



**UNIVERSITY**  
*of* **LUSAKA**

**School of Postgraduate Studies**

**INVESTIGATING ENTREPRENEURSHIP AND THE HUMAN DEVELOPMENT  
PARADIGM- A CAPABILITY APPROACH. A CASE STUDY OF SATURDAY  
MARKET ENTREPRENEURS IN CHIPATA DISTRICT**

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AWARD OF THE MASTER OF DEVELOPMENT STUDIES**

**BY**

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## Declaration

I hereby declare that this dissertation is my work and not submitted to any other university or institution.


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## Dedication

I dedicate this work to my supportive parents Mr. and Mrs. Kanene, my young sister Nana Kanene and my supervisor Doctor Bernadette Mandawa -Bray who tirelessly pushed me to give my best no matter the workload. I also dedicate this to my research participants and local guide who welcomed me and supported my work.

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## List of acronyms and abbreviations

CA	Capability Approach
CDF	Constituency Development Fund
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitoring
HDI	Human Development Index
HPI	Human Poverty Index

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## ABSTRACT

This study investigated the role of entrepreneurship on human development and capabilities, focusing specifically on entrepreneurs at the Chipata Saturday market in Zambia. Utilizing the Capability Approach (CA) as the theoretical lens, the research examined how entrepreneurial activities enhanced individual capabilities and contributed to the broader welfare of society. The study adopted a qualitative methodology, using detailed interviews and a validation focus group feedback workshop to gather comprehensive insights from entrepreneurs. It revealed that entrepreneurship played a significant role in improving living standards, notably in areas such as housing, education, and health. The findings indicated that successful entrepreneurship allowed individuals to pursue lifestyles of their choosing and significantly expanded their agency. However, the study also uncovered several challenges that limited human development, including restricted access to market outlets, institutional and regulatory constraints, and the influence of traditional and cultural norms. The research concluded by offering nuanced recommendations for tailored government support, improved infrastructure, legal reforms for gender equality, and collaborative efforts between the public, private, and civil society sectors to provide training and support networks for entrepreneurs, fostering an environment that promotes their success and societal welfare.

**Keywords:** Entrepreneurship, Human Development, Capability Approach, Chipata Market, Economic Enhancement

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# CHAPTER ONE: INTRODUCTION

## 1.0 Introduction

This chapter aims to provide a comprehensive understanding of the significance and context of the research topic, which explores the interplay between entrepreneurship and human development. By delving into this topic, the study aims to shed light on critical aspects often overlooked in the discourse surrounding entrepreneurship.

## 1.1 Background of the study

Recent scholarly analysis, as highlighted by Ballesta (2020), has predominantly concentrated on evaluating the role of entrepreneurship in terms of economic growth, productivity, and employment, often overlooking its effects on human development through the Capability Approach (CA). Gries, Thomas, and Wim (2010) emphasized that the CA frames entrepreneurship not merely as a profit-making venture but as a means for individuals to establish businesses that enhance their desired way of life. This perspective challenges the conventional notion that entrepreneurial success is solely measured by financial gain, suggesting a more holistic view that encompasses broader human development aspects.

In recent years, entrepreneurship, which involves starting and managing new business ventures, has attracted considerable attention from academic circles, multinational entities, and nations at different development stages. This interest is largely due to the growing recognition of entrepreneurship's vital role in fostering national development and economic growth. Research and practical evidence suggest that entrepreneurship significantly contributes to poverty reduction by creating jobs and thereby increasing social wealth, as elucidated by Hussain et al. (2014). Additionally, it plays a crucial role in reallocating resources from less productive to more productive uses, enhancing economic efficiency (Naude et al., 2011). Moreover, entrepreneurship is instrumental in driving sustainable development. It achieves this through innovation, which leads to the transformation of existing structures and more efficient resource allocation, while also effectively managing uncertainty and risk. This aspect is further reinforced by the United Nations Conference on Trade and Development (2017), which recognizes the critical role of entrepreneurship in meeting sustainable development goals.

Reflecting this global trend, countries like China have significantly ramped up support for entrepreneurial activities. As highlighted by Chin and Wang (2021), this includes the implementation of the Small and Medium Enterprise Promotion Law, alongside various policies fostering a robust entrepreneurial environment, with their entrepreneurial base reaching 100.2 million by 2018.

In Zambia, the entrepreneurial spirit is particularly strong, as evidenced by the Global Entrepreneurship Monitoring (GEM) report of 2021, which identifies over 40% of the Zambian population as engaged in business activities. This places Zambia among the most entrepreneurial countries globally. In response, the Zambian government has actively promoted entrepreneurial growth. Since 2008, it has implemented the Micro, Small, and Medium Enterprise policy, aligned with national socio-economic development objectives. This policy is integrated into Zambia's broader development strategy, as outlined in its Vision 2030 plan, and is supported by corresponding legal

and financial frameworks. Recent governmental initiatives further support this drive, notably through the allocation of ZMK22.5 million per constituency for development, various empowerment programs, and the Ministry of Trade and Commerce's commitment to nurturing competitive business environments.

Despite concerted efforts to foster enterprise development in Zambia, the country still ranks low in human development, positioned at 146th in the UNDP Human Development Report of 2020. This ranking reflects underlying development challenges such as pervasive poverty and high unemployment rates. Simwaya (2017) sheds light on another significant issue in the Zambian economy: the expanding informal sector. Characterized by easy entry, low skill levels, and minimal technological involvement, this sector employs over 90% of Zambia's workforce and comprises around a million informal businesses, indicating its substantial role in the national economy.

Given these circumstances, this study aims to explore why Zambia, despite its high rate of entrepreneurial activity, continues to record low scores in the Human Development Index (HDI). The focus is specifically on the Saturday Market in Chipata District, Eastern Province, a region where a significant portion of the population is engaged in entrepreneurship. This investigation is underpinned by the Capability Approach, which critiques the traditional economic focus on income and wealth as the sole indicators of human development. The CA proposes that these metrics do not adequately capture the full spectrum of human development.

This research will employ the CA to conduct a detailed case study of entrepreneurs operating in Chipata's Saturday Market. By applying the CA's key concepts—capability, function, achieved function, and agency—the study will examine the relationship between entrepreneurship and human development among these entrepreneurs. The objective is to deepen the understanding of how entrepreneurship contributes to human development and capabilities and to identify the factors and challenges that constrain the contribution of entrepreneurship to these areas in the Zambian context.

## 1.2 Statement of the Problem

The current research problem is situated in the context of Zambia's entrepreneurship landscape, where government efforts have primarily focused on leveraging entrepreneurship as a means to spur economic growth and Gross Domestic Product (GDP) enhancement. This approach, however, has not sufficiently addressed the potential of entrepreneurship in advancing human development. The emphasis has predominantly been on economic metrics, with inadequate attention to the development of human capabilities among entrepreneurs. This oversight is evident in the policy orientation and support mechanisms for Small and Medium Enterprises (SMEs), which are more geared towards economic contributions rather than empowerment and human development (Simwaya, 2017).

There exists a substantial gap in the literature, particularly concerning the application of the Capability Approach (CA) in the analysis of entrepreneurship in Zambia. The CA, developed by Amartya Sen, provides a comprehensive framework for understanding human development beyond economic factors, emphasizing the enhancement of individual capabilities and freedoms (Sen, 1999). Despite its potential,

this approach has not been extensively applied to investigate how entrepreneurial activities in Zambia contribute to or impede human development. Notably, studies utilizing the CA to examine the dynamics of entrepreneurship in local markets and their role in human development in Zambia are lacking.

This research seeks to fill this gap by applying the CA to assess the role of entrepreneurship in human development within the Zambian context, with a particular focus on local markets such as the Chipata Saturday Market. The study aims to contrast the current state of entrepreneurship, which is primarily economically oriented, with an ideal scenario where entrepreneurship holistically contributes to human development. This investigation is crucial, considering the United Nations Development Programme's (UNDP) report that places Zambia at a low rank in terms of the Human Development Index (HDI), despite its efforts in promoting entrepreneurship (UNDP, 2020).

### 1.3 Study Objectives

#### 1.3.1 General Objective

The main research objective is to investigate the relationship between entrepreneurship and human development within Capability Approach framework among entrepreneurs operating from the Chipata Saturday market.

#### 1.3.2 Specific Objectives

The specific objectives of the study are:

- a) To determine factors influencing the relationship between entrepreneurship and human development among entrepreneurs operating from the Chipata Saturday market.
- b) To identify challenges hindering contribution of entrepreneurship to human development and capabilities among entrepreneurs operating from the Chipata Saturday market.
- c) To document the perspectives of entrepreneurs in the Chipata Saturday market on actions that could enhance their human development and capabilities within the Capability Approach framework.

### 1.4 Research Questions

The research questions of the study are:

What factors influence the contribution of entrepreneurship to human development and capabilities among entrepreneurs operating in the Chipata Saturday market?

What challenges are entrepreneurs facing in leveraging entrepreneurship for human development and capabilities in the Chipata Saturday market?

What specific actions or interventions do entrepreneurs believe would be most effective in enhancing their human development and capabilities?

### 1.5 Significance of Study

The significance of this study on entrepreneurship in the Chipata Saturday market in Zambia is multifaceted, encompassing both academic and practical realms. Firstly, from an academic perspective, this research contributes to filling a critical gap in the existing literature. While numerous studies have explored the economic impacts of entrepreneurship, there is a dearth of research focusing on how entrepreneurship influences human development and capabilities, particularly within the Zambian context. Using the CA in this study in assessing the contribution of entrepreneurship to human development and capabilities will enhance entrepreneurial research.

For entrepreneurs and small business owners in the Chipata Saturday market and similar settings, the study provides insights into the broader implications of their work, extending beyond financial success to encompass improvements in quality of life and personal capabilities. For policymakers and governmental agencies, the research offers evidence-based recommendations for formulating policies and programs that support entrepreneurship in a manner that contributes to holistic human development. This is particularly pertinent for regions where entrepreneurship is a significant economic driver yet is not fully optimized for societal well-being.

Furthermore, the study has the potential to influence organizational and managerial practices within the entrepreneurial sector. By highlighting the factors and challenges that impact the contribution of entrepreneurship to human development, the research provides a framework for organizations and businesses to adopt strategies that promote not only economic success but also the welfare and development of their employees and communities.

### 1.6 Scope of Study

The scope of this study is meticulously delineated to ensure a focused exploration of the relationship between entrepreneurship and human development within the Chipata Saturday Market in Zambia. Geographically, the research is confined to this specific market located in the Eastern Province, chosen for its significance as a vibrant center of entrepreneurial activity. This setting offers a representative snapshot of entrepreneurial dynamics within Zambia, making it an ideal location for this study.

The core subject of the research revolves around identifying and analyzing factors that influence how entrepreneurship contributes to human development and the enhancement of capabilities among entrepreneurs in the Chipata Saturday Market. It will also review the challenges that impede this contribution, aiming to understand the complex interplay between entrepreneurial activities and broader human development goals. Furthermore, the study seeks to capture the perspectives of the entrepreneurs themselves regarding what would improve their human development and capabilities using the Capability Approach.

In terms of temporal focus, the study is anchored in the present context, examining the current state of entrepreneurship within the market. It does not extend to historical analyses of the market's evolution or projections about future trends. The intention is to reflect the existing economic, social, and political milieu as it impacts current entrepreneurial activities.

The study is centered on individual entrepreneurs and small business owners operating within the market. Larger corporations or businesses that might also have a presence in the market fall outside the scope of this research. This focus ensures that the findings are directly relevant to the majority of market participants who are typically independent or small-scale entrepreneurs.

By establishing these boundaries, the research aims to offer a thorough and targeted investigation into how entrepreneurship within the Chipata Saturday Market contributes to or hinders, human development and the growth of individual capabilities. The study's design ensures that it remains manageable, relevant, and effective in addressing its specified objectives.

### 1.7 Definitions of Key Terms and Concepts

- **Entrepreneurship:** The process of initiating, managing, and operating a new business venture by an individual or a team, often characterized by innovation, risk-taking, and a vision to meet consumer needs. This concept encompasses various types of entrepreneurial activities, including necessity-driven, opportunity-driven, and growth-oriented entrepreneurship (Rascol, Gulzar, and Nasser, 2012).
- **Capability Approach (CA):** A normative framework developed by Amartya Sen that focuses on evaluating individual well-being and social arrangements by considering what individuals are able to do and to be. The approach emphasizes expanding people's capabilities and choices, thereby enhancing their functioning and freedoms (Sen, 1980; Lambe et al., 2022).
- **Human Development:** Defined by the United Nations Development Programme as the process of enlarging people's choices and capabilities. It involves increasing the opportunities for individuals to live a life they value, which encompasses more than just economic welfare (UNDP, 1990).

This dissertation paper comprises six chapters as outlined below:

The first chapter is the introduction which covers the background, statement of the research problem, research objective, scope of the study and the significance of the study.

The second chapter outlines the key literature on entrepreneurship, human development and capability approach and their interface. The chapter provides the theoretical and conceptual framework guiding this study.

The third chapter describes the methodology, sample size and the questionnaire to be used for collecting data from a sample of entrepreneurs operating at the Chipata Saturday market.

Chapter four presents the findings of the case study comprising 32 individual entrepreneurs who responded to the questionnaire for the research as well as feedback from a validation focus group workshop session comprising 10 entrepreneurs purposively selected from various business types operating from Chipata Saturday market.

Chapter five discusses the findings under various themes of human development and capabilities applying the capability approach.

Chapter six draws the conclusions from the analysis of the findings and makes some recommendations.

## CHAPTER TWO: LITERATURE REVIEW

### 2.0 Introduction

This chapter describes the empirical review, which consists of studies conducted by different researchers and organized according to aims at the worldwide level, African context, and Zambia setting in particular. Additionally, it has a theoretical and conceptual framework.

### 2.1 The Capability Approach and Human Development

The Capability Approach (CA), conceptualized by Amartya Sen, offers a comprehensive framework for assessing human development, extending the focus beyond traditional economic indicators like GDP to encompass the broader aspects of human life. According to Sen (1999), this approach emphasizes the importance of individuals having the freedom to lead lives they value and to achieve states of being that they have reason to value. It's not just about the resources that people have access to but also their ability to utilize these resources effectively to achieve desirable life outcomes. This perspective is particularly relevant in the field of entrepreneurship, as it allows for an analysis of how entrepreneurial activities contribute to enhancing individual capabilities and freedoms. Robeyns (2005) elaborates on the application of the CA in various domains, including entrepreneurship, to understand its implications on individual well-being and societal progress. More recently, Lambe et al. (2022) underscored the significance of the CA in evaluating the role of entrepreneurial activities on both individual well-being and broader societal development. This approach provides a valuable lens for examining how entrepreneurship can contribute to more holistic forms of development, considering factors such as health, education, and social inclusion, which are pivotal for human flourishing.

### 2.2 Entrepreneurship in Zambia

In Zambia, entrepreneurship has become a significant economic activity, engaging over 40% of the population in various forms of business ventures, as reported by the Global Entrepreneurship Monitor (GEM Report, 2012). This high rate of entrepreneurial engagement highlights the country's reliance on self-employment and small businesses as key drivers of its economy. However, despite the prevalence of entrepreneurship, Zambia continues to face substantial challenges in terms of human development. The United Nations Development Programme's Human Development Index (UNDP, 2020) ranks Zambia relatively low, indicating significant gaps in areas such as health, education, and standard of living. This disconnect between the high level of entrepreneurial activity and low human development indices suggests that entrepreneurial growth in Zambia may not be translating effectively into broader socio-economic progress. Simwaya (2017) points out that while the Zambian government has shown support for entrepreneurship, the focus of its policies has been predominantly on stimulating economic growth. There is an apparent lack of policy emphasis on leveraging entrepreneurship for broader human development goals, such as improving living standards, education, and health outcomes for the population. This imbalance underscores the need for a more integrated approach that aligns entrepreneurial development with human development objectives.

## 2.3 Empirical Review

### 2.3.1 Factors Influencing the Relationship Between Entrepreneurship and Human Development within the Capability Approach Framework

#### 2.3.1.1 Global Perspective

The interconnection between entrepreneurship and human development is deeply rooted in the Capability Approach, highlighting how entrepreneurial activities extend beyond economic contributions, influencing the capabilities and quality of life globally. Entrepreneurship is considered a mechanism to enhance human capabilities, offering individuals the means to achieve desirable outcomes in life, emphasizing its role beyond just economic activity. The relationship between entrepreneurship and human development is a complex and multifaceted one, with various factors influencing this dynamic. Some of these factors include access to education and resources, technological advancements, government policies and regulations, social norms and cultural attitudes towards entrepreneurship, and the overall economic and political environment of a country (Griffiths et al., 2018).

The presence of supportive institutional infrastructure and policies, such as access to business registration and licensing services, intellectual property rights protection, and ease of doing business, can create an enabling environment for entrepreneurship to flourish and contribute to human development (Rosales et al. 2019). Additionally, gender equality and empowerment are crucial factors in determining the relationship between entrepreneurship and human development (Cabrera & Mauricio, 2017; Marqués, 2017)). Women's entrepreneurship and their ability to access resources and opportunities have a significant impact on their well-being and the overall development of societies. In underdeveloped countries, population growth can also influence the growth of entrepreneurial activities, as increased demand creates more opportunities for self-employment. A study by Benghalem and Fettane (2021) found that entrepreneurship did not significantly contribute to economic or human development in these regions. Instead, broader economic variables like population growth, financial development, and money supply were more influential in determining human development outcomes. Furthermore, technological innovation and access to information can also play a significant role in fostering entrepreneurship and driving human development (Marqués, 2017). A study by Weaver (2017) found that higher levels of innovation in entrepreneurship correlated with significant improvements in human development indicators.

In addition, the level of human capital, which encompasses education and experience, is a key factor that influences entrepreneurship and human development. The availability and quality of education and training opportunities can significantly impact an individual's entrepreneurial capabilities and their potential for success (Fortunato and Alter, 2011). Additionally, individual capabilities, such as skills, knowledge, and personal agency, play a significant role in determining the role of entrepreneurship on human development (Toma et al., 2014). These factors can either enable or hinder individuals from engaging in entrepreneurial activities and realizing their full potential.

#### 2.3.1.2 Regional Perspective

Entrepreneurship in Africa is recognized not just as an economic activity but as a crucial element of human development, expanding capabilities and functioning as both a resource and a process (Gries and Naude, 2011). Entrepreneurship remains one of the pronounced strategies for economic development in Sub Saharan Africa. In the context of entrepreneurship and human development within the Capability Approach framework, several factors influence their relationship in an African perspective (Sule, 2013). These factors include:- Human capital: This refers to the knowledge, skills, and capabilities of individuals. Entrepreneurship relies heavily on the human capital available in a given society, as individuals with higher levels of education and training are more likely to engage in entrepreneurial activities and contribute to human development. In Nigeria's Niger Delta, the effectiveness of entrepreneurship development programs is strongly influenced by human capabilities (Okumagba and Okinono, 2016). Entrepreneurial mindset and agency are key factors that influence the relationship between entrepreneurship and human development in an African perspective (Mwatsika, 2021). Individuals with an entrepreneurial mindset are more likely to identify and pursue opportunities for economic growth and development. In Malawi, entrepreneurship has created employment opportunities, especially in areas with high unemployment rates, thereby improving livelihoods and reducing poverty (Mwatsika, 2021). The unique African context, including acute poverty, informality, colonial history, and ethnic group identity, significantly influences the perception and activities of social ventures, highlighting the importance of considering both self-perception and activity choices in defining social entrepreneurship (Rivera-Santos et al., 2015). A study in South Africa tables that the socio-cultural context in which entrepreneurship takes place plays a significant role in influencing the relationship between entrepreneurship and human development (Fatoki and Chindoga, 2011). Socio-cultural factors such as norms, values, and attitudes towards entrepreneurship can either facilitate or hinder entrepreneurial activities and their impact on human development.

#### 2.3.1.3 National Perspective

In Zambia, there is limited evidence on factors influencing the relationship between entrepreneurship and human development within Capability Approach framework. However, a technical brief by World Bank (2021) indicates that the relationship between entrepreneurship and human development is influenced by factors such as education, access to resources, government policies and regulations, social norms and cultural attitudes towards entrepreneurship. For example, Zambian government is investing efforts to increase access to entrepreneurial education so as to enhance capabilities (Zambia Business Incubators Network, 2021). Cultural attitudes significantly influence entrepreneurial pursuits, with varying support levels across communities (Smith, 2018).

### 2.3.2 Challenges Hindering the contribution of Entrepreneurship to Human Development and Capabilities among Entrepreneurs.

#### 2.3.2.1 Global Perspective

The impact of entrepreneurship on human development and capabilities faces several challenges globally. When entrepreneurship is out of necessity rather than choice

(Valued Entrepreneurship), it may not contribute positively to human capabilities or function as a valued aspect of human development (Gries and Naude, 2011). Secondly, entrepreneurs often struggle to match their innovative ideas with suitable opportunities, which can limit their effectiveness and contribution to human development (Gries and Naude, 2011).

Uncertainty and instability in government policies can create a challenging business environment, making it difficult for entrepreneurs to plan and invest in their businesses (Panda and Dash, 2014). This hinders the impact of entrepreneurship on human development and capabilities. In addition, lack of access to quality entrepreneurial training programs can limit the knowledge and skills of entrepreneurs, hindering their ability to innovate and adapt to market changes, limiting the ability of their entrepreneurial activities to meaningfully contribute to human development (Panda and Dash, 2014).

#### 2.3.2.2 Regional Perspective

Entrepreneurship has the potential to greatly contribute to human development and capabilities in Africa (Sule, 2013). However, there are several challenges that hinder its impact in the region. One of the major challenges is the lack of access to quality education and training (Mwatsika, 2021). Inadequate access to markets and usable technology and inadequate institutional support further hinder the impact of entrepreneurship on human development and capabilities among entrepreneurs in Africa (Dubihlela & Schaikwyk, 2014). The impact of entrepreneurship on regional development varies significantly across different regions and nations. Factors influencing this variability include regional specificities that affect not only the level of entrepreneurship but also the type of businesses that emerge, such as high-growth ventures or innovative startups. This variability can lead to uneven economic growth and development across regions (Tamásy, 2012). These challenges create barriers to entry and sustainability for entrepreneurs, limiting their ability to create jobs, generate income, and contribute to economic growth and development.

#### 2.3.2.3 National Perspective

In Zambia, there is limited evidence on factors influencing the relationship between entrepreneurship and human development within Capability Approach framework. However, reports from the Zambia Chamber of Commerce (2020) shows that entrepreneurial activities have limitations to make meaningful contributions to human development due to limited access to both local and international markets. This is exacerbated by Zambia's infrastructure gaps, inaccessible credits and difficulties in accessing technology (Infrastructure Report Zambia, 2020; Mwaanga and Chewe, 2016). In addition, lower educational levels for most entrepreneurs limit their ability to innovate and respond to market demands effectively (Mwaanga and Chewe, 2016).

While there are policies aimed at promoting entrepreneurship, inconsistencies in implementation affect ability of entrepreneurship to contribute to human development due to failure of policy environment to fully support the needs of entrepreneurs (Government of Zambia, 2020).

### 2.3.3 Perspectives of entrepreneurs on actions that could enhance their human development and capabilities within the Capability Approach framework.

#### 2.3.3.1 Global Perspectives

Entrepreneurs play a crucial role in driving economic growth and development within a society (Agutaya, 2018). They have the ability to identify business opportunities, create new products and services, and contribute to social and economic progress. However, in order to enhance their human development and capabilities, entrepreneurs require certain actions to be taken within the Capability Approach framework. In a global perspective, entrepreneurs recognize the importance of expanding their human development and capabilities within the Capability Approach framework. They understand that by broadening their knowledge and skill sets, they can effectively navigate the complexities of the global business environment (Agutaya, 2018). This includes developing a deep understanding of different cultures, markets, and regulatory systems. They also realize the importance of building strong networks and relationships across borders, as well as continuously learning and adapting to new technologies and trends (Guadamillas et al., 2008). By doing so, entrepreneurs can not only enhance their own capabilities and human development, but also improve their ability to innovate, compete, and create value on a global scale (Agutaya, 2018; Gómez-Gras et al., 2010). They acknowledge the significance of education and continuous learning as a means to enhance their knowledge and skills.

#### 2.3.3.2 Regional Perspectives

In the African perspective, entrepreneurs recognize that networking opportunities play a crucial role in enhancing their human development and capabilities (Sule, 2013). By building strong networks, entrepreneurs can gain access to valuable resources, knowledge, and support systems that can help them overcome various challenges and improve their businesses. Additionally, entrepreneurs in Africa understand the importance of education and continuous learning in enhancing their human development and capabilities (Agutaya, 2018). They recognize that acquiring knowledge and skills through formal education, vocational training, or self-learning can equip them with the necessary tools to innovate, adapt to market changes, and effectively manage their businesses. Furthermore, entrepreneurs in Africa acknowledge the significance of adequate infrastructure in enhancing their human development and capabilities. They understand that having access to reliable transportation, electricity, and communication networks can help them operate their businesses more efficiently and reach a wider customer base. Overall, African entrepreneurs believe that investing in networking opportunities, education, and infrastructure are key actions that can enhance their human development and capabilities.

#### 2.3.3.3 National Perspectives

In Zambia, focusing on entrepreneurship education that aligns with local values and socioeconomic conditions is essential for fostering an environment where entrepreneurs can thrive and contribute to their own development (Kamuhuza et al., 2021). In addition, effective policies can enhance the capabilities of entrepreneurs by addressing the social, material, and institutional conditions that affect how

entrepreneurial skills are transformed into sustainable livelihoods (Dejaeghere and Baxter, 2014; Mbetwa, 2018).

## 2.4 Theoretical Frameworks

### 2.4.1 Capability Approach

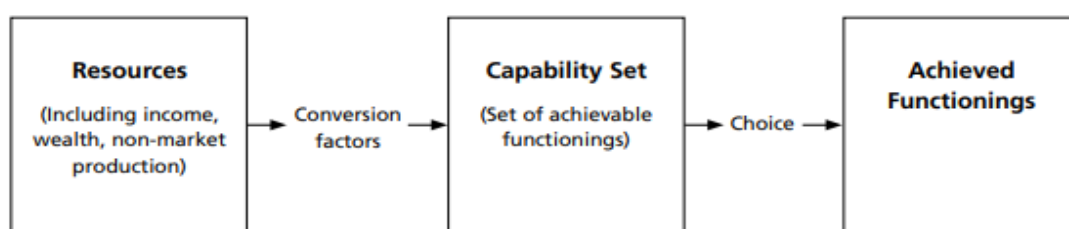
The Capability Approach, primarily developed by Nobel laureate Amartya Sen, serves as the theoretical bedrock of this study. It transcends traditional economic measures of development, focusing instead on individual capabilities and freedoms. This framework is pivotal in understanding how individuals can lead lives they value and have reasons to value (Sen, 1999). It evaluates development not just by economic outcomes but by the opportunities and capabilities available to individuals. The Capability Approach has been widely recognized and applied in various fields, including development studies, economics, and social policy (Robeyns, 2005).

The Capability Approach is grounded in three main elements:

1. **Functionings:** These are the beings and doings that are valuable to an individual. Functionings range from basic elements like being well-nourished to more complex ones such as being part of a community (Sen, 1992).
2. **Capabilities:** These represent the set of functionings that an individual can achieve. Capabilities, therefore, are a reflection of the freedom to achieve various lifestyles (Sen, 1992).
3. **Conversion Factors:** These are the external conditions that enable or hinder the transformation of resources and capabilities into functioning (Robeyns, 2005).

Below is the basic structure of the capabilities approach framework as shown

Figure 2.1 The Capability Approach Framework



Source: Adapted from Lambe et al. (2022)

Application to Study: This theory is central to the study as it will be used to assess how entrepreneurship influences the capabilities and functionings of individuals in the Saturday Market in Chipata. It will help identify the various capabilities that entrepreneurship can potentially develop, such as economic independence, self-esteem, and social recognition (Nussbaum, 2011).

#### 2.4.2 Social Capital Theory

Social Capital Theory focuses on the intangible resources embedded within networks of relationships that individuals or groups can access and utilize for mutual benefit. The theory emphasizes that social networks are not just a social good but are instrumental in achieving improved economic, educational, and social outcomes.

Key Elements of Social Capital Theory:

- **Networks of Relationships:** This element considers the direct and indirect connections between individuals or groups which facilitate the flow of information and support.
- **Trust and Reciprocity:** These are the norms that emerge within networks, enabling cooperation and reducing the costs of transactions among individuals.
- **Social Norms and Sanctions:** Embedded within networks, these norms guide behavior and can either facilitate or hinder the achievement of collective goals.

**Application to Study:** In the context of the Chipata Saturday Market, this theory could be used to assess how entrepreneurs' social networks facilitate access to financial resources, information, and support systems. It can also explore how these networks contribute to the resilience and growth of their businesses and overall well-being (Bourdieu, 1986)

#### 2.4.3 Human Capital Theory

Human Capital Theory posits that investments in human capabilities—through education, training, health, and other means—enhance an individual's productivity and efficiency. These investments are considered capital since they increase one's earnings over a lifetime and contribute to economic growth.

Key Elements of Human Capital Theory:

- **Education and Training:** Investment in education is the most straightforward form of human capital, leading to higher productivity and wages.
- **Health:** Improved health allows for better work performance and efficiency, thus contributing to economic productivity.
- **Knowledge and Skills:** These are the specific competencies gained through education, experience, and training, enabling individuals to perform tasks more effectively.

**Application to Study:** This theory can be used to explore how the educational background, skills, and health of the entrepreneurs affect their business performance and development. It can also examine how entrepreneurship in turn impacts these aspects of human capital, potentially leading to a cycle of increased productivity and enhanced human development (Schultz, 1971).

## 2.5 Conceptual Framework

This framework will guide the investigation into how the capabilities, human capital, and social capital of entrepreneurs at the Saturday Market in Chipata District impact their entrepreneurial success and contribute to human development. This structured approach facilitates a comprehensive examination of the interplay between entrepreneurship and human development within the Capability Approach framework.

### 2.5.1 Core Variables in the Conceptual Framework

#### 2.5.1.1 Independent Variables

**Human Capital Components (Human Capital Theory):** Educational level, skills, health, and training of the entrepreneurs.

- Influence the enhancement of personal capabilities, which in turn affect entrepreneurial success and personal development.
- Directly affect the development of social networks and trust within these networks, facilitating access to resources and opportunities.

**Social Capital Components (Social Capital Theory):** The strength and extent of entrepreneurs' networks, trust levels within these networks, and the norms that govern these relationships.

- Provide resources and support, affecting the capabilities and opportunities of entrepreneurs.
- Enhance the agency of entrepreneurs to make strategic life choices, which is central to the Capability Approach.

#### 2.5.1.2 Mediating Variables

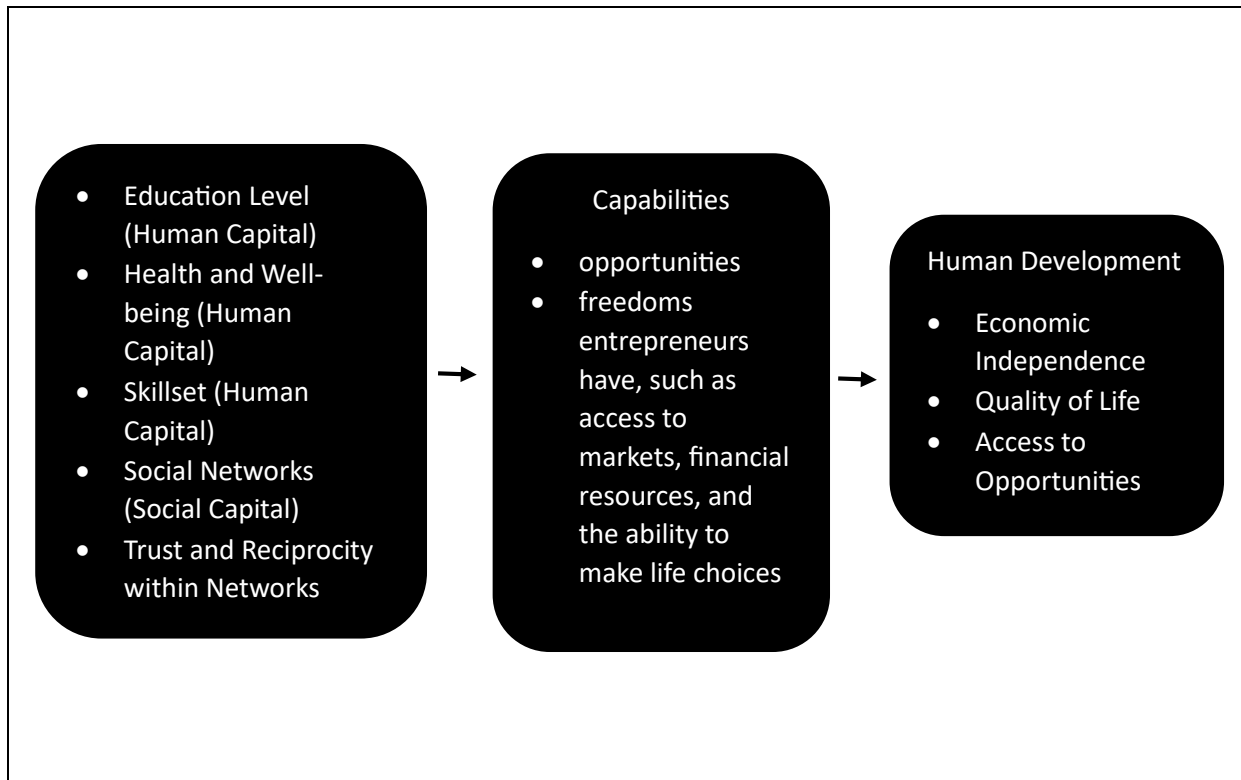
**Capability Set (Capability Approach):** This encompasses the opportunities and freedoms entrepreneurs have, such as access to markets, financial resources, and the ability to make life choices that they value.

- Act as a bridge connecting human and social capital to human development outcomes.
- Determine the actual functionings and freedoms that entrepreneurs achieve.

#### 2.5.1.3 Dependent Variable

**Human Development:** Measured by improvements in the quality of life, well-being, and increased capabilities of the entrepreneurs.

Figure 2.2 Conceptual Framework



Source: Author 2023

## 2.6 Justification of the Study

The comprehensive empirical review conducted thus far has underscored a significant knowledge gap in the existing literature on entrepreneurship in Zambia, particularly concerning its impact on human development through the lens of the Capability Approach. While previous research has adeptly established a connection between entrepreneurship and economic growth, there remains a conspicuous absence of in-depth analyses that delve into how different forms of entrepreneurship can bolster human capabilities and contribute to societal well-being, especially within the Zambian context.

This gap is noteworthy considering the unique socio-economic landscape of Zambia, where entrepreneurship takes various forms, ranging from necessity-driven small-scale ventures to more opportunity-driven and innovative business models. The existing studies have provided valuable insights into the challenges and opportunities within Zambia's entrepreneurial ecosystem, the role of entrepreneurship in youth employment, and the specific experiences of women entrepreneurs in rural areas. However, these studies have not extensively applied the Capability Approach as a theoretical framework to understand the broader implications of entrepreneurship on human development.

The Capability Approach, pioneered by Amartya Sen, offers a comprehensive framework to assess human well-being, emphasizing the expansion of individuals'

capabilities and their freedom to choose the lives they value (Sen, 1999). Applying this approach to the study of entrepreneurship in Zambia presents an opportunity to explore how entrepreneurial activities contribute to the expansion of capabilities and the enhancement of overall quality of life, beyond mere economic indicators.

This study uses the Capability Approach to offer a more holistic perspective on the impacts of entrepreneurship, moving beyond economic growth to encompass broader aspects of human development.

## 2.7 Conclusion

The literature review underscores the importance of examining entrepreneurship through the lens of the Capability Approach, which shifts the focus from economic outcomes to the enhancement of individual capabilities and societal well-being. The review also highlights a notable gap in the literature: the need for a deeper exploration of how different types of entrepreneurships, underpinned by the Capability Approach, can contribute to human development in Zambia. This study aims to fill this gap by providing a nuanced understanding of entrepreneurship's role in enhancing human capabilities and informing policies for sustainable and inclusive development.

## CHAPTER THREE: RESEARCH METHODOLOGY

### 3.0 Introduction

This chapter presents the research methodology of the study, giving an overview of the procedures and how the study was conducted. It first starts with the research approach followed by the research design, the study area, the study population, the study sample, sampling techniques, data collection instruments, data analysis and the ethical considerations of the study. The conclusion is presented on the methodology for this dissertation study.

### 3.1 Research Approach

For this study on entrepreneurship and human development at the Saturday Market in Chipata District, a qualitative research approach was employed. As outlined by Creswell (2009), a qualitative approach is instrumental in exploring and understanding the meanings ascribed by individuals or groups to social or human problems. The qualitative approach facilitated a deeper, more nuanced understanding of the entrepreneurs' perspectives and the significance of their entrepreneurial endeavors in the broader context of human development.

### 3.2 Research Design

The research design for this study was structured as a case study, in alignment with the methodologies described by Creswell (2009). Case study designs are particularly effective for conducting in-depth analysis of specific cases, which could be programs, activities, or individuals, within a defined time and activity context. This design was chosen for its ability to provide a comprehensive understanding of the entrepreneurs' experiences at the Saturday Market, examining their capabilities within the framework of the Capability Approach

### 3.3 Field Site

The Saturday Market in Chipata City, within the Chipata District of the Eastern Province, was selected as the field site for this research. This market, known for being one of the largest and oldest in the district, presents a vibrant array of activities, with an abundance of buyers and sellers engaging in the trade of diverse items like groceries, clothing, shoes, and more. The market is home to over 500 small shops and stands, encompassing a wide range of entrepreneurial ventures, including welders, restaurants, carpenters, and salon owners. This market has a rich diversity of entrepreneurs. This setup facilitated easy access to a broad spectrum of entrepreneurs, enabling the collection of varied and comprehensive data pertinent to the study's objectives.

### 3.4 Study Population

The target study population comprised diverse enterprise ventures active within the Chipata Saturday Market. The scope of the study included entrepreneurs of both genders aged 18 and above, with an essential criterion that their enterprise had been operational for at least one year.

The enterprises represented in the study spanned various sectors, such as welding services, carpentry, hairdressing salons, and butcheries, vendors of second-hand

clothing, food stalls, and vendors selling fresh vegetables. The study therefore covered a broad range of entrepreneurial activities within the market.

In order to accurately reflect the market's dynamics, the classification of these enterprises was derived from a database maintained by the Market Leader. This database facilitated a structured approach to identifying potential study participants.

To quantify the population size, the study referred to the Market Leader's records, which indicated that the market houses over 500 individual business entities.

### 3.5 Sample Size

In aligning with the guidelines provided by Hennink and Kaiser (2021) for qualitative research, the sample size for this study was carefully considered to reach saturation the point at which additional data collection ceases to yield new insights. While Hennink and Kaiser suggest that a typical range for achieving saturation in interviews is between 9 to 17 interviews and 4 to 6 focus groups for qualitative research, this study has chosen to engage with a slightly larger sample of 32 as this is in line with the central place theorem which has a rule of thumb as recommended by Corcoran(2016) of having a sample size of 30 and above of any population.

Therefore, for this research, a total of 32 market entrepreneurs from the Chipata Saturday Market were selected, ensuring representation from each of the following specific categories of business activities:

1. Welders and Metal Fabricators
2. Carpenters
3. Farm Produce Sellers
4. Salon Owners
5. Restaurant Owners
6. Tailors
7. Butchers

These categories were meticulously chosen to encompass a diverse array of entrepreneurial ventures within the market, thereby providing a comprehensive perspective on the varied business dynamics.

The decision to involve 32 participants was based on the need to adequately represent the diversity within the market while ensuring depth and richness in the data collected. This sample size was deemed appropriate to achieve a thorough understanding of the entrepreneurial environment in the Chipata Saturday Market, ensuring that the study effectively captures the nuances and complexities of the market's entrepreneurial landscape.

### 3.6 Data Collection/Instruments

For this study, a combination of semi-structured interviews, and a validation focus group workshop were employed as data collection methods. These methods were meticulously chosen to ensure the reliability and completeness of the data collected.

Interviews were conducted as a primary method of data collection. These interviews were semi-structured, allowing for both closed and open-ended questions. As recommended by Naz et al (2022) semi-structured interviews allow for the exploration of ideas and opinions as well as assisting in conducting in-depth probes from the interviewees' responses. The interview schedule was developed in consultation with my supervisor, ensuring that the questions were aligned with the research objectives and incorporated aspects of the Capability Approach. A pilot test with two participants was conducted to refine the questionnaire and estimate the duration of each interview.

After the pilot test and subsequent adjustments, the finalized interview schedule was used to conduct semi-structured interviews with thirty-two market entrepreneurs. These interviews were scheduled at times convenient for the participants and conducted in locations where they felt comfortable. Prior to each interview, consent was obtained from the participants to ensure ethical compliance.

A validation focus group feedback workshop consisting of ten purposively selected participants was held to review the findings from the thirty-two interviewed entrepreneurs. As described by Gundumogula (2020), a focus group acts as a compliment to other data collection methods and also assists with the facilitation of in-depth group interviews on specific themes. The preparation for the validation focus group discussion involved presenting the findings from the thirty-two interviewed entrepreneurs and requesting participants to validate the findings.

To augment the primary data collected through interviews and the validation focus group feedback, the study also utilized secondary data sources. These included academic journals, books, and industry reports that provided additional context and background on entrepreneurship and human development. The integration of secondary data sources offered a broader perspective on the research topic, enabling a more comprehensive and well-rounded analysis.

In summary, the combination of semi-structured interviews, and a validation focus group feedback workshop provided a comprehensive approach to data collection. This triangulation of methods ensured a thorough exploration of the entrepreneurial landscape within the Chipata Saturday Market, guided by the principles of the Capability Approach.

### 3.7 Data Analysis

The study employed thematic content analysis to organize and interpret the data. Thematic content analysis approach has been recommended by Lorelli et al (2017) for its effectiveness in summarizing key features of large data sets through identifying, analyzing, and reporting patterns (themes) within the data and in offering a well-structured approach to handling data. Thematic content analysis allowed for a structured yet flexible examination of the data, aligning with the study's qualitative nature and objectives.

Initially, a checklist of categories and themes was developed, grounded in the key concepts of the study and the Capability Approach framework. This step involved identifying recurring patterns and grouping them into themes that captured the entrepreneurs' perceptions and lived experiences. The focus was on understanding

the entrepreneurs' resources, conversion factors, capabilities, choices, and achieved functioning as outlined by the Capability Approach.

The analysis was not only grounded in empirical data but also informed by the relevant theoretical concepts. The thematic content analysis enabled a nuanced understanding of how entrepreneurship impacts human development and capabilities among the entrepreneurs at the Chipata Saturday market.

### 3.8 Ethical Considerations

Ethical considerations in research are paramount to ensure the integrity of the study and the protection of participants. As Walliman (2011) outlines, there are two critical aspects to consider: the values of the researcher, encompassing personal integrity and honesty, and the treatment of research participants, which involves informed consent, confidentiality, and anonymity. Creswell (2009) further emphasizes the researcher's obligation to respect the rights, needs, values, and desires of informants, particularly in ethnographical research where sensitive information may be revealed.

This study was conducted under the auspices of the University of Lusaka, several measures were put in place to ensure the researcher's integrity. Permission to conduct the study was formally requested, and a supervisor was assigned to oversee the research process. Introductory letters and research guidelines were also obtained to uphold the study's integrity and ethical standards.

The safeguarding of research participants' rights was a central focus of this study. To ensure anonymity and confidentiality, the following steps were implemented:

1. Clear Communication of Research Goals: The objectives of the study were clearly communicated to the participants both verbally and in writing. This ensured that participants had a thorough understanding of the study's purpose and scope.
2. Informed Consent: Participants were informed of their rights to anonymity and confidentiality. These rights were explicitly stated in consent forms, which participants were required to sign, thereby acknowledging their understanding and agreement.

To maintain the anonymity and confidentiality of the participants, identifiable information was omitted from all research documents and publications. Participants were assured that their responses would be used solely for the purposes of the study and that all data would be handled with the utmost discretion.

These ethical procedures and considerations were rigorously followed throughout the study to ensure that the research adhered to the highest ethical standards. By respecting and protecting the rights of participants, this study aimed to maintain ethical integrity while gathering valuable insights into the relationship between entrepreneurship and human development in the Chipata Saturday market.

### 3.9 Conclusion

The chapter above discussed and outlined the research methodology procedures that were used. It laid out the research approach i.e. qualitative approach, the research design undertaken i.e. a case study, the field site i.e. the Saturday Market of Chipata

District, the study population which was made of up entrepreneurs in the Saturday market, the sample size of the participants used which was thirty-two interviews and the validation focus group feedback workshop, the data verification procedure used of content validity and other procedures was discussed, ethical considerations used to protect the integrity of study and research participants was applied.

## CHAPTER FOUR: PRESENTATION AND ANALYSIS OF FINDINGS

### 4.0 Introduction

This chapter presents the findings from the case study based on the interviews of 32 entrepreneurs and from a validation focus group feedback workshop session comprising 10 selected entrepreneurs from the various business types operating from the Chipata Saturday market.

### 4.1 Demographic Information

Table 4.1 Demographic profile of the entrepreneurs

Profiles	Ranges	Numbers
<b>Age ranges</b>	18-25	2
	26-30	2
	31-36	12
	37-45	12
	46-60	4
	<b>Total</b>	<b>32</b>
<b>Sex</b>	Female	16
	Male	16
	<b>Total</b>	<b>32</b>
<b>Marital Status</b>	Married	23
	Single	1
	Widowed	3
	Divorced	5
	<b>Total</b>	<b>32</b>

Source: field Data (2023)

The tabled profile above shows that most of the respondents were aged between 31-36 years and 37 to 45 years, the sex ratio was the same (16 females and 16 males). The findings also showed that most of the respondents were married.

Table 4.2 Entrepreneurial profile type

Types of enterprise	Number of enterprises
Welders and metal fabricators	5
Carpenters	5
Farm produce sellers	5
Salon owners	5
Restaurant Owners	4

Tailors	3
Butchers	5

Source: Field Data (2023)

The tabled profile above shows that the entrepreneurial activities conducted range from welding, carpentry, farm producer sellers, salon owners, restaurant owners, tailors and butcheries set up.

#### 4.2 Reasons for Engaging in Entrepreneurial Activities

Majority of the participants indicated that they engaged in entrepreneurial activities for the self-sustenance of themselves and their families and others indicated that it was because they needed employment.

The following are some of the reasons quoted verbatim:

*"I own the salon shop and I do different types of hairdressing services in the market. Being widowed and without a husband I took it up to make income for me and my family."* (Female age 40)

*"I am having a business stand for selling tomatoes and vegetables in the market as I need to have income to take care of my family."* (Female aged 38)

#### 4.3 Role of entrepreneurship in human development using CA

The Capability Approach (CA), developed by economist Amartya Sen, provides a valuable framework for evaluating the broader impacts of entrepreneurship on human development. This approach emphasizes the importance of expanding individuals' capabilities and freedoms, allowing them to lead lives they value and have reason to value. In the context of entrepreneurship, particularly within emerging markets like those at the Saturday Market, the CA reveals significant insights into how entrepreneurship can enhance human development beyond mere economic success.

The impact of entrepreneurship on achieving broader life goals is vividly demonstrated through the responses to key questions in Annex 1 about business motivations and influences. These responses highlight that entrepreneurship serves not just as a source of income but as a crucial catalyst for fulfilling more extensive life ambitions. The motivations for choosing specific business types range from addressing basic needs to seizing market opportunities. For instance, one entrepreneur explicitly stated, "I chose this business because everyone enjoys eating meat," pointing to a direct market demand. Another entrepreneur emphasized the integral role of their enterprise in their personal growth by saying, "This business is my driver to all my dreams."

Entrepreneurs also express a profound sense of pride and purpose that goes beyond personal benefits. One entrepreneur conveyed a broader vision by stating, "Through my business, I aim to build a better nation," indicating a commitment to societal betterment.

Further inquiries into personal freedoms associated with their businesses elicited responses affirming significant autonomy and satisfaction. Responses to questions about the freedom to live as they wish and whether the business aligns with their valued life functions included direct affirmations such as, "Yes, I am free to lead the

kind of life I want because my business provides for my family's needs and my personal aspirations for education and career advancement," and "I am my own boss, and my business has given me the freedom to pursue other valued functions in life."

When discussing the most cherished values and how their business ventures facilitate these aspirations, entrepreneurs detailed the tangible benefits of their efforts. One entrepreneur shared, "My business has allowed me to buy a farm, secure a home, and ensure my children's education," illustrating how entrepreneurship has enabled property acquisition, educational opportunities, and community recognition. These responses underscore the profound impact that entrepreneurship can have on personal and community development, beyond mere financial success.

Below is the summary of validation focus group discussion on entrepreneurship's contribution to human development and capabilities.

#### 4.3.1 Enhanced Living Conditions and Physical Well-being:

Entrepreneurs often use their income to improve their living conditions, building better-ventilated houses with safer water and sanitation facilities. This directly contributes to a longer and healthier life. However, it's noted that many still live in suboptimal conditions, indicating a gap in the achievement of this capability.

#### 4.3.2 Education and Intellectual Expansion:

Entrepreneurs invest in education for their children, often beyond the levels they themselves could attain. This fosters a cycle of improved capabilities within families, opening doors to higher education and better job prospects. This, in turn, expands their children's future choices and capabilities.

#### 4.3.3 Economic Independence and Agency:

By generating their own income, entrepreneurs reduce dependency on others (like a spouse), which boosts self-esteem and agency. This independence is crucial for self-respect and for making autonomous decisions about their lives and businesses.

#### 4.3.4 Meeting Basic Needs and Security:

The business operations of these entrepreneurs cater to essential human needs—food, shelter, and security. For example, production of necessary goods like food items, furniture, and even burglar bars meets critical community demands while providing the entrepreneur with a reliable income.

#### 4.3.5 Property Ownership and Social Recognition:

Ownership of assets such as farms, houses, and business premises not only secures financial stability but also enhances social status and recognition within the community. This acknowledgment can be vital for personal identity and self-worth.

#### 4.3.6 Freedom to Pursue Personal Goals and Aspirations:

Entrepreneurship grants individuals the freedom to shape their lives according to their values and aspirations. This includes pursuing educational goals, advancing their

careers, and engaging in community activities that are beyond the scope of their business operations.

#### 4.3.7 Community Contribution and Social Capital:

Entrepreneurs often express a sense of purpose that goes beyond individual gains. They see their business as a means to contribute to societal well-being and national development. This sense of contribution fosters a connected and supportive community.

#### 4.4 Challenges limiting entrepreneurship's contribution to Human Development and Capabilities

Entrepreneurs at the Saturday Market in Chipata face a variety of challenges that hinder their human development and capabilities. These challenges span economic difficulties, bureaucratic hurdles, cultural issues, and infrastructural deficiencies.

##### 4.4.1 Economic and Market Access Challenges

Many entrepreneurs contend with fierce competition, which often leads to low returns. This situation is exacerbated by difficulties in accessing lucrative market outlets, limiting their potential for growth and profit. One entrepreneur remarked on the challenges of competing in such an environment, emphasizing the need for broader market access to enhance profitability.

##### 4.4.2 Property and Licensing Barriers

Entrepreneurs also face significant bureaucratic obstacles. There are notable delays and complications in obtaining title deeds to land, which is crucial for business stability and expansion. Furthermore, the process to obtain commercial licenses is lengthy and fraught with bureaucracy, hindering timely business operations.

##### 4.4.3 Cultural and Social Issues

Traditional and cultural beliefs also pose significant challenges. For example, a coffin maker noted the impact of superstitions on his business, stating, "People accuse me of wanting others to die so I can sell my coffins." Additionally, gender-based issues such as property grabbing affect widowed entrepreneurs. One widow shared her experience: "I was oppressed when my late husband's family grabbed our property," highlighting the vulnerabilities faced by women in business.

##### 4.4.4 Forced Entrepreneurship and Career Stability

Some individuals are pushed into entrepreneurship by family or peers, which can lead to a lack of commitment initially. However, as one entrepreneur explained, confidence can grow over time: "Initially, I was laughed at, but now my business has grown, and I'm confident in it." Despite this potential for growth, the instability of entrepreneurial income drives some to seek more stable employment. One entrepreneur expressed a desire for more security, saying, "I would consider formal employment for greater security and a steady income."

##### 4.4.5 Infrastructure and Education

Poor infrastructure and limited access to essential services such as electricity, quality housing, and even basic commodities like cooking oil further limit entrepreneurs' ability

to improve their living standards and grow their businesses. Additionally, the quality of education remains a concern, impacting family members' future opportunities and overall community development.

Below is the summary of validation focus group discussion on challenges limiting entrepreneurship's contribution to human development and capabilities

#### 4.4.6 Economic and Market Constraints

Many entrepreneurs face high competition, which leads to low returns. This issue is compounded by a lack of access to valuable market outlets like big hotels, shopping malls, hospitals, and even defense forces. The majority of these business owners have limited networks and lack the resources and technology needed to produce goods in bulk and at competitive quality levels. This results in a heightened perception of competition and underscores the importance of community recognition for business success.

#### 4.4.7 Regulatory Hurdles

Entrepreneurs desiring to secure land and operate legally encounter bureaucratic obstacles. Delays in obtaining title deeds are common due to a highly centralized system at the Ministry of Lands. Similarly, acquiring commercial licenses involves a cumbersome process filled with numerous requirements from various government agencies. A one-stop arrangement for obtaining these licenses is suggested to reduce both transactional and informational costs.

#### 4.4.8 Cultural Influences

Traditional beliefs, such as accusations of witchcraft, severely limit the entrepreneurs' ability to operate freely and confidently. For example, a carpenter specializing in coffins reported being accused of wishing death upon others to boost sales. These accusations diminish self-esteem and overall agency, essential components of human development.

#### 4.4.9 Gender-Based Challenges

Gender-based abuses, particularly property grabbing from widows, persistently affect female entrepreneurs. The enforcement of laws designed to protect property rights is inadequate, leaving women vulnerable and economically insecure after the death of a spouse.

#### 4.4.10 Environmental Factors

Climate variability affects businesses reliant on consistent weather patterns, like those selling fresh farm produce. The group noted ongoing challenges due to drought and climate change, which not only impact agricultural production but also contribute to power outages that disrupt business operations.

#### 4.4.11 Security Issues

Theft within the market premises is a significant concern. Entrepreneurs face thefts of business machinery and materials, underscoring the weak enforcement of laws meant to protect private property. This insecurity leads to substantial financial losses and deters investment.

#### 4.4.12 Forced Entrepreneurship

Some individuals are coerced into entrepreneurship by their families or peers. These businesses often lack genuine commitment and are prone to failure, illustrating a loss of personal agency and value in their entrepreneurial endeavors.

#### 4.4.13 Employment Stability

Despite the challenges of entrepreneurship, the unreliable income from such ventures drives many towards seeking formal employment, which offers more security and a steady income. However, the limited availability of formal jobs in Zambia prompts many to start businesses as a survival strategy.

#### 4.4.14 Health and Education Concerns

Healthcare inadequacies result in premature deaths, with many family members of entrepreneurs dying before reaching the age of 65. The lack of proper medical facilities and essential medicines contributes to deaths from preventable diseases like cholera. Additionally, although access to public education has improved due to a free education policy, the quality remains poor, characterized by insufficient teachers and limited educational materials.

#### 4.4.15 Access to Basic Amenities

The rising costs of electricity, housing, and even essential commodities like cooking oil pose significant challenges, making it increasingly difficult for entrepreneurs to maintain a standard of living that fosters human development.

### 4.5 What Entrepreneurs think can enhance their Human Development and Capabilities.

The views of the entrepreneurs from Saturday Market on what can enhance their human development and capabilities covers a broad range of areas such as being able to reinvest from business income to buy more materials and expand businesses; expanding their customer base by enhancing recognition in the community in order to expand customer base and social capital value; being able to feed family and take children to higher education in order to improve generation human development and capabilities; being healthy; being able to work and rest and have leisure time, being able to build and buy own house, expand business and employ more workers and enhancing government support in the form of empowerment funds, social cash transfers, loans and CDF.

In response to Question 26 "How do the resources you access through your business help you expand your capabilities? One entrepreneur expressed, "By reinvesting my profits, I've opened new centers, which has increased my recognition in the community" while another entrepreneur observed, "Being an active part of the community is not just a benefit but a necessity."

As for their aspirations, the entrepreneurs voiced a range of goals that reflect their desire for progress and community engagement, which can be seen in responses to Question 29, "What factors motivated you to start your business?" Ambitions ranged from educational advancement for their children to acquiring farms and homes. An entrepreneur remarked, "My dream is to supply all of Chipata with my products," highlighting aspirations that extend beyond personal success to community service.

The significance of government support in fostering entrepreneurial growth and capability expansion emerged in answers to Question 42, "What support, if any, do entrepreneurs get from the Government?" Entrepreneurs were thankful for empowerment funds, social cash transfers, and loans, with one stating, "The women empowerment fund has been particularly supportive, allowing me to grow my salon business." Training provided through social media on business development was also acknowledged as a valuable tool for growth.

Finally, when questioned about their hopes for the future in Question 43, the entrepreneurs shared visions of business expansion and property investment. "My hope is to have my own premises, to buy a farm, and to provide my children with an education," shared one entrepreneur, reflecting a common sentiment. The ambition to become self-reliant business owners resonated strongly, with another adding, "I want to employ more workers and become my own boss."

Below is a summary of the validation focus group feedback on suggestions on what would enhance their human development and capabilities.

#### 4.5.1 Expansion and Reinvestment in Business

Entrepreneurs expressed the importance of being able to reinvest their business income to purchase more materials and expand operations. This capability not only allows them to fulfill larger and bulk orders but also encourages investment in modern production and processing facilities. Such expansion directly enhances their economic capabilities and potential for further business growth.

#### 4.5.2 Community Recognition and Social Capital

The need for enhanced recognition of entrepreneurs within the community was highlighted as crucial for expanding their customer base and social capital. Being well-known in the community facilitates access to otherwise restricted markets and institutional connections, enhancing access to health and educational facilities for their families. This recognition serves as a vital component of their social and economic development.

#### 4.5.3 Nutritional Security and Educational Advancement

Entrepreneurs emphasized the significance of being able to provide adequate nutrition and educational opportunities for their families. The capability to feed their families adequately addresses immediate health needs and prevents the life expectancy reductions associated with malnutrition. Additionally, ensuring higher education for their children is seen as crucial for improving generational human development and capabilities.

#### 4.5.4 Health and Well-being

Maintaining good health is a foundational concern, as many suffer from poor access to essential water and sanitation facilities and an under-resourced health service system. Entrepreneurs recognize that improving these conditions is essential for living healthier lives and enhancing their overall human development.

#### 4.5.5 Work-Life Balance

The ability to balance work with rest and leisure is highly valued. Entrepreneurs appreciate the flexibility that their businesses provide, enabling them to offer employment opportunities to others while also enjoying their personal time. This balance is crucial for maintaining well-being and long-term productivity.

#### 4.5.6 Property Ownership and Business Expansion

Owning property, such as houses or farms, and the ability to expand businesses and employ more workers, are significant goals for many entrepreneurs. These achievements not only improve living conditions but also extend life expectancy and contribute to the community's economic stability.

#### 4.5.7 Government Support and Policies

There is a strong call for enhanced government support through empowerment funds, social cash transfers, loans, and Constituency Development Fund (CDF) projects. While the current support is appreciated, entrepreneurs feel that these initiatives should be more adequately and consistently offered and tailored to their specific goals and values. The recent approval for partial access to National Pension Scheme Authority (NAPSA) funds was also noted as a positive development. Entrepreneurs advocate for policies that recognize their agency, aligning support with their aspirations to effectively expand their capabilities.

### 4.6 Conclusion

The findings on the impact of entrepreneurship on human development and capabilities as experienced by entrepreneurs is being able to build their own improved houses; being able to feed family and take children to better schools and higher education, being able to choose the kind of life they want and to do other functions valued, being able to earn an income, having a good customer base, employing others, reinvesting in business and buying land and properties and to be recognised in the community.

The notable factors and challenges limiting human development and capabilities includes high competition leading to low returns and challenges in accessing valuable market outlets; delays and complications in obtaining title deeds to land; long process to obtain commercial licenses; traditional and cultural beliefs such as witchcraft, thefts and limited protection of private property; being forced to start business by parents and peers; unreliable income from some entrepreneurship businesses; family members dying before reaching 65 years; poor quality of education, and limited access to facilities that would improve standard of living such as electricity, improved housing and even cooking oil.

The views of the entrepreneurs from Saturday Market on what can enhance their human development and capabilities covers a broad range of areas such as being able to reinvest from business income to buy more materials and expand businesses; expanding their customer base by enhancing recognition in the community in order to expand customer base and social capital value; being able to feed family and take children to higher education in order to improve generation human development and capabilities; being healthy; being able to work and rest and have leisure time, being

able to build and buy own house, expand business and employ more workers and enhancing government support in the form of empowerment funds, social cash transfers, loans and CDF.

The conclusion is that there is a significant role entrepreneurship plays in elevating human development and capabilities within the framework of the Capability Approach (CA).

## CHAPTER FIVE: DISCUSSION OF FINDINGS

### 5.0 Introduction

By interpreting these findings through the lens of the Capability Approach (CA), this discussion elucidates the complex interplay between entrepreneurship and human development at the Chipata Saturday market. The insights garnered from the empirical data provide a profound understanding of the factors influencing entrepreneurship, the challenges faced, and the entrepreneurial perspectives on enhancing human development and capabilities.

### 5.1 Impact of Entrepreneurship on Human Development and Capabilities

The findings from Chapter Four illustrate several ways in which entrepreneurship enhances human development and capabilities among market participants. Entrepreneurs cited economic independence, social recognition, and enhanced agency as significant benefits derived from their business activities. These aspects align with the Capability Approach, which values the freedom to achieve well-being as crucial to human development (Sen, 1999).

#### 5.1.1 Economic Independence and Agency

Entrepreneurs expressed how their businesses provide not only a source of income but also a path to economic independence. This independence is crucial for self-esteem and autonomy, enabling them to make decisions impacting their lives and community (Sen, 1999). This finding is supported by Gindling and Newhouse (2012), who note that entrepreneurship can positively impact a country's HDI by improving citizens' economic well-being.

#### 5.1.2 Social Recognition and Community Contribution

The role of social recognition emerged as a significant factor, where entrepreneurs feel valued within their community, enhancing their social status and fostering a sense of belonging and identity (Nussbaum, 2011). This aspect is crucial as Drèze and Sen (2013) argue that social opportunities enrich the lives of people and communities, thereby fostering better social and economic dynamics.

### 5.2 Factors Influencing the Relationship Between Entrepreneurship and Human Development

The study revealed several key factors that positively influence the relationship between entrepreneurship and human development among the entrepreneurs operating from the Chipata Saturday market. Firstly, the ability of entrepreneurs to reinvest business income for expansion plays a crucial role in enhancing their capabilities and broadening their market outreach. This is aligned with the Capability Approach, which emphasizes the importance of economic independence and the ability to pursue personal goals as indicators of human development (Sen, 1999). The diversity of entrepreneurial activities, from welding to farm produce selling, indicates a vibrant market that supports a range of capabilities and functioning.

Moreover, community recognition and social capital emerged as significant factors. Entrepreneurs valued the respect and acknowledgment from the community, which not only boosts their self-esteem but also opens up opportunities for market expansion

and access to resources. This underscores the Capability Approach's emphasis on social inclusion and participation as vital components of human development (Nussbaum, 2011).

### 5.3 Challenges Hindering Contribution of Entrepreneurship to Human Development and Capabilities

Despite the positive impact of entrepreneurship on human development, the study identified several challenges that hinder its full contribution. High competition, bureaucratic obstacles in obtaining licenses and title deeds, and cultural beliefs such as accusations of witchcraft were highlighted as major impediments. These challenges reflect the constraints on entrepreneurs' capabilities and freedoms, as outlined by the Capability Approach, where external factors can limit individuals' ability to achieve their valued functioning (Sen, 1999).

Furthermore, issues such as forced entrepreneurship, unreliable income, and limited access to basic amenities like electricity and quality education underscore the multifaceted nature of the challenges faced. These findings align with the broader literature that recognizes the complex interplay between economic, social, and political factors in shaping the entrepreneurship landscape in developing countries (Minniti & Naude, 2010). This finding corroborates with the work of Gries and Naude (2011), who point out that without essential services and infrastructure, entrepreneurial ventures cannot flourish, thereby limiting the enhancement of human capabilities.

The difficulty in obtaining licenses and title deeds, as reported by entrepreneurs, exemplifies bureaucratic inefficiencies that limit their business operations and growth (Sen, 1999). Moreover, cultural challenges, including superstitions and gender-based issues, significantly hinder women entrepreneurs, affecting their economic security and autonomy. This is in line with Marqués (2017), who highlights the critical role of societal attitudes and norms in shaping entrepreneurial opportunities, particularly for women.

### 5.4 Perspectives of Entrepreneurs on Actions That Could Enhance Their Human Development and Capabilities

Entrepreneurs at the Chipata Saturday market provided valuable insights into actions that could enhance their human development and capabilities. Notably, they emphasized the need for greater government support in the form of empowerment funds, social cash transfers, loans, and access to Constituency Development Fund (CDF) projects. This aligns with the Capability Approach's focus on the role of institutions in expanding individuals' capabilities by providing the necessary resources and opportunities (Sen, 1999). These actions are crucial for enabling entrepreneurs to expand their businesses and improve their living conditions, thereby enhancing their capabilities and contributing to human development. This recommendation is supported by Robeyns (2005), who stresses the importance of institutional support in facilitating entrepreneurship's role in human development.

Additionally, the desire for improved infrastructure, access to quality education, and better healthcare reflects the entrepreneurs' understanding of the interconnectedness of various capabilities. Their focus on achieving work-life balance, economic

independence, and community contribution highlights the multifaceted nature of human development, resonating with the holistic perspective advocated by the Capability Approach (Nussbaum, 2011). This reflects Drèze and Sen's (2013) argument that expanding human capabilities involves not only economic growth but also improvements in social services, which are fundamental to achieving a better quality of life.

## 5.5 Conclusion

The study's application of the Capability Approach (CA) has revealed that entrepreneurship in the Chipata Saturday market yields significant impacts that extend beyond economic metrics, resonating with the entrepreneurs' desire for improved living standards and personal development. Entrepreneurs not only seek to meet basic needs and generate income but also aim for transformative changes that enable them to live the lives they value, thereby increasing their agency and freedom. This is in line with Scholte's (2018) assertion that necessity-driven entrepreneurs can also pursue opportunity-driven ventures, seeking improvement over the status quo.

Entrepreneurial activities are acknowledged as functioning that contribute to human development, supporting the argument by Gries and Naude (2011) that entrepreneurship is intrinsically linked to human development freedoms. However, the study also identifies persistent challenges and barriers, such as market access limitations, institutional constraints, and socio-cultural impediments, which hinder the translation of entrepreneurial endeavours into valuable functioning.

Cultural beliefs and gender biases are particularly detrimental, undermining individuals' control, confidence, and self-esteem. These societal constraints, along with structural issues like high costs and limited access to essential facilities, compromise entrepreneurs' agency and capability to make valued life choices.

The findings from the Chipata Saturday market underscore the significant yet complex relationship between entrepreneurship and human development. While entrepreneurship provides a pathway for enhancing human capabilities and achieving broader life goals, entrepreneurs face a myriad of challenges that constrain their potential. Addressing these challenges through targeted policies and supportive measures is crucial for maximizing the positive impact of entrepreneurship on human development and capabilities. By fostering an environment that supports entrepreneurial growth and addresses these challenges, the contribution of entrepreneurship to human development in Zambia can be significantly enhanced..

Aligning with the Capability Approach, this study underscores the importance of viewing entrepreneurship not just as an economic activity but as a means to enhance human development. By fostering an environment that supports entrepreneurial growth, addressing the challenges faced, and leveraging the insights from entrepreneurs, it is possible to maximize the contribution of entrepreneurship to human development and capabilities in the Zambian context and beyond.

## CHAPTER SIX: CONCLUSION AND RECOMMENDATION

### 6.1 Conclusion

The application of the Capability Approach (CA) has provided substantial insights into the transformative impact of entrepreneurship on human development and capabilities, notably in enhancing the standard of living for entrepreneurs and their families. This study highlights how entrepreneurship facilitates significant improvements in living conditions, such as the ability to purchase or build better housing equipped with safe water and sanitation facilities. Furthermore, entrepreneurship supports the nutritional and educational needs of families by enabling entrepreneurs to provide adequately for their family members and afford better schooling for their children and dependents.

Beyond these improvements, entrepreneurship also expands other critical human functions, such as wealth accumulation for business expansion, property, and land acquisition, and achieving a balance between work and leisure. Importantly, successful entrepreneurs gain agency, which empowers them to choose lifestyles they value and desire. The CA emerges as a vital tool for understanding the preferences of entrepreneurs regarding their lives, the functions they value, and the capabilities they believe are necessary to enhance their human development.

### 6.2 Recommendations

The findings of this study suggest that applying the Capability Approach in designing policy and program support for entrepreneurs in local markets is essential. The positive impact of entrepreneurship on human development, alongside the identified challenges that limit these capabilities, provides a solid foundation for tailored policy responses. These policies should aim to address the conditions beyond individual control, such as socioeconomic backgrounds and structural inequalities that influence entrepreneurial success. Here are focused recommendations for policy and program interventions, specifying the roles of various sectors:

#### 6.2.1 Public Sector Interventions:

- **Enhanced Infrastructure and Basic Services:** Develop and implement policies that ensure entrepreneurs and their families have access to improved housing, safe water, sanitation, and health facilities. This would involve infrastructure development programs that prioritize residential and commercial areas prevalent with entrepreneurial activities.
- **Educational Enhancement Programs:** Increase investment in educational programs that raise schooling standards not just for entrepreneurs but also for their children, aiming to boost generational human development and capabilities. This could include scholarships, grants, and material support to schools in entrepreneurial communities.

#### 6.2.2 Legal and Regulatory Reforms:

- **Gender Equality and Protection Policies:** Enact and enforce policies and laws that actively reduce gender-based abuse and dismantle harmful cultural practices such as accusations of witchcraft. This involves legal reforms and

awareness campaigns to educate communities about the rights and potential of female entrepreneurs.

- **Simplified Regulatory Frameworks:** Streamline business registration and licensing processes to reduce bureaucratic barriers for entrepreneurs. This would require a collaboration between local government authorities and business associations to create a more entrepreneur-friendly regulatory environment.

#### 6.2.3 Private Sector and Civil Society Collaboration:

- **Support Networks and Training Programs:** Leverage partnerships between the private sector, civil society organizations, and entrepreneurs to provide training and development programs that enhance business skills and management capabilities.
- **Community Engagement Initiatives:** Encourage civil society organizations to facilitate community-based projects that promote entrepreneurial success, focusing on integrating business development with social development goals.

These recommendations are intended to guide policymakers, community leaders, and development agencies in formulating and implementing strategies that not only promote economic growth but also foster the holistic development of entrepreneurs and their communities. The focus is on creating an enabling environment where entrepreneurs can thrive and contribute effectively to societal well-being.

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## ANNEXES

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### Annex 1: Questionnaire and responses

Questionnaire - Informal entrepreneurs at Chipata Saturday market

**By completing this form, you agree to consenting for your data to be applied within an academic dissertation in development studies.**

#### **[Q1] age of entrepreneurs and Q5 business type of entrepreneurs**

<b>Number</b>	<b>Age</b>	<b>Business type</b>
1	42	Carpenter
2	40	Carpenter
3	35	Selling chairs
4	45	Artist
5	30	Bed making
6	34	Welder
7	54	Metal fabrication
8	51	Welder
9	47	Steel fixing
10	34	Welder
11	32	Saloon owner
12	27	Hair saloon
13	40	Hair saloon
14	45	Butchery
15	23	Butchery
16	53	Butchery
17	34	Butchery

18	32	Butchery
19	38	Farm produce seller
20	45	Fresh farm produce seller
21	43	Fresh farm produce seller
22	35	Restaurant
23	45	Fresh farm produce seller
24	32	Fresh farm produce seller
25	23	Restaurant
26	45	Restaurant
27	36	Restaurant
28	32	Tailoring
29	42	Tailoring
30	32	Saloon
31	35	Tailoring
32	44	Saloon

**[Q2] What is your gender?**

2. What is your gender?

[More Details](#)

● Male	16
● Female	16

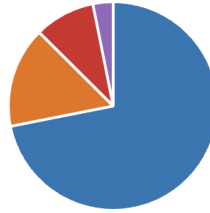


**[Q3] What is your marital status?**

3. What is your martial status? **(please tick one)**

[More Details](#)

<span style="color: blue;">●</span> Married/Living as married	23
<span style="color: orange;">●</span> Separated	5
<span style="color: green;">●</span> Divorced	0
<span style="color: red;">●</span> Widowed	3
<span style="color: purple;">●</span> Never married	1

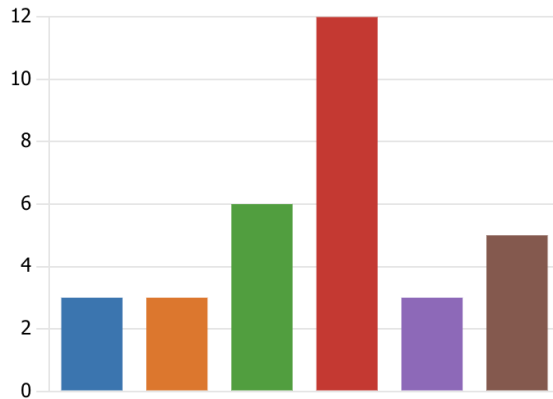


**[Q4] How many dependent children do you have?**

4. How many dependant children do you have? **(please tick one)**

[More Details](#)

<span style="color: blue;">●</span> None	3
<span style="color: orange;">●</span> 1	3
<span style="color: green;">●</span> 2	6
<span style="color: red;">●</span> 3	12
<span style="color: purple;">●</span> 4	3
<span style="color: brown;">●</span> More than 4 dependant children	5

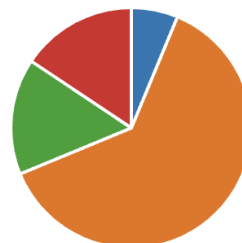


**[Q6] How long has your business been operating?**

6. How long have you been running within the business?

[More Details](#)

<span style="color: blue;">●</span> under 1 year	2
<span style="color: orange;">●</span> 1-5 years	20
<span style="color: green;">●</span> 5-10 years	5
<span style="color: red;">●</span> 10+ years	5

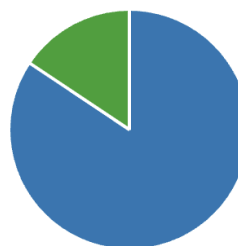


**[Q7] Would you continue running this business?**

7. Would you continue running this business?

[More Details](#)

● Yes	27
● No	0
● Maybe	5



**[Q8] What type of ownership do you hold in this business?**

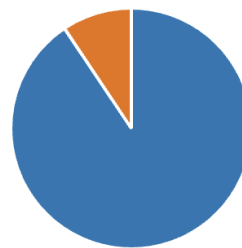
Number	Business type	Ownership profile
1	Carpenter	Self-owned
2	Carpenter	Owned in partnership
3	Selling chairs	Self-owned
4	Artist	Owned in partnership
5	Bed making	Self-owned
6	Welder	Owned in partnership
7	Metal fabrication	Owned by other people
8	Welder	Self-owned
9	Steel fixing	Owned in partnership
10	Welder	Self-owned
11	Saloon owner	Self-owned
12	Hair saloon	Self-owned
13	Hair saloon	Self-owned
14	Butchery	Self-owned
15	Butchery	Self-owned
16	Butchery	Self-owned
17	Butchery	Self-owned
18	Butchery	Self-owned

19	Farm produce seller	Self-owned
20	Fresh farm produce seller	Self-owned
21	Fresh farm produce seller	Self-owned
22	Restaurant	Self-owned
23	Fresh farm produce seller	Self-owned
24	Fresh farm produce seller	Self-owned
25	Restaurant	Self-owned
26	Restaurant	In partnership with sister
27	Restaurant	Self-owned
28	Tailoring	Self-owned
29	Tailoring	Self-owned
30	Saloon	Self-owned
31	Tailoring	Self-owned
32	Saloon	Self-owned

**[Q9] Do you work on full or part-time basis?**

9. Are you working full time or part time?

[More Details](#)



**[Q10] What types of business assets do you have?**

Number	Business type	Assets owned
1	Carpenter	Carpentry workshop

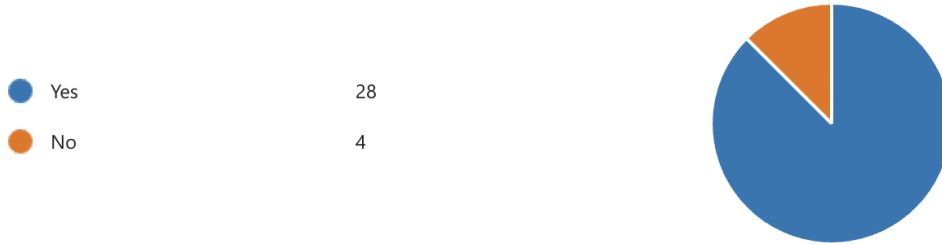
2	Carpenter	All carpentry tools
3	Selling chairs	Everything
4	Artist	Shop, machines and tools for carving
5	Bed making	Own tools and machines
6	Welder	Welding machine
7	Metal fabrication	Metal fabrication machine and tools
8	Welder	Welding machine, grinder, bench vice and toolkit
9	Steel fixing	All equipment
10	Welder	Tools provided after being divorced
11	Saloon owner	Hairdresser, Browser and cosmetics
12	Hair saloon	Browsers, hairdressers and cosmetics
13	Hair saloon	All materials
14	Butchery	Shops, slicing machine
15	Butchery	All machinery
16	Butchery	Own animals, slicing machine, shops and land
17	Butchery	Shop, slicing machine and animals
18	Butchery	2 slicing machines, 2 shops and land on title deeds
19	Farm produce seller	Big benches and a vehicle for orders
20	Fresh farm produce seller	Fresh vegetable selling center and 1 tonne truck
21	Fresh farm produce seller	3 big benches and a motorcycle for orders
22	Restaurant	Shop
23	Fresh farm produce seller	Benches and motorcycle
24	Fresh farm produce seller	Benches, motorcycle and an oxcart
25	Restaurant	Shop
26	Restaurant	2 restaurant shops, 6 workers, mincing machine etc.
27	Restaurant	1 shop and 3 workers
28	Tailoring	2 sewing machines and a big shop
29	Tailoring	Shop
30	Saloon	Machines for hair styling

31	Tailoring	2 sewing machines
32	Saloon	Paying k 6 as council rate for shop and equipment

**[Q11] Do you own the business assets yourself?**

11. Do you own the business assets yourself?

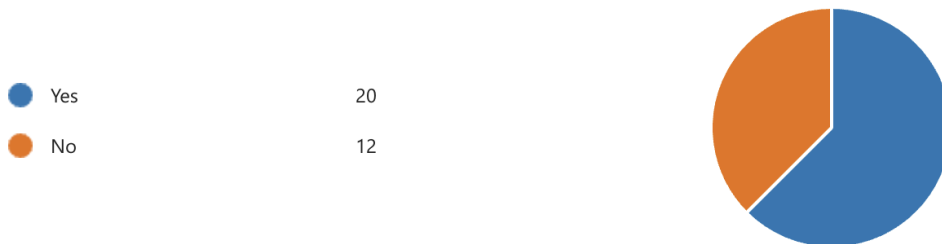
[More Details](#)



**[Q12] Have you had professional/ qualified training in this business?**

12. In regards to your business type, have you had professional/qualified training in it?

[More Details](#)



**[Q13] Do you find your business type more valuable than other business types?**

13. Think about your business type, do you find it valuable more than other business types?

[More Details](#)



**[Q14] Did you freely choose to undertake this entrepreneurship?**

14. "I freely chose to undertake this entrepreneurship business."

[More Details](#)



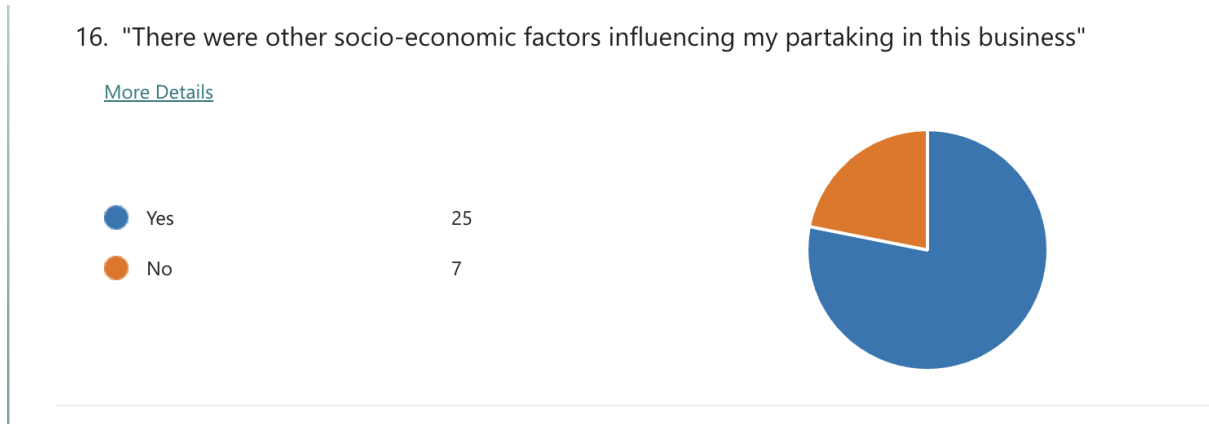
**[Q15] What motivated you to choose this business type?**

Number	Business type	What motivated choice of business
1	Carpenter	Business helped to build own house and take children to school
2	Carpenter	Business of selling coffins is viable as coffins are on demand
3	Selling chairs	Most people want to buy and use a chair
4	Artist	Artist business is on demand in Chipata from tourists passing by
5	Bed making	Business provides me with what I need

6	Welder	Business will enable me to go back to school
7	Metal fabrication	To earn a living
8	Welder	Demand for window and door frames and burglar bars is high
9	Steel fixing	There are few competitors in this business
10	Welder	To enable me to go back to school
11	Saloon owner	Chose business due to limited education opportunities
12	Hair saloon	To earn income
13	Hair saloon	Just chose on my own to earn income
14	Butchery	Everyone enjoys eating meat
15	Butchery	Due to profit from business
16	Butchery	To enjoy my time in the business
17	Butchery	Demand for meat is high, business is good
18	Butchery	After seeing that competitors were doing well
19	Farm produce seller	Advised by family to sell farm produce after losing spouse
20	Fresh farm produce	Due to high demand for fresh farm produce
21	Fresh farm produce	This is a fast-growing type of business
22	Restaurant	As a way of helping the community
23	Fresh farm produce	This is a daily needed produce
24	Fresh farm produce	To help the community with vegetables on a daily basis
25	Restaurant	The business has changed my life
26	Restaurant	Inspired by the course in catering to start this business
27	Restaurant	Business easy to run, has lots of customers
28	Tailoring	Started tailoring as a child
29	Tailoring	Personally, chose tailoring freely
30	Saloon	To earn money

31	Tailoring	Not difficult to run
32	Saloon	Because I have talent in the business

**[Q16] Were there other socio-economic factors influencing taking this business?**



**[Q17] What factors influenced entrepreneurs into their businesses?**

Number	Business type	Other influencing factors
1	Carpenter	Due to financial needs to boost business
2	Carpenter	Coffin business is attractive as people die everyday
3	Selling chairs	To be independent and to fight on my own
4	Artist	Sometimes timber is scarce especially during rainy season
5	Bed making	When it is rain season
6	Welder	None
7	Metal fabrication	None
8	Welder	Every citizen wants shelter
9	Steel fixing	None
10	Welder	None
11	Saloon owner	To earn income rather than just being a housewife
12	Hair saloon	High prices of materials
13	Hair saloon	High prices
14	Butchery	Many butchereries, hence, competition is high

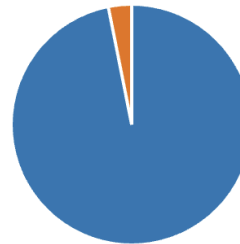
15	Butchery	To feed the entire Chipata
16	Butchery	Most people rely on my business due to reasonable prices
17	Butchery	Prices of animals increase often
18	Butchery	High price crisis
19	Farm produce seller	High fuel prices affects the price of produce
20	Fresh farm produce	High fuel prices affects transportation costs of produce
21	Fresh farm produce	High demand for fresh farm produce
22	Restaurant	High meal meal prices
23	Fresh farm produce	High price of fertilizer and chemicals
24	Fresh farm produce	High inflation rate and high price of fertilizers and chemicals
25	Restaurant	Low supply of meat and high meal meal prices
26	Restaurant	High prices of cooking oil, meat, and meal meal
27	Restaurant	High price of meal meal and other inputs
28	Tailoring	High prices of materials
29	Tailoring	High demand
30	Saloon	Need money
31	Tailoring	High price crisis
32	Saloon	To provide income for the family

**[Q18] Do you feel free to lead the kind of life you want?**

18. "I am free to lead the kind of life I want"

[More Details](#)

● Yes 31  
● No 1



**[Q19] What more information can you provide on choosing the kind of life you want?**

Number	Business type	Feedback on freely choosing the kind of life they want
1	Carpenter	Because I have lots of customers
2	Carpenter	Satisfied with my work
3	Selling chairs	Have lots of customers
4	Artist	I like art
5	Bed making	I like the business activities
6	Welder	I want to get a diploma
7	Metal fabrication	I know it very well
8	Welder	I earn salary through my business
9	Steel fixing	To see a better future
10	Welder	To proceed with my career
11	Saloon owner	Able to take my children to school
12	Hair saloon	Free as I earn adequate income
13	Hair saloon	As a divorcee I am able to take care of family
14	Butchery	Venture has helped me a lot
15	Butchery	Due to seeing the value of a butcher
16	Butchery	Both government and community boost my business
17	Butchery	Being my own boss while earning own income

18	Butchery	Butchery business doesn't need much pressure to run
19	Farm produce seller	I am a public figure and well known to the community
20	Fresh farm produce	Fresh farm produce business makes me who I am
21	Fresh farm produce	Have lots of customers who appreciate my services
22	Restaurant	Can do other things apart from my business
23	Fresh farm produce	One way of helping community
24	Fresh farm produce	If things are okay, the standard of life tends to be good
25	Restaurant	Advised by church members
26	Restaurant	Due to catering course, I run business well
27	Restaurant	The business experience gives me freedom
28	Tailoring	The business gives me independence to choose what I want
29	Tailoring	Can do other business apart from the tailoring business
30	Saloon	More capital needed
31	Tailoring	Through experience gained, can now independently run tailoring
32	Saloon	Can take my children to school and feed them

**[Q20] Have you experienced obstruction in leading the kind of life you want?**

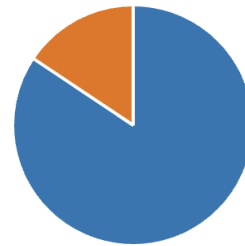
20. "I experience obstruction/s in leading the kind of life I want"

[More Details](#)

- Yes
- No

27

5



**[Q21] What obstructions have entrepreneurs faced?**

Number	Business type	Feedback on what obstructs entrepreneurs
1	Carpenter	Obstruction due to so many competitors
2	Carpenter	People accuse me of wanting people to die so I can sell my coffins
3	Selling chairs	Jealous
4	Artist	No obstruction because I like my work
5	Bed making	Due to lots of competitors
6	Welder	They say I am not educated
7	Metal fabrication	Sometimes business is low
8	Welder	Competition is very high
9	Steel fixing	Obstructions are always there
10	Welder	People laugh at me as a female welder
11	Saloon owner	Obstruction due to competition
12	Hair saloon	Obstruction due to high competition
13	Hair saloon	Obstructed when my ex-husband sold one of my shops
14	Butchery	Obstruction due to competition
15	Butchery	Obstruction due to competition but still forge ahead
16	Butchery	No obstruction at all
17	Butchery	Due to high competition

18	Butchery	Due to competition but still doing fine
19	Farm produce seller	No obstruction as I have lots of customers
20	Fresh produce farm	Obstruction due to competition but this is normal
21	Fresh produce farm	Obstruction due to competition but customers go for quality
22	Restaurant	Due to high competition
23	Fresh produce farm	When there is drought and high inflation
24	Fresh produce farm	When there is drought face obstruction
25	Restaurant	Due to many competitors
26	Restaurant	Due to many competitors
27	Restaurant	Because of competition
28	Tailoring	High competition in tailoring business
29	Tailoring	Due to lots of competition
30	Saloon	Due to competitors can't pursue valuable skills
31	Tailoring	Due to competition
32	Saloon	Due to too many foreigners doing business freely

**[Q22] What do entrepreneurs value most in life by business types?**

Number	Business type	Feedback on what entrepreneurs' value most
1	Carpenter	Hard work
2	Carpenter	To help community
3	Selling chairs	To have a better future
4	Artist	Doing my business
5	Bed making	Doing my job
6	Welder	To get the most out of life
7	Metal fabrication	To take my children to school

8	Welder	To teach youth not to depend on white collar jobs
9	Steel fixing	To create more jobs
10	Welder	To become a lecturer
11	Saloon owner	To be a fountain of success
12	Hair saloon	To buy a farm
13	Hair saloon	To become exposed to the community
14	Butchery	To have my own abattoir
15	Butchery	To go back to school and acquire the best in life
16	Butchery	To be known in the community and world
17	Butchery	To own an abattoir, farm and many animals
18	Butchery	To take my children to good colleges
19	Farm produce seller	To become independent and take children to better colleges
20	Fresh farm produce	Buy a farm and irrigation machines and start own farm
21	Fresh farm produce	To supply fresh farm produce to central hospital and Protea hotel
22	Restaurant	To take my children to school
23	Fresh farm produce	Build a standard house and buy a farm
24	Fresh farm produce	To have children educated and to boost capital for brother
25	Restaurant	Employ more workers by opening more restaurants
26	Restaurant	To upgrade my education and take children to higher education
27	Restaurant	To be recognized and known by community
28	Tailoring	To supply uniforms in all schools in Chipata
29	Tailoring	To have own tailoring company and employ more workers
30	Saloon	Working in business
31	Tailoring	Open own tailoring factory using income I earn
32	Saloon	My business

**[Q23] Does the business help entrepreneurs choose functions they value most in life?**

<b>Number</b>	<b>Business type</b>	<b>Does business help in choosing functions valued?</b>
1	Carpenter	Yes, the business drives all my dreams
2	Carpenter	Yes
3	Selling chairs	Yes
4	Artist	Yes
5	Bed making	Yes
6	Welder	Yes
7	Metal fabrication	Yes
8	Welder	Yes business helps me very much
9	Steel fixing	Yes
10	Welder	Yes
11	Saloon owner	Yes it helps me very much
12	Hair saloon	Yes
13	Hair saloon	Yes
14	Butchery	Yes
15	Butchery	Yes
16	Butchery	Yes
17	Butchery	Yes, it helps me so much
18	Butchery	Yes
19	Farm produce seller	Yes
20	Fresh farm produce seller	Yes like owning own house and living better life
21	Fresh farm produce seller	Yes it helps me choose the best things in life
22	Restaurant	Yes
23	Fresh farm produce seller	Yes
24	Fresh farm produce seller	Yes
25	Restaurant	Yes

26	Restaurant	Yes
27	Restaurant	Yes
28	Tailoring	Yes I am able to feed my children before school
29	Tailoring	Yes
30	Saloon	Yes
31	Tailoring	Yes
32	Saloon	Yes

**[Q24] What achievements to entrepreneurs' value most by business type?**

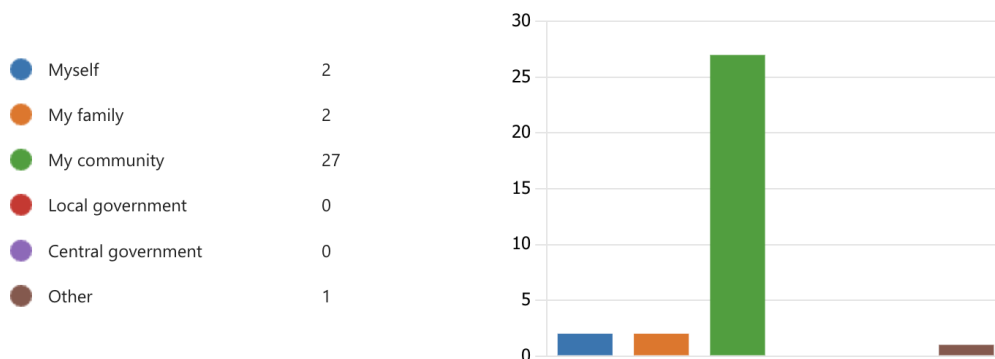
	<b>Business type</b>	<b>Feedback on achievements valued most</b>
1	Carpenter	To build a better nation
2	Carpenter	To have my family have a better life
3	Selling chairs	To become a best carpenter in life
4	Artist	Expand my business
5	Bed making	When my business run very fast
6	Welder	To become a doctor
7	Metal fabrication	Having a big workshop
8	Welder	For everyone to have a brighter future
9	Steel fixing	To give help to the vulnerable groups
10	Welder	To help the nation
11	Saloon owner	To have my own home
12	Hair saloon	To have my own home
13	Hair saloon	To employ more workers
14	Butchery	To buy a farm and animals
15	Butchery	To become a super star in Chipata
16	Butchery	Buy lots of animals and employ many workers
17	Butchery	Take children to better schools, buy land and many animals
18	Butchery	Buy new home, farm and cattle

19	Farm produce seller	To become a nurse and have own house
20	Fresh farm produce	Take care of vulnerable people, have a good home and health lifestyle
21	Fresh farm produce	Build big fresh farm produce shop and expand business
22	Restaurant	To see that all my children are educated
23	Fresh farm produce	Become the best fresh produce seller in Chipata city
24	Fresh farm produce	To have a good standard of life
25	Restaurant	Have own workers and bright future for my children
26	Restaurant	Have may restaurant outlets, employ more people and be recognized in the community
27	Restaurant	To become a Lecturer in Catering
28	Tailoring	To get the best out of life
29	Tailoring	Become supplier of my products in Chipata
30	Saloon	My business
31	Tailoring	Go to college to get more knowledge how to grow my business
32	Saloon	My business

**[Q25] Who do you think contributes most to any change in your life?**

25. Who do you think contributes most to any change in your life?

[More Details](#)



**[Q26] How do resources accessed through business help entrepreneurs expand capabilities?**

<b>Number</b>	<b>Business type</b>	<b>How business resources expands capabilities</b>
1	Carpenter	Buying more materials without relatives or government support
2	Carpenter	Buying more materials
3	Selling chairs	Multiplying my products
4	Artist	Boosting business at a high level
5	Bed making	Buying more materials
6	Welder	Just being able to sustain my family
7	Metal fabrication	Through empowerment
8	Welder	By buying my products
9	Steel fixing	Due to what I do to the community
10	Welder	Brings bread and butter on my table
11	Saloon owner	Buying more materials
12	Hair saloon	Opening more shops
13	Hair saloon	To help the community
14	Butchery	I am now known to the community through business
15	Butchery	Being a young lady, the business will help achieve ambition to succeed
16	Butchery	I am what I am because of hard work
17	Butchery	Helps me increase animal orders and to have own abattoir
18	Butchery	Having many animals to slaughter
19	Farm produce seller	Makes me be recognized in the community
20	Fresh farm produce	Expand fresh farm produce through re-investment
21	Fresh farm produce	To re-invest profits in bank and opening an insurance savings

22	Restaurant	Investing profits
23	Fresh farm produce	To expand business venture by buying more materials
24	Fresh farm produce	Opening more business centers
25	Restaurant	Re-investing profits in other markets
26	Restaurant	Re-investing into business putting profits in banks and other entities
27	Restaurant	Buying more materials needed to run and expand business
28	Tailoring	Helps with my plan to build another shop in 6 months
29	Tailoring	Buying more materials and opening more shops
30	Saloon	Helps with little income for family
31	Tailoring	Buying materials, building another tailoring shop
32	Saloon	Being able to feed family and take children to school.

**[Q27] What choices of functioning do entrepreneurs have due to their businesses?**

<b>Number</b>	<b>Business type</b>	<b>Choices of functions due to business contributions</b>
1	Carpenter	Working, resting, being health and being part of the community
2	Carpenter	Provision of food bread and butter
3	Selling chairs	Being part of the community
4	Artist	Being literate and health leading to happiness
5	Bed making	Working
6	Welder	Being literate
7	Metal fabrication	Health
8	Welder	Working hard and health wise
9	Steel fixing	Literate and security
10	Welder	Literate
11	Saloon owner	Peace of mind as don't depend on husband salary

12	Hair saloon	Being independent and part of the community
13	Hair saloon	Being independent
14	Butchery	Extra health and being very popular in community
15	Butchery	To upgrade my education
16	Butchery	Resting as I now have my manager
17	Butchery	Being part of the community and health
18	Butchery	Being known in the community due to business
19	Farm produce seller	Health wise and peace of mind
20	Fresh produce farm	Being part of the community and being recognized in society
21	Fresh produce farm	Working without panicking as have workers, health and happiness
22	Restaurant	Being part of the community
23	Fresh produce farm	Everyone knows me well due to community exposure
24	Fresh produce farm	Being health and part of the community
25	Restaurant	Literate due to knowledge from college and part of the community
26	Restaurant	Resting as an independent businessperson
27	Restaurant	Known to community due to products I supply
28	Tailoring	Independent and part of the community and good work ethics
29	Tailoring	Helps with some income
30	Saloon	Helps with some income
31	Tailoring	Now literate and can teach fellow business partners
32	Saloon	Being able to feed family from work income

**[Q28] Does the business help you in having a sense of achievement such as being independent, being accepted and having a proud lifestyle?**

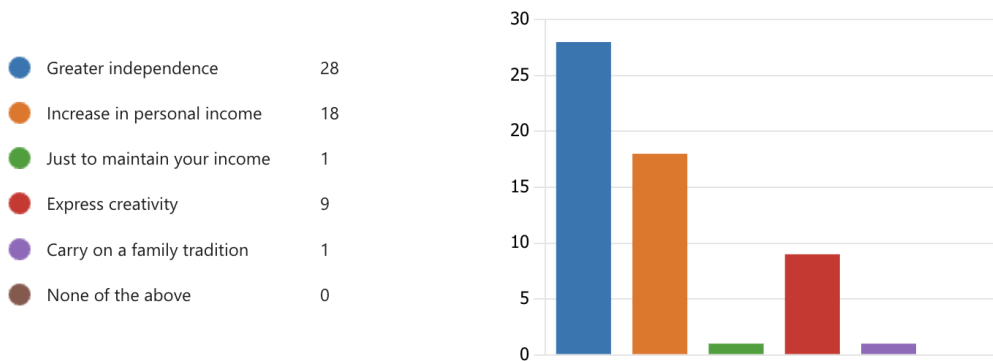
Number	Business type	Sense of achievement? If so, what is this?
1	Carpenter	Yes
2	Carpenter	Yes
3	Selling chairs	Being independent
4	Artist	Yes
5	Bed making	Yes
6	Welder	Being independent
7	Metal fabrication	Yes
8	Welder	Yes I have peace of mind
9	Steel fixing	Yes
10	Welder	Independent
11	Saloon owner	Independent as earn own salary from business
12	Hair saloon	Yes
13	Hair saloon	Yes
14	Butchery	Independent and well known in the community
15	Butchery	Yes have achieved a lot
16	Butchery	Independent
17	Butchery	Independent and community have accepted me
18	Butchery	Independent and do not depend on other people
19	Farm produce seller	Independent and no longer asks for help
20	Fresh farm produce seller	Independent
21	Fresh farm produce seller	Yes
22	Restaurant	Being independent and accepted
23	Fresh farm produce seller	Achievements have made me independent
24	Fresh farm produce seller	Yes
25	Restaurant	Yes
26	Restaurant	Yes
27	Restaurant	I have now been accepted by the community
28	Tailoring	Independent and can-do other businesses

29	Tailoring	Yes
30	Saloon	Yes
31	Tailoring	Independent and can do what I value in life
32	Saloon	Yes

**[Q29] What factors motivated entrepreneurs to start business?**

29. You can tick as many motivation factors as appropriate, when you think about what helped to motivate you to start your business.

[More Details](#)



**[Q30] What are the most valuable or important goals of entrepreneurs?**

Number	Business type	Most valuable or important goals of entrepreneurs
1	Carpenter	To have my children achieve their goals in education
2	Carpenter	To buy a farm and have a bright future
3	Selling chairs	To take my children to school
4	Artist	To expand my business to higher levels
5	Bed making	To become known to the world
6	Welder	To become a better Zambian
7	Metal fabrication	To achieve what I want in life
8	Welder	To have my own company in Chipata
9	Steel fixing	To become independent

10	Welder	To achieve my goals
11	Saloon owner	To buy a farm
12	Hair saloon	To educate my children
13	Hair saloon	To become known to the community
14	Butchery	To employ more workers
15	Butchery	To become a super star
16	Butchery	To acquire the best out of life
17	Butchery	Buy land for my animals and employ more workers
18	Butchery	To become a supplier like Zam beef
19	Farm produce seller	Buy a farm, a beautiful house and be part of the community
20	Fresh farm produce	Educate my children, build a mansion and live a health life
21	Fresh farm produce	Take children to school, buy a new house and a farm
22	Restaurant	To buy a farm
23	Fresh farm produce	To have all children educated and buy a mansion
24	Fresh farm produce	To have a good standard of life
25	Restaurant	To build and buy a farm
26	Restaurant	To buy a farm and employ more workers
27	Restaurant	To have many businesses in Chipata
28	Tailoring	To supply entire Chipata with my tailoring products
29	Tailoring	To have my own tailoring business company
30	Saloon	To earn more money
31	Tailoring	To see business grow, improve career, have own shop/shop keepers
32	Saloon	To earn more money for business expansion

**[Q31] Do you think you have ability to pursue and realize your most valuable or important goals in life**

Number	Business type	Ability to pursue and realize valuable goals?
1	Carpenter	Yes
2	Carpenter	Yes
3	Selling chairs	Ye
4	Artist	Yes
5	Bed making	Yes to buy a home or improved house
6	Welder	Yes
7	Metal fabrication	Yes
8	Welder	Yes Iam able to get government and private tenders
9	Steel fixing	Yes to pursue a degree education
10	Welder	Yes
11	Saloon owner	Yes I want to upgrade my education
12	Hair saloon	Yes
13	Hair saloon	Yes
14	Butchery	Yes
15	Butchery	Yes if others can realize, I can also achieve
16	Butchery	Yes
17	Butchery	Yes being able to feed community through venture
18	Butchery	Yes able to get the best out of life due to business
19	Farm produce seller	Yes able to pursue important goals and things in life
20	Fresh farm produce seller	Yes I have ability to pursue important goals in life
21	Fresh farm produce seller	Yes
22	Restaurant	Yes
23	Fresh farm produce seller	Yes I have ability to pursue important goals in life
24	Fresh farm produce seller	Yes
25	Restaurant	I have ability to pursue important things in life

26	Restaurant	I have ability to pursue important things in life
27	Restaurant	Yes
28	Tailoring	Yes
29	Tailoring	To take my children to higher level education
30	Saloon	No
31	Tailoring	Yes being recognized by the community and society
32	Saloon	Yes

**[Q32] Have you experienced being forced, oppressed or obstructed from your business?**

<b>Number</b>	<b>Business type</b>	<b>Feedback on being forced, oppressed or obstructed from business</b>
1	Carpenter	Experience these when just started business
2	Carpenter	Obstructed as they accuse me of being a wizard
3	Selling chairs	Obstructed due to stiff competition
4	Artist	Not obstructed at all
5	Bed making	Not experienced any obstruction
6	Welder	Forced to start the business
7	Metal fabrication	Yes experienced obstruction
8	Welder	Obstructed the first time I wanted to get a loan
9	Steel fixing	No experience of any obstruction
10	Welder	Oppressed
11	Saloon owner	Obstruction due to competition
12	Hair saloon	Oppressed when thieves stole from my shop
13	Hair saloon	Oppressed
14	Butchery	Oppressed due to competition
15	Butchery	No obstruction as the God I pray to will protect my business

16	Butchery	No opponents at all
17	Butchery	Obstruction due to competition
18	Butchery	Oppressed when thieves broke in and stole my machinery
19	Farm produce seller	Family of my late husband grabbed property and children
20	Fresh farm produce	Obstruction due to competition
21	Fresh farm produce	Obstructed when relatives refused to help me in time of trouble
22	Restaurant	No obstruction
23	Fresh farm produce	No obstruction
24	Fresh farm produce	Oppressed
25	Restaurant	Obstruction due to competition
26	Restaurant	Forced initially but upon applying knowledge happy and health now
27	Restaurant	No obstruction
28	Tailoring	Obstruction due to competition
29	Tailoring	Parents forced me to start tailoring after I dropped from school
30	Saloon	Obstruction due to competition
31	Tailoring	At the begging felt oppressed as was laughed at by opponents
32	Saloon	Obstruction due to competition

**[Q33] Did you personally choose this business or other factors influenced you?**

<b>Number</b>	<b>Business type</b>	<b>Feed on personally choosing business or other factors influence start of business</b>
1	Carpenter	Chose business personally
2	Carpenter	Chose business personally

3	Selling chairs	Chose business personally
4	Artist	Chose business personally
5	Bed making	Chose business personally
6	Welder	Challenges I had forced me to start business
7	Metal fabrication	Did not choose business personally
8	Welder	Chose business personally
9	Steel fixing	Chose business personally
10	Welder	Did not choose business personally
11	Saloon owner	Chose business personally
12	Hair saloon	Chose business personally
13	Hair saloon	Chose business personally
14	Butchery	Chose business personally
15	Butchery	Chose business personally
16	Butchery	Chose business personally
17	Butchery	Chose business personally
18	Butchery	A neighbour who succeeded in this business influence me
19	Farm produce seller	Well-wishers and church influenced me to start the business
20	Fresh farm produce	Chose business personally
21	Fresh farm produce	Chose business personally
22	Restaurant	Chose business personally
23	Fresh farm produce	Chose business personally
24	Fresh farm produce	Family and church advised me to start this business
25	Restaurant	Chose business personally
26	Restaurant	My sister influenced me to start this business
27	Restaurant	Chose business personally

28	Tailoring	Chose business personally
29	Tailoring	Initially forced but happy with business now
30	Saloon	Forced to start business due to no income
31	Tailoring	My parents influenced me to start this business
32	Saloon	Chose business personally

**[Q34] Does this business help you improve the kind of life you desire?**

Number	Business type	Does business help improve kind of life desired?
1	Carpenter	Yes
2	Carpenter	Yes
3	Selling chairs	Yes it enhances my independence
4	Artist	Yes it helps me improve my standard of living
5	Bed making	Yes it helps me
6	Welder	Helps to some extent
7	Metal fabrication	Yes
8	Welder	Helps me a lot
9	Steel fixing	Yes there is improvement in my standard of living
10	Welder	Yes
11	Saloon owner	Yes I am able to provide food for family
12	Hair saloon	Yes
13	Hair saloon	Yes
14	Butchery	Yes
15	Butchery	Yes bought an improve house, 21 animals and land
16	Butchery	Yes
17	Butchery	Helped me buy 6 butchery shops now
18	Butchery	Yes helped me achieve my goals

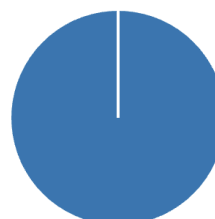
19	Farm produce seller	Helped to improve life and health and to help family
20	Fresh farm produce seller	Yes helped me to save in the bank and insurances
21	Fresh farm produce seller	Yes my fresh farm produce business has improved
22	Restaurant	Yes
23	Fresh farm produce seller	Yes lam now independent
24	Fresh farm produce seller	Yes I now run another shop
25	Restaurant	Yes it has improved my standard of living
26	Restaurant	Yes it helps me achieve my other goals in life
27	Restaurant	Yes I am able to work and take children to schools
28	Tailoring	It has positively changed my life
29	Tailoring	Yes
30	Saloon	Yes it helps a bit
31	Tailoring	Yes it has improved my standard of life
32	Saloon	Yes

**[Q35] Do most people in Zambia and Chipata consider own account business a valuable career choice?**

35. In Zambia or Chipata, most people consider working on their own account as marketeers as a desirable career choice?

[More Details](#)

● Yes 32  
● No 0

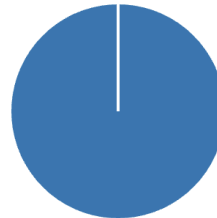


**[Q36] Do entrepreneurs who are successful at starting new business have a high-level status and respect in Zambia or Chipata?**

36. In Zambia or Chipata, those successful at starting a new business such as a marketing venture have a high level of status and respect

[More Details](#)

● Yes	32
● No	0

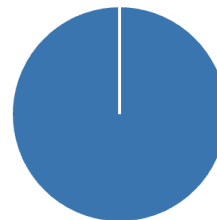


**[Q37] Is there regular public media about successful new businesses in the marketplace?**

37. In Zambia or Chipata, you'll often see public media about successful new businesses in the market place

[More Details](#)

● Yes	32
● No	0

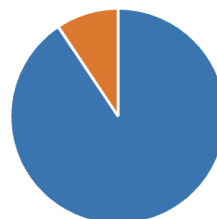


**[Q38] Did you take personal risks to start your business?**

38. I took personal risks to start my business

[More Details](#)

● Yes	29
● No	3

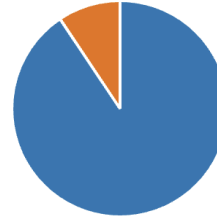


**[Q39] Are there many, few or no other businesses offering the same products and services to customers?**

39. Right now, there are many, few or no other businesses offering the same products and services to your potential customers? **(please tick one option)**

[More Details](#)

<span style="color: blue;">●</span> Many business competitors	29
<span style="color: orange;">●</span> Few business competitors	3
<span style="color: green;">●</span> No business competitors	0
<span style="color: red;">●</span> Don't know	0



**[Q40] Do you intend to sell or close your business in the next year?**

40. Please indicate where you agree or disagree with the following statement "In the next one-year, it is likely that I will sell or close my business"

[More Details](#)

<span style="color: blue;">●</span> Yes	11
<span style="color: orange;">●</span> No	21

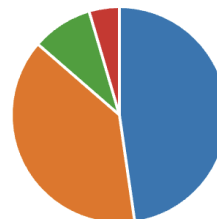


**[Q41] What motivation factors could lead you to leave business to seek employment instead?**

41. You can tick as many motivation factors as appropriate, when you think about what could lead you to make the decision to leave your business and seek job within employment instead?

[More Details](#)

<span style="color: blue;">●</span> Greater security	21
<span style="color: orange;">●</span> Increase in personal income	17
<span style="color: green;">●</span> Just to maintain my income	4
<span style="color: red;">●</span> None of the above	2
<span style="color: purple;">●</span> Don't know/ not sure	0



**[Q42] What support if any do entrepreneurs get from Government?**

<b>Number</b>	<b>Business type</b>	<b>Type of government support if any to entrepreneurs</b>
1	Carpenter	No support at all
2	Carpenter	Empowerment support
3	Selling chairs	Empowerment support
4	Artist	Provision of small loans
5	Bed making	Lots of support
6	Welder	No support at all
7	Metal fabrication	Through loans
8	Welder	Through loans
9	Steel fixing	Empowerment funds support
10	Welder	No support at all
11	Saloon owner	Loan through women empowerment funds
12	Hair saloon	Social cash transfer/ women empowerment funds
13	Hair saloon	Social cash transfer/ women empowerment funds
14	Butchery	No support I sponsor myself
15	Butchery	No support, I am self-dependent
16	Butchery	No support, I have my own abattoir
17	Butchery	Cash transfer, women empowerment and other loans
18	Butchery	Loans, social cash transfer, business development funds
19	Farm produce seller	Social cash transfer, women empowerment and soft loans
20	Fresh farm produce	Social cash transfer, government loans, training on business growth
21	Fresh farm produce	Training on business growth through social media, government loans
22	Restaurant	Social cash transfer, business tips and business loans
23	Fresh farm produce	Fresh produce business tips on social media

24	Fresh farm produce	Social cash transfer, loans and CDF funds
25	Restaurant	Empowerment funds and social cash transfers
26	Restaurant	Social cash transfer and training through social media
27	Restaurant	Social cash transfer, support through CDF and training in social media
28	Tailoring	Social media training to grow tailoring business, empowerment funds
29	Tailoring	Social cash transfer, empowerment funds and tips to grow business
30	Saloon	Women empowerment funds
31	Tailoring	Social cash transfer, social media education and CDF funds
32	Saloon	No support but other women receive support

**[Q43] What are the most important hopes for future which could turn your business more successfully?**

Number	Business type	What are your important future hopes
1	Carpenter	To have a better future for family have more workers, develop Zambia
2	Carpenter	Use savings in insurance to buy more materials and invest in buildings
3	Selling chairs	Have lots of customers and workers
4	Artist	To build a big art gallery to display my art works
5	Bed making	Buy a farm, educate my children and help community
6	Welder	Be a doctor to improve the health care in Zambia
7	Metal fabrication	To employ more workers
8	Welder	To build a better Zambia
9	Steel fixing	To have lots of clients that buy my products
10	Welder	For business to bring greater benefits in my future

11	Saloon owner	Educate myself and children and be popular by buying a farm
12	Hair saloon	Building a house, buy more materials and take care of family
13	Hair saloon	Want to have own abattoir
14	Butchery	To become a director in my own firm
15	Butchery	To become my own boss
16	Butchery	To become a supplier for entire Chipata, buy a farm and many animals
17	Butchery	Become a millionaire, take children to universities, own farm/animals
18	Butchery	Become own boss, buy a new house, car and educate children
19	Farm produce seller	Become supplier of fresh farm produce to lodges and shopping malls
20	Fresh farm produce	Build a house, buy a farm and take children to school
21	Fresh farm produce	Extending business, take children to higher education, buy a farm
22	Restaurant	Build a standard house and take children to colleges
23	Fresh farm produce	Become own boss, be recognised in community, run charitable center
24	Fresh farm produce	Take children to higher education, buy a home, employ more workers
25	Restaurant	Build modern restaurant, buy a farm and be recognised in community
26	Restaurant	Take care of vulnerable and buy a new house
27	Restaurant	See a better Chipata, build a mansion and buy a farm
28	Tailoring	More tailoring business, buy mansion, buy farm, take children to Uni
29	Tailoring	Buy a new house
30	Saloon	More money to grow business
31	Tailoring	Increase income level, take children to high education, house/farm

32	Saloon	Have more money and government to restrict foreigners
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## Annex 2: Data Collection Letter



UNIVERSITY  
of  
LUSAKA

Plot No. 37413, Off Alick Nkhata Mass Media, P. O. Box 36711, Lusaka  
Phone: +260 211 233407, 258409, Fax: +260 211 233409, E-mail: vicechancellor@unilus.ac.zm, registrar@unilus.ac.zm  
Website: www.unilus.ac.zm

All correspondence should be addressed to the Vice Chancellor

15<sup>th</sup> November, 2022

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

**RE: DATA COLLECTION REQUEST-ENTREPRENEURSHIP AND THE HUMAN DEVELOPMENT PARAGIGM A CAPABILITY APPROACH: A CASE STUDY OF ENTREPRENEURS, SATURDAY MARKET, CHIPATA**

This letter serves to introduce **MUTINTA TWAAMBO KANENE** Identity Number **MDS212101491** as a bona fide student of the University of Lusaka pursuing Master of Arts in Development Studies.

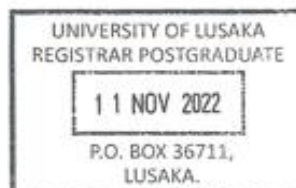
**MUTINTA TWAAMBO KANENE** is required to submit a Dissertation as part of the requirements for the award of a Master of Arts in Development Studies and therefore seeks to collect data from your institution. Her Dissertation title is stated above. The data will be used solely for Academic purposes and a copy of the final document can be availed to you upon request.

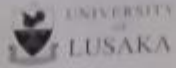
Any assistance given to her will be greatly appreciated.

Yours Faithfully,


Mwamba Chanda (Mr.)

DEPUTY REGISTRAR





SCHOOL OF POSTGRADUATE STUDIES  
5<sup>TH</sup> TO 14<sup>TH</sup> JANUARY 2024 GBS800 DISSERTATION SUBMISSION

No	Item	Done
1	Were you registered for GBS800 in the JULY-DECEMBER 2023 semester?	✓
2	Has your FINAL DISSERTATION been signed by the supervisor?	✓
3	Have you attached the Turnitin similarity report to the appendix?	✓
4	Is your Turnitin similarity report below 20 percent? Please append the similarity report to your dissertation.	✓
5	Have you submitted a soft copy version of your dissertation to the UNIVERSITY TURNITIN CLASS called "DISSERTATION FINAL SUBMISSION JAN 2024?" See point (3) on the next page for more details.	✓
6	What is your dissertation's total word count (including references and appendices)?	19,875.....WORDS
Candidate Name: Mutinta Kanene		
Student Number: MDS 21210491		
Signature: 		
Date: 8/01/2024		

EACH STUDENT MUST ATTACH THE FOLLOWING SIGNED CHECKLIST AS PART OF THEIR DISSERTATION SUBMISSION.



UNIVERSITY  
OF  
LUSAKA

SCHOOL OF POSTGRADUATE STUDIES

SUBMISSION OF DISSERTATION FOR EXAMINATION

Name of student: Mubinta Kanene

Student number: MDS21210491

Programme of study: Master Development Studies

Dissertation

title: Entrepreneurship and the Human  
development paradigm - A capability  
approach - case study of Saturday  
market entrepreneurs in Chipata District


Signature of student: 

Date: 8/1/24

Supervisor's Comments:

I recommend this dissertation for submission for examination (If you do not recommend, kindly provide a written report and attach hereto).

Name of Supervisor: Dr. Bernadette Mandawa-Bray

Signature of Supervisor: 

Date: 03/01/2024