma, Zambia.

Investigator:

Name : Musonda Peter Mapalo

Institution: Masters Student under the University of Zambia Postgraduate

Contacts: 0973822795, email pmusonda808@gmail.com

Ndola, Kansenshi Extension House No.5726, Kwacha road.

Background and rationale for the study:

Greetings!

My name is a Mapalo Peter Musonda, a final year student at the University of Zambia, in conjunction with Zimbabwe Open University, doing a Master's Programme in Business Administration. This study is for participants above the age of 18 years old. Therefore, This is a consent form explaining the study you are being asked to join. The title is 'A Comparative study between private truck and taxi business in Choma' as highlighted above. Please feel free to ask questions even after consenting to joining the study.

Purpose:

The purpose of the study is to ascertain which form of transport business is more favourable to venture in between Private truck and taxi business in Choma.

Seeing that there are primarily two transport businesses in Choma, the study intends to firstly determine which transport form is more profitable to venture in . Secondly, the study also seeks to find out what challenges that taxi and private truck drivers face and how do you suggest they can be solved.

Procedures:

You have been asked to join this study because you meet the requirements for the study. With your permission you will be asked questions about yourself. If you are not comfortable with any question, you are free to skip the question you think is personal without any penalty. Additionally, your answers will be recorded so I can refer back to the interview. If you agree, I will proceed with the recording. You are free to ask for the recording to stop if you are not comfortable.

Participants In The Study:

The participants in this study are registered or legal private truck and taxi drivers who are above the age of 18, and are able to read and write in English. All in all participants will be 28 in number.

Risks/Discomforts:

There will be no risk to the participants in that information will be held confidential. For instance, the research tools being provided carry instruction for you the participant not to indicate your names thereby maintaining anonymity. Moreover, you will not be forced to join the study.

Benefits:

Firstly, This study will provide information on which transport business is more favourable to venture in. Secondly, the information that you anonymously give as the participant in terms of the challenges you face as drivers with your permission will be shared with the taxi and truck association of Choma and the Road Transport and Safety Agency in order to look into these challenges and make your work better . You the participant will also be entitled to the results.

Alternatives:

You will not be forced to take part in the study. If you agree to take part in the study but decide not to continue at any point, you will not be affected in any way and are free to withdraw. You either choose to be in the study or not to.

Cost:

Participating in the study is free of charge, therefore, there is no participating fee.

Compensation for participation in the study:

There will not be any compensation for participating in the study because data will be collected voluntarily. .

Reimbursement:

There will be no re-imburement for participants in the study. Never the less, refreshments will be provided costing not more than k25.

Questions:

As the participant, you are free to ask questions before, during and after the interview. Should you wish to contact me after the interview concerning the study you can do so on +260973822795.

Questions about participants rights:

You are free to speak concerning your willingness to Participant in the study. Also, as the interviewer, I will ensure to answer any question you may have concerning the study and keep you anonymous.

Statement of voluntariness:

Participation in the study is voluntary. All information given will be confidential. Should you choose not to participate in the study, this will not hinder you in any way or from participating in future studies.

Confidentiality:

The results of this study will be kept strictly confidential, and used only for research purposes. My identity will be concealed in as far as the law allows. My name will not appear anywhere on the coded forms with the information. Paper and computer records will be kept under lock and key and with password protection respectively.

The interviewer has discussed this information with me and offered to answer my questions. For any further questions, I may contact the Chairperson, UNZABREC on the following details _____

STATEMENT OF CONSENT/ASSENT

..... has described to me what is going to be done, the risks, the benefits involved and my rights regarding this study. I understand that my decision to participate in this study will not alter my usual medical care. In the use of this information, my identity will be concealed. I am aware that I may withdraw at anytime. I understand that by signing this form, I do not waive any of my legal rights but merely indicate that I have been informed about the research study in which I am voluntarily agreeing to participate. A copy of this form will be provided to me.

Name:.....Signature of participantAge.....
Date (DD/MM/YY).....

Or

Name:.....Thumb print of participant..... Date
.....

Name of Witness..... Signature of Witness.....
Date (DD/MM/YY).....

Name.....Signature of Interviewer
.....Date (DD/MM/YY).....

If you have any further questions please contact the University of Zambia Biomedical Research Ethics Committee

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