

**SUPPORT TO INFORMAL WOMEN ENTREPRENEURS AND THEIR  
BUSINESS: A CASE OF MUSAKANYA MARKET, MPIKA DISTRICT.**

**BY**

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

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**DECLARATION**

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

Signature.....

Date.....

**APPROVAL**

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

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## ABSTRACT

Using a triangulation mixed methods design, this study looked at how support that women entrepreneurs in the informal sector receive affects their businesses. The objectives that guided the study were: to establish the nature of support that informal women entrepreneurs receive; to examine how the support to informal women entrepreneurs enhances their business; and to identify the challenges that informal women entrepreneurs face in accessing business support. The study total sample size was 81 and the participants were selected using purposive and systematic random sampling techniques. The findings showed that majority (80%) of the informal women entrepreneurs at Musakanya market depend on informal support which comes in the form of financing and hands on support from friends, family, spouses, self-funding and chilimba. The study also showed that the support which has been received by the informal women entrepreneurs has to an extent enhanced their businesses in as far as improving business savings, profit margins, business sustenance, quality of decision making and livelihoods are concerned. In as far as the challenges, results revealed the following challenges; high repayment rates of loans, no advertisement of available support by government and other stakeholders, cumbersome application process, infrequent and inconsistent support, ruined friendships, unreliability and insufficient funding. The study concluded that the women entrepreneurs have relied on informal support channels to sustain their businesses because the formal support is unstable and unreliable. Additionally, the study further concluded that the women's businesses have been enhanced to a minimal extent as a result of the nature of support received. The study recommended that Government programs and projects meant to support informal women businesses should be predictable and viable so that many women run businesses can benefit from the support, lower repayment rates on the loans and simplified application process for business support to allow for equal opportunity among potential applicants.

**Key Words:** *Support, Women entrepreneurs, Business, Informal and Formal.*

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## **DEDICATION**

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## LIST OF ACRONYMS

NGO	Non-Governmental Organization
ILO	International Labour Organisation
CSO	Central Statistics Office
SIDO	Swedish International Development Agency
CDF	Constituency Development Fund
RBV	Resource-Based View
FGD	Focus Group Discussion
GEM	Global Entrepreneurship Monitor
CEEC	Citizen Economic Empowerment Commission
PACRA	Patents and Companies Registration Agency
ZRA	Zambia Revenue Authority
NAPSA	National Pension Scheme Authority
CAMFED	Campaign for Female Education
CAMA	Campaign for Female Education Association
UN DESA	United Nations Department of Economic and Social Affairs
ZSA	Zambia Statistics Agency

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Introduction**

This chapter gives an overview of women's unemployment, entrepreneurship and informal sector globally, in Africa and Zambia. It outlines the problem being investigated, the objectives and research questions of the study. Additionally, the justification of the study, scope of the study and limitation of the study are explained. Finally, the operational definitions and the structure of the dissertation will be given.

#### **1.2 Background of the study**

Women around the world make up a larger proportion of the world population. According to the United Nations Department of Economic and Social Affairs (UN DESA), the share of females in the world population was 49.58 percent in 2017. An examination of labour trends by the International Labour Organisation revealed that in most parts of the world, women seeking employment find it harder to find a job than men (ILO, 2017). This is evident as statistics show that in 2020, women's participation in the global labour force stood at only 47 percent compared to men's participation which stood at 74 percent. What is seen as a result is that, across all stages of the life cycle, women have a considerably lower labour force participation in all working-age groups, including among youths and older persons (ILO, 2020).

The phenomenon of women unemployment is a global and not alien to any part of the world. However, it has been shown that there exists a higher prevalence in developing countries. In Sub-Saharan Africa, the average unemployment rate for women stood at 10 percent in 2019 compared to the global rate of 6 percent in 2018 (ILO, 2018). The scenario is also similar in Zambia with statistics showing that the unemployment rate for women in 2020 was 16.4 percent indicating an increase from 2019 which was 13.2 percent (Zambia Statistics Agency, 2020). Literature has shown that the high unemployment rates among women is attributed to lower levels of education and skills, traditional gender roles, gender-biased laws and discrimination which have influenced women's employability and this may further curtail women's opportunity to work in the formal sector and thus opt to join the informal sector. In addition, the informal sector also offers certain appealing features for women such as employment closer to home and greater flexibility which

gives women the ability to tackle both productive economic participation and gender roles (World Bank, 2018). Furthermore, ineffective employment policies and poor job creation have also accelerated the resolution of many women to engage in the informal sector.

In view of the above, there has been a substantial growth of the informal sector. Estimates by the International Labour Organisation (ILO) show that two billion (61 percent) of the global employed worlds earn a living in the informal economy (ILO, 2018). In developing countries, employment in the informal sector accounted for 81 percent of total employment with the majority being women. This is no different from the labour market scenario in Zambia where in 2020, informal sector employment was estimated at 63.5 percent while formal employment was at 36.5 percent (Zambia Statistics Agency, 2021). The informal sector in Zambia absorbs a lot of women with statistics showing that out of the total number of people employed in the informal sector, 39.8 percent were females (Zambia Statistics Agency, 2020). These statistics highlight the clustering of women in a sector that offers lower wages, no entitlements, and no social securities. Saasa *et al* (1998) report that, most women in the informal sector are in the sector as a result of having limited capital, skills and job opportunities. This implies that the main reason for women joining the informal sector is to survive and reduce poverty.

With a significant proportion of the informal sector being women policymakers and development stakeholders in many developing countries are exploring ways to promote women's potential to contribute to economic growth. Not surprisingly, encouraging women's entrepreneurship has been crucial because entrepreneurship is an important source of economic development and poverty reduction (Bruton *et al.*, 2013). As a consequence, in contemporary development strategy, female entrepreneurship has been an area of particular interest to policymakers, businesses, and Non-Governmental Organizations (NGOs), and many female-targeted policies and programs have been implemented. In recent years, support programs for women entrepreneurs have gained traction and prominence as a means to expand employment and earning opportunities and reduce poverty in both developed and developing countries (Vossenber, 2013). In their writings, Brush and Cooper (2012) argue that since females have been entering the sector of entrepreneurship during the last few decades, they can be considered one of the fastest-growing entrepreneurial populations in the world.

Within women's entrepreneurial activities, Panda and Dash (2014) argue that generally, women entrepreneurs encounter many challenges in developing countries since they lack support opportunities, are resource-constrained, and face unique challenges not common to men. Likewise, several scholars have argued that while taking up the challenging economic role as an entrepreneur, women also need to factor in family life, handle patriarchal societies and face gender discrimination among others and this adds to the unique challenges that they face as entrepreneurs (Anambane and Adom 2018; Baughn *et al.*, 2006; Khandelwal and Sehgal 2018). These challenges are particularly nonprogressive in as far as promoting entrepreneurship at a time when it is being recognized as a tool for economic growth, employment creation and poverty reduction. Scholars have argued that entrepreneurship has gained recognition for its significance as a driver of economic growth, productivity, innovation and employment and as a result is widely accepted as a key aspect of economic dynamism (Bruton *et al.*, 2013). Similarly, history shows that economic progress has been advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005). When it comes to Zambia, most women entrepreneurs are involved in small-scale business for livelihood and thereby contribute to the country's development through the provision of various services and goods, job creation, and ultimately poverty reduction.

In light of the foregoing, Weeks & Seiler (2001) highlight entrepreneurship as an emerging research area among academics since it is acknowledged that fostering entrepreneurial activity is associated with greater economic growth. Specifically, the interest to understand women's entrepreneurial activity is as a result of the importance they are gaining in the entrepreneurial sector and the evidence pointing to the difficulties women face in starting and operating a business that is unique to those faced by men (Neider, 1987).

Addressing the issue of women's unemployment through entrepreneurship has become an area of focus by many governments worldwide. This is because it is increasingly realized that inclusive development requires extending opportunities to informal entrepreneurs and their workers through various support mechanisms. In order to harness women's entrepreneurship potential, there is need for the formulation of appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. In order to be effective, such a strategy needs to be corresponding with field realities and should take appreciation of the problems women entrepreneurs' face in as far as

starting, growing and sustaining their business. In Zambia, the International Labor Organization (ILO), in partnership with Irish Aid are among the stakeholders that promote women's entrepreneurship development and enhances employment opportunities for women, by building the capacity of governments, communities and organizations representing women entrepreneurs to support them at all stages of their economic growth (ILO, 2008).

In as far as how women entrepreneurs are supported in Zambia, skills and business development training, business startup capital or income-generating activities through the revolving fund system, networking, market identification and linkages, mentoring in entrepreneurship, provision of business development services and community self-help entrepreneurship support groups are some of the different ways through which they are supported (Lubinda *et al.*, 2019). This is particularly important as scholars like Panda (2018) have argued that with appropriate support strategies for women's entrepreneurship, women can positively impact overall household welfare and consumption, create meaningful networks for increased entrepreneurial opportunities, provide economic security for women and provides them a platform for self-expression and fulfilment. In addition, Wieland and others (2019) have also argued that appropriate support to women entrepreneurs can help ease the challenges of difficulty in obtaining resources (human, social, and financial), business stagnation, fear of failure, self-assessment of the gender gap, and unfavorable social perceptions. Without a doubt, providing support for women entrepreneurs is particularly key because of the challenges they face hinder the potential of women in the informal sector to pursue a business career and achieve business growth and sustainability. This study, therefore, intends to investigate the support to informal women entrepreneurs, how the support enhances their businesses and the challenges that they face in accessing the support.

### **1.3 The problem statement**

Women make up approximately half of the Zambian population and contribute significantly to employment and entrepreneurship. Although the female labor force participation is high at 70%, majority of the women continue to operate mainly in informal sector and experience number of problems in their businesses (World Bank, 2019). The International Labor Organization (2019) reports in Zambia, women entrepreneurs encounter problems such as inadequate access to financial, social, human capital and cultural norms that stifle women entrepreneurs' business growth. These problems ascend from gender discrimination, work-family conflict, and difficulties

in raising capital, lack of infrastructure, unstable business, economic and political (BEP) environments, lack of training and education and personality differences among women entrepreneurs.

The problems negatively affect the women's businesses as Reeg (2013) reports that many women fail to upgrade their businesses, assets, and employment, and firms stagnate, close down and exit the marketplace as a result. In the light of the many problems apparent to informal women entrepreneurs in Zambia, government and other stakeholders like Non-Governmental Organisations (NGOs), faith-based organisations and the communities provide supportive interventions to increase women's access and control over economic resources for their business growth, sustainability and success. Yet, women entrepreneurs still face distinct challenges that restrict the growth potential of their businesses, including more limited access to finance, infrastructure and business stagnation (FAO, 2018). With the growing recognition of the importance of women entrepreneurs, this research aims to investigate how the support informal women entrepreneurs receive affects their businesses.

## **1.4 Research Objectives**

### **1.4.1 The general objective:**

To investigate how the support that informal women entrepreneurs receive affects their businesses.

### **1.4.2 Specific Research Objectives**

1. To establish the nature of support that informal women entrepreneurs receive.
2. To examine how the support to informal women entrepreneurs enhances their businesses.
3. To identify the challenges that informal women entrepreneurs face in accessing business support.

## **1.5 Research Questions**

### **1.5.1 General research question:**

How does the support that informal women entrepreneurs receive affect their businesses?

### **1.5.2 Specific Research Questions:**

1. What kind of support do informal women entrepreneurs receive?
2. How does the support given to informal women entrepreneurs enhance their businesses?

3. What challenges do informal women entrepreneurs face in accessing support for their businesses?

### **1.6 Justification of the study**

The study is of great significant to politicians, decision and policy makers in as far as the formulation of robust and sound policies for women entrepreneurs is concerned. This study informs policy and decision makers in as far as the attainment of the African Union agenda 2063 aspiration number 6, in which Africa aspires to have development that is people-driven and relies on the potential of African people, especially its women and youth. In addition, the study also help in the attainment and realization of the vision 2030 in which Zambia aspires to have strong entrepreneurial capabilities, self-reliant, outward-looking and enterprising, where nationals take advantage of potential and available opportunities. Furthermore, the study focus is anchored on the attainment of the country's development plans as outlined in the Eighth National Development Plan outcome 2 strategy 2 in which the government aspires to promote enterprise development with a special focus for the provision of access to finance for micro, small and medium enterprises and cooperatives by women and youth. The study is also anchored on the attainment of outcome 2, Strategy 3 in which the government aspires to promote technical, vocational and entrepreneurship skills. Through this strategy the government plans to scale-up the provision of technical, vocational and entrepreneurship skills to support growth of enterprises.

In addition, the study is also of great significance in as far as the formulation of sound and robust policies by international and local organizations that work in line with provision and or research on supporting and empowering women entrepreneurs is concerned. The study offers insights on the nature of support that women entrepreneurs of Musakanya market in Mpika district receive and how the support has enhanced their businesses as well as the challenges that the women face in accessing the support. As such, organizations that deal with matters concerned with women entrepreneurs in Zambia and Mpika district, in particular, Women Entrepreneurs Development Association of Zambia (WEDAZ), Zambia Federation of Associations of Women in Business (ZAFAWIB), International Labor Organization (ILO), Campaign for Female Education (CAMFED) and She Entrepreneur Zambia can use the findings of the study to formulate appropriate policies relating to support to informal women entrepreneurs.

Also, the study is of significance to academicians and researchers because it can serve as a reference point in research. Similarly, the study can also be the basis upon which further research is done. Furthermore, the study is required for the attainment of a Master of Arts Degree in Development Studies.

### **1.7 Scope of the study**

**Thematic:** The study investigates how the support that informal women entrepreneurs in Musakanya market in Mpika district receive affects their business. In so doing, the study endeavours to establish the nature of support that informal women entrepreneurs receive, to examine how the support to informal women entrepreneurs enhances their business and also identify the challenges that informal women entrepreneurs face in accessing support for their business. **Temporal:** The study included informal women entrepreneurs that have operated their businesses in Musakanya market in Mpika district during the period between 2010- 2022. This timeframe was necessary to ensure that historical information and recent information showing how the problem has evolved can be given. The year 2010 will give historical information while the year 2022 will give recent information. As such women entrepreneurs that have received support can report the influence that the support has had on their businesses and also allow for the participation of women entrepreneurs that have operated for varying periods within the market. **Spatial:** The study was conducted in Musakanya market in Mpika district. The district is located in Muchinga province of Zambia.

### **1.8 Operational definitions**

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

**1.8.1 Support** is the activity of providing for or maintaining by supplying with money or necessities in order to encourage something to be successful (Oxford Advanced Learner's Dictionary 10th Edition, 2020). In this study, support is defined as any form of assistance provided to women entrepreneurs in the informal sector to enable them to sustain or improve their businesses.

**1.8.2 Informal Sector** comprises enterprises which do not fully comply with laws and regulations, and are typically not registered with agencies such as the National Pension Scheme Authority (NAPSA) or the Zambia Revenue Authority (ZRA) (Shah, 2012). Central Statistics Office (2019)

defined it as a home based, an individual establishment or an activity run by the owner with a few or no employees. In this study informal sector is defined as the processes, activities and operations that take place outside total government control, rules and regulations.

**1.8.3 Women entrepreneurs business:** Women entrepreneurs are the females who take responsibility to organize and manage the resources of their enterprise and bear all the risks with the expectations of deriving profit (Coughlin and Thomas, 2002). The enterprises that they manage are thus called businesses. Women entrepreneur's business is a small-scale industry related to service or business enterprise that is managed by one or more women with individual or joint share capital of not less than 51%. In this study women entrepreneur's business is defined as a business that has majority shares that are owned by a woman or women.

### **1.9 Limitation of the Study**

In as far as the limitations, the study was only carried out within the boundaries of the selected study site, thereby allowing for it to get deeper insights of the nature of support to informal women entrepreneurs and how it has enhanced the women's businesses in Musakanya market. For this reason, the findings of the study may not be generalized beyond the study site. The other limitation faced during the study was that it was difficult to make interview appointments with key informants due to their busy schedules. However, to mitigate this, the researcher had to carry out some interviews on the phone.

The researcher also encountered limitations due to covid 19 restrictions because a few respondents were hesitant to be interviewed during the pandemic. To mitigate this, the researcher ensured social distancing, sanitizing and adherence to all the covid 19 guidelines. Finally, the researcher was also limited because some women entrepreneurs were hesitant to participate in the study because they did not want to interrupt their business activities at their stands. To deal with this, the researcher was flexible with the scheduling of interviews and conducted the interviews after work hours and at a location that is convenient for the respondents. Notwithstanding these limitations, the study provides helpful insights in understanding the support that women entrepreneurs receive and how it enhances their businesses.

### **1.10 Organization of Dissertation**

**Chapter one** provides an introduction to the study. It constitutes the following; background of the study, statement of the problem, research objectives, research questions, justification of the study,

the scope of the study, operational definitions and an outline showing the organization of the dissertation. **Chapter two** provides a review of related literature on support to informal women entrepreneurs. It begins by outlining the conceptual framework, theoretical framework, empirical studies on support to informal women entrepreneurs and then a research gap is be given. **Chapter three** outlines the methodology of the study. It constitutes the following; study area, research design, population of the study, sampling frame, sampling techniques, sample size, data gathering instruments, sources of data, data processing and analysis, validity and reliability and ethical consideration. **Chapter four** presents the findings of the study with the use of graphs, pie charts and tables. **Chapter five** outlines the discussion of the study findings and finally, **Chapter six** presents the conclusions and recommendations of the study. The pages that follow are references and appendices.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter provides a literature review on support to women entrepreneurs in the informal sector. It begins by giving a conceptual framework where concepts relating to support to informal women entrepreneurs are discussed. Thereafter, an institutional framework is outlined followed by a theoretical framework. Also, empirical studies relating to informal women entrepreneurs are reviewed from a Global, African and Zambian perspective and finally, the research gap is then shown.

#### **2.2 Conceptual Framework**

##### **2.2.1 The concept of Informal Sector**

The informal sector in developing countries is heavily relied upon for livelihood because employment opportunities in the formal sector are scarce. The sector is said to be devoid of regulation of government and is as a result sometimes referred to as grey market in labor consisting of enterprises that do not comply with the full extent of government laws and regulations. Consequently, the sector tends to absorb the poorest and most vulnerable in as far as skills, education which are essential prerequisite for joining the formal sector. Flodman (2004) argues that the formal labor markets in developing countries have failed to generate sufficient jobs to engross the continuously growing workforce and this has given rise to the continuous growth of the informal sector.

The importance of the informal sector in employment in development countries cannot be over emphasized. In 2018 the International Labor Organization reported that the informal sector accounts for the majority of the employed worlds with statistics highlighting that in developing countries, employment in the informal sector accounted for 81 percent of total employment with the majority being women (ILO, 2018). Similarly, the Development Bank (2012) also adds that the informal sector remains the major source of employment across Africa accounting for 70 percent of employment in Sub-Saharan. Within the sector, Tinuke (2012) claims that majority of informal economy workers across the globe as well as in Africa are women. While scholars have

outlined the role that the informal sector has played in as far as employment is concerned, Perry *et al* (2007) view the informal sector as employment of last resort for workers unemployable in the formal sector. In line with this, women in particular are seen to be clustered in the informal sector as a result of having limited capital, skills and job opportunities. This implies that the main reason for women joining the informal sector is to survive and reduce poverty (Saasa *et al*, 1998).

Despite being a major employer of women entrepreneurs, being a part of the informal sector comes with some negative associations on the women. Some of the negatives are that the women in the informal sector face barriers such as lack of social protection, skills upgrading and productive income which then further trap them into poverty and exclusion from economic growth and development. Also, exacerbating the negative that comes with the informal sector is the lack of social security with statistics by the African Union in 2011 showing that only about 10 percent of the informal sector in Africa benefits from social protection schemes. These factors that affect women in the informal sector further makes them to be more vulnerable. Moreover, despite the sector being characterized by several factors that make it less conducive for the growth and prosperity of the women, the sector has been of great benefit to women in diverse ways in terms of employment, income and realization of self-esteem (Forkuor, Peprah, & Alhassan, 2017).

Similar trends highlight the informal sector in Zambia with statistics showing that in 2020 the informal sector employed an estimate of 63.5 percent of the employed while formal employment was at 36.5 percent (Zambia Statistics Agency, 2021). Out of those employed in the sector in Zambia, a substantial proportion constitutes women with statistics showing that out of the total number of people employed in the informal sector, 39.8 percent were females (Zambia Statistics Agency, 2020). For the reason that the informal sector makes prominent contribution to employment in the country, the sector is regarded as backbone of the economy. In addition to employment of majority, the sector also and plays a vital role in contributing to the country's inclusive growth and economic and social development. Several policies and programs have been introduced by the Zambian government to promote the growth and development of informal micro and small enterprises and the entrepreneurial ecosystem of the country.

Within the informal sector, entrepreneurship is one of the most prominent activities. Some scholars have been particularly concerned to highlight the role of informality in promoting entrepreneurship. In line with this approach Maloney (2004) argues that informal entrepreneurship

is about people's spontaneous and creative response to the state's incapacity to satisfy the basic needs of the impoverished masses. Scholars have argued that informal entrepreneurship arises as a reaction to over-regulation and government oppression and is proclaimed to offer potential benefits not found in the formal economy, including flexible hours, job training and entry to the labor force, opportunity for economic independence, avoidance of taxes and inefficient government regulation (Pakard, 2007). In this regard, it is a rational economic strategy pursued by entrepreneurs whose spirit is stifled by state-imposed institutional constraints.

### **2.2.2 The concept of Entrepreneurship**

Entrepreneurship is seen as a tool not only for economic growth but for social development as well. This is because of its potential to transform the local scenario through innovation as well as make the economy more dynamic. It is a system of job creation and self-reliance that can take the upper strata of the national economy and bring the country out of poverty (Herring, 2004). Similarly, Robinson and others (2007) contend that through entrepreneurship individuals express their dreams, reveal their creativity, identify and follow opportunity and provides insight into the investment and growth of a business. Because of its potential to create employment, entrepreneurship has also been frequently described as an alternative career model for women (Cabrera, 2007; O'Neil *et al.*, 2008; Ashe *et al.*, 2011).

As far as its potential for women, Lewis *et al* (2015) propounded that self-employment is seen as a dual pathway for women to attain meaningful engagement with economic empowerment alongside the maintenance of family obligations. The decision to be an entrepreneur they argue is represented as a positive one for women. It is an empowering choice that provides an alternative to careers within male-dominated corporations and offers greater flexibility, a space for creativity, and self-fulfillment. Statistics reveal that globally, women represent more than one-third of all people involved in entrepreneurial activity and this confirms that women play a substantial role in the worldwide expansion of entrepreneurship (Minniti *et al.*, 2005). Also, the Global Entrepreneurship Monitor (2003) argued that for some time now, women have been starting businesses at a rate more than twice that of men. Consequently, entrepreneurship is an emerging research area among academicians because it is acknowledged that fostering entrepreneurial activity is associated with greater economic growth (Weeks & Seiler, 2001). A report by OECD in 2004 emphasizes that women's entrepreneurship needs to be studied separately because it has

been recognized as an important untapped source of economic growth and it has been neglected by both society in general and the social sciences.

Undoubtedly, entrepreneurship in recent times has been highlighted and seen for different positive contribution to the employment and economic advancement. Likewise, the United Nations Department of Economic and Social Affairs (2016) records entrepreneurship has been promoted more lately because of unanswered needs in the global economy. These needs point towards the reduced opportunities for attaining lucrative employment, the realization that the global economy lacks the capacity to create a sufficient number of jobs in relation to demand. All of which has contributed significantly to the visible increase in individual's entrepreneurial ambitions in general and women in particular. Loza (2011) contends that evidence suggests that most countries have now realized the potential contributions women make to the nation's economic growth and are shifting focus towards the realization of women's potential.

### **2.2.3 Women entrepreneurs' business**

In as far as women's business is concerned, Suganthi (2009) contends that when a woman or group of women embark on initiating, organizing and managing their enterprise they engage in creative activities of initiating and operating a business venture which results in their economic empowerment and social betterment in the society. This elaborates on the positive, social and economic contribution of women entrepreneurs in society (Munshi, S *et al.*, 2011). Likewise, female entrepreneurs in developing countries have proven to be positive for their country's economic growth and poverty alleviation (Hazarika & Goswami 2018; Maksimov, Wang and Luo 2017). Shah and Saurabh (2015) have indicated that when women entrepreneurs are successful it can be positive for the development of a whole community and their families as well.

Sometimes women engaging in business is a coping strategy to accommodate child care and home care amidst a career. McGowan *et al* (2012) contend that this leads to women owned businesses exhibiting feminized working patterns like operating part-time and working within the home or close to the home. Consequently, Bosma and Harding (2006) report that about half of women entrepreneurs work part-time and approximately a third base their business within the home. This also communicates a point as to why there are more women engaged in informal entrepreneurship.

On the nature of women owned businesses, Carter *et al* (2012) in a literature survey of women entrepreneurs, highlight that women's ventures tend to be younger, smaller and created with fewer resources both in developed and developing countries. However, unlike in developed countries, women entrepreneurs are more likely to be in the informal economy in developing countries. Also, they usually operate from homes, have low earnings and compete in overcrowded sectors. Statistically, women entrepreneurs in Zambia own an estimated 42% of micro enterprises and 36% of small and medium enterprises (SMEs) in the country. Chen (2011) argues that other reasons for women entrepreneurs operating in the informal sector may be due to the lack of skills, lack of experience and illiteracy. The literature further ascertains that more often than not, women are present as entrepreneurs in the informal economy, not out of a personal ambition to generate wealth, but because they have no other choice given the poverty level of the household. Finally, production by informal women entrepreneurs is based on very scarce financial, human and physical resources.

Women entrepreneurs play very significant roles in the informal sector. Among these roles is the creation of employment and increase in income levels which consequently create wealth and reduce poverty. Heyzer (2013) argues that this role can only be realized through the growth and sustainability of women's businesses. In this context, growth means an increase in sales, profits, employees, production and service lines. The importance of women's businesses in social and economic development has long been recognized by the International Labor Organization (ILO) and hence the need to support their viability, expansion and growth. Studies however have shown that women-owned and operated enterprises have tended to remain micro with little growth if any (Kibas, 2006).

The picture for women entrepreneurs does not look different in Zambia, especially those running small businesses. The 2012 employment survey reports that 84 percent of female employment is in the informal sector. Among the female population in the informal sector, 70 percent have never received education or have only studied at primary education level. Consequently, they find it difficult to obtain essential information and receive technical training and financing. In addition, they face time constraints due to the other responsibilities they have in society and this makes it even more difficult to scale up the business to increase their productivity or profit.

Beyond the characteristics that align with women entrepreneurs' businesses, research has shown that women entrepreneurs in developing countries face multiple challenges in their businesses which stem from varying external and internal factors. Kaunda (2009) contends that the internal constraints can be addressed by the entrepreneurs whereas external challenges are beyond the control of the entrepreneur. Notably, although the constraints may differ among the women in different societies, there exists some common themes that affect women entrepreneurs alike. Some of these constraints are work-family imbalance, insufficient support for business, limited access to resources, lack of business knowledge and lack of infrastructural support.

Women entrepreneurs tend to constantly struggle with balancing social expectations and their own ambitions. Often times, the women entrepreneurs are stressed and overtaxed between managing their business and family (Itani et al., 2011). In addition to managing their businesses, they need to need to juggle the extra responsibility of being primary caregivers of their children, wives and taking care of the home. (Andersson et al., 2007; Brush et al., 2009). With this challenge, the women entrepreneurs are also unable to dedicate time to business-related activities such as networking and mentoring, which further hampers their performance (Brush et al., 2009; Panda and Dash, 2015).

When it comes to the financial constraints, literature indicates that access to finance is one of the major constraints faced by women entrepreneurs across developing countries (Jamali, 2009; Halkias et al., 2011; Maden, 2015; Ramadani et al., 2015; Naguib and Jamali, 2015). Some of the factors that cause this problem are information irregularity, lack of credit history and inadequate collateral which make it difficult for all entrepreneurs, and especially women entrepreneurs, to access loans (Panda, 2012; Sandhu et al., 2012; Thampy, 2010). Even though this challenge affects both male and female entrepreneurs, the women entrepreneurs often face greater difficulty raising capital because of a weaker credit record resulting from inconsistent work histories, lower compensation and inadequate savings (Andersson et al., 2007; Carter et al., 2001).

Aacerbating the challenges that women face in their business, is their lack of entrepreneurship training and education. Women entrepreneurs face problems as a result of their deficiency in understanding of business practices, managing capital, keeping books, engaging in marketing and consumer-related activities. Adema *et al*, (2014) have cited that the women entrepreneurs lack formal business and entrepreneurship training and are constantly learning on the job. This is partly

attributed to the fact that a substantial proportion of the women entrepreneurs tend to become entrepreneurs as a means of survival and not as a career option. The women entrepreneurs come from a variety of educational backgrounds and have different levels of education and skill sets. Singh and Belwal (2008) found that women possessing a university education in applied disciplines are unable to transfer their skill sets into their entrepreneurial ventures owing to a lack of opportunity, work experience or an inability to adapt themselves to rapid technological changes.

Notably, the lack of infrastructural support is also a common constraint that the women entrepreneurs face. This results into the performance of women entrepreneurs suffering owing to a lack of supporting infrastructure. Key challenges women entrepreneurs face includes a lack of access to technology and supplementary business services (McClelland *et al.*, 2005).

It is of prime importance to note that the constraints discussed above are not unique or isolated in nature, but are interrelated, one constraint feeding off the other. Women in developing countries often resort to entrepreneurship as a way out of unemployment and poverty and are “necessity” entrepreneurs (Minniti and Naudé, 2010). Furthermore, *Naudé et al.*, 2008 argued that the start-up costs in developing countries is high and this is a reflection of the difficulty of doing business resulting from the lack of robust institutional support and an often complex and unstable regulatory environment. With a reliance on their own limited assets and income, the women’s businesses tend to be affected in as far as their ability to grow and diversify their economic activities (Horrell and Krishnan, 2007). The combination of constraints faced by women entrepreneurs results in multiple negative consequences for their businesses such as: smaller size, lower growth rate (Coleman, 2007), reduced profitability (Robb and Wolken, 2002) and high failure rate (Minniti and Naudé, 2010).

#### **2.2.4 Supporting women entrepreneurs**

Over the past several decades, issues of women’s entrepreneurial support have been recognized explicitly as a key for social and economic development (OECD, 2011). At the center of this recognition is the assumption that in order to be successful, female entrepreneurs need encouragement and assistance from governments, NGOs as well as their families. To echo this point, UNIDO (2013) indicated that governments and development agencies should have an interest in developing women’s business skills in addition to their involvement in the economic sphere. As a consequence, many international organizations including the World Bank,

International Labor Organization (ILO), Organization for Economic Cooperation and Development (OECD), United States Agency for International Development (USAID), and The Department for International Development (DFID) (among others) have initiated programs in the developing world to support female entrepreneurs (Vossenbergh, 2013). Although the organizations target women entrepreneurs in general, Warnecke (2013) argues that these types of organizations are likely to reach out to informal sector women in rural areas and the most common support mechanisms are microfinance programs, development of cooperatives and skills training.

As earlier outlined, several environmental indicators have been identified as the major factors that can either hinder or inhibit women entrepreneurs in relation to their business sustainability, success and growth. In light of the foregoing, Minniti and Arenius (2003) argue that providing supportive services in the factors that inhibit women business advancement would enhance women's entrepreneurial development. ILO (2003) regards environmental factors as the external factors that include but are not limited to: government policy which relates to the fiscal and legislative framework, access to appropriate business development support, access to finance and financial services and community and family.

Informal women entrepreneurs operate in an environment that isn't in isolation from their business operations and success. Likewise, several scholars have described entrepreneurship as a cultural, collective and consequently, a community phenomenon because of the collective and interrelated effort that is required for the success of their businesses (Mair, & Marti, 2009; Mair *et al.*, 2012). Their business success isn't dependent only on their sole contribution and influence but is about collective influence from different players. In addition, the scholars further argue that without support, the entrepreneur is almost like a ship without sails drifting in a sea of uncertainties. Thus, it is prudent for the public institution, private organizations, Non-Governmental Organizations and the community to support the creation and development of informal women's businesses (Banerjee, & Duflo, 2011). Scholars have further argued that government activity, translated into support and follow-up of the entrepreneurial activity, helps with the expansion and maintenance of the women entrepreneurs' ecosystem (Estrin *et al.*, 2013).

From the foregoing, it is clear that female entrepreneurs often do not depend only on their personal entrepreneurial characteristics and efforts to achieve business sustainability or growth, but are also influenced by other players in the environment within which they operate. These players have a

bearing on the sustainability and success of the business. Estrin *et al.* (2013) argued that success of entrepreneurs in their functions is influenced by the generation and accumulation of knowledge and resources in their enterprise and by other elements such as the sociocultural context and the support of the government, private organizations, NGOs and the community in which they operate.

The view that achieving business success requires joint interventions has been espoused by different scholars. Likewise, the Swedish International Development Agency (SIDA) (2015) states that in order for women business owners to achieve business growth and sustainability, combined interventions are required to increase women's access and control over economic resources. It further points out that gender perspective in entrepreneurship programs can strengthen the position of women in the economic sphere in societies. Additionally, involving women enterprises in economic activities can bring desired economic and social outcomes, boost women's self-confidence and promote women's active participation in national development (Kabeer, 2009). This means women's enterprises should be supported in order to boost their businesses, reduce vulnerability and poverty among women. Consequently, the failure to offer the required policy and other forms of support increases women entrepreneurs' vulnerability to restricted business growth potential. Consistent with this, SIDA (2015) says that neglecting women entrepreneurs support needs disadvantages them, as they remain, small actors, implying they cannot attain higher growth levels.

In Zambia, female entrepreneurs are supported through skills and business development training, business startup capital or income-generating activities through the revolving fund system, networking, market identification and linkages, mentoring in entrepreneurship, provision of business development services and community self-help entrepreneurship support groups(chilimba) (Lubinda *et al.*, 2019). This support is offered by different organizations and government ministries. The Citizens Economic Empowerment is one of the opportunities available to entrepreneurs in Zambia. The objective of the program is to unlock the growth potential of citizens through business development support and empowerment initiatives (Ministry of Commerce, Trade and Industry, 2005). This program can be taken advantage of by women entrepreneurs to ensure that they benefit from the funds available for entrepreneurs to develop their businesses. In addition, women entrepreneurs in Zambia are also supported by organizations such as Women Entrepreneurs Development Association of Zambia (WEDAZ), Zambia Federation of

Association of Women in Business (ZAFWIB)), Women Finance Co- operative of Zambia and Lusaka District Business Association. Furthermore, the Women Finance Co-operative of Zambia also economically empowers micro and small-scale women entrepreneurs in Zambia through the provision of financial services, training, advocacy and networking.

### **2.3 Institutional Framework**

As demonstrated from the foregoing, women entrepreneurs are faced with a number of challenges that affect the way they run their businesses and the growth potential. However, their significance in as far as the potential to create jobs and secure livelihood has been acknowledged (Chabalengula, 2009). In so doing, the government has come up with several interventions through policy (MCTI, 2010), programs and projects aimed at increasing women entrepreneur's business capability and mitigate the challenges that they face. These initiatives have been supplemented by other non-state actors such as international and local NGOs (CAMFED), Banks and Micro-Finance institutions (Vision Fund), women Business Associations/ marketeers associations (e.g. WEDAZ, ZANAMA, Zambian National Marketers Credit Association, Academy for women entrepreneurs) A framework of the institutions involved in informal women owned enterprise development in Zambia is presented below.

In Zambia there are support institutions offer opportunities for women involvement in entrepreneurship. ILO (2003) reports that these institutions provide support extending from credit, (BDS) business development services, training, enhancing their access to information, operating premises, marketing support, lobbying among others. For example, Micro-finance institutions such as Vision Fund provides business development services across the country with a rural focus targeting the economically active low-income entrepreneurs who are excluded by traditional financial institutions mainly in the underserved rural areas. Moreover, Small-Scale Entrepreneurs' Associations such as the (ZANAMA) Zambia National Maketeers Association do engage in lobbying with local and international authorities on behalf of its members. It also compels councils to fulfill their obligations on matters like market management and maintenance to justify their collection of levies (Larsen, 2013).

Further, Women Entrepreneurs Finance Initiative (We-Fi) which was launched by the World Bank Group in 2022 is aimed at assisting Women Small and Medium Enterprises (WSMEs) to overcome

financial constraints, stimulate growth and inspire more women to participate in the Zambian economy as entrepreneurs.

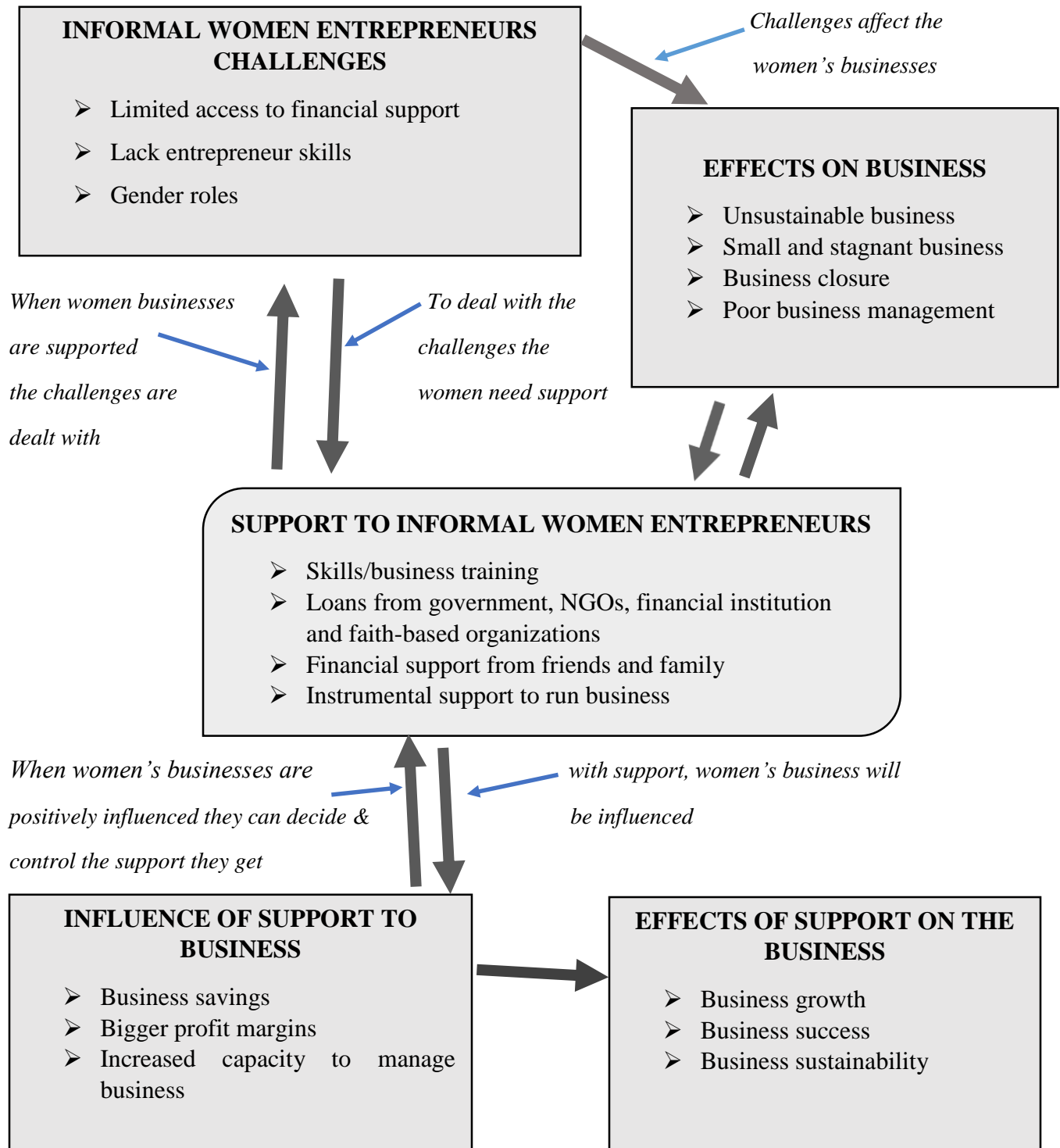
As mentioned earlier, the Zambian government recognizes the importance of informal sector entrepreneurs and their potential role in poverty reduction and job creation. As such, they have undertaken different initiatives and efforts in an attempt to provide an enabling economic environment for the operations of the women's businesses, capacity building of the women entrepreneurs and the mitigation of the challenges that they face. In the pursuit to provide an enabling environment, several policies have been implemented to guide and support the small and medium enterprises (SMEs) development in Zambia. These policies include; Zambia Development Agency Act, Micro, Small and Medium Enterprise Development Policy of 2009, The CEE Act and TEVET Act.

Moreover, several government programs have been established to support the development and growth of women's small and medium enterprises. The objective of programs is to facilitate development of entrepreneurship and women enterprise management skills which is critical to the growth of women businesses. For example, through the Citizens Economic Empowerment Fund, the Citizens Economic Empowerment Commission (CEEC) provides equitable economic empowerment of citizens that are or have been marginalized or disadvantaged and whose access to economic resources and development capacity has been constrained due to various factors such as race, sex, educational background, status and disability. One of such initiative is the Marketeer Booster Loans Empowerment Program which is managed by the Citizens Economic Empowerment Commission -CEEC. Under the conditions of the loan, marketeers can acquire between K500 and K5, 000 and is repayable across six months at 0% interest rate.

Notwithstanding the various initiatives and programs aimed at providing support to the women entrepreneurs in the informal sector, the initiatives are implemented in parts which may result in duplication. As such, poor coordination of programs may emanate from the existence of various implementing institutions with similar functions and sometimes without properly designed implementation systems (Mbuta, 2007). The lack of proper coordination can have implications on the women's business' ability to access the funds as it results in unnecessary delays and corruption. Also, if funds are inconsistent, it means that they cannot be a reliable form of support for the

women entrepreneurs. Moreover, the institutions are also characterized by delays in funding which results in lack continuity and consistency in guaranteeing and attaining results that are sustainable.

## SUPPORT TO INFORMAL WOMEN ENTREPRENEURS



**Figure1:** Conceptual framework

**Source:** Researcher, 2022

## 2.4 Theoretical framework

The study used the Resource Based Theory of Entrepreneurship. The theory was introduced through the writing of Penrose (1959) in which he theorized on how a firm's resources influence its growth with a suggestion that growth is constrained when resources are inadequate. The theory has since grown into one of the most influential theoretical perspectives in the organizational sciences and entrepreneurship researchers have built on insights from this theory to understand the determinants of entrepreneurial venture performance and growth. In addition to the writings by Penrose (1959) the origins of the resource-based view can be traced back to the writings by Stinger (1961), Chandler (1962,1977), and Williamson (1975), where emphasis is put on the importance of resources and its implications for the firm's performance. In as far as literature on this theory is concerned, Barney's (1991) and Wernerfelt's (1984) RBV articles are some of the prominent writings on the theory and continue to attract more and more interest on the subject matter.

The Resource-based theory of entrepreneurship argues that access to resources by business owners is an important predictor of opportunity-based entrepreneurship and new venture growth (Alvarez and Busenitz, 2001). Resources can be tangible or intangible in nature. Tangible resources include capital, access to capital and location (among others). Intangible resources consist of knowledge, skills and reputation, entrepreneurial orientation, among others (Runyan *et al.*, 2006). Through the access of the resources, sustained competitive advantage is generated. Furthermore, the theory stresses the importance of access to financial, social and human resources as a key determinant for the boosted individual's ability to detect and act upon discovered opportunities (Davidson and Honing, 2003). The argument is that the superior performance of a firm is as a result of acquisition and exploitation of unique resources available to a business. Similarly, a firm attains superior performance than other firms in the same market by exploiting the resources. To show a breakdown of the resources, Simpeh (2011) suggests that the resource-based theory has three strands; financial capital, social capital and human capital.

In relation to financial capital, Clausen (2006) argues that when individuals have access to financial capital, new enterprises are formed and old ones grow. By implication this theory suggests that people with financial capital are more able to acquire resources to effectively exploit entrepreneurial opportunities, and set up a firm to do so. Financial resources for a business mean money available for spending which typically includes cash and loans.

The human resource capital on the other hand comes from knowledge gained from education, training and experience. The presence of human resource capital in a business is of significant value to the sustenance and potential to grow. Gartner and others (2005) argue that, human resource capital is diversely distributed across individuals and in effect is central to understanding differences in opportunity identification and exploitation. Businesses that possess human resource capital are able to identify an opportunity and exploit it to the advantage of the business. At the same time, the firm is also able to evaluate the potential resources which provide more benefit to the firm and enable success in the business (Kozlenkova *et al.*, 2014).

When it comes to social capital, the resource-based view of entrepreneurship argues that an entrepreneur needs strong social networks that will enable them to not only identify opportunities but also transform the opportunity into starting or growing a business. These social ties can be to resource providers or other entrepreneurs within their environment and they can be useful in facilitating resource acquisition and opportunity exploitation (Shane and Eckhardt, 2003). Similarly, Bourdieu (1985) advances that social capital is generally considered to be a set of social resources that are accessed and exchanged in relationships between people and institutions.

In line with this theory, the success of women owned enterprises lies in the access to resources. With access to financial resources women entrepreneurs are able to procure what is needed for their businesses and ensure successful running of the enterprise. In most instances however, women are sidelined and face challenges in accessing the needed resources and therefore require support from the government and other stakeholders. Through the support to their business women can access the required financial resources by getting business loans, cash or grants that will empower them to purchase various requirements for their business and grow their businesses.

Also, in addition to the financial resources, women entrepreneurs also benefit from social resources as well. This involves connections with other people that they know within their social settings and communities. Through these connections women can form social networks that can be seen to represent some kind of cultural capital that they can use as a means to detect opportunities. Social resources among women entrepreneurs can also be a source of market identification and idea sharing among women entrepreneurs. Furthermore, the connections that women entrepreneurs form enables them to have access to other resources such as capital in form of loans, information and skills development, marketing among others.

Equally important to the success of women owned businesses is human capital. This can constitute among other things; experience, education, business know how and skills. In as far as human capital is concerned, informal women entrepreneurs can be supported through skills training, mentorship as well as business training. Consequently, women that have these are better positioned to identify and exploit opportunities that are beneficial for their business sustenance, success and growth. Also, they are better positioned to make sound and informed business decisions that can positively enhance their businesses and minimize the negative risk on their businesses.

Notwithstanding the assertions made by this theory that having access to resources such as financial, social and human capital can lead to the success and growth of enterprises, it is worth noting that the theory is limited in that it constrains the identification and exploitation of opportunity to the three resources as mentioned earlier. There is no consideration of other aspects that can also influence opportunity identification and success in business. Likewise, growth is not always guaranteed even when financial, social and human capital are available in a business. There are other factors that may also hinder and or promote the success and growth of businesses like attitude and seriousness towards business. Although the resource-based view of entrepreneurship postulates the importance of resources to success of business, its shortcomings have raised criticisms from some scholars. North (1990) criticized the view that enterprise growth is caused by the accumulation of resources. Rather, his claim was that these are just proximate causes of growth. The ultimate causes for success resided instead in the incentive structure that encouraged individual effort and investment in a business venture which is provided by institutions.

## **2.5 Empirical Review**

### **2.5.1 Nature of support to informal women entrepreneurs**

Numerous international organizations have been working towards providing business support to women entrepreneurs. Among them, the World Bank (WB), International Labor Organization (ILO), Organization for Economic Cooperation and Development (OECD), United States Agency for International Development (USAID), and The Department for International Development (DFID) (among others) have initiated programs in the developing world to support female entrepreneurs (Vossenber, 2013). Although the interventions by these organizations are targeted to women entrepreneurs in general, Warnecke (2013) argues that these types of organizations are

likely to reach out to informal sector women in rural areas and the most common support mechanisms are microfinance programs, development of cooperatives, and skills training.

On the nature of support to women entrepreneurs, Malende and Vaisanen (2017) in their study looked at role of social ties to supporting business among women entrepreneurs in Sweden. The study used semi-structured interviews and selected respondents using purposive sampling and snowball sampling. The findings revealed that female entrepreneurs use their social ties with friends and spouses to acquire knowledge and support for their business. In addition, the study further revealed that spouses played the most significant role when it came to financing of women businesses as well as emotional support.

A similar study by Fries and others (2014) sought to understand the journey of women entrepreneurs in Mexico and the enabling environment needed for Women-led Small and Growing Businesses to thrive. Using a mixed methods approach and sampled a total of 126 women entrepreneurs, the study found that women entrepreneurs' growth and sustainability are supported by financial service providers, capacity and business skill developers, NGOs, foundations, investors and policy makers. The findings further revealed that the women entrepreneurs highly value the role and support of their family in their businesses with the majority reporting that they attained their business growth through savings, family, and sales.

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

Derera in his study done in 2011 looked at government initiatives to stimulate women entrepreneurship in South Africa. The study utilized a mixed methods approach and participants were identified using snowball sampling. The findings of the study showed that women entrepreneurs experience a lot of barriers to entry into small business sector such as access to finance, lack of entrepreneurial training and lack of information. In addition, government support programs are failing to address the barriers to entry that women are experiencing in the small business sector. In as much as the government is making progress in providing support programs towards women entrepreneurship, the empirical findings also revealed that the majority of women entrepreneurs are not aware of the available support programs that are targeting them. Lack of awareness of the available government initiatives was cited as the major reason why women are not benefiting fully from the government support programs.

In Kenya, the 2004 study by the Government of Kenya in an investment climate survey found that 86% of loans required collateral which was highly priced in comparison to the loan. This requirement means that women are unable to move from Micro Finance Institutions and saving and Credit Cooperative Organizations to more formal collateral-based lending institutions. The study reviewed that often, women do possess collateral in the form of movable property such as stock, machinery but these types of assets are not usually considered credible types of collateral.

Similarly, studies on the nature of support to women entrepreneurs have also been conducted in Zambia. One such study was conducted by ILO in 2002 to examine the factors affecting women entrepreneurs in Ethiopia, Tanzania and Zambia. In Zambia specifically, the study involved a field survey of 120 women entrepreneurs from Lusaka and Kitwe. One of the critical elements of the study was to determine the support that women entrepreneurs received. Findings showed that the respondents that received support received it in the form of business training, finance, business advice, counseling information and marketing support. In addition, it was also revealed that the women entrepreneurs are not satisfied with what the government has done so far in supporting them while those that are not supported expressed ignorance when it comes to availability of support.

Based on the reviewed literature, several studies at global and continental studies have been done and these studies utilized different methodologies. While this may be consistent with this study, the studies reviewed were however looking at women entrepreneurs without a concentration on

the informal sector women entrepreneurs only. This study is different as it focusses on the informal women entrepreneurs only.

### **2.5.2 Effects of women entrepreneur's support on their business.**

In as far as how support to women's businesses enhances their businesses, Jiang *et al* (2012) in their case study of 11 women entrepreneurs from Mid-Atlantic region of United States revealed that social capital in the form of networks is directly and positively related to business growth. Their study showed that networks are important in achieving entrepreneurial success by being their peer mentor and advisory.

At continental level, Neneh, (2017) in a study on challenges and performance of women-owned informal businesses in South Africa focused on how the family is embedded in women entrepreneurs' business for financial and instrumental support. The study sample consisted of 154 informal women entrepreneurs operating in the informal sector that mostly traded in fruits and vegetables, street food vendors, baking, hairdressing, dressmaking, knitting, jewelry, and crafts. To collect the data self-administered questionnaires were used. Findings from the study indicated that lack of skills had a significant negative influence on the performance of their businesses. Additionally, it was observed that the women entrepreneurs can use family financial and instrumental support as significant performance cushions to mitigate the negative influence of the financial and skills challenges that they face. Similarly, the study showed that only instrumental support had a direct positive influence on performance. Both the lack of finance and financial support did not directly influence business performance.

In addition, a descriptive study by Mbiti and others (2015) sought to examine the influence of socio-cultural factors on growth of women owned micro and small enterprises (MSEs) in rural areas of Kitui County. The study findings showed that socio-cultural factors have a positive influence on the growth of women owned businesses. In addition, their household roles affected their access to entrepreneurial training and the limited support and restriction by family authority affected their business. The performance of their business was significantly affected by traditions, beliefs and their community practices. The study also showed that there is significant positive relationship between access to credit and growth of businesses owned by women in rural areas of Kitui County.

On the effects of the of support on informal women entrepreneurs' business, Malmberg (2018) on the factors motivating women to become entrepreneurs in developing countries and the experienced outcomes of entrepreneurial activities conducted a field study in Zambia. The study involved a comparison between women with a low level of education and a high level of education, in order to see whether their entrepreneurial motivations and outcomes deviate or correlate. From the findings of this study, it was concluded that women with different educational background have different motivations for entering entrepreneurial activities. Women with a higher level of education had personal motivations for entering, such as personal fulfilment, the wish to actualize an idea and the wish to leave a legacy. On the other hand, women with a low level of education were forced into entrepreneurship, in order to support for their family and mainly their children. However, regarding the entrepreneurial outcomes, there was correlation, showing that entrepreneurship and business training has given Zambian women self-confidence and a business-mind.

Also, the study by Malmberg (2018) revealed other outcomes including self-confidence and business-mind. The economic outcome identified is the increased income, and for some of the women an economic independence. The findings furthermore suggest that in order for a female entrepreneur to succeed, the access to business training is essential. Even if the woman has either a low or high level of education, business training may develop into a business-mind, which in turn may create a competitive advantage against entrepreneurs without the business-mind. This is supporting the findings of Adom and Asare (2016) as well as Lock and Lawton Smith (2016) and Langowitz and Minniti (2007). It further indicates that business training is important even for highly educated women in developing countries to succeed as entrepreneurs.

Mwaanga and Chewes (2016) in their study sought to identify organizational factors that hinder the growth of entrepreneurs in Solwezi. Findings from the studies showed that the major challenges they were facing were lack of capital, inaccessibility to credit, and lack of appropriate infrastructure, lack of market information and connections, and difficulties in accessing technology. The study also revealed that the challenges were contributing to their stagnation. In addition, the educational levels of most of the entrepreneurs had an influence on their growth. On a similar note, Gabriel in his study on challenges and Opportunities for Zambian Women Entrepreneurs in 2007 found that lack of business training/skills and experience among the women

entrepreneurs has had a negative impact on the women's businesses. The study utilized a mixed methods approach and probability and purposive sampling methods.

The studies reviewed highlight how support for women's businesses has affected their businesses. Although the continental studies have shown different findings by several scholars, there is not sufficient literature at local level. Also, majority of the studies were looking at women entrepreneurs in general and this is where they differ from this study.

### **2.5.3 Challenges faced by informal women entrepreneurs in accessing the business support.**

Several studies have been done at global level on the challenges that women entrepreneurs face in accessing business support. A study of black, Asian and minority ethnic business owners and the different barriers they experience by was undertaken by Fielden and Davidson (2012). The study reported that as a result of gender, ethnic background or an intersection between the two there was a degree of discrimination experienced among the women entrepreneurs. This was attributed to a number of factors including stereotypical difficulties in accessing different types of social support. In addition, the study also found that support by respondents' families was reported as a key source of both emotional and instrumental support. Respondents stated that their family supported their business more than any other source. In addition, a similar study by Jamali (2009) was conducted in Lebanon. The study was qualitative and a sample of 10 women was purposively selected and interviewed in-depth. Findings from the study found that lack of access to capital and financial support, stereotypes against women entrepreneurs and balancing work and family were among the key barriers reported by most women entrepreneurs.

In addition similar studies have revealed that women entrepreneurs face a number of challenges such as insufficient support for business, tough business climate, political instability, uncertain economy, limited access to resources, lack of business knowledge, work-family imbalance and internal fears and insecurities are challenges that plague women entrepreneurs in Saudi Arabia, the UAE, Turkey, Lebanon (Yousuf Danish and Lawton Smith, 2012; Halkias *et al.*, 2011; Itani *et al.*, 2011; Jamali, 2009; Maden, 2015)

In Africa Ampofo *et al.*, (2020) in their study sought to know the challenge of women entrepreneurs in accessing funds in Kumasi in Ghana. The research took on a case study design anchored on quantitative research. From the total population of about 7000 in Kumasi a sample of

4000 was picked using systematic stratified random sampling. The study found that almost all women entrepreneurs in Kumasi agreed that funds give life to entrepreneurship, control the operation of entrepreneurship, help to acquire assets and help in getting resources like human, tools and equipment. The study revealed that women entrepreneurs in Kumasi lack properties to serve as collateral in accessing loan from banks and as such many of them get their source of fund from personal savings, relatives and friends to manage their businesses. On the contrary different findings were shown by a study by Kyalo (2012). The study looked at the challenges facing women entrepreneurs in Kenya. The study was descriptive and exploratory in nature with a sample of 130 women entrepreneurs. The main variables investigated were: demographic factors such as personal background, education and experience; social networks; and access to finance. Findings of the study revealed that demographic factors and lack of access to social networks were the main challenges facing women entrepreneurs and not finances.

In addition, a study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia identified that, women entrepreneurs do not have the same access to networks as men. Women entrepreneurs have difficulties accessing premises due to, among other things, a lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans which adversely affects the growth of their enterprises. Findings also revealed that women entrepreneurs lack access to formal finance and rely on loans from family and community. In addition, women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles and business development service providers do not give adequate time or effort to target women entrepreneurs. Finally, findings also showed that women entrepreneurs often experience harassment in registering and operating their enterprises.

Furthermore, a case study by Chuma (2014) sought to investigate the challenges that constrain women's business growth in Dares Salaam in Tanzania. Using both questionnaires and interviews the findings from the study indicated that women entrepreneurs had several challenges like lack of information, low education levels, lack of financial support and family responsibilities. In addition, the researcher reported that most of them lacked knowledge on technical skills, financial skills, and marketing skills and this hindered them to do their businesses.

Additionally, Abba (2017) in a study examined the challenges faced by women entrepreneurs in Jigawa state, Nigeria. Structured questionnaires, focused group discussions and key informant

interviews were utilized amongst 500 respondents who were women engaged in various forms of businesses in the study area. The findings showed that the lack of access to finance, business space and socio-cultural factors were the major impediments to women's businesses. In a similar study on women entrepreneurs by Adesua (2011) who assessed female entrepreneurs' access finance for business start-up and growth in Lagos State, Nigeria. The study was based on a survey of 132 female owned firms. The findings revealed that Nigerian female entrepreneurs were particularly constrained by their weak financial base, lack of collateral inferior status of women in many African societies, their underestimation as economic agents, as well as gender bias embedded in tribal and cultural norms. Financial institutions were not gender inclusive when dealing with female entrepreneurs.

Also, Olomi and Mori, (2013) in a study revealed that women entrepreneurs also face challenges when it comes to laws and regulations affecting their businesses (including licensing procedures) which are designed for relatively large projects and are therefore difficult for MSMEs and WOE to comply with. In addition, corruption and bureaucracy make matters worse, especially for women, who are more vulnerable to pressure from corrupt official. Some women mentioned that they have been harassed by different government officials (tax and municipal officials) when these officials find that their business has some problems. These challenges happen because most women are not aware of their rights and do not know where to seek help when such problems occur.

In Zambia Lubinda and others (2019) on challenges facing women entrepreneurs in Kabwe. The study sought to examine the business and social profile of 50 women entrepreneurs in Kabwe in order to identify patterns of social and economic challenges. The study was anchored on a qualitative research design and questionnaires were used to collect data. Findings from the study revealed that more than 50% of the respondent's stated that they face financial challenges due to dismissal of loan applications for failure to qualify. Consequently, women entrepreneurs indicated that family and friends have been a source of financial support for their businesses. The study also revealed that women entrepreneurs have difficulty to access capital, policy makers, education and training and they face discrimination in accessing resources.

## **2.6 Research Gap**

The review of related literature has provided insights on the support to women entrepreneurs, the ways in which the support has enhanced women's businesses and the challenges that women entrepreneurs face in accessing the support at global, continental and local levels. The global and African studies that have been reviewed delved into the support that women entrepreneurs receive and the challenges that they encounter in accessing the support. In addition, the international and African studies have also shown how the support to women entrepreneurs has influenced the business. At continental level, the reviewed literature has shown the nature of support to women entrepreneurs. Nevertheless, the studies that have been reviewed from Zambia do not show how the support that informal women entrepreneurs receive has affected the women's businesses. In addition, majority of the literature that has been reviewed has mainly focused on formal women businesses and the kind of support that they receive with little or no focus on the informal sector. This study is different from the ones reviewed because it gives insights on how the support received by the women entrepreneurs has affected their business with a focus on the informal sector. Finally, there is no literature that has looked at support to women entrepreneurs and their business in Musakanya market in Mpika district.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter outlines the methods that were used and the data collection techniques that were followed in the study to gather, analyze and present both quantitative and qualitative data. It describes the research design, study site, population, sample frame, sampling techniques, sample size, data gathering instruments, sources of data, data analysis, validity and reliability and ethical considerations.

#### 3.2 Research Design

The study employed a mixed-methods approach. Specifically, the study adopted the triangulation Design. Creswell (2003) argues that the triangulation design is used when a researcher wants to directly compare and contrast quantitative statistical results with qualitative findings or to validate or expand quantitative results with qualitative data. This study intentionally combined quantitative and qualitative data rather than keeping them separate in order to ensure the maximization of the strengths while also minimizing the weaknesses of each type of research approach.

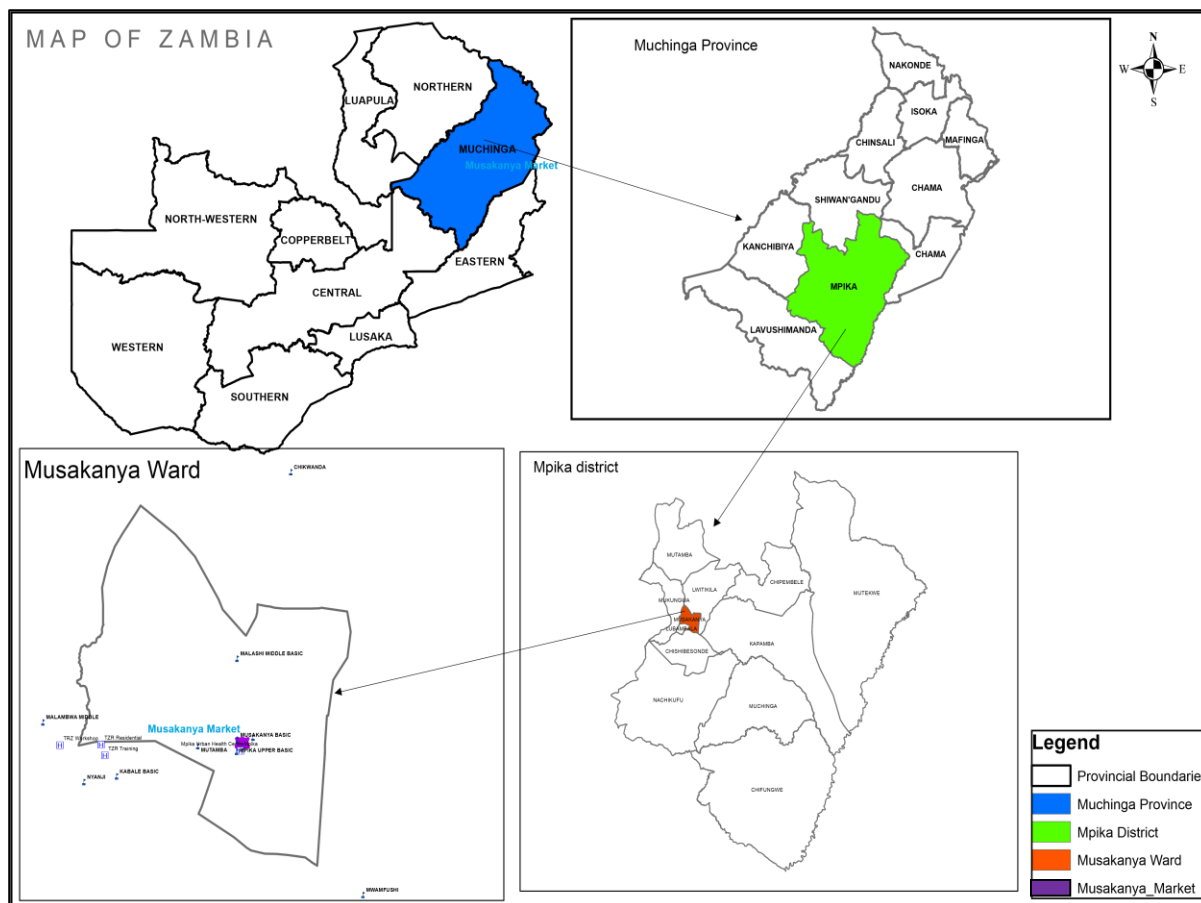
The mixed methods approach was particularly helpful for this research because the researcher used multiple sources of inquiry that influence issues pertaining to support to women entrepreneurs, how the support has enhanced the women's businesses and what challenges the women entrepreneurs face in accessing support for their businesses. Consequently, by examining the research problem using various methodologies, a comprehensive understanding of the phenomenon being studied was developed and the weaknesses associated with the methodologies was strengthened in this study. A combination of the two methods also provided an understanding and explanation of phenomena both in terms of extent and reasons.

Philosophically, this research relied on pragmatism which involves a dynamic research approach that is securely grounded in both qualitative and quantitative epistemologies. Pragmatism uses simply what works to achieve desired objective of the study. It is all about the notion "what works" and is simply oriented towards solving practical problems in the real world rather than being built on assumptions about the nature of knowledge (Creswell, 2014). In addition, pragmatism argues

that research should be designed and conducted in the best way that serves to answer the research questions regardless of its underlying philosophy (Biddle and Schafft, 2015).

### **3.3 Study Area**

The study was undertaken in Mpika district in Muchinga province of northern Zambia. Zambia is a landlocked country located in the southern part of Africa. It is located between latitudes 8° and 18° south and longitudes 22° and 34° east and covers a total surface area of 752,612 square kilometers. Mpika district is located on the south of Muchinga province and lies between latitudes 11° 00' to 13° 30' South and longitudes 29° 45' to 32° 30' East. The 2010 census of population and housing estimates the population of Mpika to be at 203,379 with an average annual growth rate of 3.4 percent. About 30 percent of the population is located in the peri-urban area and the remaining 70 percent in the rural area. Musakanya market is located in Musakanya ward which has a population estimate of about 22,631 (CSO, 2010). The major economic activities in the study area are agriculture, commerce, trade and transportation. When it comes to the informal women entrepreneurs at Musakanya market, the majority trade in agricultural food products such as vegetables, fruits, tomatoes, beans, groundnuts and potatoes. Also, some women entrepreneurs trade in fresh and dry meat products such as beef, chicken, fish, pork, goat, dried fish and Mopani worms. Additionally, some of the women entrepreneurs at the market also sell clothes, shoes and tailoring of clothing materials. Musakanya market was selected as the study site because it has not been researched on the subject matter of support to the women entrepreneurs in the informal sector and the way that the support affects their business.



**Figure 2: Map of Zambia showing location of the study area.**

**Source: Phiri (2022)**

### **3.4 Population of the study**

The target population for the study was all informal women entrepreneurs that operate in Musakanya market in Mpika district, all government institutions in Zambia that work in line with supporting women entrepreneurs, NGOs that look at matters concerned with women entrepreneurs, and Musakanya market management. This population was vital for generating a comprehensive picture and understanding of support to women entrepreneurs in the informal sector and their businesses and in providing rich narratives about the nature of support to informal women entrepreneurs, the effects that the support has on the women’s businesses and the challenges that the women face in accessing support.

### **3.5 Sampling Frame**

The sampling frame of the study comprised 420 informal women entrepreneurs aged between 19 and 65 in Musakanya market in Mpika district that have operated in the market during the period between 2010-2022. This was accessed from the Mpika district council office and the Musakanya market management offices. Moreover, the sampling frame also comprised 4 government institutions in Zambia that work in line with supporting women entrepreneurs, 4 NGOs that work with supporting women entrepreneurs and 4 Musakanya market management officials. From this list, 3 government institutions, 2 NGOs and one Musakanya market official were selected based on their particular focus and connection with working in line with the women entrepreneurs in the informal sector in Musakanya market of Mpika district. In other words, the researcher selected the institutions that are most relevant for the study topic.

### **3.6 Sampling techniques**

The study used purposive sampling and systematic random sampling techniques. As regards the participants for the qualitative data collection methods, the research took on a purposive sampling technique because it focuses on particular characteristics of a population that are of interest and best enabled the researcher to answer the research questions. Using this technique, 6 key informants from Ministry of Small and Medium enterprises official, Mpika district council, Musakanya market management, Campaign for Female Education (CAMFED), Citizens Economic Empowerment Commission (CEEC) and Vision Fund were interviewed. In addition to the key informants, 15 women entrepreneurs that participated in the 2 focus group discussions were also selected purposively. By using a purposive sampling technique, only units that share similar and relevant characteristics were sampled (Creswell, 2007). In addition, using purposive sampling for the study ensured that only informal women entrepreneurs in Musakanya market that fall within the age range of 19-65 were selected to participate in the FGD. Similarly, only the key informants from government ministries, institutions and NGOs that work in line with matters pertaining to women entrepreneurs in the informal sector were purposively sampled for the interviews. This helped to provide informed data because the researcher collected information only from participants that have the relevant characteristics and information that is useful for the study.

For the quantitative sample, the study used systematic random sampling technique. This technique is where elements are randomly selected using a sampling interval. The sampling interval (such as

$K^{\text{th}}$  is some number) tells the researcher how to select elements from a sampling frame by skipping elements in the frame before selecting one for the sample (Ghauri and Gronhaug, 2005). The 60 participants that were sampled using the systematic random techniques were informal women entrepreneurs from Musakanya market and these were administered questionnaires.

To determine the sampling interval for this study the formula:  $k = N \div n$  was used.

Where  $k$  is systematic sampling interval

$N$  is the population size

$n$  is the sample size

Therefore, the systematic sampling interval for this study was:  $420 \div 60=7$ . In line with this the researcher sampled the respondents by counting and interviewing every 7<sup>th</sup> informal women entrepreneur. This was fairly simple to follow because the market has sheds and areas that are designated for the informal women traders. Accordingly, the researcher followed the sampling interval systematically and selected the study participants across all the areas designated to the informal women entrepreneurs as guided by the Mpika district council office and Musakaya market management officials.

### 3.7 Sample size

The study had a total sample size of 81. In order to arrive at this sample, the study used the Slovin's formula. The formula is used to determine the appropriate number of participants in a survey depending on the error tolerance level of the researcher. The formula (sometimes written as Sloven's formula) was formulated by Slovin in 1960. The Slovin's formula is  $n = N / (1 + Ne^2)$ .

Where:  $n$  is the sample size

$N$  is the population size

$e$  is the precision level

The study used a confidence level of 90%. Therefore, in order to calculate the margin of error:

$$100\% - 90\% = 10\%$$

$$10/100=0.1$$

**Margin of error** is 0.1

$$n = 420 / (1 + 420 \times 0.1^2)$$

$$n = 420 / (1 + 4.2)$$

$$n = 420 \div 5.2$$

$$n = 80.7$$

Sample size=81

The sample was then divided as 60 for the quantitative and 21 for the qualitative.

For the quantitative data 60 informal women entrepreneurs were sampled. The women were in the age range of 19-65 years old. This age range guaranteed that data is collected from women entrepreneurs that have different demographic characteristics thereby promoting collection of diverse views and insights that enriched the findings of the study.

For qualitative data, the study sampled 6 key informants from the Ministry of Small and Medium Enterprises, Vision Fund, CAMFED, Mpika district council, Musakanya market trader's representative and Citizen Economic Empowerment Commission (CEEC). In addition to the key informants, qualitative data was also collected from 15 women entrepreneurs who were divided into two focus discussion groups of 7 and 8 informal women entrepreneurs each. The two groups were broken down by age range with one comprising informal women entrepreneurs between 19-35 years and the other between 36-65 years old. The study's total sample size for qualitative data was 21 which was scientifically seen as sufficient to collect data in a qualitative study. It is recommended that qualitative inquiry requires a small sample size of at least a minimum of 12 to reach data saturation (Fugard and Potts, 2014). According to Creswell, saturation implies that data collection is complete when new insights and perspectives cannot be generated by further gathering of new data (2014).

Below is a summary of participants in this research;

No.	Type of Respondents	Number of Respondents
1.	Women entrepreneurs	75
2.	Ministry of Small and Medium enterprises official	1
3.	Mpika district council officer	1
4.	Musakanya market trader's representative	1
5.	CAMFED officer	1
6.	Citizen Economic Empowerment Commission	1
7.	Vision Fund	1

### **3.8 Data-gathering instruments**

To collect data, the study used interview guide, focus group discussion and questionnaire.

#### **3.8.1 Interview Guide**

To collect qualitative data, the study used in-depth interviews with the key informants from the selected institutions. Interview was selected as a qualitative data collection method because of its ability to produce detailed information from the perspective of the interviewee (respondent) without much restriction. In-depth interviews involved conducting intensive individual interviews with a small number of respondents to explore their perspectives on support to women entrepreneurs in the informal sector and their businesses. The duration of the interviews varied considerably from one interview to another due to the nature of their activity, position and function. In this study, the use of this method allowed for in-depth exploration of the respondent's point of view, experiences feelings and perspectives on support to women entrepreneurs in the informal sector, how the support has enhanced their business and the challenges that the informal women entrepreneurs face in accessing support for their business. The interview guide was utilised during the interview with the 6 key informants from Ministry of Small and Medium Enterprises, Vision Fund, CAMFED, Mpika district council, Musakanya market management and Citizen Economic Empowerment Commission (CEEC). It was important for the study to conduct key informant

interviews as it gave insights to the study from the key informant's perspective and this assisted the study to understand the levels of awareness of the selected institutions on what is pertaining on the ground with the women entrepreneurs in the informal sector on support to their businesses.

### **3.8.2 Focus group discussion**

The study also utilized focus group discussions to gather data from the sampled informal women entrepreneurs. To this effect, two focus group discussions were conducted at Musakanya market. One discussion comprised 7 young women aged between 19 and 35 while the other comprised 8 women aged between 36 and 65. The focus group discussions were recorded and each discussion took about 90- 120 minutes. Both of the discussions were facilitated by the researcher and took place on different days. The focus group discussions were useful for the study as they provided diverse views and in-depth insights on support to informal women entrepreneurs who trade at Musakanya market through active sharing of the participants.

### **3.8.3 Questionnaire**

In addition, questionnaires were used to collect the quantitative data from 60 informal women entrepreneurs who were systematically sampled. Majority of the questionnaires were administered at the market where the participating women trade from. However, 3 questionnaires were administered at the home of the sampled participants after the researcher found the sampled participants unavailable at the market. In this instance, the researcher made an appointment and conducted the interview at the time convenient for the participating women. Collecting data using questionnaires was useful in this research as it was able to show the extent of matters on support to women entrepreneurs in the informal sector and establish causality. In this study, the researcher administered the questionnaire to the respondents in order to minimize participant error by ensuring that the informal women entrepreneurs understood the question they were asked and clarified where they were unclear of a question.

## **3.9 Sources of data**

The study made use of both the primary and secondary data sources.

### **3.9.1 Primary data**

In this study the primary data was collected using fieldwork. To collect the data, interviews with key informants were conducted, FGDs with the informal women entrepreneurs and questionnaires

were administered to the women entrepreneurs. To collect data for the interviews and focus group discussions, an interview guide was used. The data collection for this study was done concurrently meaning the quantitative and qualitative data are collected at roughly the same time. The study also utilized the non-participant observation method and during the observation, the researcher also took some photographs of women entrepreneurs to show the different business activities that the women at the market are involved and the different areas that they trade from at the market.

Using primary data for this study was useful in that the information that was collected was specific to the researcher's needs. In addition, the information that was collected was directly relating to support to informal women entrepreneurs at Musakanya market and their businesses. Using primary data in this research improved the validity of research. Furthermore, obtaining first-hand information from the sampled participants yielded data that will be valid for the entire market.

### **3.9.2 Secondary data**

The secondary data for the study was collected from already existing literature such as books, articles, research papers and policy documents. In as far as this study, secondary data was particularly advantageous in that it was inexpensive to collect, quick to access and helped to broaden the understanding of the researcher on the problem and subject matter that was being investigated.

## **3.10 Data processing and analysis**

In this study, data analysis was done sequentially for qualitative and quantitative data.

### **3.10.1 Qualitative data analysis**

To analyze the qualitative data, the study utilized thematic analysis. This involves the systematic identification, organizing, and offering insight into, patterns of meaning (themes) across a dataset. This method of qualitative data analysis was particularly helpful for this study in that it is a flexible method that allowed the researcher to focus on the data in numerous different ways. Before doing the qualitative analysing, the collected data from the interviews and discussions was also processed. When collecting the qualitative data, the interviews and discussions with the participants were recorded. Consequently, before analysis, the voice recordings were transcribed and corrected and the field notes were typed and edited. The data analysis process involved transcribing data and cleaning up the data by finding important aspects that were necessary for

answering the research questions. Thereafter, themes were generated while identifying those that are similar or peculiar to the other themes. Themes were reviewed and a meaning was attached to each theme. Finally, reporting was done which included the interpretation of the different aspects of the analysed data in the form of narrations without distortion of the responses from the study participants.

### **3.10.2 Quantitative data analysis**

As regards the quantitative data, it was analyzed descriptively. Preliminary analysis of quantitative data begun with a creation of a database for capturing data in IBM Statistical Package for Social Sciences (IBMSPPSS). Thereafter, post-coding of open-ended questions on the questionnaire and cleaning entries was done. Basic computations were also done to show regularities and patterns emerging on various aspects in line with research questions. Frequency distribution tables and cross-tabulations were done and results were presented in form of tables, graphs and pie charts.

### **3.11 Validity and reliability**

To ensure validity the study used triangulation of data. According to Creswell (2014) triangulation refers to the process of bringing together multiple sources of data, including interviews, observations and previous publications in order to analyze a phenomenon from different viewpoints. In this study validity was ensured through the collection of data through both qualitative and quantitative data collection methods. Similarly, multiple data collection tools and procedures were adopted through the use of in-depth interviews, focus group discussions and semi-structured questionnaires interviews. Furthermore, the researcher collected data from secondary sources like books, articles, research papers and policy documents. Additionally, data was collected from key informants from various institutions that deal with women entrepreneurs and also from the informal women entrepreneurs in Musakanya market. To further validate the data, the researcher also used non-participant observation method while collecting data in Musakanya market. Another way that the researcher used to validate the data was through the conceptualization and operationalization the concepts of interests qualitatively. Operationalization is the process by which researchers conducting quantitative research spell out precisely how a concept will be measured. It involves identifying the specific research procedures to use to gather data about concepts.

In order to ensure reliability, the researcher conducted a pilot study on 5 women entrepreneurs to check for any inconsistencies or problems on the questionnaires. This also ensured that the data collection instruments address the research objectives and answers research questions.

### **3.12 Ethical Considerations**

The study ensured adherence to research ethics at each and every stage of the research. In so doing the researcher ensured that participants consent to participate in the research in a way that is voluntary, free of any coercion or promises unlikely to result from participation. In addition, the researcher ensured full disclosure of the nature of the study, expected benefits to the participants and society with an extended opportunity to ask questions. The researcher also ensured that participants were aware that they can choose to withdraw their participation at any given time in the study if they so wish.

In as far as the identities and information obtained was concerned, the researcher kept all the participant's identities anonymous and all the information obtained was kept confidential. In addition, the respondents were assured that their identities would be anonymous and the information that was be obtained would be kept confidential. Confidentiality potentially helped to build trust and allow for the free flow of information between the respondent and researcher while protecting the privacy of the respondents' personal life. Furthermore, the researcher also ensured fairness in the selection of participations and kept the focus on the purpose of the study without changing statements during the course of the research. Finally, before going into the field for data collection the researcher ensured that permission to undertake the study was obtained from the University of Zambia, Humanities and Social Sciences Research Ethics Committee (UNZAHSSREC) (See Appendix D), Mpika district council (See Appendix C) and Musakanya market management before conducting the interviews and discussions with the women marketeers.

## CHAPTER FOUR

### PRESENTATION OF RESEARCH FINDINGS

#### 4.1 Introduction

This chapter presents the findings of the study from the data that was collected. The dissertation was based on a mixed methods research approach and the findings were obtained using interview guides, questionnaires and secondary data. The findings were guided by the following specific research questions:

1. What kind of support do informal women entrepreneurs receive?
2. How does the support given to informal women entrepreneurs enhance their businesses?
3. What challenges do informal women entrepreneurs face in accessing support for their businesses?

To obtain findings for this study, the researcher administered questionnaires to informal women entrepreneurs at the market, conducted two focus group discussions and interviewed key informants from different selected institutions and conducted observations at the market (See Appendix G).

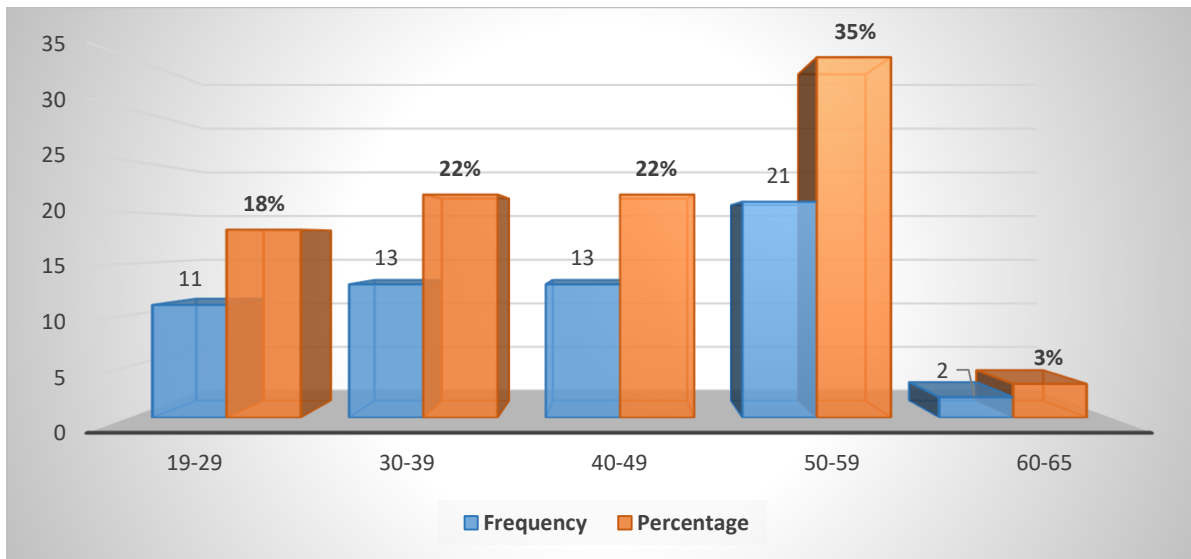
#### 4.2 Demographic Characteristics of Respondents

In this section, descriptive statistics showing various demographic characteristics of the informal women entrepreneurs who responded to the quantitative survey questionnaire are given. The demographic characteristics includes values such as, the age of the respondent, marital status and education background. The section also delved into the business background information of the informal women entrepreneurs. Information about the background characteristics of respondents is very critical for the purposes of understanding the population under investigation. In this study, the demographic data covers the following: age, marital status and level of education. The main results derived from the research are explained with the aid of tables and figures.

##### 4.1.1. Age of Respondents

Results as depicted in **figure 3** show that the majority of informal women entrepreneurs fall within the age range of 50-59 which is represented by 35 % (n=21). Those that range between 30- 39 years represented 22% (n=13) whereas 18% (n=11) of the informal women entrepreneurs were in

the group of 19-29 years. Furthermore, 18% (n=11) of sampled participants fell in the group of 19-29 years while 22% (n=13) fell in the range of 40-49 years. Finally, minority of the participants were in the age range 60-65years. Based on the percentage distribution as shown in figure 2, it can be stated that the majority of informal women entrepreneurs at Musakanya market are older women in the age range of 50-59.



**Figure 3:** Age of respondents  
**Source:** Fieldwork survey 2022

#### 4.1.2. Level of education

The study also inquired on the participant’s highest level of education that they have attained. Finding out about the levels of education was important in understanding how it influences women’s access to capital, networks and institutions that are key for their businesses as well as how this may affect the running of their businesses.

**Table 2:** *Level of education*

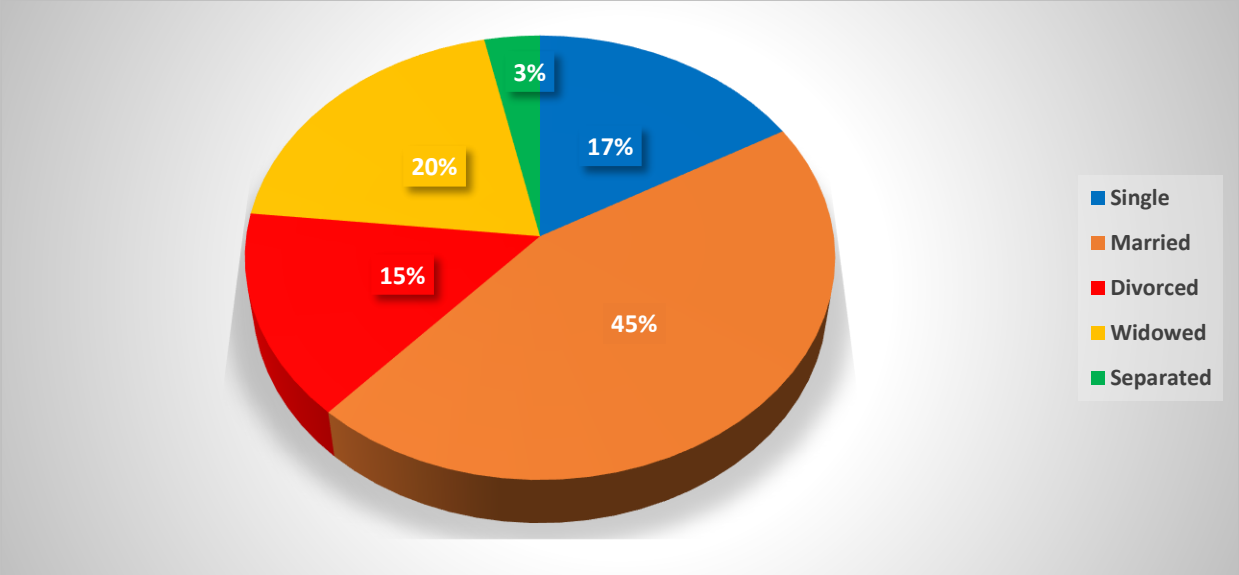
<b>Level of education</b>	<b>Frequency</b>	<b>Percent</b>
No formal schooling	5	8
Primary	21	35
Lower Secondary	12	20
Upper secondary	21	35
Tertiary	1	2
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** *Fieldwork survey 2022*

In as far as the level of education, table 2 reveals that out of the 60 sampled respondents, majority have attained primary and upper secondary education which is represented by 35% (n=21) and 35% (n=21) respectively. Those that have attained lower secondary education accounted for 20 % (n=12) whereas only 2% (n=1) have attained tertiary level education. Finally, 8% (n=5) of the informal women entrepreneurs sampled have never attended formal schooling before. The findings show that literacy levels among women at Musakanya market are quite low which can be telling that the women have low capacity to understand and grasp documentation that come with application and accessing support for businesses. The informal women entrepreneurs may also not be equipped with financial business management skills.

#### **4.1.3. Marital Status**

In terms of the marital status, out of the 60 respondents, those who were married constituted the largest portion with about 45%(n=27) followed by those who were single, who represented about 17%(n=10) among the women entrepreneurs in the sample. Those that were separated represented only 3% (n=2) while the divorced and widowed represented about 15 % (n=9) and 20 % (n=12) respectively as shown in **figure 4**. These results mean that majority of the women have responsibilities that extend beyond their businesses due to the fact that they are married.



**Figure 4:** Marital status

*Source: Fieldwork survey 2022*

Results in the pie chart above show that majority of the informal women entrepreneurs found in Musakanya market are either married, divorced or widowed. In this vein, there are less women entrepreneurs that are single or separated and as such they are likely to be more vulnerable in as far as support for their business while the married may have some support from their spouses.

**4.2 Business background information**

When it comes to business background information, respondents were asked to indicate the type of business activities that they are engaged in, years spent in business, business training obtained and ownership of business

**4.2.1 Type of business activities**

As regards the type of business activities, out of the 60 respondents 55% (n=33) trade in perishable goods while those that trade in clothes and footwear stood at 18.3% (n=11). The groceries category was represented by 3.3% (n=2) while the restaurant type of business was at 11.7% (n=7). In addition, 5% (n=3) represents the hair saloon type of business while 3.3 % (n=2) accounts for the tailoring business. Finally, trading in kitchen utensils was represented by 3.3% (n=2) of the respondents as shown by **table 3**.

**Table 3:** *Type of business activity*

Type of business activities	Count	Percent
Perishables	33	55.0%
Groceries	2	3.3%
Clothes and footwear	11	18.3%
Restaurant	7	11.7%
Hair saloon	3	5.0%
Tailoring	2	3.3%
Kitchen utensils	2	3.3%
<b>Total</b>	<b>60</b>	<b>100</b>

*Source: Fieldwork survey 2022*

Business activities that are grouped under perishables are those involved in selling goods such as fresh and dry vegetables, groundnuts, cassava, beans, mushrooms, fresh and dry meats, fish, potatoes, rice, fruits and spices. The clothes and footwear category constituted women entrepreneur's businesses that trade in first-hand, second-hand clothes and footwear, socks, chitenges, hats and scarfs among other things. In addition, businesses that were grouped under groceries encompassed those that trade in various groceries such as bathing and washing soaps, tissues, toothpaste, lotions and cleaning agents among other things. The restaurants category consisted of the business that sell cooked foods like, nshima, rice with different types of relishes while the hair saloon category was comprised of the business that specialize in the selling of hair products alongside providing hair braiding, blowing and washing. Furthermore, the category of tailoring comprised of businesses that specialize in tailoring clothes and selling tailored clothes and materials in the market. Finally, the kitchen utensils category consisted of the business that sell pots, pans, dishes, cups and plates in Musakanya market.

The photos below show some of the businesses run by women entrepreneurs at Musakanya market in Mpika.



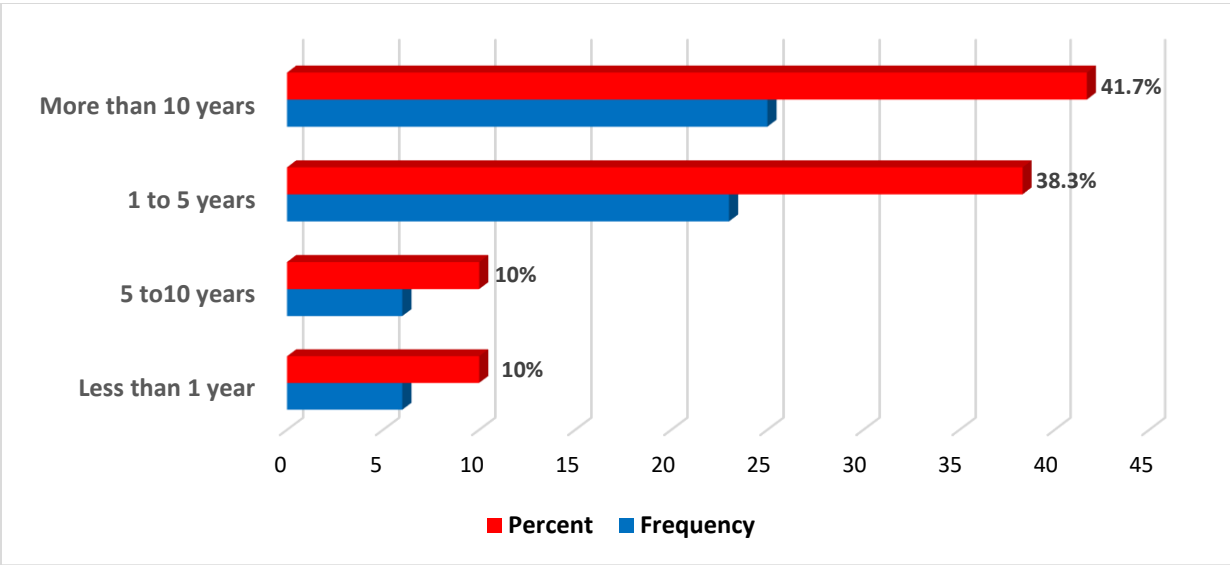
**Photo 1:** Business activities *by some women entrepreneurs at Musakanya market*

**Source:** *Researcher 2022*

The photos above show stands owned by informal women entrepreneurs at Musakanya market where they sale different goods such as dried fish, beans, mushrooms, spices, rice, groundnuts, tomatoes and vegetables. As indicated in the survey findings above, majority of the women trade in perishable goods at the market. Consequently, the women’s businesses are also at risk of losing goods because they have a timeframe in which they need to be sold before they go stale and need to be disposed.

#### **4.2.2 Years in business**

With regards to the years in business, respondents were asked to indicate the number of years that they have spent in business at the market.



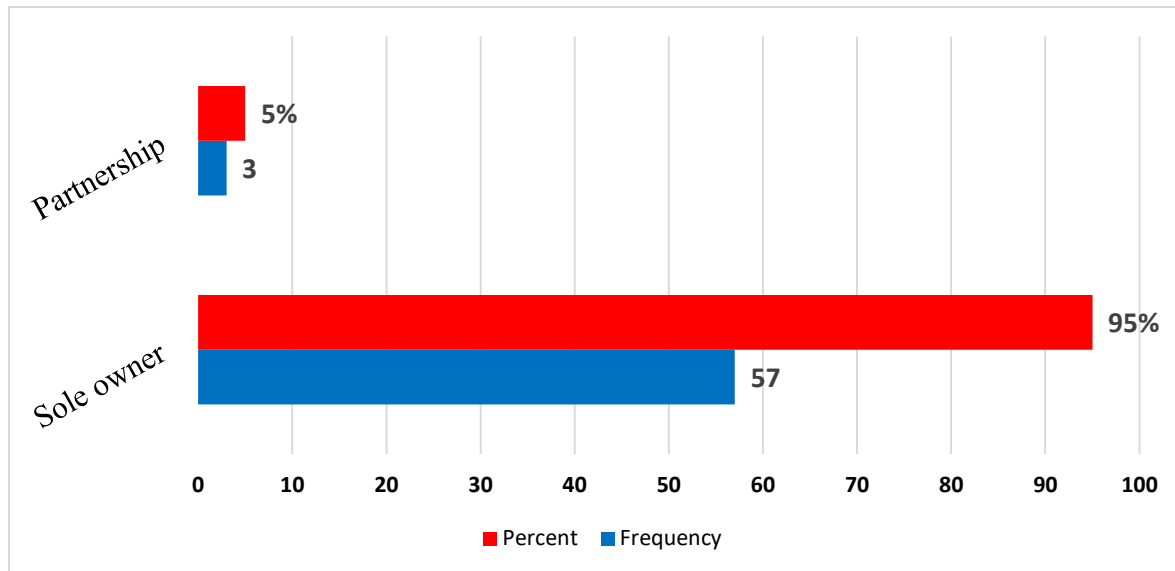
**Figure 5:** Years in business

*Source: Fieldwork survey 2022*

Figure 5 shows that out of 60 respondents, 10% (n=6) have been operating their businesses for less than one year while 38.3% (n=23) have been operating their businesses for one to five years. Those that have operated their business for five to 10 years are represented by 10% (n=6) while those that have been in business for more than 10 years are the majority at 41.7% (n=25). The findings portray that majority of sampled informal women entrepreneurs have been operating their business at Musakanya market for a long period of time of more than 10 years.

**4.2.3 Ownership of business**

With respect to the ownership of business, respondents also indicated the ownership of the businesses that they operate.



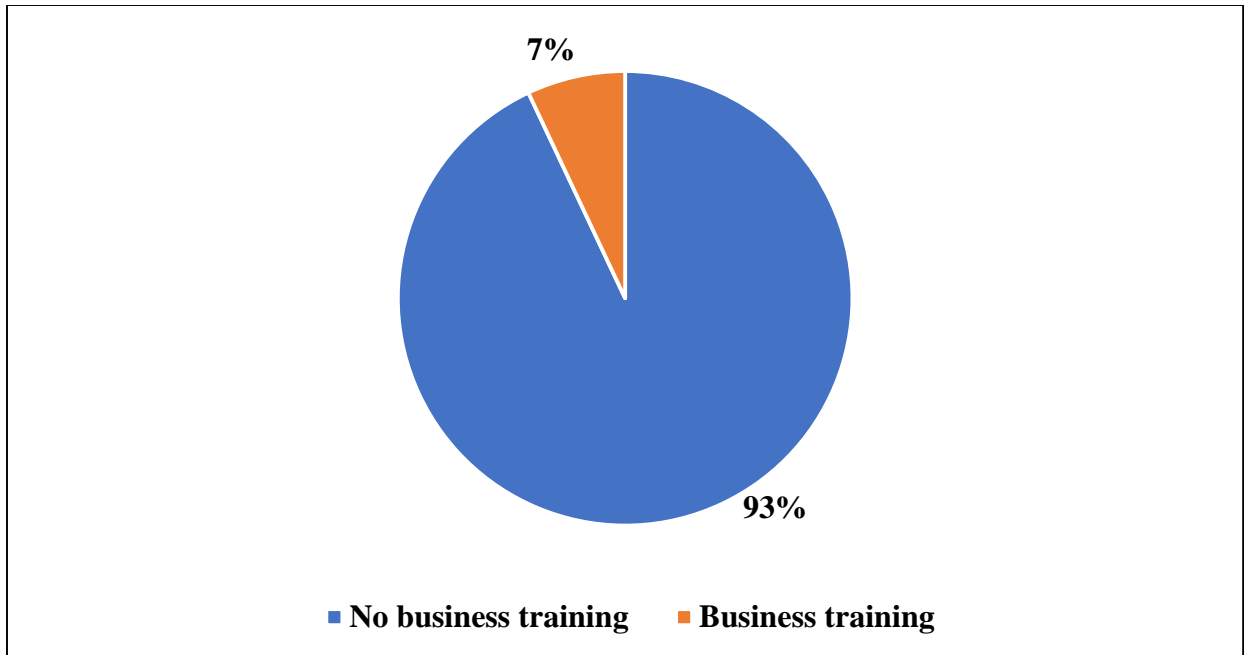
**Figure 6:** Ownership of business

*Source: Fieldwork survey 2022*

**Figure 6** shows the percentage distribution of respondents according to the ownership of business ownership. Out of the 60 respondents, 95% (n=57) are sole owners of their business while only 5% (n=3) are in a partnership business with other entrepreneurs. The findings depict that a significant majority of the sampled informal women entrepreneurs own their businesses exclusively and operate them as such. Being sole owners of their business means that the women have sole control and responsibility in as far as the business and the decision to be made concerning the business.

#### **4.2.4 Business and entrepreneurial training**

In as far as business and entrepreneurial training, the study also enquired on whether the women entrepreneurs have undergone any form of business training since they started their business. Figure 7 shows that out of the total sampled participants, 7% have undergone some form of business training since they started their businesses while 93% have not undergone any business training since they started operating their businesses.



**Figure 7: Business training**

**Source:** *Fieldwork survey 2022*

Based on the survey findings the women are not equipped with the business know how that is essential for effective and efficient running of the business and this can affect the way that they run their businesses. The focus group discussion with the women also showed similar results in as far as business training. The women who participated in the focus group discussion argued that they have not undergone business or entrepreneurial training since they started operating their business. The women argued that all the business knowledge that they have was acquired simply from trial and error and learned by themselves through the experience they gained over the years. Some women also felt that this is the reason that their businesses have not been able to grow while others felt that the business training isn't essential to run their business.

*“I have never undergone any business training since I started my business, everything that I know concerning how to manage my business I taught myself”*  
 FGD 1 participant (56-year-old dry fish seller).

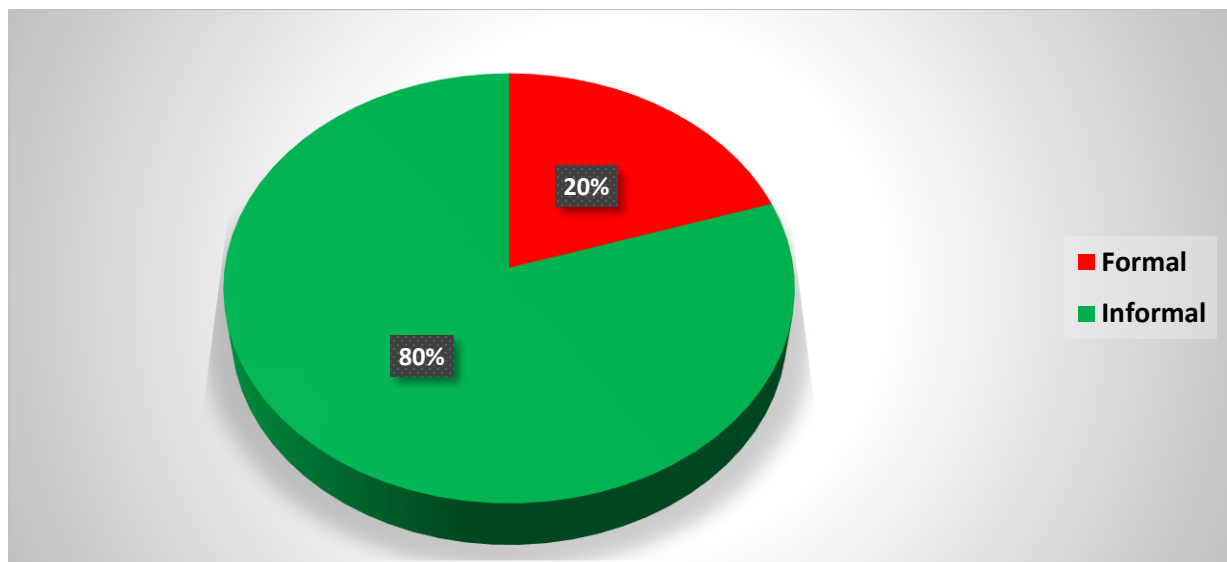
*“In all the years of me doing business, I have never been training on how to run a business”* FGD 2 participant (33-year-old salon owner).

### 4.3 Nature of support that informal women entrepreneurs receive

Research objective one of this study aimed at establishing the nature of support that informal women entrepreneurs at Musakanya market receive. The different areas investigated were type of support, source of support and frequency of the support.

#### 4.3.1 Type of support

On the type of support, the study revealed that from the 60 respondents, 80% (n=48) receive informal support while 20% (n=12) have received formal support for their business.



*Figure 8: Type of support*

*Source: Fieldwork survey 2022*

What emerges from the survey findings is that informal women entrepreneurs at Musakanya market rely on both informal and formal types of support for their businesses. In trying to find out the type of support that the informal women at Musakanya market receive, the study came to understand that despite being informal, some women entrepreneurs have been able to tap into formal support systems for their businesses. This means that even though all the women entrepreneurs rely on informal support for their businesses, a few women entrepreneurs have been able to access formal support from either the government, NGOs and or faith-based organizations. On the other hand, the majority of the women have been relying on support obtained from friends, family, spouses and self-help savings groups at the market.

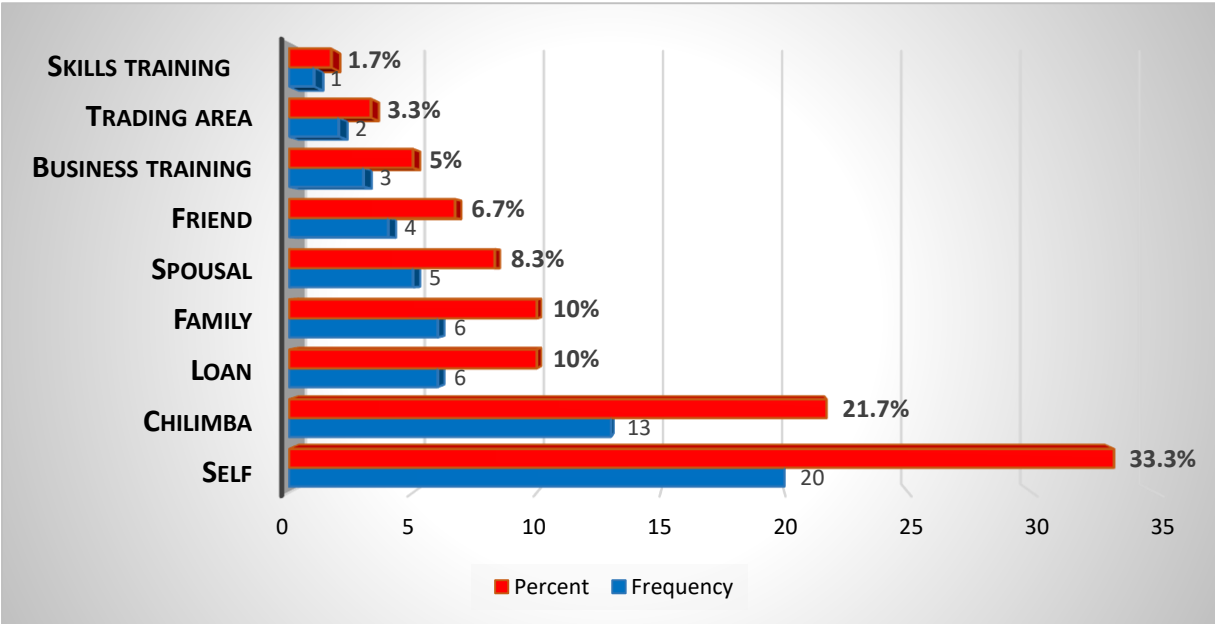
These findings are telling of limited formal sources of support for business among informal women entrepreneurs. In addition, the heavy reliance on informal support systems points to importance of

informal support channels among the women entrepreneurs who by virtue of being in the informal sector are not qualified to access certain support that is offered in the formal institutions that offer business support to women entrepreneur’s businesses.

Likewise, the officer from the Ministry of Small and Medium Enterprise pointed out that the women in the informal sector have less support targeted towards them because of the criteria that is in place for one to access to support for their business through organizations and programs such as the Citizen Economic Empowerment Commission, Presidential empowerment fund and Constituency Development Fund (CDF).

**4.3.2 Kind of support**

The study went beyond inquiring on the type of support which mainly brought about either informal and or formal to also look at the actual kind of this support informal women entrepreneurs receive. The figure below shows the kind of support and the study tried to understand in simplistic terms this kind of support.



**Figure 9:** Kind of support

*Source: Fieldwork survey 2022*

Results as depicted by figure 9 illustrate that out of the total sampled respondents, the majority (33.3%) reported that they support their business financially exclusively by themselves whereas

21.7 %(n=13) reported that their business is financially supported mainly through chilimba. Another kind of support that was reported during the survey is family support (10%, n=6) while 6.75 (n=4) reported that they rely on friends to support their business both financially and instrumentally. Similarly, 8.3 %(n=5) reported that they have received financial support from their spouses for their business. On the other hand, 1 woman entrepreneur reported having received support in the form of skills training while 10% (n=6) reported that they have received formal loans to support their business. Also, only 3.3% (n=2) reported having receiving support for their business in the form of trading area from government while 5% (n=3) reported that they have received business training support for their business.

What emerges from the findings is that informal women entrepreneurs at Musakanya market receive different kinds of support for their businesses. As shown in **figure 9**, for financial support majority of the women entrepreneurs have relied on self-support for their businesses. In this instance, self-support implies that the women entrepreneurs financially support their own business exclusively without direct support from other sources. Some women indicated that the business runs itself and relies only on the profits that materialize from the business while others reported that when the business needs external financial support, they use their own finances or other materials that they acquire from personal sources such as proceeds from their farming activities. In addition, some women also reported that they support their own businesses by selling some assets from their house in order to cushion the cost of running and sustain their business. Several women argued that they have sold their sofas, bed and other items from their houses just to support their business. The findings on the kind of support were also further confirmed by some participants during the focus group discussions in the study area.

*“I do not have any other means to support my business. As such, the business that I do is financed entirely by myself. Through the small profits that I make from the business, I am able to use the money to buy more goods to sell. Whenever, in need extra money in my business, I sell one of my household items and use the money for my business. This is how my business has been surviving and has not closed down” FGD 2 participant (34-year-old fruit and vegetable seller).*

*“I had to sell my sofas in order to keep my business open after I suffered losses during the time the covid 19 pandemic was at its peak”* FGD 1 participant (44-year-old groceries seller).

*“The only way that I am able to support my business is through the sales from the business itself. In instances where the business has suffered losses or needs a boost financially, I have used money that I obtained from selling farm produce from the previous year’s harvest and this keeps my business going”* FGD 1 participant (56-year-old dry fish seller).

In addition to self-support, findings also revealed that another prominent kind of support that women entrepreneurs at Musakanya market have received for their businesses is chilimba. A chilimba is an indigenous method of informal group savings which is widely used by entrepreneurs in Zambia. In a Chilimba, members make regular fixed contributions to a common fund in each meeting in a predetermined order and one of the members receives the total sum contribution per session. As indicated in the survey findings, similar findings came out during the focus group discussions where the women indicated that they have relied on chilimba to support their businesses. The women entrepreneurs reported that in order to support their businesses, they have joined chilimba groups with fellow women entrepreneurs at the market and friends who don’t trade at the market. Using the money obtained in the chilimba, the women explained that it supplements the profits that they make and the money is used to purchase buy merchandise to resale in the business. During the focus group discussions, the women also explained that the chilimba has been one way that they have used to support their businesses as is shown by the quotations below.

*“In order to support my business, I do a chilimba with a few women entrepreneurs from the market. We are 6 in the group and so on a daily basis we contribute k20 and give one of the members a k100. So, from my chilimba, I get a total of k100 weekly and this helps me significantly for my business”* FGD 1 Participant (52-year-old groceries seller).

*“The business that I do is not easy and cannot survive by itself because ordering a bale of second-hand clothes is expensive. To help save for my business, I have joined a chilimba that I do with 4 other women that are also selling second hand clothes in the market. We contribute K100 daily From Monday to Friday and each day we give one*

*member the daily contributions. Consequently, each week I am able to save k400 for my business”* FGD 1 participant (44-year-old second hand clothes seller).

The study findings also revealed that financial and instrumental support from family and spouses is also another kind of support that they receive. Participants in the FGDs explained that they have received financial support from their family and spouses. Regarding the support from family, women entrepreneurs described that the family has been of support when it comes to financial and hands on help in their businesses. On this kind of support, the women reported that they have relied on money that they have either borrowed or have been given as a gift from members of their family. The women also cited that the family members have been either their son, daughters and or siblings. In addition, the women further indicated that beyond the financial help that they have received from their family, they have also received support from their family in the form of emotional support and hands on help to run their business in times when they have not been able to run their businesses themselves. In explaining the hands-on help, the women cited that members of their families have been helping them to sell goods on their behalf at the market when they were preoccupied with other engagements. As for some married women entrepreneurs, some explained that they have received financial and emotional support from their spouse. The women reported that in times when their business ran into a low and needed a boost financially, their husbands have been there to give the needed financial and emotional support. During the focus group discussions, the women also explained that the family and their spouses have been means through which they support their businesses as is shown by the quotations below.

*“My business has been able to survive with the financial support that I get from my husband. From time to time, he gives me some money to invest into my business and that is how my business is still viable to this day. The money is always given as a gift and not a loan”* FGD 2 participant (32-year-old fruit and vegetable seller).

*“I have a son who sends me some money from time to time to add to my business capital. The money he sends to me has also been of great help in as far as keeping my business afloat even though it hasn't really changed in size. Whenever my business runs into some losses or isn't just doing too well, I ask for support from my son and the money he sends to me is very significant and saves my business from collapsing”* FGD 1 participant (58-year-old dry legumes and spice seller).

Another kind of support through which women entrepreneurs support their businesses is that from friends. During the survey and the FGDs, some respondents indicated that they receive support from their friends either financially and or hands on help to run businesses and through informal networking for their businesses. Participants in the FGDs further explained that through the financial support they get from their friends they are able to support their businesses and get goods for resale in the business. In addition, women entrepreneurs have also been supporting their businesses through informal networks that they have created with their peers at the market. Women entrepreneurs explained that they have formed informal groups through which they are able to coordinate the buying and transportation of their merchandise to the market for resale. With regards to the hands-on help, the women entrepreneurs also explained that friends have been helpful whenever they need assistance to sell goods on their behalf while they are away from the market. During the focus group discussions, the women also explained that the support from friends has been one way that they have used to support their businesses as is shown by the quotations below.

*“I sell vegetables and tomatoes on wholesale basis to the marketeers at the market and this comes with a lot of cost implications in as far as transporting the merchandise to the market. To help with the costs, my friends and I have been doing the purchases as group to avoid the huge cost that comes with the transporting goods and a larger scale. This has been one of the ways that I have been able to support my business”* FGD 1 participant (56-year-old vegetable seller).

*“My friends from the market that I sell near with assist me to look after my goods and sell for me when I have to attend to other family obligations outside of the market. This has been a good support system because I don’t lose customers while I am away”* FGD 2 participant (32-year-old fruit and vegetable seller).

The study also revealed that despite the women being informal entrepreneurs, there are some that have been able to tap into the formal support systems for their businesses. In this regard some women entrepreneurs reported that they have received formal loans to support their businesses. Some women entrepreneurs during the FGDs explained that they have been able to get loans from NGOs and faith-based organizations to support their business. The women explained that the loans have been relatively small citing that they have gotten loans ranging from K1000- K4000. In

addition to the loans, some women at the market have also received business training support for their businesses. To further accentuate this point, a few women explained that they have undergone free trainings from an NGO on how to manage their businesses. The women reported that the training encompassed how to make and calculate profit while others reported having being trained on how to make good business decisions. In addition to the loans and business training, some women entrepreneurs also reported that they have received support from the council in the form of trading areas while one reported having received skills training support from an NGO. On trading areas support, women reported that they have been supported through accessing a trading area within the market at no cost from the council. The study also revealed that they have received skills training support for their business. Here, the woman explained that she received skills training from an NGO in tailoring and has since expanded her business. The women reported that the empowerment was offered to her for free through one of the programs that are offered to the women beneficiaries. The following quotes help to explain the skills training and trading area support as was explained by women who participated in the focus group discussions.

*“Several years ago, I was trained in the skill of tailoring by CAMFED and as soon as I finished the training, I was given a small loan to start a tailoring business. From the loan I was given, I was able to buy a sewing machine and began to build my business which I have been running since 2011. The skills training support has been what has been able to promote my business to what it has become today”* FGD 2 participant (33-year-old dry fish seller).

*“I got a loan from Vision Fund back in 2017 which was supposed to help me revamp my business. It was a loan of k3000 and I was to repay it over a period of one year. I used the loan to buy some merchandise for my business and also to expand on the products that I was selling”* FGD 1 participant (47-year-old legumes and spice seller).

During the interviews with the officials, a similar pattern was noticed in that officials also indicated the same kinds of support to be the ones that women entrepreneurs at the market receive. The official from Mpika district council office explained that there have been women empowerment funds given to some women entrepreneurs although the record of how much isn't available at the council because of the manner in which it was administered. The officer indicated that the funds were given through the presidential marketeer's fund program in 2021. The officer also indicated

that the funds were given during the campaign period for the 2021 elections in the country. Unlike the participants from the interviews, the officer however reported that as far as the support of trading area, the council has not given any entrepreneurs free trading space at the market. The council officer also reported that the council is aware of the support that is given to the women marketeers by NGOs in the form of skills and business training. In another interview with the CAMFED official, different views emerged in that the officer reported that the organization has been providing support to the women entrepreneurs by giving them interest-free business loans, skills training, and business training. This is reflected by the excerpts below;

*“When school girls that are on the CAMFED (Campaign for Female Education) program finish secondary education, they move to CAMA which is CAMFED Association. The girls at this stage are now being empowered and they go through what is called the transition program where they learn how to start a business. In the past, the institution used to pay for tertiary education but funding is now a challenge so sponsorship at the tertiary level has since died down. After the transition program, the women now go through a short training where they are taught some lessons that are beneficial for business running like banking, budgeting and planning. Thereafter, they are given a small grant that is supposed to help them to start up a business” (CAMFED official).*

*“In addition, to the small grant, women can also apply for a loan. These loans are interest-free and they can range anywhere from k1, 000 to k20, 000. After they are given the loan, they are given at least 3 months grace period in which they are not expected to begin paying back. Thereafter, they are now expected to begin paying back the loan. They are to pay back within a timeframe of one (1) year. This money is a revolving fund and after one has paid back their loan the money is then given to another woman. In addition, from time to time the organization also offers skills training in tailoring, carpentry, and electrical to the women if there is funding in the organization” (CAMFED official).*

*“There has been some empowerment that has been going round. In the past government the council would hear of marketeer’s empowerment fund and it was not been administered through channels that have involved the district council but through*

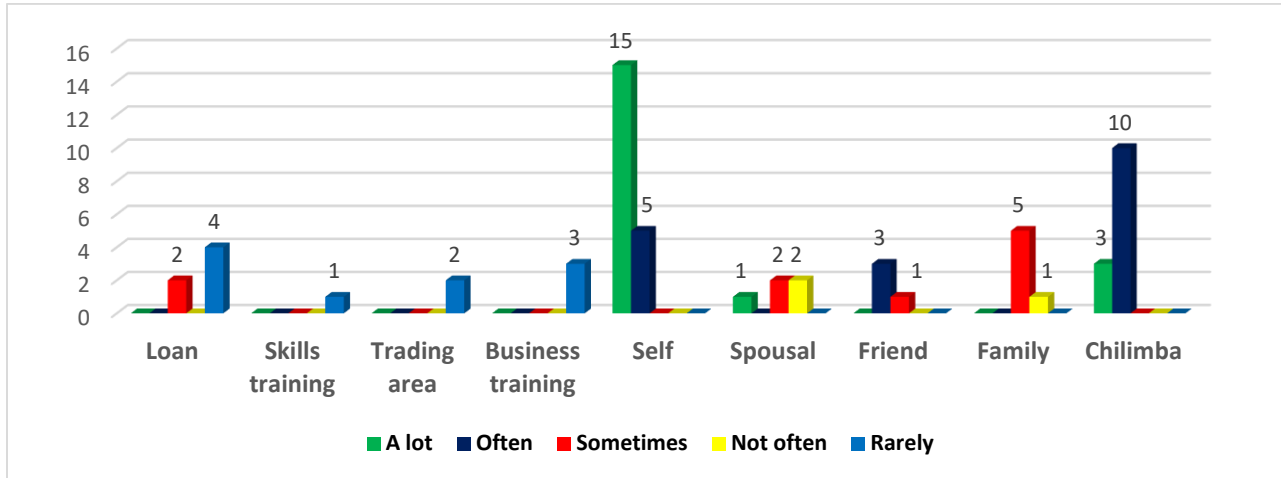
*party structures. They would tell the marketers that the money is supposed to be a revolving fund that is to benefit many marketers. So as a result, there is no record showing the amount of support, the beneficiaries of the support and no proper documentation in place. In addition, there has also been renovations on the market. CDF funding has been used to renovate and construct a shed and a slab that has been built there at the market” (Mpika district council official).*

In addition, the researcher also conducted an interview with an officer from Citizens Economic Empowerment Commission (CEEC) where it was reported that the commission provides support to business owners in the form of business loans. The loans are given at 12% interest rate per year. The tenure for repayment for the loans is up to 5 years for the larger loans. For startup loans, the beneficiaries are given up to 6 months grace period before they start to pay back to allow for the business to start generating revenue to pay back the loan. The officer cited that although the commission is providing support to all types of business owners like the youths, women, men and disabled, 40% of all the funds received for disbursement are targeted for women entrepreneurs. More specifically, the commission has loans specifically targeting marketeers called marketeer booster loans which provides marketeers with working capital. These loans range between K500 and K5000 and the repayment period is 6 months. The marketeer’s booster loans are interest free. The commission also provides business development support to all the loan beneficiaries through the provision of training before the payment is made. This training allows the beneficiary to understand their obligations in as far as payment of the loans that they acquire. The training also looks at financial literacy which is a key component of their business success.

In addition to the data collected through the questionnaires and the focus group discussions, the researcher also observed the women entrepreneurs exchanging some money at the end of a business day with other women who also trade at the market. The researcher observed that several women marketeers would give one particular female entrepreneur some money at the end of a business day and the women would proceed to have a small chat about the next person who will be receiving money. From the observations, the researcher discovered that the women were making contributions towards their respective chilimba groups.

### 4.3.3 Frequency of support

In trying to understand the nature of support to informal women entrepreneurs' businesses, the study also inquired on the frequency of the support received.



**Figure 10:** Frequency of support

**Source:** Fieldwork survey 2022

Pertaining to the frequency of the support that the women entrepreneurs receive, findings showed that self-support and chilimba are the most frequently received type of support. Of the 60 respondents, 15 indicated that they receive self-support a lot while 5 indicated that they receive the support often. Similarly, the support through chilimba was also reported to be frequently received as 5 reported receiving it a lot while 10 reported receiving it often. The spousal, family, and friend's support on the other hand was reported to be relatively frequent in nature. Particularly, for the family support, 5 indicated that they receive the support sometimes whereas only 1 indicated not often. When it came to the spousal support, 2 indicated sometimes while another 2 indicated not often. In addition, 1 indicated receiving spousal support rarely. Also, 3 the respondents that receive support from friends indicated often whereas 1 indicated having received it only sometimes. On the other hand, business training, trading area, loan, and skills training support was reported to be received infrequently or rarely by the women entrepreneurs. Specifically, for the business training support, 3 reported that they receive the support rarely while for the trading area, 2 reported rarely. Similarly, the skills training support was reported by 1 to be rarely received while 5 reported rarely receiving the loan to support their businesses. Finally, 2 women indicated that they receive loans for their business sometimes.

The findings on the frequency of the support to informal women entrepreneurs at Musakanya market revealed that the informal kinds of support like self-support and chilimba are frequently received. The discussions revealed that the women receive chilimba mostly on a weekly basis. The women also explained that the support from spouses, friends and family are received sometimes while others also frequently. In as far as the support from the spouses, some married women explained that in times when their businesses need a financial boost, their spouses come through and support them. The focus group discussions also revealed that friends frequently support each other's business financially and also provide assistance to man their stands at the market when the women are not available to sell their goods by themselves. On the other hand, the skills training support, business training support, financial loans and trading spaces were cited to be received not frequently and even rarely by the women. During the focus group discussions, the women explained that they receive loans rarely which is mostly once every several years while those that have received business training equally cited that the support is rare in terms of frequency. These findings on the frequency of support were also confirmed by some participants during the focus group discussions in the study area as shown in the excerpts below.

*"I receive the support from the chilimba a lot. Every week I receive an amount of k400 from the chilimba group contribution"* FGD 1 participant (41-year-old groceries seller).

*"Keeping a business like the one I do afloat isn't easy, I constantly run into situations where I need financial assistance to purchase goods. That's why I have to borrow money from my friends often"* FGD 2 participant (28-year-old kitchen utensils seller).

*"In the past, there have been women empowerment funds that have been received by some women entrepreneurs at the market. But they are rarely received, they usually only come during campaign period"* FGD 1 participant (58-year-old fruit and vegetable seller).

Similar to the responses that were given by the women on the frequency of the support received by the women entrepreneur's the officials from the district council office and CAMFED gave corroborating views. The officials explained that the women entrepreneurs at the market have received. The officer from CAMFED explained that the organization offers several women beneficiary's business training and once off grants to pump into their businesses as well as once

off skills training programs when funding is made available to them. The official from the district council office reported that the entrepreneurs have received some financial empowerment funds which are also rare in terms of frequency. This is reflected in the excerpts from the interviews below;

*“The women that are on our CAMA (Campaign for Female Education Association) program are given a once off loan to help them with their businesses. These loans are interest-free and they can range anywhere from k1 000 to k20 000. After they are given the loan, they are given at least 3 months grace period in which they are not expected to begin paying back. Thereafter, they are now expected to begin paying back the loan. They are to pay back within a timeframe of one (1) year”* (CAMFED official).

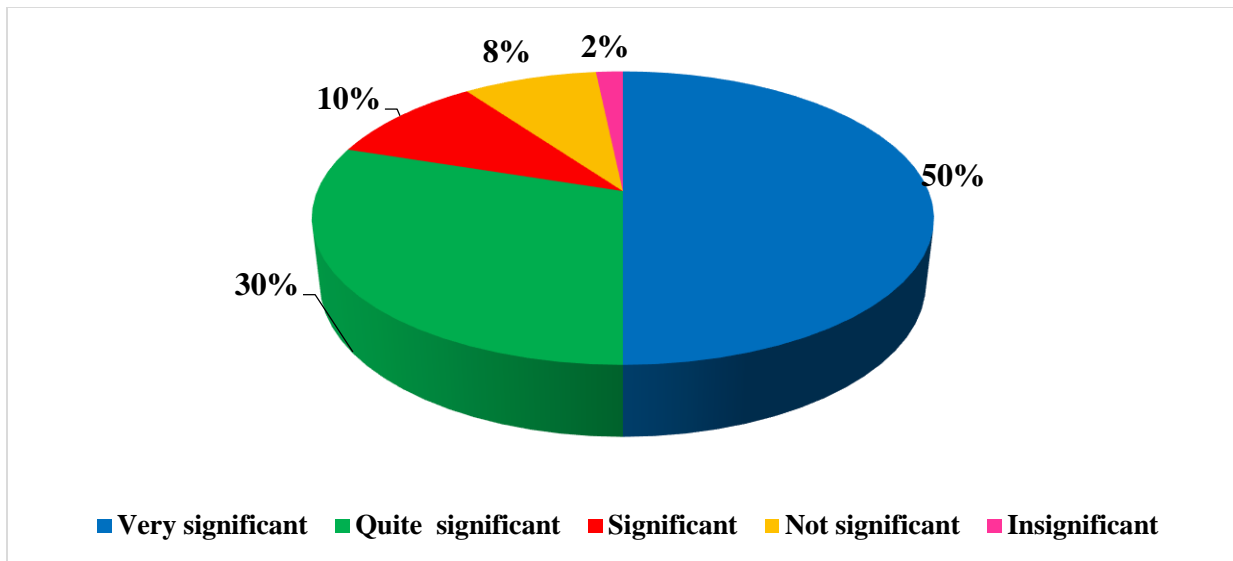
*“The support that comes to the market is not frequent. In the past it has been given mostly during the election campaign period and after the period passes, the support is not received”* (Mpika district council official).

#### **4.4 How support to informal women entrepreneurs enhances their business**

In order to examine how the support to women entrepreneurs in the informal sector has enhanced women’s businesses, then study enquired on the significance of the support received and the ways in which the support has enhanced the businesses.

##### **4.4.1 Significance of support**

The survey participants also indicated the degree of significance of the support that they receive.

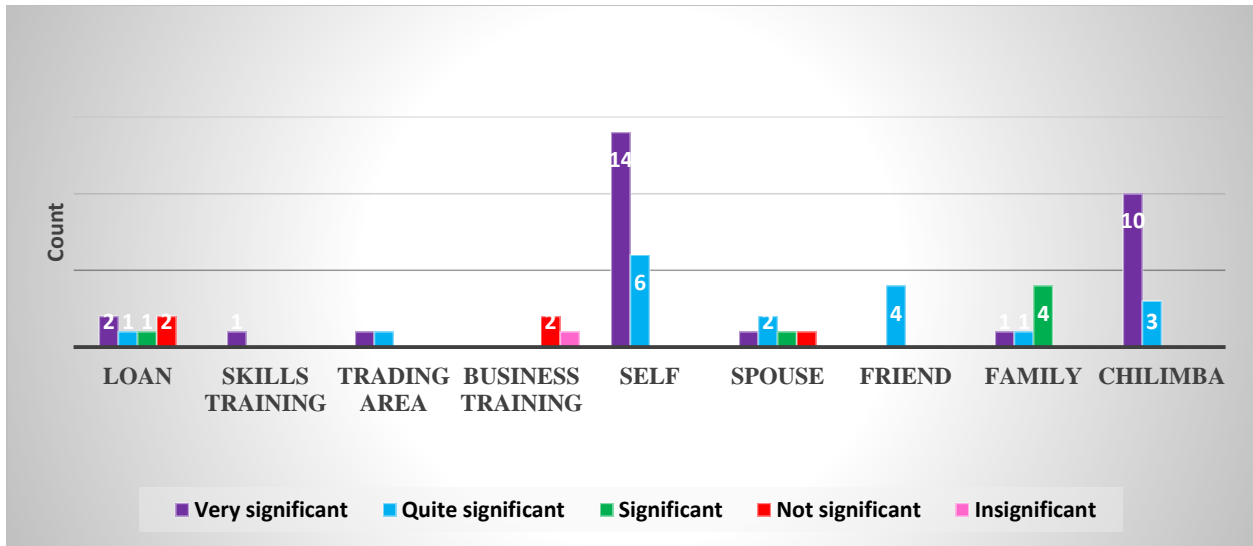


**Figure 11:** Significance of support

**Source:** Fieldwork survey 2022

Findings, revealed that the majority (50%) felt that the support they receive is very significant whereas 30% (n=18) indicated fairly significant. In addition, 10% (n=6) indicated that the support was significant. On the other hand, 8% (n=5) indicated not significant whereas only 2% (n=1) indicated insignificant.

To get further insight on the significance of the support received, the study also looked into the significance of the different support the women received. This was done in order to get a better picture of which support was viewed to be more significant and why this was so.



**Figure 12:** Significance of the different kinds of support

**Source:** *Fieldwork survey 2022*

A further look into the significance of the support received in relation to kinds of support by the researcher revealed that the financial self-support and the chilimba are very significant kinds of support that the women entrepreneurs receive for their business. Majority of the participants who indicated that the support that they have received is very significant and or quite significant are those whose business is supported through either self-funding or chilimba support. In this vein, 14 participants that receive self-support indicated very significant while 6 indicated quite significant. Likewise, 10 participants that receive support through chilimba indicated very significant while 3 reported quite significant. In addition, skills training, trading area and support from friends was also reported to be very significant and quite significant. The support through loans seems to be receiving mixed views by the women entrepreneurs in terms of its significance. Specifically, 2 women that have received loans for their business felt that the support has been very significant, 1 indicated quite significant, another 1 indicated significant while 2 others indicated not significant. On the other end of the spectrum, business training support was reported to be not significant (2) and insignificant (1) by the women entrepreneurs.

What emerges from the findings is that the self-support and chilimba are seen by the women to be the most significant to the women’s businesses. The FGDs revealed that self-support and the chilimba have been of great significance to the women’s business. Here, the women indicated that the money saved from the chilimba has been essential to their business savings and business sustenance. The women explained that saving money for a small business is challenging because

the daily sales are not substantial. As such in the absence of means of saving, the women tend to use their profit and this affects their ability to buy more goods for sale when the time comes. The women that rely on self-funding for their business equally shared similar sentiments in that self-support is very significant for their business. Here, the women elaborated that they do not have alternative means of supporting their business and as such the business supporting itself and or the women supporting the business without external assistance becomes of great significance.

On the other hand, the loans were reported as not significant and or insignificant by the women that have received it. The women explained that they have not seen any business benefits as a result of the loans. The discussions with the women entrepreneurs revealed that the loans have not been of significance to their business because they sometimes ended up using funds from the loan on other non-business transactions and this meant that benefit of the loan on the business could not be materialized. Moreover, the women also cited that the high repayment rate and the short repayment periods have also affected the significance of the loans on their businesses. On the other hand, despite several women reporting that the loan has been insignificant on their businesses some women entrepreneurs reported that the loan has been very significant on their businesses. The women cited that they have been able to expand their business and have been making bigger profit margins since they got the business loans.

The support from friends, family and spouses was seemingly ranked as fairly significant for the women's businesses. The women explained that they rely on support that they receive from their children and friends is substantial for their businesses. In addition, the older women entrepreneurs elaborated that the money they receive from their children has helped substantially in their businesses. They also reported that when their businesses run into losses, they ask for financial assistance from their children. Some of the excerpts from the focus group discussions are shown below;

*“The support I get for my business through the chilimba is very significant for my business because I am able to save a substantial amount every week that I save and use strictly for the business. It makes a huge difference for my business”* FGD 2 participant (34-year-old tailor).

*“The loan that I got for my business did not do anything at all for my business. It was as though I did not even get a loan at all. I was under a lot of pressure to may*

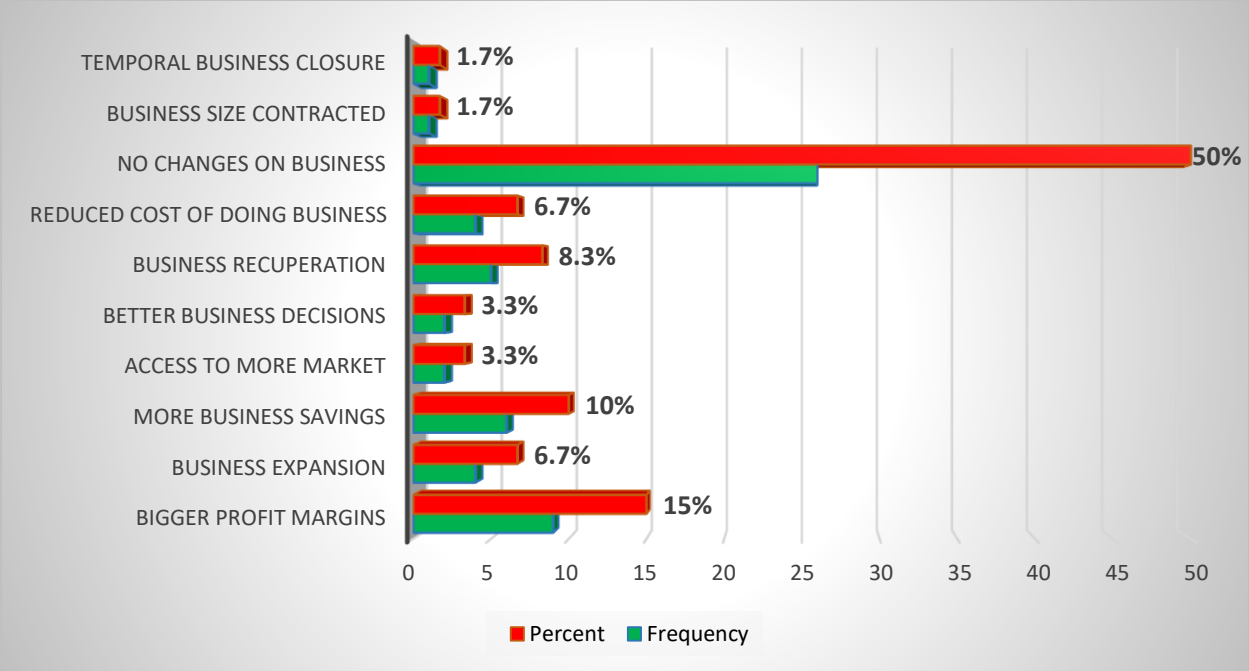
*repayments and the period to pay back was quite short. My business did not positively benefit from the business” FGD 1 participant (44-year-old second hands clothes seller).*

*“Several years ago, my business suffered a great loss after my fish I was selling went stale after an extended electrical outage. As a result, I lost my capital. The financial help I got from my husband is what made the biggest impact because I was able to buy more goods and continue operating my business” FGD 2 participant (33-year-old restaurant owner).*

*“Within the market shed where I sale, we support each other by helping to sell for other women even though they are not around. Such help has been significant because we don't have to lose perishable goods if we are not available to sell for ourselves” FGD 1 participant (56-year-old vegetable seller).*

#### **4.4.2 How support has enhanced women's business**

In addition to inquiring on the significance of the support received by the informal women entrepreneurs, the researcher also asked the participants to indicate the ways in which the support received has enhanced their businesses. In so doing, the women explained how the business has been enhanced as a result of the support they receive for their business. This was in order to establish if there have been any effects on women's businesses as result of the support they have received.



**Figure 13:** How support enhances women’s business

**Source:** Fieldwork survey 2022

The survey results revealed that of the 60 respondents, the majority (50%) indicated that there have been no changes to their business as a result of the support that they have received. 15.0% (n=9) reported that the support that they have received has enhanced their business through bigger profit margins while 6.7% (n=4) cited business expansion. In addition, 3.3% (n=2) reported more business savings while another 3.3% (n=2) reported access to more markets. Furthermore, 3.3% (n=2) cited better business decisions while 6.7% (n=4) reported that the support they have received has enhanced their business through reduced cost of doing business. In addition, 8.3% (n=5) indicated that the support that they have received has enhanced their business through business recuperation. Finally, 1.7% (n=1) indicated that the support that they have received has enhanced their business through business contracted while another 1.7% (n=1) indicated temporal business closure as shown by figure 13.

What comes out from the findings is that majority of women entrepreneurs businesses have not been enhanced in any way and thus they reported no changes to their businesses as a result of support received. The FGDs revealed that even though the women have received support for their businesses, they have not had any changes on their businesses as a result. The women also explained that this is because the support that they have received is just enough to keep their

business successful and keep them from collapsing. Consequently, the women went on to indicate that their businesses have remained the same over the years in terms of the products sold, size of business and profits realised.

Furthermore, some women equally argued that their businesses have been positively enhanced as a result of the support they have received. Here, the women explained that as a result of the support towards their businesses, their businesses have been enhanced through bigger profit margins, business savings, business recuperation, access to more markets, smooth running of business and business expansion. The women explained that the support from their husbands is key in recuperating their businesses in time of crisis. On this matter, the women indicated that when their business suffers losses due to an unforeseen event like bereavement, sickness or otherwise, the financial support from their husbands saves them from business closure. Similarly, the women also added that the hands-on support that they receive from their friends and family has helped their businesses to run smoothly and without interruption.

Despite some women indicating positive enhancement on their business, some women explained that the support they have received has negatively affected their business. Here, the women that have received loans argued that their businesses have suffered losses and contracted in size as a result of the support. The women further explained that because the repayment rates are high and the repayment period short, they suffer financial pressure which puts stress on the profits that they make in the business. As a result, the businesses have tended to suffer losses and or contracted in size. The women espoused that the high repayment rates of the loans that they have gotten has affected their ability to save for their business because they need to pay monthly dues towards loan. Below are some excerpts from the FGDs:

*“The money that I get from chilimba has been very helpful and has increased my profit margins a little more because now I am able to get more goods for my business and at wholesale price. If I go to order goods with less money, I am only able to get the goods that I sell in small quantities and the wholesale price on that isn’t even that heap. But if I have more money, I order more goods at wholesale price and because I am ordering more things the price is even significantly less”* FGD 2 participant (32-year-old).

*“Several years ago, I was trained in the skill of tailoring by an NGO and as soon as I finished the training, I was given a small loan to start a tailoring business. From the*

*loan I was given, I was able to buy a sewing machine and began to build my business. At first, it was slow but after I gained some customers, my business stabilized and today I own 2 machines and I have a young girl who I have employed in my shop” FGD 2 participant (33-year-old).*

*“My friends and I order our merchandise from the same source at the same time. We put money together so that we can be able to buy in bulk and at a cheaper price. In addition, we even use the same transport to bring the goods to the market. This has been very helpful and has significantly reduced the cost of doing business and increased the profit margins” FGD 2 participant (25-year-old potatoes and eggs seller).*

*“The support that I get from my son is the one that I rely on mostly when my business suffers from losses and I need to pick up. As a woman sometimes we care givers to other family members in times of sickness and this takes a toll on our business. Our businesses suffer because we are mothers and grandmothers and when we have a sickness or bereavement in the family, we put our business on a standstill and take care of our loved ones. In times like these when I get back to the business the goods are either not in good condition or have even been consumed by the members of my household. That is when the support from my son or daughter comes in handy and saves my business” FGD 1 participant (52-year-old groceries seller).*

*“I got a loan some in 2020, unfortunately, I did not manage to repay in good time and the officers came around and gave me an ultimatum to repay or risk losing my business goods. I didn’t take their threats lightly because I had heard that they had taken goods from one of the marketeers that work within the market. As a solution, I resolved to stay away from the market for a while until I was able to raise the money to pay back. I borrowed money from my friends and family to pay back the loan” FGD 1 participant (44-year-old second hand clothes seller).*

In addition to the findings from the FGDs, key informant interviews also gave insight to ways in which support has enhanced women entrepreneurs’ business as shown below. The interview with the officer from CAMFED brought out similar ideas in as far as how women’s businesses have been enhanced as result of the support to their business. The officer explained that the organisation has put a place a system of following up business progress of its empowerment beneficiaries. In

line with this, the officer reported that some women entrepreneurs have experienced business growth and expansion. In addition to the business growth the officer also cited that some women beneficiaries have achieved financial independence and have even built houses from the profits of the business. On the other hand, the officer also reported that there are some women who have not experienced any positive enhancement despite receiving support by the organisation. In addition to the findings from the CAMFED officer, the officer from the council office argued that the empowerment that has been given in the past has not yielded the intended purposes because of the manner in which it has been administered and the rationale behind the giving. The rationale behind the giving has been for vote buying and the beneficiaries are not necessarily those that need the empowerment but those that are politically connected.

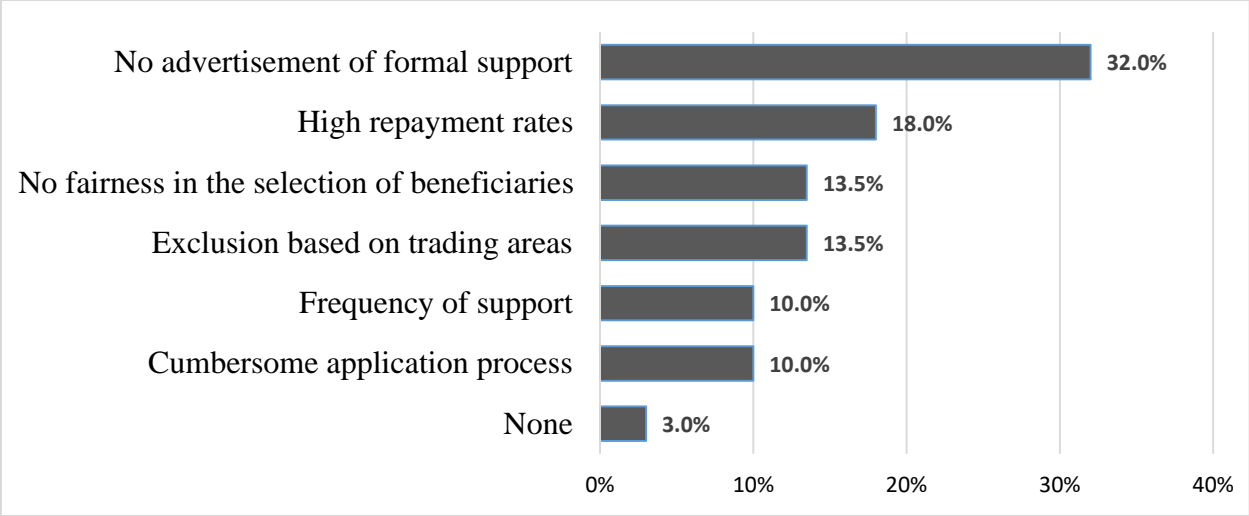
*“In terms of how the support has enhanced women’s businesses, some of the beneficiaries have had a lot of success in their businesses. Their businesses have since grown and the women are now independent and supporting their families. Because of the changes in their business, the women have even been able to build their own houses. However, there are some women that have not been able to be successful in their business even with the help of the grants and loans” (CAMFED official).*

#### **4.5 Challenges associated with access to support among the women entrepreneurs**

In order to understand the challenges that are associated with accessing support by women entrepreneurs in the informal sector, the study inquired on the challenges that the women face in accessing the support for their businesses, the ways that the challenges have affected their business and the ways that they have overcome the challenges.

##### **4.5.1 Challenges faced in accessing formal business support**

Survey findings revealed that 18 %(n=11) indicated high repayment rates while 10 %(n=6) reported frequency of support. In addition, 32 %(n=19) indicated no advertisement of support while 13.5 %(n=8) cited no fairness in the selection of beneficiaries. Representing 10% (n=6) was cumbersome application process while 13.5 %(n=8) was exclusion based on trading area. Finally, only 3 %(n=2) indicated that they do not face any challenges in accessing support.



**Figure 14:** Challenges faced in accessing formal support

Source: Fieldwork survey 2022

The findings revealed that the women entrepreneurs face several challenges in as far as accessing support for their businesses. The discussions with the women revealed that one of the biggest challenges is that whenever there is support being provided the official do not advertise publicly. Similarly, the women entrepreneurs also cited that the selections process is not fair and the support is only given to those that are known by the official that are giving the support. On this matter the women elaborated that it has been challenging to access support for their businesses because most times they do not even hear of the support until it is given to those that are connected to the officials that are working for the institutions offering the support. It must be pointed out that the women that cited these challenges were mostly referring to the empowerment funds that have been given by the government to the marketeers. The women entrepreneurs also cited that repayment rates are too high on the loans that are offered to them. As such most women have avoided the opportunity to even get a loan because they cannot afford to pay back. The women also further went on to explain that the repayment period on the loans is short and as such puts a lot of pressure on the women that get loans.

Furthermore, some women reported that the market shades are not enough to accommodate all the traders and as a result, they have been given trading spaces in less desirable locations outside of the market and this has put them at a disadvantage in terms of accessing the support for their businesses (See appendix F and G). The women indicated that the institutions that offer loans to them prefer to give to traders that trade within the market shades because they are easier to trace

in a case of failure to repay the loan. The lack of trading spaces within the market has also been a challenge to the women entrepreneurs because during the rainy season, the women are unable to sell anything on a rainy day. Another challenge that was cited by the women is that the application process is cumbersome and this has led them to quite the application for business support. On this matter, the women explained that considering that some women are educated and cannot fluently speak or write in English, it becomes a challenge to apply for the business support because they do not fully understand the requirement and cannot even fill in the forms they are given. Finally, the women entrepreneurs also cited that the support is not frequent enough. In terms of the frequency of support, the women cited that the financial support from the government in particular is only available when there is a campaign for an election and they are trying to win votes from the marketeers. Below are some excerpts from the FGDs on the challenges that the women face in accessing support for their businesses.

*“Whenever there is any form of support towards women’s business in the market especially the one from government, it is never advertised so that we can all apply and stand a chance to benefit. The only women that know about the support are those that are somewhat connected to the officers that are working with the funders of the support. In addition, when it comes to the selection process, the funds were only given to those women that have connections within the ruling party at the time. They told us that it’s going to be a revolving fund and when one gets it, they are expected to pay it back so that other women can also have the opportunity to get the money and use it as well. Unfortunately, this has not been the case as those that benefited from the said funds have gone quiet and we have not heard anything since. The problem with these funds is that they only come when its campaign time. When the period for campaign is over, there is no support that we hear of anymore”* FGD 1 participant (58-year-old dry fish and legumes seller).

*“The repayments rates on the loans that are given are too high and the repayment period is too short. For a small business like mine it’s not wise for me to get a loan like that because I cannot make a profit out of it. I can’t afford to pay back. They need to be giving out loans that are more affordable and the repayment period is longer so that it doesn’t put strain on the business”* FGD 2 participant (23-year-old).

*“The organizations that give out loans only concentrate on the women marketeers that have stands in the sheds. Those of us who trade outside the shades are not usually given because the officers say that it’s risky as the one who gets the loan can end up running away from the market. The ones in the sheds are easier to trace”* FGD 2 participant (33-year-old).

*“Sometimes, the requirements that we are supposed to adhere to when it comes to the application process for a business loan are too cumbersome. When I wanted to apply for a loan last year, I was required to open a bank account, apply for a T-pin and fill in a lot of paper work. I barely completed my primary education and as a result understanding the writings on the forms was a struggle. I didn’t manage to complete the application process”* FGD 2 Participant (27-year-old restaurant owner).

Similar views on the challenges that the women entrepreneurs face to access the support were given by the officials from the district council office and CAMFED. The official from the council office explained that it has been a challenge for the women to access the support for their business mainly because of the manner in which the support has been administered in the past. In explaining this the officer elaborated that the business empowerment funds have in the past been administered using party structure and this has distorted the transparency and fairness in the selection of beneficiaries and the accountability as well. Similar to what was reported by the women, the officer also gave the view that the application process of the financial support by both the government and NGOs is somewhat cumbersome and puts the would-be beneficiaries that are illiterate at a disadvantage. On the other hand, the officer from CAMFED pointed out that the women have been failing to pay back and this has posed a challenge for the organization to give more loans to other women beneficiaries. During the interview, the officer also highlighted that there have been some loopholes in the selection of beneficiaries by the community-based committee in that they have been discovered in some instances to pick beneficiaries in a non-objective manner.

*“When it comes to the challenges, the organization is facing some challenges because some of the loan beneficiaries are not paying back in time and this means the organization is unable to give other women to use the money in their businesses. As a*

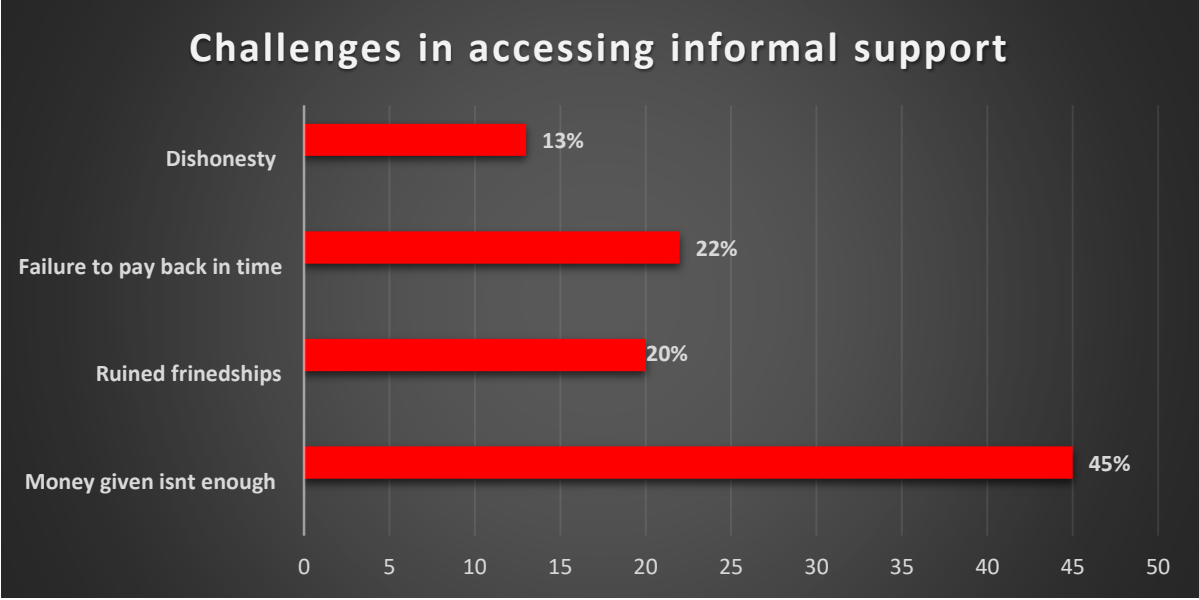
*result, the organization is limited in terms of its capacity to empower other women”* (CAMFED official).

*“The advertisement of the empowerment hasn’t been very official and the selection criteria and after selection, those that are given are not published so that it’s open for the market members to know who has been given empowerment”* (Mpika district officer).

As for the officer from CEEC, it was reported that the commission has faced a number of challenges in as far as provision of support to the women beneficiaries. The interview revealed that in the past, one of the major challenges was the variance between what is allocated and what is disbursed. On this matter, the officer acknowledged that in 2022 there was a positive change in that the allocated amount to the CEE fund was disbursed in full and in good time and as a result, for the first time in a while, the commission was able to empower over 90,000 marketeers in the year 2022. Another challenge that the commission is facing in as far as support to women entrepreneurs is that of poor debt culture among the beneficiaries of the marketeer booster loans. The officer reported that there is still unwillingness by many marketeers to pay back in good time or pay back at all and this has affected the commission’s effectiveness because the fund allocated towards these loans is a revolving fund. Finally, the officer also cited that the commission is understaffed and this negatively affects the response time to the marketeer beneficiaries and potential beneficiaries of the booster loans.

#### **4.5.2 Challenges associated with accessing informal support**

In as far as the challenges that are associated with accessing informal support, the study sought to understand the challenges that the women entrepreneurs face in accessing support from informal sources.



**Figure 15:** Challenges in accessing informal support

**Source:** Fieldwork survey 2022

Survey findings revealed that 45 % of the women feel that the money that is gotten through informal support channels is not enough to make a meaningful change to their business while 22% argued that the informal support is associated with high rates of failure to pay back when friends or family lends or borrows money. Furthermore, the survey also showed that 20% of the sampled respondents felt that the informal support brings about ruined friendship whereas 13% indicated that there is dishonesty among the givers as well as the recipients of the informal support.

The findings revealed that accessing informal support among the women entrepreneurs in the informal sector at Musakanya market has several challenges. Majority of the women reported that the challenge that comes with accessing the informal support from their friends and family is that the money is not sufficient to cater to the needs of their business. The discussions with the women revealed that in as much as the support they get from family is not enough to give them the needed support that will make a meaningful bearing on their business. Other women also argued that they are getting financial support from friends who also trade at the market, they sometimes fail to pay back in time. In the event of failure to pay back, the women argued that it possesses an inconvenience on their business because they have to wait until their friend or family member pays them back and then they can re-invest the funds into the business.

The discussions also brought to light that in the event of failure to payback borrowed money to friends within the market, friendships and relationships have been ruined as result. The women cited that they are no longer friends with fellow marketeers as a result of a dispute that arose from lending money, being in a chilimba group and offering instrumental support. While the women did bring out the support rendered by their friends and family if of significance to their business, the women still mentioned that they tend to be challenged due to some dishonest acts among their fellow marketeers that render instrumental support. The women pointed out that because they trade in perishable goods at the market, it is very important their goods continue to be sold at the market even when they are unavailable to sell for themselves. The women felt that there is dishonesty sometimes on the part of the friends who assist to trade their goods on their behalf which has further caused ruined friendships.

Below are some excerpts demonstrating the challenges that the women entrepreneurs face in as far as accessing informal support from their friends, family and spouses as was reported during the focus group discussions:

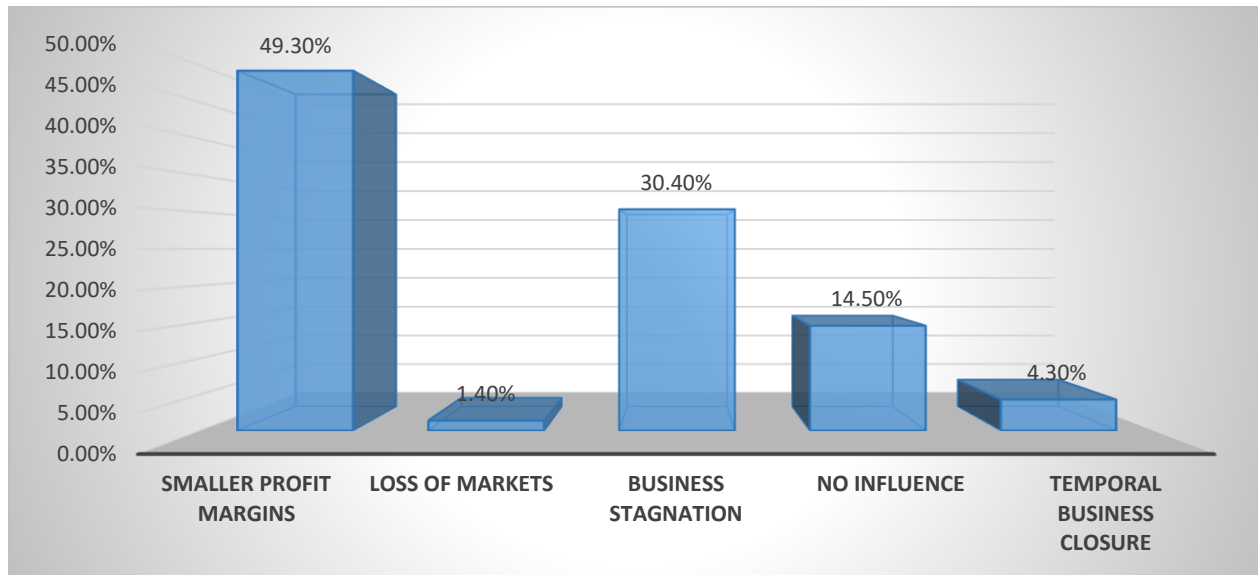
*“The chilimba is only effective when you are in a group with honest women, otherwise there is dishonesty on the part of the members and this becomes inconveniencing on the part of the recipient of the funds”* FGD 2 participant (32-year-old fruit and vegetable seller).

*“Sometimes when a fellow trader at the market assists to sell at my stand, I find that there is a shortfall of the money because they are not honest about how much they sold the merchandise”* FGD 2 Participant (27-year-old restaurant owner).

In addition to the findings from the FGDs, the representative of the marketeers at Musakanya market argued that the women have resorted to borrowing money from one another within the market and although this may be of help, it is not enough to give the women’s businesses the boost to make a meaningful difference in their businesses. The official also added that he has also noted that relationships have been soured in the event of delays of failure to payback moneys among the women and this has sometimes led to the creation of a hostile trading environment at the market. The representative also cited that he has on several occasions been called to help resolve some disputes among women traders at the market as a result.

### 4.5.3 How challenges to access support have influenced informal women's businesses

With regard to how challenges faced in accessing support have influenced women's businesses, 49.3% (n=29) of the participants indicated smaller profit margins while 1.4% (n=1) indicated loss of markets. Additionally, 30.4 % (n=18) indicated business stagnation whereas 4.3% (n=3) indicated temporal business closure. Finally, 14.5 % (n=9) indicated that the challenges faced in accessing support have had no influence on their business.



**Figure 16:** How challenges have influenced women's business

**Source:** Fieldwork survey 2022

What emerges from the findings is that the challenges that women entrepreneurs face in accessing support for their business have also influenced the women's businesses in several ways. The women reported that the challenges have influenced their businesses in that they have experienced business stagnation, loss of markets, smaller profit margins and temporal business closure. During the focus group discussion, the women explained that as a result of the challenges they face in accessing support for their business they have been deprived of the much-needed support. In line with this the women indicated that their businesses have suffered smaller profit margins and business stagnation. As a consequence of failure to access support, the women argued that they do not have sufficient funds to purchase merchandise for resale in larger quantities and at lower prices and this has a negative bearing on their profit margins. Similarly, the women explained that the failure to access support for their businesses has also influenced their businesses in that their businesses have stagnated over the years without any positive growth or changes. On this matter,

the women cited that in order to move forward in their businesses, there is need for a substantial and suitable type of support that takes account of their size and type of business.

In addition, findings also indicated that some of the women entrepreneurs at Musakanya market have suffered temporal business closure as a result of the challenges that are associated with accessing support for their businesses. The women on this matter argued that because the repayment rates on loans are so high, they experience financial stress on their business. Consequently, in certain instances they fail to make the monthly payments as agreed upon with the lending organizations. This not only puts financial but also emotional stress on the women in question. Furthermore, some women during the focus group discussions reported that when they failed to pay back the loans in time, the officers from the lending institutions began to frequent the market reminding them and sometimes even intimidating them that they would confiscate their goods until they make payments. The combination of the harassment and emotional stress on the women caused them to close their businesses temporarily and not trade from the market until they paid the loans in full. Similarly, the women also argued that they lost market due to the temporal closure and absence from the market. Below are some excerpts demonstrating the ways in which the challenges faced in accessing business support by the women entrepreneurs at the market have influenced businesses as was reported during the focus group discussions:

*“The support that I have been getting from my friends and family has been of help but it hasn’t been enough to take my business to the next level and grow. Consequently, my business has not been able to grow and has remained stagnant. I need a bigger amount through a loan or grant that will leave significant positive effects on the business”* FGD 2 participant (32-year-old fruit and vegetable seller).

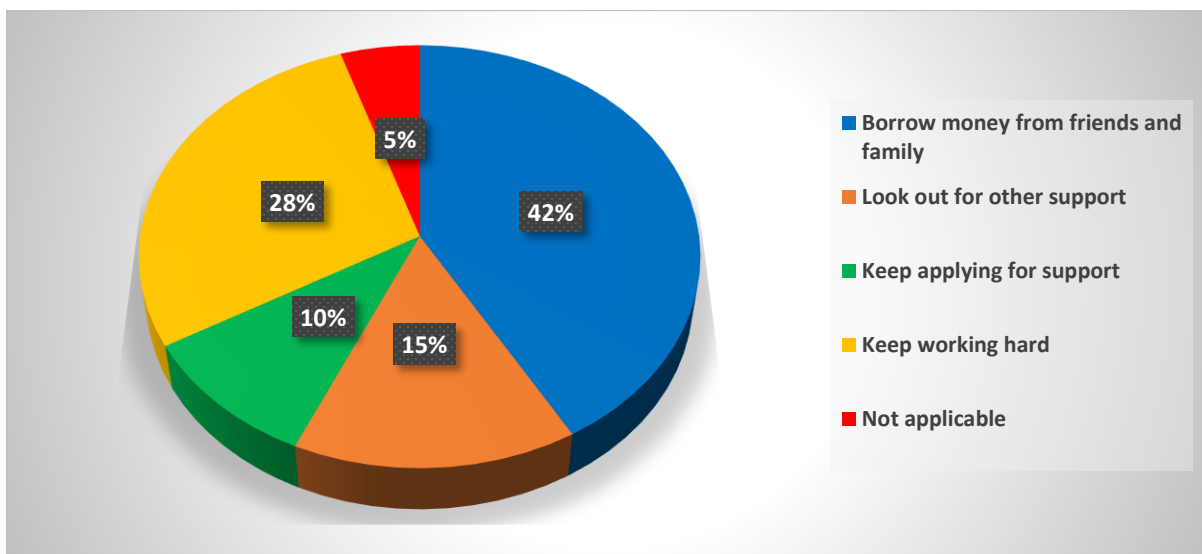
*“In 2019 I got a loan from Vision Fund and I failed to pay back within the timeframe that I was given. The officers from the institution would frequent the market and threatened to confiscate my goods if I did not pay up. As a result, I decided to stay away from trading from the market for a while until I could raise the money to pay back”* FGD 2 participant 2(33-year-old saloon owner).

In addition to the information from the women entrepreneur’s, similar sentiments were expressed during an interview with the market representative who explained that some women entrepreneurs at the market have been harassed because of failure to pay back loans.

During the interview, the market representative indicated that there have been several women that have stopped trading from the market after series of harassments and intimidation. He further expressed that the lending rate on the loans given by some NGOs to the marketeers were too high considering the size of the businesses and at the end of the day the women do not even benefit from the loans.

#### 4.5.4 Ways to overcome challenges

The researcher further sought to understand the ways that women entrepreneurs have been using to overcome the challenges that they face in accessing the support for their businesses.



**Figure 17:** Ways to overcome challenges

**Source:** Fieldwork survey 2022

Figure 17 illustrates the ways that informal women entrepreneurs at Musakanya market overcome the challenges that are associated with access to support for their business. Findings show that the women entrepreneurs at Musakanya market have opted to borrow money from family and friends because it is challenging to access support for their businesses. In this instance the women referred to the support from either government, NGOs or faith-based organizations. The women expressed that it is a challenge to access support for their business and so the alternative measure is to borrow from their friends and family. During the discussions, the women also explained that they still have hope that one day they will be given the support and have as a result continued to apply for the support. On the other hand, some women explained that they have opted to look out for different support that the one that is available to them at the moment. On this point the women argued that

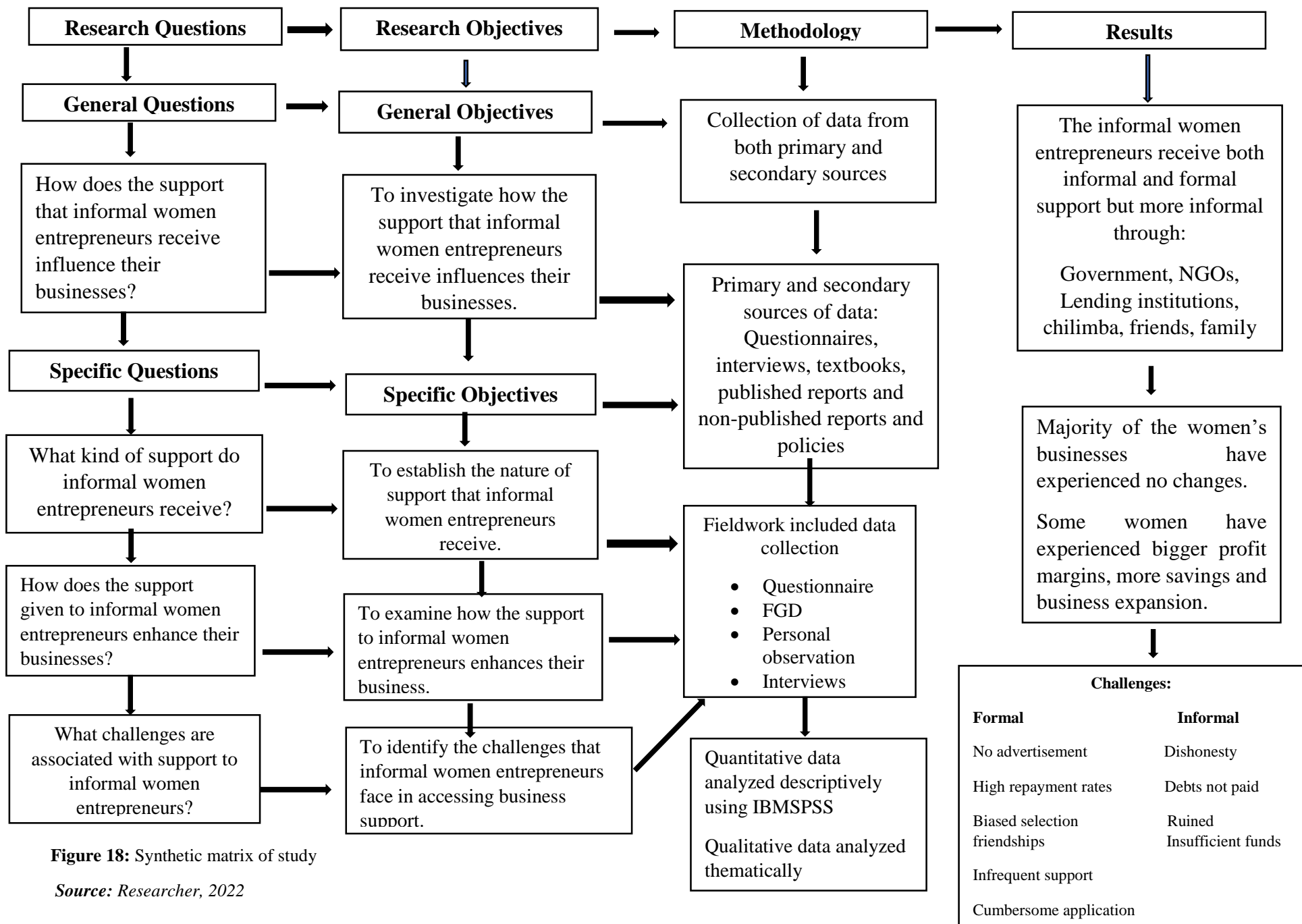
the support that is available to them at the moment isn't suitable for their business and they can't afford it. Consequently, the women have decided to settle for informal support systems that are flexible and take into account their circumstances. Below are some excerpts demonstrating the ways in which women have overcome the challenges faced in accessing business support as reported during the focus group discussions:

*“My business suffered terrible losses in 2020 after my fresh fish for my business went spoiled due to power outage in the market, I couldn't access a loan because the repayment rates are too high and repayment period is short. As a result, I opted to borrow money from a friend from the market to buy more fish for my business and continue to sell”* FGD 2 participant (33-year-old fresh fish seller).

*“There is no affordable financial support being given so when I need money for my business, I borrow from my sister who has constant wage from her job. I don't get feel too pressured to pay back since there is no interest to be paid and she tolerates me paying back at my own pace because she understands that I don't make a lot of money from my business”* FGD 1 participant (49-year-old fruit and vegetable seller).

*“I have heard of empowerment loans being provided by Vision Fund but the conditions are not suited to my business because my business is small and can't benefit from a loan but a grant, so I just look out for other support that will be better suited to my business needs”* FGD 2 participant (32-year-old fruit and vegetable seller).

*“I heard from a friend about a supposed empowerment for marketers in June 2022 and I remember someone coming around the market writing down names and NRC numbers of interested women within the market, to this day we have not heard anything about that. This year again (2023), I heard about funds that are yet to be given out for women empowerment so I am intending to also apply for it. I will keep applying and maybe one day I will be successful”* FGD 2 participant (27-year-old kitchen utensils sellers).



**Figure 18:** Synthetic matrix of study

*Source:* Researcher, 2022

## CHAPTER FIVE

### DISCUSSION OF THE FINDINGS

#### 5.1 Introduction

This chapter discusses the findings of the study presented in the previous chapter in line with the study specific objectives which are; to establish the nature of support that informal women entrepreneurs receive; to examine how the support to informal women entrepreneurs enhances their business and; to identify the challenges that informal women entrepreneurs face in accessing business support. The discussion will interpret the findings of the study while highlighting similarities and differences between the drawn findings and those of the empirical literature.

#### 5.2 Nature of support that informal women entrepreneurs receive.

This section presents information on the nature of support to informal women entrepreneurs. This section aims to establish the nature of support that informal women entrepreneurs at Musakanya market receive. In so doing, the study sought to find out answers to the question “What kind of support do informal women entrepreneurs at Musakanya market receive?”

In order to establish the nature of support that informal women entrepreneurs at Musakanaya market receive, the study looked into the type of support, the kind of support and the frequency of the support that the women entrepreneurs at the market have received. The findings revealed that 80% of informal women entrepreneurs at Musakanya market have been receiving informal support for their businesses. To support their business, majority of the women have relied on self-funding finances from friends, family, spouses and chilimba. These kinds of support are informal in nature because they are accessed based on the personal relationship that the women have with the people from whom they source the support and also because the women do not have to undergo formal procedures to acquire the said support. This means that the women entrepreneurs have been able to create a position as business owners within the market and consequently sustain their businesses by relying on the social capital that they have created in the market, community and homes in which they belong. Scholars like Yetim (2008) have defined social capital as relating to the network of establishing family, relatives, peers, and community, which can create strong relationships to propel female entrepreneurs to survival and ultimately success. Through these relationships, the women have been able to access instrumental and financial support that is needed

for their businesses. Instrumental support refers to behavior that provides tangible assistance to the entrepreneur. In this case the support relates to entrepreneurial activity that is carried out on a day-to-day basis at the market stand or trading place.

When it comes to the kind of support that women entrepreneurs at the market receive, results showed that the majority of the informal women entrepreneurs at Musakanya market rely on self-funding to support their businesses. This means that the majority of the women entrepreneurs at Musakanya market exclusively support their businesses without direct financial assistance from external sources. The women explained that the business is supported by the proceeds of the business or the money that the women realize from selling their farm produce. Similarly, some women also stated that they have had to sale their assets from the home in order to boost their businesses. During the focus group discussions, it was discovered that there is a considerable number of women entrepreneurs at the market that engages in subsistence farming and accordingly, some women reported that the business has been supported by the proceeds from the sale of their agricultural products from their farms. Further inquiry revealed that self-funding among the informal women entrepreneurs is most common because it is devoid of the pressure and stress of worrying about paying back money to the one that they are owing. This provides the women with economic freedom and a sense of ownership of their businesses.

On the other hand, however, even though self-support is free from stress and pressure to pay back to the lender, supporting a business by oneself comes with the challenges of failure to save for the business. During the focus group discussions, the researcher discovered that the women who rely on self-funding for their businesses struggle to secure business savings owing to the fact that they have several financial obligations at home and in the community in which they belong and this puts strain on their daily profits from their business. As a result, despite not having any financial stresses to pay back, the women often find that they use their capital and fall short when the time comes to buy more merchandise for resale in the business. Consequently, the women do not utilize bulk buying and this affects their profit margins.

In addition to self-funding, findings also revealed that the chilimba has also been a prominent kind of support for the women's businesses at Musakanya market. A chilimba is an indigenous method of informal group savings which is widely used by entrepreneurs in Zambia. In a Chilimba, members make regular fixed contributions to a common fund in each meeting in a predetermined

order and one of the members receives the total sum contribution per session. The findings showed that 21% of the women entrepreneurs rely on the chilimba to support their businesses. The researcher through the focus group discussions with the women, the researcher discovered the chilimba is prominent among the women entrepreneurs because it is interest-free and the terms and conditions are set by the women themselves and not imposed upon them. This allows the women to maintain control over the transactions within the group and this ensures that the group remains appropriate to the women's financial needs and capabilities. Also, the women entrepreneurs only join a chilimba that suits their business financial position with consideration of their various financial obligations. The women felt that the chilimba kind of support has been particularly supportive for their businesses because it allows them to save for their business despite the different financial obligations in the home and the community that they live in. In this vein joining a chilimba is a good way to save for the business without putting financial strain on the business and the income of the women entrepreneurs.

The researcher also encountered a number of women whose business is financed through support from friends, family and spouses. During the discussions, the women indicated that in order to support their business, friends, family and spouses have been the means through which the women have relied on. The women explained that they have created bonds and relationships with other women marketeers and have built trust that is essential when it comes to borrowing money and or receiving instrumental support from friends. These findings are in agreement with Malende and Vaisanen (2017) who reported in a related study that female entrepreneurs use their social ties with friends and spouses to acquire financial support for their business. Likewise, this study showed that women entrepreneurs rely on financial help from friends and family either as a gift or loan. The researcher also noted that the older respondents explained during the discussions that they are able to support their business through the funds that their children give them for their business. Similarly, some women also cited that in order to support their business, they borrow money from their friends and this helps them to sustain their businesses.

During the focus group discussion, the researcher established that there is limited formal business support being given to informal women entrepreneurs either through government, NGOs or faith-based organizations and this is the reason why the women have opted to depend on informal support for their businesses. The women have been able to look for alternative support among

themselves by relying on their social capital. These findings are close to the social capital strand argument by Shane and Eckhardt (2003) under the resource-based theory of entrepreneurship who indicated that even though an entrepreneur may have the ability of identify entrepreneurial opportunities, if he or she does not have strong social networks, he or she might not be able to transform the opportunities into benefits for the business by way of accessing and utilizing the resources available to them. The social capital strand further suggests that stronger social ties to resource providers facilitates the acquisition of resources and enhance the probability of opportunity exploitation. It is therefore safe to state that women have used their social ties to secure informal support from peers and family for their businesses.

Notwithstanding the financial support that the women entrepreneurs at the market receive from family, friends, spouses and chilimba the researcher also established that the women receive instrumental support and although it is not monetary, it has also been very essential in as far as sustenance and success of the women's business. The women felt that even though the financial support that they receive for the business has been the most prominent, they cannot underrate the value of the instrumental support that they have also received. The women cited that through the years that they have traded at the market, they have established friendships and connections with other women at the market which have enabled them to get assistance in running the business in instances where they are not available. This support has been key considering that the majority (55%) of the women at the market trade in perishable goods that need to be sold within a short period of time to remain fresh.

The study established that a few women at the market have been able to tap into formal support systems for their businesses. Consequently, the women have received skills training, business training, loans and trading area to support their businesses. The findings of this study are closely linked to the findings in the field survey conducted by ILO in 2002 which showed that the women entrepreneurs received support for their businesses through business training, finance and business advice. The study established that the support has been given through the government, NGOs and faith-based organizations that have come up with initiatives, projects and programs aimed at supporting the informal women entrepreneurs' businesses.

Furthermore, during the discussions with the women, it came out that some women have received financial support from the government through the Presidential Marketeers Empowerment Fund

while others have been able to access loans through the CAMFED empowerment programs. In addition, some women have accessed business loans through Vision Fund. The women revealed that the loans from Presidential Marketeers Empowerment Fund and Vision Fund come with an interest rate when repaying. Similar findings were established in a study conducted in Botswana by Thembah and Josiah (2015) who focused on the Citizen Entrepreneurial Development Agency (CEDA) which is in charge of development of entrepreneurial capacity in the country. The study showed that CEDA provides financial assistance in the form of loans to citizen owned enterprises considered viable and sustainable.

Drawing from the findings, only 20% of the women cited that they have received formal support for their business. The women mentioned that there is limited access to formal business support particularly because they are in the informal sector and do not meet the requirements that come with accessing formal business support. Furthermore, the women also expressed that the ideal support for their business is from formal institutions but because access is limited, they have decided to come up with ways to support their business and that is why they have relied on informal channels. Consequently, the women have been able to regroup and come up with ways to support their business to ensure sustainability and survival. In supporting this an officer from the Ministry of small and medium enterprise argued that the informal women have limited access to support for their business from the government because the support that is available for women entrepreneurs is offered to the enterprises that are registered with Patents and Companies Registration Agency (PACRA) and Zambia Revenue Authority (ZRA). Consequently, the government has been undertaking various programs to encourage formalization of informal enterprise. Furthermore, the officer argued that there is limited support that is accessible to informal women entrepreneurs due to insufficient statistics on informal women entrepreneurs and their businesses.

In as far as the frequency of the support, the study established that the informal kinds of support are received quite frequently and steadily by the women at the market. The women whose businesses are supported through the chilimba system receive the fund very frequently citing that every member in the chilimba group receives money weekly. During the discussions, the researcher discovered that the chilimba groups are well suited for the women because it has no interest attached to the repayments and because the women organize themselves in these groups based on their social ties. In addition, the chilimba group allows the women to also have a sense

of control because the women themselves determine the amounts to be paid and the frequency of the payments. On the other hand, the formal kinds of support are infrequent and irregular thereby making them less predictable and to some extent unreliable. The women that have received skills training, business training and loans indicated that the support tends to be less frequent and are received after longer periods of time. This means that it is accessible only at the times when it is made available by the institutions that provide the support to women entrepreneurs. Accordingly, the unpredictable and unstable nature of formal support makes it less reliable because accessibility may not be corresponding with business needs of the women.

What can be seen from the findings is that the support that the women regard the most is that of finances. Access to finance is necessary to create an economic environment that enables businesses to grow and prosper. This is supported by The Investment Climate Surveys of the World Bank, which shows that access to finance improves the performance of a business. It not only facilitates market entry and growth of businesses, but also promotes innovation and entrepreneurial activity. Further, firms with greater access to capital are more able to exploit growth and investment opportunities.

### **5.3 How support to the informal women entrepreneurs enhances their business**

The study also endeavoured to examine how the support that the women entrepreneurs receive enhances their business. Drawing from the findings the study established that the support that the women entrepreneurs at the market have received has been of varying degrees of significance. While the majority indicated that the support has been very significant for their business others also cited that the support that they have received has been insignificant. During the discussions, the women contended that the self-funding and chilimba have been very significant for their businesses largely due to the fact that the women do not have alternative sources to support their businesses. The women felt that without the self-funding support and the chilimba, their business could not have been able to survive. In addition, this support has also been frequent and predictable and this makes it reliable for the women. In addition, drawing from the findings which showed that majority of the women entrepreneurs are married, it is safe to say that in addition to their businesses the women have other financial obligations to their family members and the community. As such chilimba is very significant because it helps them save for their business and provides them with the much-needed financial discipline in business amidst the different financial

obligations. These results are in agreement with findings by Ngek (2018) whose study showed that the women entrepreneurs can use family financial and instrumental support as significant performance cushions to mitigate the negative influence of the financial challenges they face. On the contrary, the study found that only instrumental support had a direct positive influence on performance. Both the lack of finance and financial support did not directly influence business performance.

On the other hand, the formal kinds of support seemed to be of less significance as the women reported that the loans have not been significant while others also cited insignificant. The women cited that the loans are infrequent and unpredictable especially those given to the women through government. In addition, the women also argued that the loans are insignificant owing to the high repayment rates that put stress on the business and the women as well. Some of the women who have received loans indicated that the loan has been very significant for their business citing that they can get loans depending on the business needs.

As regards how the support has enhanced the women entrepreneurs' businesses, 50% of the women cited that despite having received support, their businesses have only been enhanced to a small degree. The women reported that there have been no significant changes to their businesses as a result of the support that they have received. During the discussions with the women, it was discovered that the women that rely on self-funding for their business are the majority whose businesses have been enhanced to a lesser extent. This means that over the years there have not been any changes that have occurred in their business in as far as profit margins, size of business, quality of decision making and cost of doing business. Consequently, the women's businesses have remained stagnant over the years despite the women's desire to expand their business. The women further argued that the support that they have received over the years has been of significance in as far as sustaining their businesses.

Several factors could be responsible for the lack of enhancement in the women's businesses despite having received some form of support. The findings showed that the levels of education of the women at the market are not high as majority have not attained any tertiary level education while also substantial proportion of women have not attended any formal schooling. Levels of education attained and business management training matter in the running of a business as this enhances capacity to run a business. Furthermore, only a trace of the women entrepreneurs received any

skills training and or business training. By implication, this means that the women do not have the essential business or skills training that can help to enhance business growth, profit margins, decision making and ultimately business survival.

Consequently, the women failing to actualise the support into positive results for their business can be as a result of the illiteracy levels as shown in the results of the demographic characteristics which makes it difficult for them to manage to finance and sustain their businesses, have challenges in as far as cost benefit analysis in managing cost against incomes, profits and capital. In addition, this can also indicate that the levels of education are affecting their perception towards business, attitude towards business and seriousness towards business. The study by Malmberg (2018) showed similar findings when it came to women entrepreneurs' education and skills levels and how that has an effect on the women's business. Regarding the entrepreneurial outcomes, there was correlation, showing that business training has given Zambian women a business-mind and better business attitude. Several scholars have advocated that education, skills training or business training are key determinants in the success or survival of a business.

With regard to the lack of positive business enhancement among the women entrepreneurs, another reason could also be that the women have several financial responsibilities in their homes and as a result it is hard to exercise business financial discipline and save the proceeds from the business for business growth. Unlike the women who have relied on self-funding for their businesses, the women who have received chilimba were of the view that they have been able to save for their businesses and as result, they have been able to see changes in their profit margins since they joined the chilimba saving groups. The findings brought out that the majority women that have received informal support through self-funding, friends, family, spouses and chilimba have not been able to positively enhance their businesses.

The support that the women are receiving has only been able to sustain their businesses and not materialised into positive results on the women's businesses. Part of the reason for this is that the women are receiving support from their fellow women entrepreneurs who are also trying to keep their businesses afloat and this has meant that they can only support each other with minimal amounts. To amplify this point, the women argued that the only way that financial support can leave a positive impact on small businesses like the ones they own is if the support is specially tailored to their economic and business needs. The women expressed that their businesses at the

market is their only source of livelihood and this has affected their businesses to a large extent because it is impossible for the women to restrain from utilising the proceeds from the business to sustain their household and not grow their businesses.

The results also brought to light that there is insufficient formal support to the women entrepreneurs and as such the women have come together to support each other in sustaining their businesses. The lack of sufficient appropriate support for women's businesses by government, NGOs and Faith-based organisations has resulted into the women entrepreneurs to go into survival mode by coming up with alternative channels to support their businesses. This also validates the findings that show that the majority of the women at the market rely on informal kinds of support to support their businesses. The discussions brought out that the women highly desire to access formal support for their business but the means to access appropriate formal support for their business are scarce.

Similar sentiments were shared by the market representative during the interview when he argued that the women's businesses are barely surviving because there is insufficient support from government, NGOs and faith-based organisation. The officer argued that the support that the women entrepreneurs have come up with through friends, family and chilimba is just not enough to give them that boost to move to the next level and grow in their businesses. In addition, the market representative also argued that majority of the women are not educated and as such they have not been able to find alternative means of livelihood and as such the women are desperate to survive and provide for their families.

On the other hand, the study also revealed that some women entrepreneurs have experienced negative effects as a result of the loans they have received to support their businesses. Although some institutions reported that they give the women interest free loans, the women reported that the repayment rates on the loans they have accessed are too high and the repayment period is too short. Consequently, the women cited that their businesses have contracted in size while others reported that their businesses had to close temporarily until they paid back the loans. These results are as a result of the lack of business training and skills training among the women entrepreneurs at the market. In order for financial support through a business loan to positively materialise into business success, there is need for prudent planning and utilisation of funds by the women entrepreneurs.

In the absence of business and skills training, the loans are unlikely to enhance the women businesses positively because the women lack essentials business training that can promote business growth and success. In addition to the lack of business training, the women are also illiterate with majority having only completed primary education or not received any formal schooling at all. This means that majority of the women are survival entrepreneurs and not opportunity entrepreneurs. Scholars have argued that survival entrepreneurs are unlikely to attain business growth because their motive to join entrepreneurship is more about survival and not opportunity. In addition, taking into account the considering that majority of the informal women entrepreneurs own small businesses, loans with high repayment rates are likely to have negative effects on the women's businesses and not enhance the businesses in any way.

While the majority of the women entrepreneurs have either experienced no changes to their business or have been negatively enhanced by the support they have received for their business, findings brought out that a small proportion of the women at the market have experienced positive enhancement as a result of the support that they have received for their businesses. About 4% of the women that have accessed the business loans reported that their business contracted in size and suffered losses. On the other hand, some women that have received interest free loans to support their business reported that they have attained bigger profit margins. During the discussions, the women explained that they were able to buy more merchandise for resale from the loan they got and have been able to grow and expand the business. Consequently, the women have over the years been able to make bigger profit margins. This may be as result of the fact that the loans are interest free and as such do not have detrimental effects on the businesses. These finding are consistent with a similar mixed methods study by Fries and others (2014) which showed that women's business attained business growth through financial support from financial institutions and their family.

#### **5.4 Challenges to access support for their business by informal women entrepreneurs**

Although the majority of the women entrepreneurs have been relying on informal kinds of support, the study also looked into the challenges that the women are facing in accessing the formal support. In as far as accessing formal support for their businesses, the study revealed that the women entrepreneurs encounter challenges such as lack of advertisement, unfair selection of beneficiaries, high loan repayment rates, exclusion based on trading area, cumbersome application process and

infrequency of support. The findings showed that 32% of the respondents cited that the support to the women is not advertised adequately and this has deprived them of the much-needed business support. Similarly, 13% of the women felt that the selection process of the beneficiaries of the support has been unfair and characterised by corruption and nepotism. These findings are pointing towards some bottlenecks that exist in the administration of the support programs meant to benefit the informal women entrepreneurs. During the focus group discussions, the women explained that whenever there is a project or program that is meant to support the women's businesses, the officers that are in charge do not make the information available for the public but only tell a selected few that they know. This pattern also extends to the selection process where the beneficiaries are selected in a non-transparent manner and are not even made known to the public.

Similarly, the officer from Mpika district council argued that the support that has been provided through the presidential marketeer's empowerment fund in the past has been characterised by lack of transparent and fair selection criteria. In this vein, the support has been given using party structures and this has distorted the intended purpose of the support initiative and politicised the process. This has potential negative effects in as far as the women's confidence in the governments, NGOs and faith-based organisations empowerment initiatives aimed at women entrepreneurs. In addition, because the selection process has been characterised by bottlenecks, the support to women entrepreneurs has been given to women who may not be the best and deserving beneficiaries and this can have an effect on the effective utilisation of funds by the women beneficiaries. A study by Ndlovu (2020) also brought similar findings regarding the challenges that the presidential initiative is facing in the distribution of the funds where the majority of the marketeers indicated that accessing the funds was complicated and characterized with political affiliation. Similarly, a study by Lubinda and others (2019) showed that women entrepreneurs have difficulties to access financial capital and they face discrimination in accessing resources.

Based on the above, it was observed that social networks played a role in having access to the support. This finding agrees with those of Bay and Rummenson (2010) who resonated that social networks play a role in the execution of opportunities. This indicates that social networks helped in having opportunities of government support while those not connected could not easily have an opportunity to access support. This finding is also in line with the social networks strand argument by Shane and Eckhardt (2003) under the resource-based theory of entrepreneurship. This strand

argues that some entrepreneurs may have the ability to identify entrepreneurial opportunities but lack strong social ties to enable them to have access to these opportunities. This therefore shows that it is difficult for women to easily access government support in the informal sector if they lack strong social connections.

Another prominent challenge highlighted by the women entrepreneurs is the high repayment loans. This challenge has limited women's access to support for their businesses. As a result of the high repayment rates, the women entrepreneurs have been unable to pay back in time or have avoided to even get a loan to support their businesses. Even when they do manage to pay back in time, the women's businesses sometimes have suffered negative setbacks either in profit margins or business size. This challenge especially holds and affects the women entrepreneurs because they operate small businesses that cannot withstand high loan repayment rates. Similarly, the council officer and the market representative expressed similar views in that the loans that are currently available for the women entrepreneurs are not suited for small businesses because the repayment rates are too high. The women entrepreneurs run small businesses and as such their businesses cannot withstand financial pressure that comes with loan repayment.

In addition to the high repayment rates, the findings also showed that the application process for support is cumbersome and as a result the women entrepreneurs sometimes miss out on accessing support for their businesses. This can be as a result of the literacy levels of the women entrepreneurs at Musakanya market where findings showed that the majority of the women have either only attended primary school or have not attended any formal education. Consequently, the women may not be able to fully understand and interpret the requirements and fill in the paperwork that is needed during the application process. With a cumbersome application process, it has the potential to exclude illiterate women at the market therefore denying them the opportunity to access support for their business that can potentially grow their business.

The women also cited that they face challenges to access support for their businesses because of the location of their trading area. This perhaps means that the chances to access support for women entrepreneurs is better if you trade within the market shades because the lending institutions prefer to lend to the women that trade in shades. An officer from one of the lending institutions that lend to women entrepreneurs in the market explained that they face challenges because there is poor debt culture among the women entrepreneurs and sometimes the women even abandon their

trading areas in order to avoid paying back. As a result, it is a challenge to trace some traders that have gotten loans from their institution and because they do not trade from the shades the council officers do not have enough information about them that can be useful for tracing in the event of failure to repay the loan. It is from this background that the lending institutions prefer to lend to women entrepreneurs that trade from the market shades. In order to combat this challenge, it is important that the council keep records of all the marketeers that are trading at the market regardless of whether they are trading from the shades or not.

Beyond the challenges, the women entrepreneurs also expressed that these challenges have since affected their businesses. Findings showed that the women's businesses have been affected negatively as a result of the challenges that are faced in accessing the support for their business. The women have since experienced smaller profit margins and business stagnation. Because the women at the market rely on support through self-funding or chilimba, it means that they are getting support from fellow women at the market. As such, the support that they receive from the informal sources is just not enough to yield positive results on their businesses. The women argued that the women can only receive financial support from the fellow marketeers to a lesser extent because they are all struggling to sustain their businesses. These findings mean that the financial support that the women receive from the informal sources is just not enough to impact their businesses positively. In addition, the amount of financial support that the women have been receiving has only been enough to sustain the business and not provide potential for growth and enhancement in the long run. Consequently, despite the findings showing that the majority of the women entrepreneurs have been operating their businesses at the market for an extended period of time, there has not been much positive change on their businesses.

The women entrepreneurs also reported that their livelihood has remained the same despite them operating business. The women felt that the lack of formal support has affected their businesses and consequently their livelihood. In this vein, the women reported that they still struggle to meet basic needs and this means that the business has not even had any positive impact on them and their families. The business is only being helpful in as far as survival.

In addition, the women have also been affected by the infrequent nature of formal support at the market. The women argued that the funding to support their businesses through the presidential empowerment fund is not consistent and because of the delays in the funding in the past, the funds

are only made available during election campaign periods. As if that is not enough, when the fund is made available, it is not even advertised and the majority of the women only get to hear of the funds after they have been distributed to the beneficiaries. The infrequent nature of formal support can have negatively effects on the businesses and affect its potential to grow and succeed. When formal financial support is infrequent and unpredictable, it means that the women can only access it when it is made available to them and not necessarily when it is need by the women entrepreneurs. This means that the full intended purpose and potential of the support may not be actualised because the business financial needs and the timing of the support are not in synch.

Findings also revealed that despite being affected by these challenges in accessing the support for their business, the women have learnt to live with some of the challenges and have found ways to cope and overcome them. In so doing, some women have opted to borrow money from friends and family, look out for other support, keep on applying for support while others have resolved to just keep working hard with the hope that one day their business will take off and grow. Based on the findings, it can be seen that because the women have been faced with challenges to access support for their businesses, they have opted to seek other means to support their businesses. This validates the findings on the types of support that showed that majority of the women entrepreneurs have relied on informal support for their businesses. Similarly, because accessing formal support for businesses among women entrepreneurs at Musakanya market is challenging, informal support systems are what the majority women have access to and rely on to support their businesses. However, the women expressed that the current situation is not ideal for their business' growth potential and success.

## CHAPTER SIX

### CONCLUSIONS AND RECOMMENDATIONS

#### 6.1 Introduction

This chapter will highlight the conclusions and recommendations of the study in line with the results attained. The recommendations made may help stakeholders formulate interventions that can help to strengthen the administration of business support programs or projects that are provided for women entrepreneurs in the informal sector by various institutions. In addition, the recommendations may also improve on the planning, development and implementation of business empowerment programs and projects for informal women entrepreneurs.

#### 6.2 Conclusions of the study

In establishing the nature of support that informal women entrepreneurs at Musakanya market receive, the study found that the majority women at the market receive informal support for their business. The findings of the study revealed that the women at the market receive support in the form of financial and instrumental from their friends, family, spouses and chilimba groups. Majority of the women receive informal support for their businesses because formal support is inadequate, inconsistent and has some bottlenecks in the administration and beneficiary selection criteria. The informal support that the women receive is frequent, predictable and stable in nature. The study also established that even though the women that participated in the study are informal entrepreneurs, a few have been able to receive formal business support through government, NGOs and faith-based organisation projects and programs that are aimed at empowering women entrepreneurs. The few women that have received formal support have received loans, skills training, nosiness training and trading areas.

The study determined that the support that the women entrepreneurs in the informal sector have received has been able to positively enhance their businesses to some extent. The women's business have been enhanced in as far as bigger profit margins, business expansion, quality of decision making and more business savings. This has been so because the financial and instrumental support that the women entrepreneurs receive from friends, family, spouses and chilimba groups is easily accessible when it is needed and the terms and conditions that are agreed upon between the parties and not imposed on the women but negotiated by the parties involved. On the other hand, despite receiving support, majority women's businesses have remained stagnant

over the years with little positive progression in some instances. To this effect, it can be said that the women's businesses have been sustained by the support they have received.

Moreover, while there may be some positive enhancement on the businesses of the some women after receiving support, the changes have not transformed into meaningful effects in as far as the business and livelihoods of the women. This is mainly because the effects are minimal such that even if they are to be invested back into the business there would not be meaningful realization of business growth and success. The informal women entrepreneurs' businesses at the market are barely surviving which means that reinvesting business proceeds and expecting tangible effects on the business becomes nearly impossible. While there has been no changes for the majority of the women's business after receiving support, a few women's businesses who have received support in the form of loans have had negative effects such as business contracting in size and temporal business closure. This emanated from the fact that the terms and conditions of some of the loans that the women at the market have accessed are not best suited for the type and size of the operations of the women's businesses in the informal sector.

In as far as the challenges in accessing support by the women in the informal sector, the study identified that women entrepreneurs at Musakanya market have faced challenges when it comes to the lack of advertisement of formal support by the government, high repayment rates of loans, unfair selection of beneficiaries of business support, exclusion based on trading areas, cumbersome application process and infrequency of support. These challenges have affected the women's businesses in that the women have failed to access support for their businesses which has resulted in business stagnant over the years, smaller profit margins and in some instances the women have had to temporarily close their businesses. What has resulted from the challenges is the heavy reliance by the women entrepreneurs in the informal sector on informal business channels. This points to limited support availability and accessibility and thus it explains why the majority women entrepreneurs in the informal sector have been relying on informal support channels. This also reveals that the women entrepreneurs in the informal sector have been able to regroup themselves to ensure that their business and livelihood are sustained. However, despite having sustained the women businesses, the informal support possess challenges such as ruined friendships, inadequate money received and, in some instances, there is dishonesty among the women who give and receive support.

Overcoming the challenges faced in accessing formal support for their businesses has meant the women have kept looking for other ways to support their businesses by looking to informal channels like friends, chilimba groups and family. The women in the informal sector have resorted to get support for their business through their friends, family, spouses and chilimba groups as a survival option because the formal channels are unreliable, unpredictable and or unsuited for their business needs and capabilities. In addition, while some women have lost faith in the formal support channels available other women have continued to apply for support through government programs. Finally, some women have resolved to just keep working hard and not look outside of their business to support their business. The women have decided to rely on self-funding for their business.

### **6.3 Recommendations of the study**

This study makes the following recommendations:

#### **Policy recommendations**

##### **1. Accountability and transparency**

- The government should ensure that programs and projects meant to support informal women businesses are not only on paper but accessible, predictable and viable so that many women run businesses can benefit from the support. This can be done through promoting coordination between and among the different institutions working in line with support to women entrepreneurs in the informal sector. In addition, the administration of the support programs must be done through structures that are objective and transparent free from politics.
- The government should put in place a mechanism that will ensure accountability of how the funds channeled to support the women entrepreneurs' businesses are disbursed to enable the intended women beneficiaries have access to the support.

##### **2. Loan repayment rates, periods and application process**

- The government and other stakeholders that provide financial loans to the women entrepreneurs should consider scaling down on the standard requirements before loans are disbursed. More support needs to be made available for women in the informal sector that requires minimal criteria to qualify by the women. In addition, the interest

rates and repayment periods need to be better suited to the business needs of the small businesses that the women are running.

This is because, many of the applicants may not understand these requirements, due to their level of education. In addition, the application forms should be translated into Zambian local languages to make it even more user friendly. The study therefore recommends that application for loans or other support for women entrepreneurs should be made as simple and straight forward as possible to avoid exclusion of the illiterate potential applicants.

### **3. Increase Public Awareness**

- There is a need to develop a communication system to facilitate better information flow among stakeholders. The findings highlighted that there is an information gap when it comes to the support by government and the women entrepreneur beneficiaries. This can be done by placing adverts in print and electronic media, posters, introduce into radio awareness programs, among others which need to be in various local languages.

### **4. Record keeping**

- The Mpika district council office should keep records of all the traders trading from all the different parts in the market. This will allow for equal opportunity for all the traders to apply and get support without the discrimination that comes with not trading from the market stands in as far as loans application.

### **5. Diverse support channels**

- There is a need for support from the government in diverse areas related to supportive policies, legal protection, financial support, professional education, and training. The support that the government provides in as far as funding and skills training at the moment support mostly the formalized traders and this means that the women in the informal sector are disadvantaged.

### **Recommendation for Future Research:**

The following areas of further research are recommended;

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

## **6.4 Study Implications**

### **6.4.1 Government**

This study has yielded information on the challenges that the women entrepreneurs face to access the formal support from government projects and programs. This information can provide a guiding base for ways to improve that administration of the support programs aimed at women entrepreneurs to ensure efficiency, transparency, predictability and fair selection of beneficiaries in the district in general and market in particular.

### **6.4.2 Policy makers**

This study has yielded information on the nature of support that informal women entrepreneurs receive and how the support has enhanced their businesses. This information may be of use to the policy makers in that they will have insights on the types of support that women entrepreneurs have access to and the reasons behind the positive or negative enhancement on their businesses. Policy makers can use the findings from this study to inform policy in as far as interventions that are necessary to help the women entrepreneurs utilize their support to ensure positive enhancement of their business.

### **6.4.3. Funders**

The findings of this study may be beneficial for funders because it has brought to light the types of support that have been effective in as far as enhancing the women entrepreneurs businesses. In so doing, funders can use the findings to gauge possible avenues to fund that will promote enhancement of the women entrepreneurs' businesses for growth and success.

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## **APPENDIX A: QUESTIONNAIRE FOR INFORMAL WOMEN ENTREPRENEURS**

**THE UNIVERSITY OF ZAMBIA**

**DIRECTORATE OF RESEARCH AND GRADUATE STUDIES SCHOOL OF**

**HUMANITIES**

**DEPARTMENT OF DEVELOPMENT STUDIES**

I am Natonse Kapaso, a student at the University of Zambia. I am conducting a study on support to informal women entrepreneurs and their business. The purpose of the study is to investigate how the support that informal women entrepreneurs receive impacts their business. The study also endeavours to investigate the kind of support that women entrepreneurs receive and the challenges associated with the support.

I am conducting this research as a part of requirements to earn my master's degree so your contribution will be highly appreciated. Please note that, the participation in this study is voluntary and if you feel like not continuing in the middle of the interview, feel free to stop. You can also decide not answer a certain question.

The information gathered in this interview will mainly be used for the purpose of this study and it will be treated with high level of confidentiality. Please note that, your name in this study will be treated unanimously.

You have been selected as a research participant in this study based on your knowledge and familiarity with issues concerning support to informal women entrepreneurs and their business.

Questionnaire no. \_\_\_\_\_

Date: .....

**Section A:**

1. Age

- i. 19-29 years old
- ii. 30-39 years old
- iii. 40-49 years old
- iv. 50-60 years old

2. Level of education

- i. No formal schooling
- ii. Primary
- iii. Secondary
- iv. Tertiary

3. Marital status

- i. Single
- ii. Married
- iii. Co-habiting
- iv. Divorced
- v. Widowed
- vi. Separated

4. What is your citizenship?

- i. Zambian
- ii. Non-Zambian

5. Describe the type of business you are involved in?

.....

6. For how long have you been running business?

- i. Less than 1 year
- ii. Between 1 and 5 years
- iii. 5 to 10 years
- iv. More than 10 years

7. Are you the sole owner of the business?

- i. Yes (skip to 9)
- ii. No

8. What is your relationship with the other partner(s) in your business?

- i. Spouse
- ii. Family member
- iii. Friend
- iv. Church member
- v. Other  
(specify).....

9. Have you undertaken any business training since you began your business?

- i. Yes
- ii. No

**SECTION B: Support to women in informal entrepreneurial business**

10. Do you have access to any formal support aimed at promoting your business?

- i. Yes

ii. No (skip to Q15)

11. Indicate the source of support to your business

i. Government

ii. NGO

iii. Faith based organization

iv. Other (specify)

12. What type of support do you receive or received?

i.  Skills

ii.  Finances

iii.  Mentorship

iv.  Networks

v.  Business training

vi.  Market

vii.  Trading area

viii.  Other (specify).....

13. How often do you receive the support?

	A lot	Often	Sometimes	Not often	Rarely
Skills					
Finances					
Mentorship					
Networks					
Business training					
Market					

Trading area					
Other					

14. How would you rate the support you receive?

	Very significant	Fairly significant	Significant	Slightly significant	Not at all significant
Skills					
Finances					
Mentorship					
Networks					
Business training					
Market					
Other					

15. How did you come to learn of the support?

- i. Advertisement
- ii. Family
- iii. Friends
- iv. Church
- v. Other (specify).....

16. How have you been supporting your business?

- i. Loans
- ii. Self-funding
- iii. Spouse
- iv. Friends

- v. Family
- vi. Saving group (Chilimba)
- vii. Other (specify).....

17. How often do you receive the support?

	A lot	Often	Sometimes	Not often	Rarely
Self					
Spouse					
Friends					
Family					
Self-help saving group					
Other					

18. How would you rank the support you receive?

	Very significant	Fairly significant	Significant	Slightly significant	Not at all significant
Self					
Spouse					
Friends					
Family					
Self-help saving group					
Other					

**Section C: How support to informal women entrepreneurs enhances their businesses**

19) How has the support influenced your business?

- i. Bigger profit margins (skip to Q19)
- ii. Business expansion (size, more products introduced) (skip to Q21)

- iii. More business savings (skip to Q23)
- iv. Access to more market (skip to 25)
- v. Smooth running of business (skip to 25)
- vi. Better business decisions (skip to 25)
- vii. Other(specify) (skip to 25)
- viii. None (skip to Q25)

20. What were your profit margins before the support?

- i. K100- K400
- ii. K400- K800
- iii. K800-K1500
- iv. K1500-K2000
- v. K2000-K4000
- vi. K4000-K8000

21. What are your profit margins after the support?

- i. K400- K800
- ii. K800-K1500
- iii. K1500-K2000
- iv. K2000-K4000
- v. K4000-K8000
- vi. K8000-K12000

22. What products were you selling before the support?

Number of products .....

23. What products are you selling after the support?

Number of products.....

24. How much were you able to save monthly before the support?

- i. K100- K400
- ii. K400- K800
- iii. K800-K1500
- iv. K1500-K2000
- v. K2000-K4000
- vi. K4000-K8000

25. How much are you able to save for the business monthly after the support?

- i. K100- K400
- ii. K400- K800
- iii. K800-K1500
- iv. K1500-K2000
- v. K2000-K4000
- vi. K4000-K8000

**Section D: Challenges faced by informal women entrepreneurs**

26. What challenges do you face to access formal support?

- i. Access to support
- ii. Frequency of support
- iii. Repayment rates
- iv. Trading areas
- v. Other

27. What challenges are associated with accessing informal support?

- i. Amount given not enough
- ii. Disruption of friendships and relationships
- iii. Unreliable
- iv. Other

28. How have the challenges influenced your business?

- i. No business savings
- ii. Poor business decisions
- iii. Smaller profit margins
- iv. Poor running of the business
- v. Loss of market
- vi. None
- vii. Other (specify).....

29. How do you overcome the challenges?

.....

Thank you.

## **APPENDIX B: INTERVIEW GUIDE**

### **THE UNIVERSITY OF ZAMBIA**

#### **DIRECTORATE OF RESEARCH AND GRADUATE STUDIES SCHOOL OF**

#### **HUMANITIES**

#### **DEPARTMENT OF DEVELOPMENT STUDIES**

I am Natonse Kapaso, a student at the University of Zambia. I am conducting a study on support to informal women entrepreneurs and their business. The purpose of the study is to investigate how the support that informal women entrepreneurs receive influences their business. The study also endeavours to investigate the kind of support that women entrepreneurs receive and the challenges associated with the support.

I am conducting this research as a part of requirements to earn my master's degree so your contribution will be highly appreciated. Please note that, the participation in this study is voluntary and if you feel like not continuing in the middle of the interview, feel free to stop. You can also decide not answer a certain question.

The information gathered in this interview will mainly be used for the purpose of this study and it will be treated with high level of confidentiality. Please note that, your name in this study will be treated unanimously.

You have been selected as a research participant in this study based on your knowledge and familiarity with issues concerning support to informal women entrepreneurs and their business.

## **Appendix B: Interview Guide**

1. Tell me about the nature of support to informal women entrepreneurs to promote their businesses?

Probe in line with;

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

2. How has the support given affected women businesses?

Probe in line with:

- Profit margins
- Business size
- Expansion in products being sold
- Smooth running of the business
- Expanded markets for products
- Better business decisions

3. What are the challenges associated with provision of support?

Probe in line with

- Accessibility

- Frequency of support
- Repayment rates
- Eligibility criteria
- Amounts given
- Suitability with business needs

**THANK YOU**

APPENDIX C

Natonse C. Kapaso  
C/O University of Zambia  
Post Graduate Studies  
P.O. Box 32379  
Main Campus, Great East Road  
LUSAKA



Musale Stephen  
Allow her to  
conduct the  
research  
DCS  
03/06/22

3rd June 2022

Mpika District Council  
P. O. Box 450001  
BOMA  
MPIKA

Dear Sir/Madam,

**RE: REQUEST FOR PERMISSION TO CONDUCT A RESEARCH AT MUSAKANYA MARKET.**

I am a post graduate student from the University of Zambia. I am pursuing my Master of Arts in Development Studies and my research topic is: **Support to informal women entrepreneurs and their business: Musakanya Market, Mpika**. In this regard, I will be most grateful if permission to conduct my research in Musakanya Market granted.

Please note that the research is for academic purposes and the report of the research will be shared with your good office. My research supervisor is Dr B. Siyamabele and his contact number is 0771202865.

Kindly find attached herewith my letter of approval from the University of Zambia.

Yours faithfully,

A handwritten signature in blue ink that reads 'Natonse C. Kapaso'.

NATONSE C. KAPASO – KASANINDO



**THE UNIVERSITY OF ZAMBIA**  
**DIRECTORATE OF RESEARCH AND GRADUATE STUDIES**

Great East Road Campus | P.O. Box 32379 | Lusaka 10101 | Tel: +260-290 258/291 777  
 Fax: (+260) 211 290 258/253 952 | Email: director.drgs@unza.zm | Website: www.unza.zm

**APPROVAL OF STUDY**

**IORG No. 0005376**  
**HSSREC IRB No. 00006464**

13<sup>th</sup> October, 2022

**REF NO. HSSREC-2022-JUL.-039**

Natonse Kapaso,  
 The University of Zambia  
 School of Humanities and Social Sciences,  
 P.O. Box 32379  
LUSAKA

Dear Ms. Kapaso,

**RE: “SUPPORT TO WOMEN ENTREPRENEURS AND THEIR BUSINESS:  
 MUSAKANYA MARKET IN MPIKA”**

Reference is made to your submission of the protocol captioned above. The HSSREC resolved to approve this study and your participation as Principal Investigator for a period of one year.

REVIEW TYPE	ORDINARY REVIEW	APPROVAL NO. HSSREC-2022-JULY-039
Approval and Expiry Date	Approval Date: 13 <sup>th</sup> October, 2022	Expiry Date: 12 <sup>th</sup> October, 2023
Protocol Version and Date	Version - Nil.	12 <sup>th</sup> October, 2023
Information Sheet, Consent Forms and Dates	<input type="checkbox"/> English.	To be provided
Consent form ID and Date	Version - Nil	To be provided
Recruitment Materials	Nil	Nil
Other Study Documents	Questionnaire.	
Number of Participants Approved for Study		

Specific conditions will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

#### **Conditions of Approval**

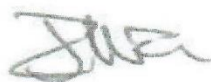
- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to HSSREC within 5 days.
- All protocol modifications must be approved by HSSREC prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address.
- All protocol deviations must be reported to HSSREC within 5 working days.
- All recruitment materials must be approved by HSSREC prior to being used.
- Principal investigators are responsible for initiating Continuing Review proceedings. HSSREC will only approve a study for a period of 12 months.
- It is the responsibility of the PI to renew his/her ethics approval through a renewal application to HSSREC.
- Where the PI desires to extend the study after expiry of the study period, documents for study extension must be received by HSSREC at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Documents received within 30 days after expiry will be labelled "late submissions" and will incur a penalty fee of K500.00. No study shall be renewed whose documents are submitted for renewal 30 days after expiry of the certificate.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities and Social Sciences Research Ethics Committee as an IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- When closing a project, the PI is responsible for notifying, in writing or using the Research Ethics and Management Online (REMO), both HSSREC and the National Health Research Authority (NHRA) when ethics certification is no longer required for a project.
- In order to close an approved study, a Closing Report must be submitted in writing or through the REMO system. A Closing Report should be filed when data collection has ended and the study team will no longer be using human participants or animals or secondary data or have any direct or indirect contact with the research participants or animals for the study.
- Filing a closing report (rather than just letting your approval lapse) is important as it assists HSSREC in efficiently tracking and reporting on projects. Note that some funding agencies and sponsors require a notice of closure from the IRB which had approved the study and can only be generated after the Closing Report has been filed.
- A reprint of this letter shall be done at a fee.

- All protocol modifications must be approved by HSSREC by way of an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by HSSREC before they can be implemented.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of HSSREC, we would like to wish you all the success as you carry out your study.

Yours faithfully,



*Dr. J. I. Ziwa*

DR. J. I. Ziwa

**ACTING CHAIRPERSON  
THE UNIVERSITY OF ZAMBIA HUMANITIES AND  
SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE - IRB**

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

## APPENDIX E



A = The researcher with the participants of the focus group discussion at Musakanya market

B=The researcher administering a questionnaire to a young woman entrepreneur in the saloon where she trades from.

C=The researcher during explaining the study to one of the women entrepreneurs at Musakanya market.

## APPENDIX F



**A=** The area where some women entrepreneurs stands are located along the market road due to no trading space inside the market shades

**B=** The area that has been allocated to women traders that do not have a stand at Musakanya market. The area is not within the Market but a ground located next to the market.

## APPENDIX G



Photos showing the shade were the informal women entrepreneurs at Musakanaya market trade. Majority of the women trading in the shade trade in beans, groundnuts, potatoes, cassava, rice, dried fish and spices.