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# Empowering Women Entrepreneurs in Africa: Investigating Information Access and Use of Information and Communication Technologies by Women-Owned Enterprises in Zambia

Daniel Mumba, *The University of Western Ontario*

Supervisor: Dr. Catherine A. Johnson, *The University of Western Ontario*

A thesis submitted in partial fulfillment of the requirements for the Doctor of Philosophy degree in Library & Information Science

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EMPOWERING WOMEN ENTREPRENEURS IN AFRICA: INVESTIGATING  
INFORMATION ACCESS AND USE OF INFORMATION AND COMMUNICATION  
TECHNOLOGIES BY WOMEN-OWNED ENTERPRISES IN ZAMBIA

by

**Daniel Mumba**

Library and Information Science

A thesis submitted in partial fulfillment of the requirements for the Degree of Doctor of  
Philosophy

The School of Graduate and Postdoctoral Studies  
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London, Ontario, Canada

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Centre, Ottawa, Canada. Information on the Centre is available on the web at [www.idrc.ca](http://www.idrc.ca)*

## ABSTRACT

This study investigated the information seeking behaviour of Zambian women entrepreneurs, specifically focusing on their information needs, information sources, barriers to information access, and usage of information and communication technologies (ICTs). For conceptual framework, the social network approach, Chatman's Information Poverty theory, and the Unified Theory of Acceptance and Use of Technology (UTAUT) were used to examine and understand the various characteristics of Zambian women entrepreneurs' information seeking behaviour. In order to achieve the objectives of the study, five key questions were asked on the women's information needs, information sources, barriers to information access, women's level of knowledge and skills in the use of technology, and on women's social network networks. The research involved two data collection techniques: 1) a questionnaire which was administered to 300 women business owners; and 2) qualitative inquiry consisting of in-depth interviews with 25 participants who had also completed the questionnaire. The questionnaire made it possible to collect data on various thematic areas of the study. The findings of the study show that most Zambian women business owners need information on market opportunities, information on sources of raw materials, funding sources, and information on government programs. The results of the study also show that family, friends, and acquaintances are some of women's major sources of information. Others are tradeshows, Internet, workshops and seminars. Other findings of the study indicate that the level of knowledge and use of information and communication technologies among Zambian women entrepreneurs is very low. The majority of them lack computer skills and have limited knowledge of computer applications. Results of the study also reveal that women entrepreneurs face numerous barriers to information access. Some of the barriers cited are lack of financial resources, high cost of ICTs, poor networks, non-availability of current information, poor government policies, and lack of information skills among women business owners. The study recommends that the Zambian government, the private sector and other stakeholders take measures to provide entrepreneurial support to Zambian women business owners, especially as would improve their business environment for entrepreneurial success and for the economic development of the country.

**Keywords:** Information Seeking; Women Entrepreneurship; Information Access; Barriers to Information; Information and Communication Technologies; Zambia.

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## ACRONYMS

AGOA:	African Growth and Opportunity Act
AZWIM:	Association of Zambian Women in Mining
BDS:	Business Development Studies
BOP:	Bottom of the Pyramid
CBU:	Copper belt University
CEDAW:	Convention on the Elimination of all Forms of Discrimination against Women
CEEC:	Citizen Economic Empowerment Commission
COMESA:	Common Market for East and Southern Africa
CSO:	Central Statistical office
EE:	Effort Expectancy
EF:	Effort Expectancy
FC:	Facilitating Condition
FEMCOM:	Federation of National Associations of Women's in Common Market for Eastern and Southern Africa
GBV:	Gender Based Violence
GDP:	Gross Domestic Product
GIDD:	Gender in Development Division
GNI:	Gross National Index
GRZ:	Government of the Republic of Zambia
HIV AIDS:	Human Immuno Virus Acquired Immune Deficiency Syndrome
HRDP:	Human Resource Development Program
ICTS:	Information and Communication Technologies
ILO-IA:	International Labour Organization-Iris Aid
ILO:	International Labour Organization



IMF:	International Monetary Fund
LDC:	Least Developed Countries
LIS:	Library and Information Science
MCTI:	Ministry of Commerce Trade and Industry
MDG:	Millennium Development Goal
MNC:	Multinational Co-operations
MP:	Member of Parliament
MSDP:	Mining Sector Development Program
MSME:	Micro Small and Medium Enterprise
NCDP:	National Commission for Development Planning
NGOCC:	Non-Governmental Organization Coordinating Committee
NGO:	Non-Governmental Organizations
NGP:	National Gender Policy
NTE:	Non-Traditional Export
OECD:	Organizations for Economic Co-operation and development
PE:	Performance Expectance
SAP:	Structural Adjustment programme
SI:	Social Influence
SME:	Small Medium Enterprises
SMME:	Small Micro and Medium Enterprise
SNA:	Social Network Analysis
SSIAZ:	Small Scale Industries Association of Zambia
UNCTAD:	United Nations Center for Trade and Development
UNDP:	United Nations Development Program
UNFEM:	United Nations Development Funds for Women

UNFPA:	United Nations Fund for Population Activities
UN:	United Nations
UNZA:	University of Zambia
USAID:	United States Agency for International Development
UTAUT:	Unified Theory of Acceptance and Use of Technologies
WEDAZ:	Women Entrepreneurship Development Association of Zambia
WEDGE:	Women’s Entrepreneurship Development Program and Gender Equality
WE:	Women Empowerment
WFC:	Women for Change
WID:	Women in Development
WILSA:	Women in Law for Southern Africa
WWK:	Women’s Ways of Knowing
ZARD:	Zambia Association for Research and Development
ZCSMBA:	Zambia Chamber for Small and Medium Business Associations
ZDA:	Zambia Development Agency
ZDHS:	Zambia Demographic and Health Survey
ZEDEF:	Zambia Export Development Fund
ZESCO:	Zambia Electricity Supply Co-operation
ZFAWIB:	Zambia Federation of Associations of Women in Business
ZICTA:	Zambia Information and Communications Technology Authority
ZNWLG:	Zambia National Women’s Lobby Group

# CHAPTER 1

## 1. OVERVIEW

### 1.1 Introduction

This study examines the information seeking behaviour of women entrepreneurs in Zambia in order to determine barriers preventing them from gaining access to and sharing information, including the use of ICTs, to improve their chances of success. Women entrepreneurs are an emerging force in national economies. They have attracted the attention of policy makers and researchers as they have been recognised as an important untapped source of economic growth. Despite the recognition given to the potential role women entrepreneurs can play in the national development process, many countries including Zambia have neglected to provide the support needed for women's entrepreneurial growth (Jamali, 2009). Hall (2003) suggests that this is probably because developing countries lack a reliable and detailed picture of the economic impact of women's entrepreneurship. Several declarations and conventions aimed at raising the economic status of women and reducing gender inequality have been ratified by almost all the African countries; however very little has been done to understand the particular problems facing women entrepreneurs. As Mayoux (2001) explains, women continue to suffer gender bias in the social and economic environment in which they operate and face different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises.

### 1.2 Zambia's Geographical Features and Demographic Characteristics

Zambia is a land-locked sub-Saharan country sharing boundaries with the Democratic Republic of Congo (DRC) and Tanzania in the north; Malawi and Mozambique in the east; Zimbabwe and Botswana in the south; Namibia in the southwest and Angola in the west. Zambia covers a land area of 752,614 square kilometres, which is about 2.5 percent of Africa. Administratively, the country is divided into ten provinces and 83 districts. Of the ten provinces, two are predominantly urban, namely Lusaka and Copperbelt provinces. The remaining provinces—Central, Eastern, Northern, Luapula, North-Western, Western, and Southern—are predominantly rural provinces. Zambia lies between 8 and 18 degrees south latitude and between 20 and 35

degrees east longitude. It has a tropical climate and vegetation with three distinct seasons: the cool dry winter from May to August, a hot dry season from September to October, and a warm wet season from November to April. Zambia has a number of major rivers that are the main sources of water—the Zambezi (from which Zambia derives its name), Kafue, Luangwa, and Luapula rivers. Zambia has also several large freshwater lakes, which include Lake Tanganyika, Lake Mweru, Lake Bangweulu, and the largest man-made lake in Africa, Lake Kariba. The terrain consists of high plateaus, large savannas, and hilly areas; the highest altitude is in the Muchinga Mountains, at 6,000 feet (1,828 meters). The Great Rift Valley cuts through the southwest and Victoria Falls, the most visited site in Zambia, is in the South. There are several game parks in the country; some consider Southern Luangwa to be the best game park on the continent. The northern part of the country receives the highest rainfall, with an annual average ranging from 1,100 mm to over 1,400 mm. The southern and eastern parts of the country have less rainfall, ranging from 600 mm to 1,100 mm annually, which often results in droughts. Its population currently stands at approximately 13.5 million, according to the 2010 national census.

### 1.3 Zambia's Economy

The GDP per capita is estimated to be around US\$1,425 with the literacy rate estimated at 67.2% of the total population based on the 2010 Census of Population and Housing (Central Statistical Office, Zambia, 2010). Zambia has a mixed economy consisting of a modern urban sector that, geographically, follows the railroad lines, and a rural agricultural sector. For a long time, the modern sector was dominated by state-owned enterprises, particularly its major export resource, copper mining, while private businesses dominated the construction and agriculture sector. Since 1991, the government has actively pursued policies that facilitate private sector growth, including decontrol of prices, trade liberalization, market-determined exchange and interest rates, financial sector liberalization, and more responsible fiscal and monetary policies. With the introduction of the liberalized market-oriented economy, most state-owned companies were privatized and some were placed under receivership (Zambia Demographic and Health Survey, 2007).

### 1.4 Characteristics and Role of SMEs in Zambia

According to the Small and Medium Enterprises (SMEs) policy (Ministry of Commerce, Trade and Industry, 2008), the Small and Medium Enterprises sector in Zambia is broadly

characterised by the activity of enterprises engaged in the production of goods and services with the primary objective of generating employment and income. Based on the official Zambian definition of Micro, Small and Medium Enterprises, a micro enterprise is one whose total investment excluding land and buildings is eighty thousand kwacha (K80, 000 or US\$15,000), with an annual turnover of US\$30,000 and employing up to ten (10) persons. A small enterprise is defined as one whose total investment in manufacturing and processing, excluding land and building, is between US\$15,000 and US\$30,000 in plant and machinery, while those in trading and service provision should have total investment up to US\$30,000, with a turnover of between 30,000 and US\$45,000 and employing between eleven and forty nine persons. Medium Enterprises are defined as business enterprises larger than a small enterprise, whose total investment, excluding land and building and in manufacturing and processing is between US\$40,000 and US\$90,000 in plant and machinery, while in the case of trading and service provision total investment should be between US\$30,000 and US\$55,000, with a turnover of between US\$55,000 and US\$150,000, and employing between 51 -100 persons. (Ministry of Commerce, Trade and Industry, 2008). The SMEs are concentrated in the traditional economic sectors characterised by use of low technology; they rely largely on social networks and inter-firm cooperation, and are oriented towards the local and less affluent segments of the market.

SMEs, especially the micro-sized, have the characteristics of household enterprises. They are largely part of the informal economy. Their business activities are largely in trading, and simple manufacturing and only a small portion are engaged in service related businesses. The range of activities is usually in the production of consumer goods. Among their manufactured products are textile products, carpentry and other wood products, light engineering and metal fabrication, food processing, leather products, handicrafts and ceramics. The services sector includes restaurants and food preparation, hair salons and barbershops, passenger and goods transport, building construction, telecommunication services, and business centre services and cleaning services. The trading sector is largely concentrated in consumable products, industrial products, and agricultural inputs and produce (Ministry of Commerce, Trade and Industry-Zambia, 2008).

The existence of a large SMEs sector, 98 percent of which is informal, has implications on macroeconomic policy and the functioning of the economy. In order for government to adequately support the ever-growing SME sector in Zambia, there is need to safeguard

macroeconomic stability, requiring that the government budget, including the country's poverty reduction strategies, must be financed in a sustainable, noninflationary manner. In other words, government should have the ability to implement sound macroeconomic policies, which will be able to ensure that the financing of poverty reduction strategies does not jeopardize macroeconomic stability (Ministry of Commerce, Trade and Industry- Zambia, 2008).

However, there is scant information regarding SMEs sector activities and as such, it is difficult to estimate the size of the private sector in totality, as data from the Central Statistics Office (CSO) do not disaggregate national output in relation to enterprise size. Based on the 1996 Baseline Survey on micro and small enterprises, the sector consisted of approximately 97 percent of all enterprises and employed 18 per cent of the labour force, 47 percent of whom were women. Women owned 46 per cent of these enterprises although they tended to be concentrated in low return activities and employed fewer workers (Parker, 1996). The study further revealed that the sector in Zambia is dominated by enterprises with a workforce of less than 10 employees. About 46 per cent of all enterprises represented those in self-employment while 52 percent of all activities were based in rural areas. Manufacturing accounted for 41.3 per cent of the sector activities, while commerce accounted for 48.5 per cent, and services for 10.2 per cent. Against these contributions to the national economy, Zambian SMEs have been reported to be facing a horde of business constraints that include inaccessible markets, shortage of inputs, inaccessible finance, poor transport facilities and lack of appropriate tools/machinery, anti SMEs government regulatory barriers, lack of skilled labour, shortage of shop/rental space, unavailable utility services, and technical problems (Richardson, Howarth and Finnegan, 2004). Working conditions are also usually poor as certain production areas are considered health hazards. According to a 1997 World Bank Report, Zambian firms of all sizes identified the lack of access to credit, excessive competition from imports, insufficient demand and infrastructural weaknesses as their most pressing constraints (Parker, 1996). All of these business constraints are manifestations of market failures which appear to be endemic in the SMEs sector and which justify government intervention by way of relevant policies (Ministry of Commerce, Trade and Industry- Zambia, 2004). Lack of access to useful information will exacerbate these problems for women entrepreneurs, making it more difficult to source appropriate resources including materials and finances, as well as the required information necessary to market their products, both locally and overseas.

## 1.5 Economic Trends

Zambia is endowed with abundant natural resources, which include copper, cobalt, zinc, lead, coal, and emeralds, gold, silver, uranium, water and fertile land. The main industries are mining, transportation, construction, manufacturing and agriculture. At independence in 1964, the Zambian economy was broadly stable but characterized by slow growth. Using the World Bank Atlas method of ranking world economies, Zambia's Gross National Income (GNI) per capita stood then at US\$200 (current US\$). Zambia's per capita GNI remained higher than those of Botswana, Egypt and Thailand, until the late 1970s or early 1980s. Zambia's GDP was also larger than that of Botswana, Gabon and Panama during this period. The overall budget and balance of payments were both in surplus at independence and remained so for the next two years. Foreign reserves were also high, amounting to close to twelve months of import cover while public external debt was virtually non-existent. However, while being in balance, the structure of the economy was designed to service the copper mining sector and the white settler community. As a result, the non-mining economy was underdeveloped and human development for the majority African population remained dismally low (Government of the Republic of Zambia. Vision 2030, 2006).

After 27 years of one party rule, a democratic government was ushered into office in 1991. In order to develop and diversify the economy, the new Government took over fifty-one percent ownership of the mines and nationalized a substantial part of the manufacturing sector, all public utilities and key elements of the transport and communications sector. The Government also constructed socio-economic infrastructure, including an oil pipeline, rail line, roads, bridges, schools, and hospitals and housing units (Government of the Republic of Zambia. Vision 2030, 2006).

In the early 1970s the macroeconomic environment was destabilized by rising transport and petroleum costs and declining copper prices. This resulted in Zambia's budget and balance of payments surpluses shifting to massive deficits on both accounts. Expecting the terms-of-trade shock to be temporary, the Government chose to finance the imbalances through domestic and foreign borrowing, at variable interest rates. Contrary to expectations, during the 1970s and 1980s, Zambia's macroeconomic environment was increasingly destabilized by declining copper

prices, rising world interest rates and regional conflicts among its neighbours (Government of the Republic of Zambia. Vision 2030, 2006).

In terms of Zambia's sector growth performance, during the period 1965 to 2001, the fastest growing sector was agriculture, at 3.1 percent period average annual growth rate, with most of the growth occurring during the post-market reform period (9.7 percent between 1992 to 2001 compared to 0.9 percent between 1965 and 1992). The worst performing sector was industry, which grew at a marginal period average annual rate of 0.5 percent, with its weakest performance being recorded during the post-market reform period (average annual decline of 3.2 percent during the period 1993 to 2001 compared to an average annual growth of 1.8 percent during the period 1965 to 1992). The poor sector performance was mainly due to weak or negative growth in the mining and quarrying and manufacturing sub-sectors. The poor performance of the mining and quarrying sub-sector was due to declining copper production, which contracted at an average annual rate of 3.2 percent a year between 1965 and 2001. The decline was particularly severe in the 1990s, when the sector contracted at average annual rate of 5.1 percent a year. The decline was driven by falling international copper prices, which declined by an average rate of 3.4 percent a year between 1973 and 2002 as well as due to lack of new capital investment (Government of the Republic of Zambia. Vision 2030, 2006).

Manufacturing value added as a share of GDP increased from 7 percent in 1965 to a peak of 37 percent in 1992. During the period, manufacturing value added grew at an average annual rate of 3.7 percent, compared to 11 percent in Malaysia and 10.3 percent in Thailand. The weak relative performance of Zambia's manufacturing was due largely to the dominance of stagnant state-owned enterprises and the prevalence of state controls. Hence, in 1993, Government commenced the privatization of state-owned enterprises and liberalized external trade. The immediate impact of the reforms was a further deterioration in manufacturing sector performance, due both to restructuring and weak investment: Zambia's gross fixed capital formation declined from a period annual average of 19 percent of GDP between 1971 and 1992 to 14 percent between 1993 and 2001. Since 1996, Zambia's manufacturing sector has resumed positive growth, although the recovery has been uneven. The industries that have grown fastest are those that have a growing domestic demand (food, beverages and tobacco) due to population growth and those that have had new entrants with a focus on exports (mainly textiles and leather



products). Other industries, including basic metals, non-metallic minerals and fabricated mineral, have remained stagnant. The share of manufactured goods as a percentage of merchandise exports increased from 1 percent in 1975 to 13 percent in 2001. However, Zambia's share of manufactured goods in merchandise exports is much lower than in Malaysia, South Africa and Thailand where they constitute the majority of merchandise exports. In each of these economies, the rise in the share of manufactured goods in merchandise exports during 1975-2001 was a multiple of the corresponding increase in Zambia.

Copper, Zambia's major export, accounted for an average of 67 percent of annual total export receipts between 2002 and 2005. This increase was buoyed by an upward trend in copper prices, which rose from US\$0.61 per pound in 2002 to US\$1.61 per pound by the end of 2005. Exports of secondary products including sugar, copper wire and electric cables have also been enhanced by the rise in their constituent prices. However, other world commodity prices have been extremely unstable with Zambian export prices other than copper generally exhibiting a downward trend, adversely affecting non-traditional exports (NTEs). NTEs largely comprise primary products such as cotton lint, cotton yarn, flowers, vegetables, gemstones and tobacco. Their price declines have resulted in the share of NTEs in Zambia's total export earnings falling from 39.0 percent in 2002 to 25.7 percent in 2005. (Government of the Republic of Zambia. Vision 2030, 2006)

## **1.6 Zambia's Demographic Characteristics**

### **1.6.1 Population**

According to Central Statistical Office's 2010 national census report, the total population of Zambia is 13,092,666, with the proportion of females being slightly over 50% while that of males is 49.3 percent. The previous censuses have also shown that the number of females has been higher than that of the males, except in 2010 when females were outnumbered as indicated in the table below.

**Table 1. 1: Population size by Sex, 1969, 1980, 1990, 2000 and 2010**

<b>Census Year</b>	<b>Male population</b>	<b>Female population</b>	<b>Total</b>
1969	1,987,011	2,069,984	<b>4,056,995</b>
1980	2,770,000	2,889,800	<b>5,659,800</b>
1990	3,617,577	3,765,520	<b>7,383,097</b>
2000	4,946,298	4,939,293	<b>9,885,591</b>
2010	6,454,697	6,638,019	<b>13,092,666</b>

The proportion of males to females is similar in the rural areas.

## 1.6.2 Literacy

According to Central Statistical Office's 2010 gender statistics report for the years 1990 and 2000, the proportion of male adults who were literate was higher than that of female adults in both 1990 and the year 2000. In 2000, the proportion of male adults who were literate was 76.6 percent while that of female adults was 58.3 percent. The proportion of male adults who were literate in 1990 was 76.2 percent while that of female adults was 56.3 percent. And also in comparison of the 1990 and 2000 data on youth literacy rates, report shows a decline between the two years for both males and females. The youth literacy rate for females reduced from 71.2 percent in 1990 to 65.5 percent in 2000 while that of the males reduced from 78.9 percent in 1990 to 75.4 percent in 2000 (Gender Statistics Report - Zambia, 2010)

## 1.6.3 University Enrolments

The numbers of females receiving university education in Zambia are low compared to those of males. According to CSO, there were more males than females enrolled at both the University of Zambia (UNZA) and the Copperbelt University (CBU), Zambia's two public universities. At the University of Zambia, the highest enrolment for females recorded was in 2009 (4,917) and

lowest in 2006 and 2008 (4,080). In the same year male enrolment was 6242 at the University of Zambia while CBU recorded 4,430 enrolments for males. However, though the number of enrolled females has always been lower than that of males, both universities recorded an increase in the number of female student enrolments in 2009 compared to female enrolments in 2008 (Gender Statistics Report - Zambia, 2010)

### 1.6.4 Household Headship

A head of household is the person who is considered to be the head by the other members of the household and normally makes the day-to-day decisions governing the running of the household. Based on the information in the table below, the female headed households constituted 27.7 percent of the total households in 1980. However, the proportion of female headed households reduced to less than 23 percent of the total number of households in the years 1990, 2000 and 2010.

**Table 1. 2:** Percentage Distribution of Household head by sex: 1980, 1990, 2000, 2010

<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
1980	72.3	27.7	1,128,400
1990	83.1	16.9	1,327, 098
2000	81.1	18.9	1,884,741
2010	77.5	22.5	2,513,768

**Source:** CSO: Gender Statistics Report, 2010

### 1.6.5 Life Expectancy at Birth

Life expectancy at birth refers to the average number of years a newly born child is expected to live, if the current existing mortality and other conditions were to prevail for a long time. The table below presents information on life expectancy at birth for the years 1969, 1980, 1990 and 2000. In 1980, life expectancy for both males and females was 52 years. This reduced to 47 years in 1990 and then increased to 50 years in 2000. Information also shows that life expectancy for females in all the census years was higher than that of males. A marked difference of 4 years between female and male life expectancy was observed in 2000, with female life expectancy at 52 years compared to that of males at 48 years.

**Table1.3:** Life Expectancy by sex: 1969, 1980, 1990, 2000

Sex	1969	1980	1990	2000
Male	41.8	52	46	48
Female	45.0	53	48	52

**Source:** Central Statistical Office: Gender Statistics Report, 2010

## 1.6.6 Employed Persons by Occupation

This information is based on the report of 2008 employment survey. According to the report, of the total number of employed persons in 2008, 51.9 percent were male and 48.1 percent were female. In rural areas, 49.2 percent were male while 50.8 percent were female, whereas in urban areas, 59.2 percent of employed persons were male and 40.8 percent were female.

The table below also shows that with the exception of Agriculture, forestry and fishing, and Sales activities, there were more males than females in the other types of occupations. Of the persons whose tasks are associated with Administrative and managerial occupations, 70.9 percent were male while 29.1 percent were female. In terms of Professional and technical activities, males (61.6 percent) outnumbered females (38.4 percent).

**Table 1.4:** Percentage Distribution of Currently Employed Persons Aged 15 Years and above by Sex, Residence and Occupation, 2008.

	Rural		Urban		Employed Persons
	male	female	male	female	
Administrative/managerial	76.6	23.4	69.3	30.7	32,274
Professional, Technological and related	66.7	33.3	59.4	40.6	231,073
Clerical and related	73.0	27	53.8	46.2	60,879
Sales	45.7	54.3	41.2	58.8	333,037
Agriculture, food and fishing	47.7	52.3	51.2	48.8	3,285,785
Production	69.9	30.1	82.4	17.6	348,111
Service	65.7	34.3	63.1	36.9	303,951
Not Stated	42	57.3	51.1	48.9	11,736
Total Zambia	49.2	50.8	59.2	40.8	<b>4,606,846</b>

**Source:** CSO - Labour force Survey, 2008

Similarly more females than males in rural areas had occupations in the Agriculture, forestry and fishing, and Sales activities. Of all persons in rural areas whose tasks are associated with Agriculture, forestry and fishing, 47.7 percent were male while 52.3 percent were female. Furthermore, of all persons in rural areas whose tasks are associated with Sales, 45.7 percent were males while 54.3 percent were females. In urban areas, all the other activities had more males except for Sales activities, which registered more females (58.8 percent) than males (41.2 percent). Occupations in the Production and related activities registered the highest proportions of males with 82.4 percent compared to only 17.6 percent for females.

### 1.6.7 Participation in Decision-making

Politics and decision-making have generally been dominated by males in Zambia. This section presents information on male and female representation in certain decision-making positions.

#### *Political Positions*

The proportion of female Members of Parliament (MP) increased from 13.9 percent in 2009 to 15 percent in 2010. This increase, however, comes after a drop in the proportion of female MP's in both 2006 (14.7 percent) and 2009 (13.9 percent) from 19 percent in 2005.

**Table 1.5:** Percentage of females in Decision-Making Positions for selected Political Positions, 2005-2010

Decision Making Position	2005	2006	2009	2010
Members of Parliament	19	14.7	13.9	15
Cabinet Ministers	23.8	23.8	9.1	17.4
Deputy Ministers	8.9	18.2	17.2	12.5

**Source:** National Assembly of Zambia

The proportion of female Cabinet Ministers also increased from 9.1 percent in 2009 to 17.4 percent in 2010. These proportions though, are lesser than what was recorded in 2005 and 2006 when female representation at Cabinet Minister Level was at 23.8 percent in both years. On the other hand, female representation in the office of Deputy Minister continues to record a decrease

from 2006 at 18.2 percent to 17.2 percent in 2009 and at 12.5 percent in 2010. Female representation in the office of Deputy Minister was low (Gender Statistics Report - Zambia, 2010).

## 1.7 Socio economic status of Women in Zambia

According to the report by the United States Agency for International Development (USAID), even though women constitute 51% of the Zambian population, they are underrepresented in many areas of socio-economic activities. Women in Zambia have lower levels of education, limited access and control over production resources, face a high maternal mortality rate compared to other countries, and are most affected by poverty and HIV/AIDS. Zambian women are on average poorer than men with 70% of the female-headed households being poor, compared to 63% of the male-headed households. In education, there are gender imbalances. Despite gender parity at primary level, there is a higher drop-out rate for girls from grade 5, when girls are 12-14 years old. In the health sector, the maternal mortality ratio, though improving, remains high at a rate of 591 deaths per 100,000 live births. Women's vulnerability to HIV/AIDS is a consequence of cultural practices such as polygamy and sexual cleansing. This is an African traditional custom in which in-laws inherit a widow after she has sex with one of her dead husband's male relatives. Zambia ranks 150th of 169 countries on the United Nations Development Programme (UNDP) Gender Inequality Index, revealing large discrepancies in conditions for women and men (USAID, Zambia Country Development Strategy 2011-2015, 2011).

Although Zambia is a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (1980), and has various laws and regulations on the books to outlaw discrimination and enshrine equal rights, women in Zambia still face legal and institutional challenges. Law enforcement is inconsistent, and traditional structures, practices, and customary law often trump statutory law. As a result, women generally find greater constraints in accessing government services and are more likely to experience government business processes that exploit women's increased vulnerability to gender inequities.

Gender roles in Zambian society result in a general imbalance in women's economic participation. Women provide approximately 70% of the country's smallholder agricultural

labour force, yet do not benefit from productive assets control. Sixty percent of households below the national poverty line are headed by women. Despite their prominent roles in agricultural and household nutrition, women are marginalized in Zambian agricultural markets. Though they make up a vast majority of the agricultural workforce, women's control of income from the sales of agricultural produce is often limited (USAID, Zambia Country Development Strategy 2011-2015, USAID, 2011).

Gender inequity is very apparent in measures of education and women's health in Zambia. Female literacy in Zambia is estimated at 59.8% compared to that of males 82%. Six out of ten married girls, aged 15–19, cannot read at all. Only 22% of boys and 17% of girls complete grade 12, although this is an improvement from 17% and 11.6% respectively in 2004. The 48% female pass rate for grade 9 and grade 12 exams lags behind the 56% male pass rate. While over 95% of girls have access to basic education, male completion rates for grade 9 (57%) exceed that of female (48%) and less than 25% of girl's complete secondary school. Adolescent pregnancy is the number one reason girls discontinue their education in Zambia. Women's health is hindered by gender inequities in the household. In many Zambian societies women's use of health services is dependent on acquiring permission from men and their ability to secure sufficient resources for treatment (USAID, Zambia Country Development Strategy 2011-2015, USAID, 2011).

Gender inequity is a significant constraint to inclusive prosperity in Zambia. The principle of gender equality is not addressed effectively in the Republican Constitution due to contradictions inherent in the current Constitution itself. Zambia's constitution permits a dual legal customary and statutory law system. The multiplicity of ethnic origin and the use of two often contradictory legal systems impacts significantly on the ways in which women and men access and control assets, and the ability to derive benefits from their work. For example, while Article 11 prohibits discrimination on the basis of sex, Article 23(4) negates this provision by allowing the application of customary law - which is grounded in patriarchal norms and values, in matters of personal law. In certain tribes, when a man dies intestate, the property he acquired devolves on his children as family property, whereby the head of the family is the eldest male child of the deceased who occupies the family house and holds same as a trustee of the other children (siblings). This results in biases against women in various laws including marriage laws,

land law, and the Intestate Succession Act. Although statutory law takes precedence over customary law, the fact that many people live in rural and traditional settings gives customary law primacy in large parts of the country. Because the practices and procedures remain unwritten and subjective, magistrates (nearly all male) often use their own judgment when deciding such cases. (USAID, Zambia Country Development Strategy 2011-2015, 2011). The Gender Inequality Index for Zambia is 0.752, ranking it 124th out of 137 countries based on 2008 data. This index takes into account a Family Code rating of 108/112 (Zambia is polygamous), a Physical Integrity rating of 60/114 (Zambian women are poorly protected), and an Ownership Rights rating of 111/122 (Zambian women's rights to property are almost non-existent). Zambia scores very well in terms of son preference (1/122) and Civil Rights (1/122) – female infanticide is rare and women are allowed freedom of dress and movement. In the education sector however, a gender gap exists in secondary and tertiary education enrolments, suggesting that the education of sons continues to be more highly valued than the education of daughters, a situation that perpetuates gender inequality. Other key indicators are equally disturbing – only 15% of parliamentary seats are held by women - barely 26% of adult women have a secondary or higher level of education compared to 44% of adult men, and female formal labor market participation is 60% compared to 79% for men. Rural poverty in Zambia is approximately 80%, with 68% of total population living below the national poverty line. (USAID, Zambia Country Development Strategy 2011-2015, 2011). Zambia's HIV epidemic has stabilized at a high prevalence of 14.3%. Adult HIV prevalence remains higher among women (16.1%) than men (12.3%) and among young people aged 20–24, women are more than three times as likely as men to be infected with HIV (16.3 percent vs. 4.4%), despite nearly equal risk knowledge and frequency of reported condom use. (USAID, Zambia Country Development Strategy 2011-2015, 2011)

## 1.8 Women and Globalization

Due to its complexity, globalization does not have an agreed upon definition as various people define this phenomenon according to how they conceptualize it. It is therefore a complex phenomenon which has impacted countries, organizations and individuals in different ways. However some scholars (Chow, 2003; Hoogvelt, 1997; Sassen, 1998) have described globalization as a complex and multifaceted process of worldwide economic, social, cultural and political expansion and integration which have enabled capital, production, finance, trade, ideas,



images, people and organizations to flow transnationally across the boundaries of regions, nation states and cultures. Johnston-Anumonwo and Doane (2011) also assert that globalization represents increasing interconnectedness of people and places across the world through economic, political and cultural processes. Others have described globalization as a process of interaction and integration among the people, companies, and governments of different nations, a process driven by international trade and investment and aided by information technology. This process has effects on the environment, on culture, on political systems, on economic development and prosperity, and on human physical wellbeing in societies around the world (Johnston-Anumonwo and Doane, 2011). There are numerous other definitions of globalization, as its influence has been overwhelming.

There is evidence to suggest that development of information and communication technologies (ICTs) is essentially responsible for or causes globalization (Brincat, 2003; Borghoff, 2011; Gable, 2006, and Nelson & Clark, 1994). Brincat (2003) notes that scientific advances and technological changes have been and will remain important drivers of the globalisation process. This is demonstrated by the growing impact of ICTs on globalisation, and has led to a rapid application of scientific advances in new products and processes, a high rate of innovation across various countries. Echoing this claim, Borghoff (2011) also states that a major driver of globalization is technological progress. The rise and commercialization of the Internet and the maturing of ICTs are making organizations' business environments increasingly more international, and as a consequence also their communication and business processes. With ICTs the world has become much smaller, such that at the touch of a button connection between two people or more in different parts of the world is established within seconds. The development of ICT is an essential factor for the continuing globalization of organizations' political, social, and economical environments. As Nelson & Clark, (1994) also observe, ICTs have supported, facilitated, and often provided the impetus for global business development, making it possible for people to engage in any business with people in other parts of the globe. ICTs play a very pivotal role in the globalization process. Therefore societies without access to ICT may be in danger of being isolated and excluded from global development, as globalization and the use of ICT open up opportunities for promoting democracy and prosperity in various parts of the globe.

Every discourse on globalization has two sides to it, as people have argued that globalization has both positive and negative consequences. For some, globalization has opened windows of opportunities for all, while others view globalization as leading societies to greater disparities between the wealthy and the impoverished, with hundreds of millions of people being left behind in conditions of starvation and homelessness (Zembylas and Vrasidas, 2005). For the proponents of globalization, it's all about opportunities for everyone. Rapid globalization can be attributed to the spread of ICTs, which have helped expand economic opportunities across most countries (Nelson and Clarke, 1994).

According to the World Development Report (2012), greater access to information has allowed many in developing countries to learn about life and in other parts of the world, including information pertaining to the role of women, possibly affecting attitudes and behaviors. A shift toward more egalitarian gender roles and norms has also been facilitated and, in some cases, reinforced by women's economic empowerment. The report also highlights that the enormous economic transformation that has been witnessed over the past three decades has been fostered by the growing global flows of goods and services, technology, and information. It's these changes that have transformed the way domestic and global markets and institutions function, which have in turn changed the economic landscape for individuals (including women) households, firms, and governments (World Development Report, 2012). In developing countries, the shares of female manufacturing and service employment increased from 6 and 17 percent respectively in 1987 to 7 and 24 percent in 2007. In contrast, in developed countries the share of female manufacturing employment fell from 12 percent in 1987 to 6 in 2007, while the share of female service employment rose from 44 to 46 percent over the same period (World Development Report, 2012). The report further observes that improvements in Information and Communication Technologies have allowed women (and men) around the world to access markets in growing numbers by lowering information barriers and reducing the transaction costs associated with market work. Because time and mobility constraints are more severe for women than men, women stand to benefit more from these developments (World Development Report, 2012). The foregoing are the reasons some people are optimistic about globalization, as they are convinced that there is greater access to economic opportunities for everyone, including women. However, other people are sceptical about globalization, arguing that it has brought more misery than solutions for society. The World Bank and the International Monetary Fund (IMF) have

played a major role in the process of globalization, especially in the African context, where many countries face economic problems and a huge foreign debt burden. These two global institutions have promoted policies in the years following the debt crisis of the 1980s and 1990s (Johnston-Anumonwo and Doane, 2011), which have now come into question as a result of the deepening financial crises being faced not only in the developing world but in all parts of the world including Europe and North America. The controversy is that many developing nations are in deep debt and perpetual poverty mainly because of the policies of international institutions such as the International Monetary Fund (IMF) and the World Bank. Their programs, specifically the Structural Adjustment Policies (SAP) have been heavily criticized for many years for creating poverty in most parts of the world, especially the developing world (Teunissen and Akkerman, 2005, [www.fondag.org](http://www.fondag.org)). This is despite the IMF and World Bank claiming that their programs are aimed at reducing poverty. The claim is that Structural Adjustment Policies have been imposed to ensure debt repayment and economic restructuring, whereby poor countries were required to reduce spending on things like health, education and development, while debt repayment and other economic policies have been made the priority. This implies that the IMF and World Bank have demanded that poorer nations lower the standard of living of their people. According to Charmes (2000), the World Bank and IMF policies have had a greater impact in African countries where the majority of the working population is engaged in informal employment. It is estimated that there are more than a million informal businesses in Zambia, with most of them located in rural areas, and mostly based on agricultural operations, and run by farmers with low skills and generating low revenues. Only a small proportion of the firms in the informal sector are based in urban areas. Low levels of skills, labour-intensive technology, and small firm size characterize the informal sector in Zambia. These businesses lack access to microcredit finance, information, training opportunities, and other resources required for business success. Most business proprietors in the informal sector also have low education (Shah, 2012). However, the informal sector in Zambia has grown to assume a prominent role as it employs a large share of the adult working population. However, not so much is known about the actual size of businesses in the informal sector in Zambia today (Shah, 2012). It is also worth noting that the informal sector, especially the Micro enterprise sector is dominated by manufacturing activities, which is the most dynamic and growth-oriented part of the informal sector.

According to a study conducted by the International Labour Office, there are four types of informal sector operators in Zambia categorized as follows; *self-employed* (“proprietors” in the informal sector); *informally employed* (working for wages as casual workers, seasonal farm workers or service workers and domestic servants); *formal sector employees and self-employed* who work part-time in the informal sector; and *remainder* (comprising mainly apprentices and unpaid family workers)(Finnegan and Singh, 2004).

The informal sector is important in national development and in the livelihoods of many Zambian families. The informal sector plays a key role in the distribution chain of goods and services on behalf of the formal sector, especially in the rural areas. For instance, small-scale retail shops have become popular sales outlets for household products from locally and foreign-owned companies. Several chain stores use the informal sector to sell their products and expand their market share in both rural and urban areas where their operations would otherwise be uneconomical. In addition, informal sector operators provide a crucial retailing service by re-packaging goods in smaller units to suit the purchasing power of the poor. Despite the low scale of their operations, these activities are crucial to both the formal and the informal sectors. (Shah, 2012). Anecdotally, the informal sector in Zambia is also one of the major sources of raw materials for several companies in the formal sector. For example, most milling and brewery companies purchase maize from small-scale farmers. Also the major supermarkets in the country buy farm produce such as poultry products, vegetables and several other goods from individuals in the informal sector.

Although globalization has brought significant increases in agency and access to economic opportunities for many citizens in many countries of the developing world (World Development Report (2006), it’s not everyone who has had access to those opportunities. Haapaniemi (1998) explains that large gaps remain in many sectors of the economies of many countries as global competition has presented challenges, especially for smaller companies that lack resources. Women have been impacted the most due to lack of skills. As Hosseini (2006) explains, competition brought about by globalization means that, for the economic side, most women in developing countries, especially in Africa and Asia, have been excluded from the market because of their lack of skills and experience. Hosseini (2006) also asserts that although globalization has offered women some opportunities, it has equally brought new and unique challenges for

them. Effects of globalization have exacerbated gender inequality, which has created many challenges for women in different economic sectors as a substantial number of women have been adversely affected, both absolutely as well as in relation to men.

Globalization has also had significant influence on policies of national governments in developing countries, which have had to formulate policies on terms dictated by the proponents of globalization. Some of the policies that have been introduced as a result of globalization have worked against women, especially those in small-scale entrepreneurship. As Markovic (2009) points out, macro- and micro-economic policies, including structural adjustment, most often do not take negative impacts on women into account, especially on those that belong to marginal groups or those that are exposed to a larger poverty risk. Global competition has further marginalised women in developing countries. Markovic (2009) correctly observes that in order to increase their global competitiveness, more and more investors are moving to countries that have low labour costs or shifting to informal employment arrangements. Most of those involved in informal employment arrangement with investors are women, who are usually paid very low wages.

In the area of trade, it's the women in Africa and other developing countries who have borne the brunt of globalization. According to Hosseini (2006) trade liberalization has allowed the import of subsidized agricultural products and consumer goods that have wiped out the livelihoods of women producers, further claiming that the increased entry of foreign firms has also had a similar effect through displacing farming women from their land or out-competing them for raw materials essential to their productive activities. In Zambia, under the guise of promoting foreign investments, government has allowed foreign companies, especially those in the mining sector to force women out of their farmlands, where these foreign companies have set up business ventures in which, again, women have been employed on exploitative terms, thereby making women perpetually dependent on other people. It's this kind of dependence on foreign investment that has contributed to the marginalization of women.

Women who have remained in production have faced barriers to entry into new economic activities brought about by globalization. Blackmore (2000) claims that due to their low status, lack of information, lack of skills, and lack of resources, among others, most women in the developing world are not able to access global export markets. He argues that globalization does

not mean everyone is on equal footing. Globalization has not created markets for the poor nor has it created markets for the rich alone. It has created one global market for all, a situation which has left most small-scale business operators in a vulnerable position. Similar situations made it difficult for export-oriented women owned companies to succeed on the global export market. This is mainly due to stiff competition brought about by globalization. In the words of Blackmore (2000):

there is no single market to which all have access either as producers or consumers. Markets are based upon inequality, envy, greed, desire, and choice. Not all individuals have the same material capacity to exercise their choices. There is not a level playing field of a global market in which all contenders (individuals and nations) compete equally, but rather a set of interrelated, interlinked markets with little movement between them. Markets are processes and relationships imbued with structural power relations and these have an asymmetrical gender dimension, both shaping and being shaped by gender relations. Markets are not neutral, but are social settings with value systems that reward some individual behaviors and not others depending upon their positional goods (p.478)

Implicitly, small enterprises in Africa, that are export oriented will find it difficult to access international markets as they lack standards to compete with exporters from other parts of the world. According to OECD (2006), a variety of factors may impede access to goods markets or increase the cost of entry, such as distance from the market. In the case of women, mobility constraints may limit their ability to travel or sell in markets. Other factors that would prevent market entry for women are the lack of permission or certification to trade in certain markets. For example, small farmers and women would be confined to domestic markets because they do not have the required certification to trade produce on the global market (OECD, 2006). Information about types of goods sold or prices at which they are sold is another factor that prevents women from participating in international transactions. In the OECD's view, it is these types of collusive and restrictive practices that may disproportionately affect women and small producers, creating unequal access that exacerbates inequalities.

Globalization has also killed women's agricultural enterprises in most developing countries. As Hussein (2006) states, globalization has severely impacted women in relationship to food and the production of food. Due to global market forces, inequalities between countries

have become greater, forcing many impoverished countries to stop growing food for local consumption, in favour of growing food for export. Many countries in the developing world, especially those in Africa have been turned into dumping grounds for cheaper products from other countries, thereby killing local initiatives, especially those run by women, consequently leading to food insecurity, reduced nutrition, and has moved women in exporting countries into low-paying, undervalued agricultural work (Hussein 2006).

Claims have also been widely made that modern information and communication technology, especially the Internet, have brought about many new opportunities for women. But this is only true to a certain extent, as not all women have benefited from ICTs. The observation by Hosseini (2006) and the World Development Report (2006) is true that, it's only the few women who are well educated and who belong to high-income classes who have benefited, while women who are not well educated or are illiterate are marginalized. In Africa, for someone to gain access to and start using ICTs, they need some appropriate training, which most of them find difficult to achieve. The unfortunate thing is that in the developing world where globalization has had a more devastating impact, especially on women, national governments have not been able to come up with interventions or measures to protect their vulnerable citizens from the heavily biased policies of globalization. Gray (1996) claims that economic globalization has developed to the extent that social democratic policies are no longer viable and that national governments are powerless in the face of global economic integration and neoliberal deregulation. Instead global competitive pressures have forced governments to reduce state spending and interventions (World Development Report, 2006).

## 1.9 Approaches to Women's Economic Development

The importance of the role of women in economic development has been widely recognised, yet the challenge to identify and select a suitable and a more comprehensive approach to women's economic development remains problematic. Several approaches to integrate women into the economic development process have been followed, but most of them have not been successful. This section therefore discusses some of the theories and approaches that have been used in the past four decades. The theories and approaches discussed here are not the ones in which this

study is situated. They appear here as examples of some of the initiatives that have been used to try and integrate women in the economic development process, especially in the context of the developing world.

### 1.9.1 Modernization theory

Modernization theory which upheld modernization as the solution to Africa's underdevelopment and the underdevelopment of the entire Third World is one of the major theories that has been used to analyse the underdevelopment of women in the third world (Soetan 2001).

Modernization theory, embedded in the grand vision of Walter Rostow's Stages of Economic development growth, claims that Western capitalist values and practices are the basis for modernising third world countries and helping them become self-sustaining. According to Soetan (2001), the proponents of this theory felt that the developing world could only advance following the Western model of development. It was believed that underdeveloped countries, plagued by traditional structures and values, could be transformed into modern western-like industrial nations. This notion was the basis for the modernization theory, which dominated development ideas between 1950 and 1970 (Koczberski 1998; Boserup, 1986).

Parpart and Marchand (1995) claim that the rationale for this progression of modernization ideas was provided by the colonial and neo-colonial discourses which compared "backward, primitive" third world peoples and cultures, unfavourably with the progressive first world. Modernisation theory thus adopted the dichotomization of colonial discourse to reinforce developed nations' superiority and the negative perceptions of third world countries: "modern/tradition, dynamic/static, progressive/backward and developed/underdeveloped" (Koczberski, 1998, p.398). Many have criticised modernization approaches, saying that they failed as they gave little consideration to the social and political impacts of economic growth or to the priorities of industrial communities, the poor and women. Modernisation theory suggested that the modernisation process experienced by the USA and several Western European countries



provided a model, which could be applied to other countries to enable them to develop through modernisation (Kreutzmann, 1998). Therefore, at the heart of Modernisation theory is the idea that economic growth can be stimulated in any country, by following a US/European model. Rostow's stages of economic development, which envisioned a transition from subsistence to mass consumption and market economies has evaporated, being punctuated by the deteriorating living conditions and worsening poverty of the masses of poor people in developing countries, especially in sub-Saharan Africa (Soetan 2001). The theory has been criticised for failing to achieve its goals, which was caused by blindness towards the prevailing gender-specific division of labour, towards family structures other than those of nuclear family relations, and the existence of a diverse exchange of processes in which most social goods and services are produced along specific gender lines (Braig 2000). Another problem of modernization theory was that the UN did not include women in the First Development Decade (1975 -1985) where no role for them was prescribed (Jahan, 1996). It was believed that household units in developing countries were male headed and that all the benefits should be directed at the male household head. Development projects were targeted at men, and only regarded women as tangential, viewing them mainly as wives and mothers not as producers (Kabeer 1994). Modernization theory is not intended to be used as a theoretical framework for this study, but rather serves to provide background information on the origins of policies about women's role in the economic development. Modernization theory also represents a broad framework within which to look at the pros and cons of globalization and the worldwide migration from agrarian societies to industrialized and technological societies (Boserup, 1986).

### 1.9.2 Women in Development (WID)

Women in Development (WID) is an approach that has been used to improve the socio-economic status of women in the developing world. According to UNRISD (1995), WID is associated with the wide range of activities concerning women in the development domain, which donor agencies, governments and NGOs have become involved in since the 1970s. The 1975 World Conference of the International Women's Year at Mexico City, and the United Nations Decade for Women (1976-1985), recognised women's demands, such as improved educational and employment opportunities, equality in political and social participation, and increased health and welfare services (Kabeer, 1994; Kocberski, 1998). Essentially the WID

movement that emerged during this period demanded social justice and equity for women (UNRISD, 1995).

Most of the work regarding Women in Development and especially the role of women in the economies of developing countries is attributed to Esther Boserup following the publication of her book, *Woman's Role in Economic Development*, in 1970. Boserup's book marked an important step in understanding the position of women in developing economies. This book along with the work of feminists writing at the same time, marked the start of a range of activities, such as projects focused on women, which aimed at ending the economic exclusion of women. These activities were named Women in Development. But later on the activities came to be seen as too narrowly focused on women and the focus started shifting towards Gender and Development and then to gender mainstreaming in 1995 (Okali, 2011). According to Kabeer and Subrahmanian (1996) the Women in Development approach calls for greater attention to women in development policy and practice, and emphasizes the need to integrate them into the development process. It marked an important corrective, highlighting the fact that women need to be integrated into development processes as active agents if efficient and effective development is to be achieved (Kabeer and Subrahmanian, 1996).

Boserup's work provided an overview of women's role in the development process, citing that the specific role of women had been ignored, particularly the question of how development affects women's subordinate position in most societies (Boserup, 1986). It evaluated how work was divided between men and women, the types of jobs that constituted productive work, and the type of education women needed to enhance development. Boserup pointed out a variety of subjects that are systematically related to the role of women in the economy, as her work was a comparative study of developing countries and their problems. Especially, her agricultural interests were directed to household or domestic production, and her gender gap analysis is predicated on understanding that modernization disrupts established household gender roles, which includes reproductive and productive elements (Boserup, 1986.)

In reacting to modernization principles which sidelined women, Boserup (1970), pointed out that women have always been an important component in the practice of agriculture beyond the corporate–commercial farming systems of the world, but their consideration was missing in economic theory and development practice of the time. Boserup argued that Western-led

development reduced the status of and opportunities for women. Her general argument is that women workers are marginalized in the process of economic development because their economic gains as wage workers, farmers, and traders are slight compared to those of male workers. Hence, policy efforts should be directed to redress this problem, so that women share more fully in the fruits of modernization (Boserup, 1986).

More important for Boserup was education for women, which she said was the means by which modernization would begin to work to women's advantage. She stated that through education, women would be able to compete more successfully in urban labor markets and gain access to improved agricultural techniques in the rural areas (Boserup, 1986). This provided a basis for debates in the Women in Development (WID) perspective, with arguments that women's contribution, both domestic and in the paid workforce, contributed to national economies, and arguing that the costs of modern economic development were shouldered by women (Boserup, 1986).

It was following Boserup's book that Women in Development (WID) work was started. WID, premised on equality and peace, became one of the organising issues for the ensuing UN Decade on Women and its four world conferences: Mexico City (1975), Copenhagen (1980), Nairobi (1985) and Beijing (1995) (Kabeer, 1994; Okali, 2011). Women worldwide, mostly through the women's movement, have spent significant time and energy just to ensure that the issues of women in development were addressed in major institutions, such as the World Bank, the UN and all its agencies, and in development organisations both governmental and private. To some extent, efforts by the women's movement to advocate for gender equality have paid off; with a few successes being recorded in a number of sectors. For example in developing countries in general, school enrolments for girls in primary and secondary schools have increased, while participation of women in public life has also increased. Other achievements have been significant changes and improvements in maternal health and reproductive health related issues (Okali, 2011). However, gender inequalities still persist in most societies, despite advances that have been made in all institutions and sectors.

### 1.9.3 Women Empowerment

Women Empowerment is another approach that was used to help improve the socio-economic status of women in the developing world. This is a 'bottom-up' process of transforming gender power relations, through individuals or groups developing awareness of women's subordination and building their capacity to challenge it (UNRISD, 1994).

According to the United Nation, the ultimate goal of women's empowerment is for women themselves to be the active agents of change in transforming gender relations, and that a facilitative rather than directive role is needed, such as funding women's organisations that work locally to address the causes of gender subordination and promoting dialogue between such organisations and those in positions of power (UNRISD, 1994). Recently, interest has grown among development professionals in approaches to measuring women's empowerment, particularly in relation to microcredit programmes. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (UNRISD, 1994).

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. (Sweden, Ministry for Foreign Affairs, 2010). It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

According to the World Bank (2010), the economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs), and that gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality are believed to yield the highest returns of all development investments (World Bank, 2010). Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth (OECD, 2010). It is therefore important for authorities in governments and private organizations to recognise the pivotal role that women can play in all spheres of development.

## 1.9.4 Gender Mainstreaming

Gender mainstreaming is an approach that women of the developing world have adopted to reclaim their role in the economic process (Braig 2000). It entails going beyond a focus on increasing the number of women in development projects to bringing gender perspectives to the fore in aspects of gender work. Gender mainstreaming was endorsed by the Beijing Platform for Action at the Fourth World Conference on Women, held in Beijing in 1995. According to the United Nations (1995), the goal of this action was for governments and other actors to promote an active and visible policy of mainstreaming a gender perspective in all policies and programmes, so that, before decisions are taken, an analysis is made of the effects on women and men, respectively. Gender mainstreaming seeks to include both women's and men's concerns and experiences in development projects and in the design, implementation, monitoring and evaluation of all legislation, policy and programs across government departments, so that women and men benefit equally. According to the demands of mainstreaming, men and women should participate equally in decision-making processes and planning in order to influence the entire agenda (Koczberski, 1998; De Waal, 2006; Lyons et al, 2004).

The United Nations (1997) defined gender mainstreaming as the process of assessing the implications for women and men of any planned action, including legislation, policies and programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is gender equality (UN ECOSOC, 1997). The other detailed policies of gender mainstreaming, given by the Economic and Social Council of the United Nations are as follows;

- forging and strengthening the political will to achieve gender equality and equity, at the local, national, regional and global levels;
- incorporating a gender perspective into the planning processes of all ministries and departments of government, particularly those concerned with macroeconomic and development planning, personnel policies and management, and legal affairs; integrating a gender perspective

into all phases of sectoral planning cycles, including the analysis development, appraisal, implementation, monitoring and evaluation policies, programmes and projects;

- using sex-disaggregated data (data that is collected and presented separately on men and women) in statistical analysis to reveal how policies impact differently on women and men; increasing the numbers of women in decision-making positions in government and the private and public sectors;
- providing tools and training in gender awareness, gender analysis and gender planning to decision-makers, senior managers and other key personnel (UN ECOSOC, 1997).

According to Hannan (2001), the United Nations has been addressing issues relating to the advancement of women and gender equality since the early 1970s, a process which has led to greater international recognition of the importance of incorporating a gender perspective in all the goals of the United Nations (political, economic and social), including poverty eradication, human rights, good governance and environmentally sustainable development. But the commitment by the UN to address gender equality has been questioned as nothing much has been achieved toward addressing gender inequality.

Feminists argue that policies and institutions that fail to take gender issues into account contribute to the perpetuation of inequalities, which is detrimental to economic development (Abdool, 1999). The Millennium Development Goals (MDGs) agreed upon at the Beijing Women's Conference in 1995 include gender equality as one of the goals to be achieved by 2015. Gender mainstreaming is recognized as key to achieving not only gender equality and women's empowerment, but also each of the other MDGs. Educating and empowering women are key elements in any strategy to improve maternal health, and fight AIDS and infant mortality, due especially to women's reproductive and care-giving role. It was also recognised that women are key actors in the eradication of extreme poverty as they contribute to household food security as they engage in various income generating ventures through which they help support their families (Hannan, 2001). Therefore gender mainstreaming constitutes a critical strategy in the implementation of the Beijing Platform for Action and for achieving the overall goal of gender equality (United Nations, 1995). By examining gender mainstreaming, we will be able to establish and understand the kind of measures or strategies that government of Zambia

has put in place to enable women to participate in the economic development process, especially projects or policies that have been introduced, and targeted at women.

Gender mainstreaming involves identifying and addressing relevant gender perspectives in data collection and research, analysis, legislation, policy development, development of projects and programmes, as well as in training and other institutional development activities, and in order to effectively mainstream gender, much more is involved than increasing women's participation; it involves identification of the linkages between gender and different sectors of the economy (Hannan, 2001).

For many decades, women in the developing world have been facing numerous challenges which have prevented them from being successful in their quest for economic independence. Many of them have not been able to avoid the many unfavourable conditions which they have been subjected to in the global development process. For example women in Africa have limited access to gainful employment (Davison, 1997; Wellman, 1979). This is partly because women in this part of the world have for many years been denied access to formal education, which is essential for participation in wage sector employment. As a result, the biggest percentage of women in the formal sector occupies low wage jobs, which do not enable them to earn an adequate income to sustain their families (United Nations Development Program, 1999; 2000). Also, the process of development has marginalized women and deprived them of their control of resources without lightening the heavy burden of their traditional duties (Afshar, 1991). For example women have been left with the primary responsibility for running of households, child rearing, food preparation, care for the sick and elderly, and family health and welfare (World Bank, 1993). Therefore women are given more responsibilities than men. Women involved in various entrepreneurial activities in the world, face many challenges, one of which is access to information. This study focuses on information access as one of the problems identified as affecting women's economic success.

## 1.10 Statement of the Problem

According to Richardson, Howarth and Finnegan (2004) information access is one of the issues impacting women's ability to take advantage of market opportunities, to meet market needs and to reach the market more effectively. There are many obstacles hindering women's access to

information. Although many small business owners in developing countries, including Zambia, have access to computers and mobile phones with Internet connectivity, not many of them are using them for accessing information that they need for their business operations (Apulu and Ige, 2011). Studies are required, therefore, to uncover the factors among women entrepreneurs that prevent them from accessing the information they need for their entrepreneurial activities. It is therefore the aim of this study to investigate information access and use of ICTs by women owned enterprises in Zambia. Zambia is an appropriate place to locate this study as it has over 5000 women entrepreneurs spread across all its ten provinces.

For many people, information seeking is a complex and challenging activity requiring access to various sources of information to deal with personal, social, economic and work-related problems. The proliferation of computers, smart phones, tablets, the growth of the Internet, and the development of information and communication technologies provide people with access to many new information services and an array of new channels of information access. However, these new developments in the information industry present more challenges than opportunities for ordinary citizens, especially low-income citizens, the majority of whom are women, and whose access to information depends on a sensitive assessment of their information needs that goes beyond a simple description of information use. Zambian women entrepreneurs are a group of information seekers whose access to information for their entrepreneurial activities may have changed significantly because of the proliferation of computers, ICTs, and growth of the Internet. For example, women who are tech savvy have taken advantage of the ICTs while those without ICT knowledge and skills may find it even more difficult to information as most of it has migrated to the web. Despite some of the programs put in place by the government of Zambia and some donor agencies, Zambian women entrepreneurs still face barriers in accessing useful business information (Richardson, Howarth and Finnegan, 2004). This has led to poor performance in their entrepreneurial activities, with some of them having their enterprises collapsing irretrievably.

### **1.10.1 Research Objective**

The main objective of this research is to investigate information access and use of ICTs by women owned enterprises in Zambia.



The specific objectives of the study are:

- 1) To examine the major information needs of Zambian women entrepreneurs
- 2) To examine the major sources of business information for women entrepreneurs in Zambia
- 3) To examine how the characteristics of social networks affect Zambian women entrepreneurs' information behaviour
- 4) To determine the kinds of skills Zambian women entrepreneurs possess that affect the use of information and communication technologies
- 5) To examine the major barriers that affect Zambian women entrepreneurs' access to information

The knowledge obtained from this research may be used in the design of information services for the Zambian women entrepreneurs.

### 1.10.2 Research Questions

This study investigates the factors that affect Zambian women entrepreneurs' access to information, which they need in their various entrepreneurial activities.

Therefore, the study sought to answer the following research questions:

- 1) What are the major information needs of Zambian women entrepreneurs?
- 2) What are the major sources of business information for women entrepreneurs in Zambia?
- 3) How do the characteristics of social networks affect Zambian women entrepreneurs' information behaviour?
- 4) What kinds of skills do Zambian women entrepreneurs possess that affect the use of information and communication technologies?
- 5) What are the major barriers that affect Zambian women entrepreneurs' access to information?

## CHAPTER 2

### 2.1 Review of the Literature

Information access for women entrepreneurs in Zambia remains one of the most understudied areas, in comparison to other countries in Africa. However, there are a few studies focussing on women entrepreneurship in Zambia. The available literature on this topic focuses on general entrepreneurship. Phillips and Bhartia-Panthaki (2007), in their study, examined the reasons for the lack of growth of micro and small firms in Zambia. The study found that most enterprise owners are risk takers who have limited understanding of the market structure and performance, and rely on inappropriate channels for their information. Richardson, Howarth, and Finnegan's (2004) study about women and enterprise development in Ethiopia, Tanzania and Zambia involving 379 women, found that one of the major barriers facing women entrepreneurs in these three countries was lack of access to information, especially information on markets and marketing. Other studies, Mwale-Munsanje (2011) and Banda, Mutula and Grand (2004) which studied the information needs and information seeking behaviour of traders in Zambia, revealed that the major information needs of traders in the city of Lusaka included information relating to the sourcing of goods, suppliers, customers, pricing and trade finance. The studies revealed further that one of the challenges the traders faced when seeking information was lack of time, unwillingness by fellow traders to share trade information, not knowing where to access information, and lack of information skills. Mwaba (2010) conducted a study in which she sought to find out if provision of training to entrepreneurs in Zambia would lead to economic empowerment of women. The study found that women entrepreneurs in the informal economy were not a homogeneous group, and that their skills and knowledge varied, with some already possessing the knowledge, skills and resources to establish their businesses.

In addition to these studies Mchombu (2000) examined the factors that make it difficult for women from a low socio-economic background to access and use information for development purposes, and found that the harsh economic environment, cultural barriers, social disempowerment, and low levels of information literacy, were some of the constraining factors. Other studies located in Africa addressing information needs, access, barriers and other factors include those by Duncombe and Heeks, 1999; Jorosi 2006, Woldie and Adersua 2004 and

Ikoja-Odongo, 2001. Almost all of these studies investigated factors that influence, either positively or negatively, entrepreneurship.

In addition, I am also interested in examining whether women use ICTs in their information seeking process. There is no evidence in the literature of any empirical study that focuses on Zambian women entrepreneurs' use of ICTs in information seeking. Several studies on SMEs and use of ICTs in small-scale enterprises in Africa have been found however. Oyelaran-Oyeyinka and Lal (2006) examined the ways in which Small and Medium sized Enterprises (SME) in selected developing countries learn to use and augment their core capabilities with new technologies. The study found that there is evidence of increasing complexity in the adoption and use of ICTs by firms in developing countries. The study also found that adopting and adapting to technology requires upgrading one's skills through seminars, workshops and short-term training programmes. Aleke, Ojiako and Wainwright (2011) also investigated how socially augmented parameters impact the effective adoption of ICTs by small-scale agribusinesses in the southeast of Nigeria. The results of this study indicated that a willingness to use ICTs was influenced by the recognition and incorporation of visible social imperatives that relate to cultural characteristics during the ICT adoption process. Social imperatives are essentially societal or cultural rules, principles, or instincts that compel members of a community to conduct themselves in a certain matter or behavior that is acceptable. In another study, Migiro and Ocholla (2006) identified factors influencing e-commerce readiness and specific barriers to the use of ICTs by small and medium enterprise in Durban, South Africa. They found that high cost, limited funds and not knowing what technology to adopt were perceived as barriers to the diffusion of ICTs among the tourism service providers. Another study by Mutula and Brakel (2006) in a research project to study the e-readiness of SMEs in the ICT sector in Botswana revealed that SMEs in Botswana had not achieved any measure of e-readiness status compared to the developed world.

A study on investments in ICT and economic performance of SMEs in East Africa by Chowdhury (2006) also found that investments in ICTs have a positive impact on general market expansions of SMEs. Modimogale and Kroeze's (2011) examination of the role of ICTs within SMEs in Gauteng province of South Africa revealed that limited funds, lack of knowledge, lack of skilled staff and lack of tools were some of the reasons why SMEs might not adopt ICT tools. Another study by Apulu and Ige (2011) investigated reasons for non-utilization of ICTs by SMEs

in Nigeria. The results of this study indicated that the majority of SMEs in Nigeria utilized basic ICTs such as word processing, fixed land lines, printers and fax machines, but rarely used computers for advanced functions such as decisions making and business analysis.

### ***Zambia's National ICT policy***

Zambia has responded to the ICT challenge. In 2007, the country launched the Zambia National ICT policy, deemed as a guiding document to assist in developing sector-specific ICT policies and plans that would allow the application of ICTs in their respective programs and projects. The ICT policy was designed based on thirteen pillars critical to the general development of the country. Eight of the pillars were identified as a basis for the ICT policy: Human Resource Development; Agriculture; Tourism, Environment & Natural Resources; Education; Health; E-Commerce, E-Government; Youth and Women, Legal & Regulatory Framework; Security in Information Society; Access, Media, Content and Culture, ICT Services. As much as the policy outlines a number of objectives and goals, it is clearly stated that the major focus of the policy is to use ICT as a tool for reducing the development divide thereby increasing the chances of improving the quality of life of the citizens, as it has been recognised that, "ICT is an enabler to build an information centered society where everyone can create, access, utilize and share information and knowledge leading to greater productivity, greater competitiveness and sustainable economic growth, a precondition for poverty reduction. ICTs can also be used as an effective tool in enhancing good governance."(National ICT Policy, 2007, p.1)

The Zambia National ICT policy has included some gender clauses, particularly on women's and youth issues, and has acknowledged the heavy marginalization that the youth and women face in most activities but constitute a very important segment of society. Therefore there is a need to address youths and women as special groups in society that can positively contribute to the growth of ICT as well as the use of ICT as empowerment tools in their daily activities.

The Zambian policy goal is to use ICT as an instrument to mainstream youth and women in all activities of the economy and society as well as empower youths and women through opportunities created by the implementation of ICT projects and programmes in Zambia. The policy objectives seek to increase empowerment opportunities through ICT, participation of youths and women in national development, promotion of ICT as an alternative career for youth

and women in the informal and formal educational system and beyond, encouraging creativity and innovation around ICT among youths and women leading to entrepreneurship development; providing a forum for collaboration and exchange of ideas on matters affecting youths and women, and to enable full and equal participation of women and youths in creating the information society. As a means to achieve these objectives, specific strategies were adopted: the implementation of special ICT training programs for youths and women; promotion of ICT awareness among youths and women and develop literacy programmes; and the promotion of the use of ICT as tools to eliminate all forms of inequalities between sexes. Others are to encourage the participation and integration of youths and women in the organs and processes of national policy formulation, planning and decision-making through information access mechanisms and the acknowledgement, protection and defence of women's rights in the information society (National ICT Policy, 2007). However, despite the recognition of the important role of ICT in national development, implementation to accelerate empowerment of women in Zambia has not been done as was expected, as it is fraught with several institutional, technical, political, economic and social challenges (Olatokun, 2006). According to Zirima (2007), the national ICT policy does not include gender concerns in any of the policy goals and therefore fails to give direction on how exactly gender issues should be included in implementation, adding that by not adequately articulating gender issues, strategies to address the issues would be difficult to put into place. This would consequently make it difficult to achieve the objectives.

It is evident from the literature reviewed that there is still much that needs to be done to understand women's relationship to ICTs and what would encourage them to adopt the use of ICTs in their business activities. A weakness found in the reviewed literature is that most of the previous studies do not make recommendations on how each of the challenges facing women should be addressed. It is with the foregoing in mind that this research has been designed to study factors that influence Zambian women entrepreneurs' access to information and making recommendations to improve access.

## 2.2 Theoretical Framework

This study aims to investigate the information seeking behaviour of women entrepreneurs in Zambia, and will also investigate the extent of usage of information communication technologies among Zambian women entrepreneurs with a view to identifying barriers to the usage of ICTs. In

order to fully understand the information behaviour of women entrepreneurs in Zambia, a multi-theoretical approach will be employed in this study. The different theoretical perspectives will help unravel and understand Zambian women entrepreneurs' habits of information seeking and knowledge gathering. The study of Zambian women entrepreneurs' information habits need to be grounded in cultural, economic, relational (social network), technological, sociological, and psychological perspectives. This study therefore, is inspired by theories such as social network theory, Chatman's information poverty, and the Unified Theory of Acceptance and Use of Technology (UTAUT). These theories will enable us to examine and understand how the various characteristics of Zambian women entrepreneurs influence or shape their seeking, acquisition and use of information. The use of these theories in this study will also help us capture the differentiating variables that are key in the analysis and understanding of the various aspects of the entire study. Specific questions will be formulated on the basis of the various theoretical perspectives employed in the study. The theoretical frameworks selected to situate this study are discussed below.

### 2.2.1 Social Network theory and Social Capital

As a means of exploring situated learning and collective knowledge, the concept of social networks has been applied by organizations that are concerned with improving work relationships, especially with regard to information sharing within and outside of their organizations, and also between managers and subordinates (Borgati and Cross, 2003). Social network theory is concerned with the examination of the structure of social relationships to uncover the informal and formal connections among people. These relationships are often ones of communication, awareness, trust and decision making (Ehrlich and Carboni, 2005). Most recently, social network analysis has been an important tool in organizations seeking to understand the connections between patterns of interactions and business outcomes such as job performance, job satisfaction, adoption of new ideas, likelihood of information sharing and creation of new ideas (Ehrlich and Carboni, 2005).

Social Network Analysis (SNA) focuses on understanding how patterns of relationships generate opportunities and contexts of human behaviour. Also as Cross, Parker, Prosaic and Borgatti (2001) explain SNA provides a systematic means of assessing information networks by mapping and analysing relationships among people, teams, departments or even entire

organizations. Within these networks, entrepreneurship is facilitated or constrained by linkages among entrepreneurs, resources, and opportunities (Aldrich and Zimmer 1986). According to this view, the presence or absence of networks, such as relatives, friends and access to or memberships in associations, play a role in influencing performances and the viability of business ventures. Women entrepreneurs are embedded in different personal and social networks from men; hence divisions and barriers that limit the reach and diversity of their networks might have far-reaching consequences for business performance (Aldrich 1989).

How well one can access resources, depends on where one is located within the network, and the type of relationship one has. According to Martinez (2011), social capital acquired through social networks can be one of the key elements for individuals to identify new means-ends relationships. Through social networks, individuals can access useful information and knowledge and make decisions in response to a given set of alternatives based on acquired information and knowledge. Therefore the quality of resources accessible through the networks is essential for successful entrepreneurship, particularly in today's knowledge economy.

Women entrepreneurs in Zambia are a good example of a group of people for whom social network theory can be applied to analyse information relationships of small-scale enterprises. It is by examining patterns of relationships that we can also determine the kind of social capital that is available within a particular group of people working either together or as individuals with common interests. Social capital has also been found to influence people's readiness to use ICTs. For example, Warschauer (2003) asserts that community technology programs that seek to promote social inclusion and lessen the poor's marginalization need to be structured so as to leverage and expand social capital. In another study, Williams (2011) found that social networks and social capital do influence ICT use. For instance, the fields of community informatics and information and communications technology for development (ICT4D) provide a great deal of information about bringing technology to disadvantaged communities (Gaved and Anderson, 2006). Based on the above perspectives, the network affiliations of the Zambian women entrepreneurs were explored to find out whether there was any relationship between social network affiliations and women entrepreneurs' access to ICTs.

Investing in social capital has a significant influence on the performance and entrepreneurial growth of a business organization. Social capital is acquired through networking,

which is about building and maintaining strong, professional relationships. It is only when an individual invests in a social relationship that they are able to access help, support and other resources from that person. Lin (2001) defined social capital as the “resources embedded in social networks accessed and used by actors for actions” (p.25). Lin’s concept of social capital focuses on individuals within social networks. According to Lin (2001), social capital is found in social networks to which individual actors belong, positing that resources are embedded in social relations. He also describes social capital as an investment an individual actor makes in interpersonal relationships. The actor needs to be aware of the presence of the social capital in her or his social relations or network, and should decide when to access or invoke the social capital present in them. He maintains that social capital is a relational asset whose availability and accessibility depends on an individual actor’s relations with members of the network who have various types and levels of social capital. It is also about social interactions and maintaining relationships. He argues that social capital is a relational asset and so should be distinguished from collective assets and goods such as culture, norms and trust in others (Lin 2001). He also asserts that there are two types of resources that are available for an individual. These are personal resources and social resources. Personal resources would be things possessed by an individual and this would include educational qualifications, which he can use to find employment. These can also be skills and knowledge that he can offer in a market place. Social resources on the other hand are resources that are accessed through an individual’s social connections (Lin, 2001).

As Kristiansen (2004) advises, social networks are one way in which entrepreneurs reduce transaction costs and risks and improve learning and information-sharing possibilities, as interpersonal networks are critical to moving economic resources. By joining a social network, an actor gains some level of trust, which helps in facilitating cooperation between entrepreneurs, which is important in achieving efficiency. Because most women entrepreneurs operate as isolated individuals, they enjoy very little trust and support from the community (Kristiansen, 2004). This situation has worked against them, as it attracts very little social capital. Investigating the role of social networks in affecting access to information and, more particularly, how social capital influenced respondents’ success in finding the information they needed in Mongolia, Johnson (2003) reported that lack of social capital limited the range of information sources available to the respondents, thus relegating them to using sources that were



not likely to result in positive outcomes. Work by Hassam and Birungi (2011) also suggests that social capital may also facilitate greater cooperation in the direct provision of services that benefit all members of the community. Therefore availability of social capital is an important factor in the development of enterprises, and women entrepreneurs need to invest in social networks by joining the various women's associations and cooperatives. The biggest problem has been that women entrepreneurs have always worked in isolation from others, with very little interaction among themselves, resulting in the absence of strong and cohesive social networks (Blake & Hanson, 2005). Study results have shown that social networks have the capacity to provide better access to outside resources and support for entrepreneurship resulting from various relationships and contacts, a demonstration that entrepreneurs' social relationships are important, and that it pays to operate within a social context, and not in isolation (Renzulli & Aldrich, 2005). It is therefore important that building relationships is a critical factor in determining entrepreneurial success. As Kristiansen (2004) has correctly observed, the many challenges that women entrepreneurs face, such as lack of capital, market opportunities, and resources, can be overcome by women entrepreneurs building network relationships with other individuals or organizations (Moyi, 2003). Therefore, entrepreneurs must invest and actively engage themselves in networks in order for them to survive.

Essentially, when individuals invest in relations and develop networking processes, they hope to achieve gains. Lin (2001) claims that distinct explanations can be provided as to why resources embedded in social networks manage to improve the quality of results achieved through individual actions. Firstly, they facilitate the flow of information: within the market, for example, being inserted into social relations in strategic and/or hierarchical positions can enable the individual to obtain useful information about opportunities and the best choices to make. Secondly, the types of social ties established by an individual can exert an influence on the agents that play an important role in decisions affecting him or her. Thirdly, the acknowledgement of an individual's ability to access means and resources through relations may provide an organisation or his or her agents with evidence of the individual's social credentials and help him or her, for example, to find employment (Lin, 2001).

## 2.2.2 Information poverty model

This study is also grounded in the theory of information poverty developed by Chatman (1996). Chatman's information poverty theory is another widely cited model of information seeking that is based on four key concepts; secrecy, deception, risk-taking and situational relevance, which she says, may be invoked in the information seeking process as self-protective behaviours. From these four concepts, six propositions are derived, which describe the impoverished information world, and stated as follows;

1. The information poor perceive themselves to be devoid of any sources that might help them.
2. Information poverty is partially associated with class distinction.
3. Information poverty is determined by self-protective behaviours, which are used in response to social norms.
4. Both secrecy and deception are self-protecting mechanisms due to a sense of mistrust regarding the interest or ability of others to provide useful information.
5. A decision to risk exposure about our true feelings is often not taken due to a perception that negative consequences outweigh benefits.
6. New knowledge will be selectively introduced into the information world of people. A condition that influences this process is the relevance of that information in response to everyday problems and concerns (Chatman, 1996).

Talking of the world of the information poor, Chatman (1996) observes that for one, their world is one in which the information needs and its sources are much localized, and for another, it is one in which outsiders are usually not sought for information and advice. And it is a world in which norms and morals define what is important and what is not (Chatman, 1996). Women entrepreneurs fall into the category of information poor as they lack information for their businesses, especially since most of them have no knowledge of the existence or availability of information (Mchombu, 2000). Chatman's six propositions outlined in her information poverty theory describe this type of information seeker and therefore can be applied to women entrepreneurs in the developing world. And also responding to Chatman's (1996) notion of class, Zambian women entrepreneurs are a class of people who suffer discrimination and are usually left on the margins of society and denied access to national resources (Urquhart, 2006). Women

suffer from information poverty because most of them tend to avoid formal sources of information (Chiwere and Dick, 2008), but prefer what Urquhart and Yeoman (2009) refer to as “approachable” information sources. Because they prefer informal sources to formal ones, they miss out on reliable and credible information. But because they engage in what Chatman referred to as self-protective behaviour which creates a sense of mistrust, they fail to obtain useful information from credible and reliable sources (Chatman, 1996). And because they only prefer personal sources they miss out on new knowledge or latest information (Hersberger, 2005). The stigma discussed by Chatman (1996) also applies in the case of women entrepreneurs. Women entrepreneurs in Zambia are stigmatized by society as they are regarded as people who do not have the capacity and ability to perform to society’s expectation. This is demonstrated by the fact that banks and other financial institutions would not easily lend money to women as they are regarded as a risky group (Kingombe, 2004). Therefore, Chatman’s Information Poverty theory is applicable in the study of women entrepreneurs in the developing world, and we would not agree more with Hersberger’s (2005) suggestion that Chatman’s theory of information poor may prove useful in future LIS studies, particularly those investigating information seeking by individuals who are members of certain groups. In the context of this study especially, most of the propositions from Chatman’s Information Poverty theory clearly describe women entrepreneurs’ information behaviour.

However, as we apply Chatman’s Information Poverty theoretical framework in this study, we are cognizant of the fact that there are other scholars and researchers who have examined the subject of information poverty and information and do not seem to agree with Chatman’s information poverty theory (Haider & Bawden, 2007; Yu, 2006). In the words of Haider & Bawden (2007), information poverty, “has come to subsume a curious mix of groups, all of which are primarily thought of as afflicted by other forms of deprivation or deficiency, and which are constructed on the basis of this “lack”. Among them are rural people, the working class, the elderly, women, the unemployed, the handicapped, the homeless, ethnic minorities, and most prominently developing countries”(p.535). Haider, & Bawden (2007) further argue that by characterising distinct groups of individuals, organisations or even countries by their perceived lack of information, the underlying assumption has to be that there is a “right kind” as well as a “right amount” of information. It can be argued that the existence and nature, as well as position

and ideal quantity of this type of information are determined, produced and maintained from a privileged position, by systems of authoritative institutional discourses”(p. 535).

This study agrees with Yu’s (2006) point that the literature in LIS on “information poverty” is situated within a vast array of literatures on “information inequality”, “information divide”, “information gap”(p.230), and related subjects, which are some of the aspects studied in this research. Also implicitly, as Haider & Bawden (2007) assert, that by pairing information with poverty, the concept of information becomes a scarce commodity that would only be acquired at a cost, and inevitably turning it into an alienable good. Information poverty as a theoretical framework will help to investigate the information practices of Zambian women entrepreneurs who do not typically experience easy access to or exchange of information in their entrepreneurial activities.

Though during data gathering some of Chatman’s propositions were not addressed, especially that this study was not ethnographic in nature, but it is still applicable in the study Zambian women entrepreneurs’ information behaviour. It is evident from the literature that not all scholars (Haider & Bawden, 2007) agree with Chatman’s information poverty theory, but in the context of this study, most of the propositions describe quite well Zambian women entrepreneurs’ information practices.

### 2.2.3 Unified Theory of Acceptance and Use of Technology (UTAUT)

Since one of the aims of this study is to investigate access to information and use of ICTs by Zambian women entrepreneurs, this study also utilises the Unified Theory of Acceptance and Use of Technology (UTAUT) to enhance the understanding of the adoption and use of ICTs in the women’s information seeking. The UTAUT is a new information model that was developed to explain user intentions to use an Information System (IS) and user behavior, and was developed by Venkatesh, Morris, Davis, and Davis (2003) who integrated constructs from eight prominent IT based theories. The eight theories include the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), the Combined TAM and TPB (C-TAM-TPB), the Innovation Diffusion Theory (IDT), the Social Cognitive Theory (SCT), the Motivational Model (MM), and the Model of PC Utilization

(MPCU) (Venkatesh, et al, 2003). According to Venkatesh, et al, (2003), the UTAUT contains four core determinants of IT use behavior and up to four moderators of key relationships. The UTAUT suggests that *performance expectancy*, *effort expectancy*, *social influence*, and *facilitating conditions* are determinants of behavioral intention or use behavior; and that *gender*, *age*, *experience*, and *voluntariness of use* have moderating effects in the acceptance of IT. *Performance expectancy* is the degree to which an individual believes that using the system will help him or her to attain gains in job performance, while *Effort expectancy* is the degree of ease associated with use of the system. *Social influence* is the degree to which an individual perceives that important others believe he or she should use the new system, and *Facilitating conditions* has been defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system (Venkatesh et al. 2003).

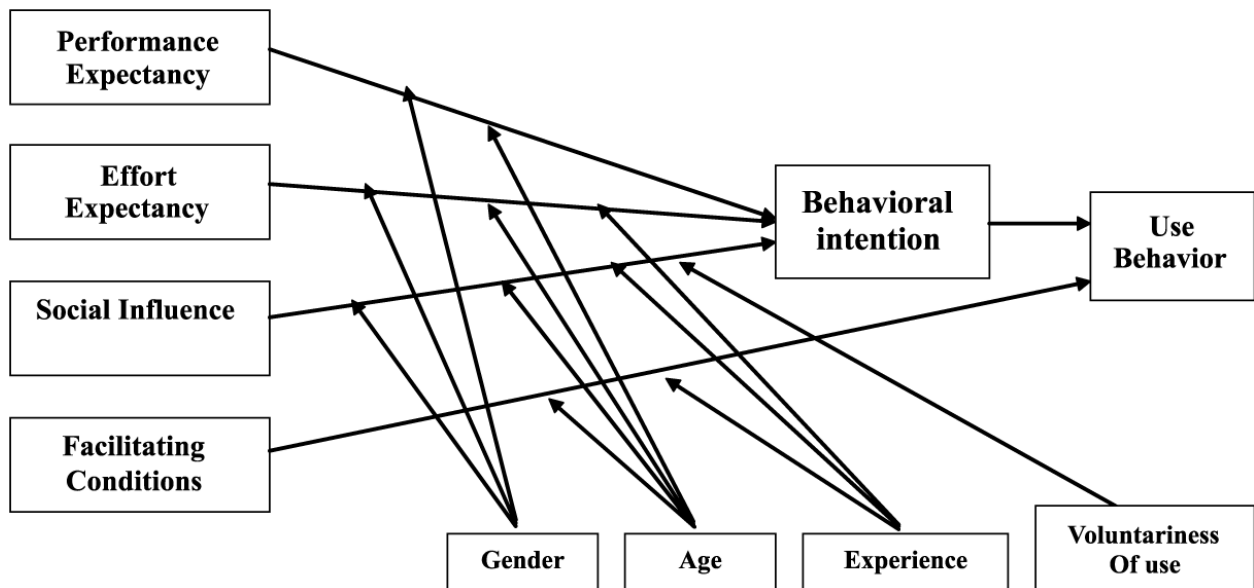


Fig.1. The Theoretical Framework of UTAUT (above), as proposed by Venkatesh et al. (2003).

According to Venkatesh et al. (2003) the purpose of the UTAUT model is to help predict and explain the user's behavior of accepting information technology. This model was tested against all other models where its explanatory power as a model was up to 70% with regard to technology using behavior, and that it was more effective than any of the models that were known before. Performance expectancy (PE) in the UTAUT model was derived from a

combination of five similar constructs including perceived usefulness, extrinsic motivation, and job-fit, relative advantage and outcome expectations. Performance expectancy is the strongest predictor of intention to use ICT within each of the individual models. Effort expectancy (EE) captures the notions of perceived ease of use and complexity. Ease of use is the second component in the classic study by Davis (1989) and is generally believed to have a significant influence on technology acceptance as well as perceptions of usefulness. In validation of the UTAUT, EE was significant in both voluntary and mandatory usage contexts, although only for the first period of usage. Since practice increases one's comfort with software, effort-oriented constructs logically would become less salient after learning hurdles are overcome (Venkatesh et al. 2003).

In the UTAUT model, social influence includes consideration of the person's perception of the opinion of others, his or her reference group's subjective culture and specific interpersonal agreements with others, as well as the degree to which use of an innovation is perceived to enhance one's image or status in one's social system (Venkatesh et al. 2003). This encompasses constructs from previous models such as subjective norm, social factors and image. This construct suggests that an auditor would be sensitive to the opinions of others, resulting in decisions consistent with the social norms around them. In their validation tests, Venkatesh et al. (2003) found that Social Influence (SI) was not significant in voluntary contexts, but becomes important when use is mandated.

Though recently developed, the UTAUT framework has been used by several researchers to conduct ICT and user studies. For example, Wang and Shih (2008) in their study carried out in Taiwan also used the UTAUT, to investigate the determinants of use behavior regarding information kiosks and the moderating effects of age and gender differences on the relationships between the determinants and behavioral intention/use behavior. The findings of this research provided several implications for the research and practice of information kiosk development and implementation in Taiwan. Using the UTAUT theory, Wu, Tao and Yang (2008) studied how Taiwan's three telecommunication companies designed marketing tactics that were closer to the consumers' need under the dual influences of the decreasing individual's contribution and the low utility rate, as well as how to improve customers' willingness to adopt 3G mobile telecommunication services. The study focused on different users' characteristics, using habits,

and the connection between service types and key success factors in order to understand the structure of current users and serve as the reference for the marketing strategies of mobile telecommunications subscribers and the customer relationship management. The UTAUT was used as the model to carry out expert interviews and consumers' questionnaire investigation, and the study found that the factors that significantly influenced the "behavioral intention" include "performance expectancy", "social influence", and "facilitating conditions", while the traditional known "effort expectancy" did not. Researchers made recommendations that results of the study could be used to adjust Taiwan's mobile telecommunication companies' corporate strategies and tactics for providing customer-oriented 3G services to both existing and potential customers (Wu, Tao and Yang, 2008).

Therefore employing UTAUT determinants of IT adoption and use behaviour in this study helped uncover factors that influence women entrepreneurs' motivations or lack of it to adopt and use ICTs in their business operations. Research has shown that use of UTAUT as theoretical framework in most ICT based studies has been successful (Wang & Shih, 2008).

On the basis of the determinants of use behavior, performance expectancy, effort expectancy, and social influence and facilitating conditions, as outlined in the UTAUT theoretical framework, the facilitating conditions are hypothesized to be the determinants of behavioral intention in the adoption and use of ICTs by Zambian women entrepreneurs. However, in this study we cannot use gender as a moderating factor because the study is focussing on women only, and it's not a comparative study of women and men, but may compare age groups of women entrepreneurs, where it is expected that younger women will be more likely to adopt ICTs than older women.

The study also examined some of the studies that examined the use of ICTs but not specifically using UTAUT as a framework. For example Aleke, Ojiako and Wainwright (2010) conducted research to examine how social augmented parameters impact the effective adoption of information and communication technology (ICT) by small-scale agribusinesses operating in Southeast Nigeria. The study found that a willingness of indigenous people to become ICT users was particularly influenced by the recognition and incorporation of visible social imperatives during the adoption process. Therefore in order to ensure successful diffusion of ICTs, a balance must be maintained between the amount of effort expended in the design of ICT and social

factors such as language and traditional life (Aleke, Ojiako and Wainwright, 2010). Another study by Meso, Musa & Mbarika (2005) used the theory of technology acceptance and technology transfer to identify factors affecting the use of mobile information and communication technology (mobile ICT) in the least developed countries (LDCs), specifically Sub-Saharan Africa. They found that, although extensive ICT diffusion (high mobile ICT levels per capita) may be necessary for seeding commercial and economic initiatives that depend heavily on mobile ICT, such as m-commerce, it might not be sufficient. Firms conducting business in sub-Saharan Africa need to pay attention to the factors that explain individual mobile ICT use because these factors will most likely determine the optimal market segmentation, business development and customer service strategies for leveraging m-commerce operations in that region (Meso, Musa & Mbarika, 2005).



## **CHAPTER 3**

### **3. RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter describes the formulation of a research design and the methodology used to achieve the objectives of the study. After considering the objectives of the study, the research questions, my research participants and the scope, I felt that it was appropriate to adopt a mixed method of data gathering as the qualitative and quantitative data collection techniques would complement each other.

#### **3.2 Research Design**

A questionnaire was used as the data collection instrument, which was supported by qualitative data obtained through structured interview. A combination of the two methods helped provide more reliable data to work with. The main research site was Lusaka, the capital city of Zambia, which has a high concentration of women entrepreneurs. In this study, I was interested in exploring the opinions of women entrepreneurs with regard to their information sources including their use of the Internet or mobile phones to access information, information seeking patterns, and the types of challenges they face in getting the information they need for their businesses. The study involved examining and evaluating the structure of the social network and social structure of Zambian women entrepreneurs. It especially examined the network's composition, functioning, and links to the external environments, and links among individual women entrepreneurs within the network. The study also investigated factors that influence acceptance and use of ICTs.

#### **3.3 Sample selection**

Lists of affiliated members of the various women's business organizations in Zambia were used as sampling frames. There were ten women's organizations in Zambia with an average of 500 members belonging to each of those organizations. It is from these organizations that a sample was drawn to participate in the study. A systematic random sampling technique was used to select the initial list of potential respondents. I first randomly picked the first subject from the sampling frame, and then I selected each fifth subject from the list. This sampling technique

ensured that the population was evenly sampled. The selected participants were further screened by asking them questions that ensured that they met research criteria (for instance, that they are independent entrepreneurs) before they could be included in the study. I included 300 women enterprises in this research. The larger the sample, the easier it is to generalise to the population. This is a manageable and representative sample of the population to be studied.

With regard to knowledge of the operations of women's organizations in Zambia, preliminary enquiries were made in writing and phone conversations with officials of some of the women's organizations in Zambia in which the availability of large numbers of women entrepreneurs in the capital city, Lusaka were confirmed. Therefore, despite the fact that there was an overlap in membership in most women organizations, meaning that some women entrepreneurs belonged to more than one association, we managed to recruit 300 participants for the study.

In-depth one-on-one interviews were held with a subset of 25 women entrepreneurs, 2 officials from government, 3 chief executive officers of non-government organizations concerned with women entrepreneurship, and 1 private consultant. For quantitative analysis, descriptive statistical procedures were used to analyse the data from the questionnaire. Interviews with women entrepreneurs and officials were analyzed using N'Vivo software for qualitative analysis.

### 3.4 Research Instrument

The main instrument for collecting data in this research was the questionnaire. The questionnaire covered a broad range of questions related to participant demographics, entrepreneurial activities, information needs, information sources, and use of ICTs, technological skills, and plans for entrepreneurial expansion/development. It consisted of different types of question formats including: (1) yes/no responses, (2) categorical responses and (3) Likert scale responses (4) and open-ended questions. Another important aspect of this research was to collect data on Zambian women's entrepreneurial networks. Therefore part of the questionnaire included questions that addressed alternative or additional sources of information in terms of where women go for various categories of information or who provides them with the information they require for their entrepreneurial activities. Data collected on these entrepreneurial and

information networks was analyzed using both qualitative and quantitative techniques, which determined the effect of social capital on the information search process.

Each questionnaire was administered face to face by research assistants at a place that was convenient for the respondent. In addition to the questionnaire I conducted in depth interviews with a proportion of women (25) who completed the questionnaires in order to gain a deeper understanding the barriers they face when seeking information to carry out their business activities. I also conducted in depth interviews with 25 women entrepreneurs, 3 chief executive officers women's organizations, 2 government officials and 1 private consultant in order to find out about projects that were currently available and planned in Zambia to promote women's entrepreneurship. Through these interviews I gained impressions of the problems facing women entrepreneurs in their business activities. These interviews were also used to share results of the study in order to influence policies affecting women entrepreneurs. Government and Non-government organizations that support and facilitate women entrepreneurship in Zambia were easily identified, as they were very few. Government agencies that were involved with women entrepreneurship were: Ministry of Commerce Trade and Industry, and the Zambia Development Agency, Ministry of Gender and Development, Ministry of Community Development, Mother and Child Health, Citizens Economic Empowerment Commission (CEEC), while those representing NGOs are the Non-Government Organization Coordinating Committee (NGOCC), women's Lobby Group (WLG), and the Zambia Federation of Associations of Women in Business, Zambia Confederation of Small and Medium Business Associations (ZCSMBA). We interviewed representatives from all the government agencies mentioned here, and representatives of the NGOs as well.

### **3.5 Statistical data**

Statistical data on various activities involving this study were obtained from a number of organizations such as the Citizens Economic Empowerment Commission(CEEC), Ministry of Community Development Mother and Child; the Zambia Information and Communication Technology Authority (ZICTA) and the Ministry of Gender and Development. CEEC provides statistics of women they have financially supported in the promotion of women entrepreneurship. Information is provided in chapter six of this report.

### 3.6 Pre-testing the Questionnaire

The questionnaire was designed and developed in Canada, and pre-tested on a small group of women as the study only included female participants. The idea to pre-test the questionnaire on female members of the community was to ensure that the questionnaire was suitable for the intended respondents. It was further pre-tested in Zambia before it was administered to the sampled participants. The pre-testing was done to ensure the appropriateness, reliability and effectiveness of the data collection instrument. This also helped to eliminate personal biases and assumptions on my part as a researcher.

### 3.7 Administration of Questionnaire

Three female research assistants who were hired from the University of Zambia's School of Library and Information Science administered the questionnaire to respondents on their own as each one of them had 100 copies of questionnaire they had to administer according to the list given to them. The questionnaire was administered at different times and according to the interview appointments each one made. The research assistants underwent an in-depth training exercise that ensured that they understood the objective and purpose of the research, and above all, the process of administering the questionnaire and were able to explain clearly any questions respondents raised. I also ensured that they had sufficient knowledge that they were comfortable with the data gathering process, and that they were respectful of the respondents. Each of the research assistants administered 100 questionnaires. The questionnaire was administered at different times and according to the appointments each research assistant made. The use of students as research assistants in this research arose from the concern that due to low levels of literacy among Zambian women entrepreneurs, it was possible that some of them may find the questionnaire intimidating and may not be able to answer some of the questions properly. Therefore some of the respondents may have needed the questions to be read out to them by the research assistants. By doing this, we ensured most of the questionnaires were completed. Female research assistants are also necessary to avoid gender-of-interviewer effects (Kane and Macaulay, 1993), as gender of interviewers can have an influence on the answers respondents provide. For example, since all the participants in this study are women, some of them would not be comfortable answering questions from a male interviewer.

## 3.8 Data Analysis

This section presents and discusses the two methods of data analysis for both qualitative and quantitative data gathered for the study.

### 3.8.1 Qualitative data analysis

Qualitative data were collected by audio taped interviews. Qualitative data also included field notes that I took based on the behaviours, activities, events and other features of the interview settings that I observed, especially during interaction with research participants. For example, some participants kept excusing themselves to take or make phone calls during interviews, while others would turn off their phones to avoid interruptions. Physical behaviour and gestures were also exhibited, especially emotionally when some participants would express displeasure about lack of government support to women entrepreneurship. Behaviour observed in those who are educated was different from that of those with humble or no education at all. The educated ones would speak more confidently than the uneducated ones. Also lack of respect for time, appointments, and elusive behaviour among some participants were common in this study. The themes and patterns were identified after coding the data, most of which was text based. It required developing codes, and these were simply labels I used to assign units of meaning to the inferential information compiled from field. Coding involves pursuing related words or phrases mentioned by the interviewees or in the documents. The themes I identified were the ones I used as codes. For example, the theoretical frameworks that have been used in this study are centered on themes like social networks, social capital, information and communication technologies (ICTs) and information poverty. The research questions for the study are also focused on specific thematic areas such as information access, sources of information, barriers to information, and information needs, among others. Other identified themes in this study are, competition and globalization.

N'Vivo, a comprehensive qualitative data analysis software package was used to organize and analyse interviews, field notes, textual sources, and other types of qualitative data including audio files. Analysing qualitative data using N'Vivo yields more professional results as it gives researchers more time to discover tendencies, recognize themes and derive conclusions, thereby significantly improving the quality of research. With N'Vivo, the process of data analysis involved organising, storing, reproducing and retrieving data. Out of 40 recorded interviews I

used 31 of them, 25 of which were for women entrepreneurs while 6 were for officials from government and NGOs representing women's organizations, with total of 896 minutes of interview time. These translated to approximately 500 pages of transcribed data that I had to sift through. I did not transcribe all recorded interviews as I had reached saturation point, based on the principles of Grounded Theory (Glaser and Strauss, 1967). There was no need for me to continue transcribing all the recorded interviews when I felt that the remaining recordings would not add any more value to the findings. In other words, I had reached a point of closure when the recordings that I was transcribing became repetitive and contained no new ideas. I was therefore reasonably confident that the inclusion of additional data was unlikely to generate any new ideas, as they had no further interpretive value. This is also known as information redundancy.

### 3.8.2 Quantitative Data Analysis

Data from the questionnaire were analysed using Statistical Package for the Social Sciences (SPSS) software. Some of the quantifiable data were respondents' characteristics and other demographic data. Descriptive statistics analyses were conducted to determine the relative and interactive contribution of different variables (e.g., age, education level, association affiliation, etc.) in influencing information access and use. All the questions were individually analyzed, taking into consideration all the available factors, and supported with descriptive and inferential analyses.

## 3. 9 Ethical Considerations

For a study that is involving human subjects, it is a requirement for any research connected with the university to seek and obtain approval from the ethics committee of Western University before embarking on the implementation of the research. According to article 2.4 of the Tri-Council Policy Statement on Ethical Conduct for Research involving Humans, for my type of research, I only needed to obtain free and informed consent, which enabled me as researcher to provide to subjects, and authorised third parties, full and frank disclosure of all information relevant to free and informed consent. Information obtained from participants was treated as confidential, as all questionnaires were anonymous with no identifying features, while all recorded information was stored in a secure location. All electronic information storage devices such as USBs, CDs, and related devices, and paper documents have been kept in locked storage, and only accessed by the researcher. Interview information would be kept on file by the research

team for a period of five (5) years following the end of the study, and then would be destroyed: digital information to be deleted while paper-based information to be shredded.

### **3.10 Male – Female research approach**

One concern about this research is that as a man conducting research involving women, I was cognizant of the social constraints related to male-female relations in the *Zambian* context. To this end I employed female students who administered the questionnaires and a female student was present when I interviewed a selected number of study participants. The female research assistants who were hired from the University of Zambia's School of Library and Information Science received an in-depth training exercise that ensured that they understood the objective and purpose of the research, and above all, the process of administering the questionnaire and were able to explain clearly any questions respondents raised. I also ensured that they had sufficient knowledge and were comfortable with the data gathering process, and that they were respectful of the respondents.

### **3. 11 Problems encountered in the field**

Collection of data for this study was not without challenges. A number of problems during fieldwork were encountered. This section identifies and discusses some these the challenges.

#### **3. 11. 1 Attitude of informants**

In as much as women entrepreneurs were excited and enthusiastic about my study, it was not easy dealing with some of the respondents. Most respondents did not keep appointments and promises. When scheduled appointments for interviews with prospective interviewees, most of them usually arrived very late, or if you had agreed to meet them at their office, they would make you wait for even as long as an hour into the appointment time. If they changed their plan and decided not to meet, they would not inform you about it, and when I tried to call to remind them about the appointment, either their phone was off or would not pick up the phone. For most of them, missing or not honouring an appointment is something "normal". So to get round this problem, I had to resort to making multiple appointments with several prospective respondents in a day in the hope that some of them could still make it for appointments. This plan worked well.

### 3. 11. 2 Transport network

The other challenge was that Lusaka, the capital city, which was the site for my fieldwork, is highly populated. The city has a huge population of residents, but has very few roads and so making it heavily congested with traffic and pedestrians all the time except at night. As a result, it made movements very difficult, especially if appointments were scheduled in different areas of the city. To make matters even worse, most of the roads were in bad condition. Worse still, the Highway Code is not respected by some motorists causing delays that adversely affected not only fieldwork schedule and planning, but added to the cost of research as well.

### 3. 11. 3 Disruptions in electricity supply

Electricity was another big problem that I encountered in Lusaka as there was heavy load shedding every other day during the time of my field work. The national electricity company, Zambia Electricity Supply Corporation (ZESCO) had a deliberate program in place to turn off electricity supply to homes and organizations for extended hours, bringing businesses and other activities that depended on electricity to a halt. This affected research work especially if you needed to go through your notes and to prepare for the next day. This also caused disruptions in Internet and telephone services, thereby affecting some aspects of our work in the field.

### 3. 11. 4 Suspicion and apprehension

The other issue is that we had a hard time convincing some respondents to sign letters of consent, as some of them were apprehensive about signing documents. It is not uncommon in the developing countries for research participants to be suspicious of documents that require them to append their signatures. In this study, even when we had provided them with a Letter of Information that explained in detail the purpose and nature of the study, some of them still refused to sign, but preferred and were willing to fill out questionnaires without signing the letter of consent. Those that refused to sign letters of consent were removed from the study. We also had challenges getting some respondents to respond to questions on government policies or related issues, as they did not want to be quoted or misquoted. So in order not to provoke any negative sentiments, we ensured that questions were carefully explained, so as to provide a good understanding of the questions to eliminate any doubts. However, despite the challenges, fieldwork was a resounding success as all the data that I needed for study were collected.



## CHAPTER 4

### 4. Respondents and the business environment

#### 4.1 Introduction

This chapter provides a description of the situation of women entrepreneurs in Zambia with regard to information access for their entrepreneurial activities. This information is useful in understanding the context of the entrepreneurial activities of women entrepreneurs with regard to information use and access.

#### 4.2 Respondents' Characteristics

This section deals with interpretation and discussion of respondents' demographic information obtained through the questionnaire survey. Answers to questions on specific demographic information are presented in tables and charts and supported by qualitative data obtained from interviews with some of the respondents. The description is presented in terms of the following variables: age, marital status, education, household income, sectors of operation, number of children, and types of enterprises managed. In addition, the section explores other factors that influence Zambian women's entrepreneurial success, which includes motivation, size of enterprise and start-up capital. An analysis of these factors provides the socioeconomic context in which demographic and entrepreneurial issues are examined in the subsequent chapters of this report. Respondents' characteristics play a significant role in this research, as they help readers and researchers to determine from whom research findings have been generalized and also allow for comparisons to be made across replications of studies.

#### 4.3 Respondents' demographic information

Respondents' demographic information plays an important role in a survey as it helps understand the composition and characteristics of study participants. This section presents respondents' demographic information.

### 4.3.1 Age

Depending on the type and nature of the problem being studied, age becomes very critical in understanding the depth and extent of a particular problem, especially if respondents are of varying age groups.

**Table 4.1 Respondents' Age groups**

**N=220**

<b>Age Groups</b>	<b>Number of Women</b>	<b>Percent</b>
<b>Below 20</b>	<b>8</b>	<b>3.6</b>
<b>21 – 30</b>	<b>37</b>	<b>16.8</b>
<b>31 – 40</b>	<b>75</b>	<b>34.1</b>
<b>41 – 50</b>	<b>58</b>	<b>26.4</b>
<b>51 – 60</b>	<b>33</b>	<b>15.0</b>
<b>60+</b>	<b>9</b>	<b>4.1</b>

Table 4.1 presents age distribution of respondents, showing the majority of women entrepreneurs (34.1%) falling in the 31-40 age category. This age group is composed of women who are economically active with the determination to succeed in their entrepreneurial activities. A good number of women in this category were involved in more than one business venture, both locally and abroad, where they participated in international trade fairs and exhibitions.

It is interesting to note that there were some young women below the age of 20 representing 3.6 percent, who were actively involved in entrepreneurship. These are women who had had no opportunity to get into the educational system due to various reasons. Results also show that there were a few women entrepreneurs who were over 60 years of age and represented 4.1 % of the sample. Statistics presented in this table, illustrate that women business owners are usually

active in business between 21 and 50 years of age, as the majority of them fell within this age category.

### 4.3.2 Marital status

Marital status is a very important factor in determining the success of women entrepreneurs in this study, considering that marital status is one of the cultural traditions in Zambia that plays a significant role in determining women’s involvement in various activities and also in the decision-making process at the household level. Therefore marriage can be a hindrance for a lot of women with plans to start a business venture. We asked the respondents to indicate their marital status, and table 4.2 below shows their responses.

**Table: 4.2 Marital status**

**N=220**

<b>Marital Status</b>	<b>Number of women</b>	<b>Percent</b>
Single with no partner	29	13.2
Married/ Co-habitation	132	57.8
Separated/Divorced	32	14.5
Widowed	32	14.5

Table 4.2 shows that a good number (132) of respondents in this study were either married or living with a partner, representing 57.8 % of the sample. The results also show that 13.2 % of Zambian women entrepreneurs were single with no partners while 14.5 % were either divorced or separated from their partners. Those that were widowed were 32 representing 14.5%, as well. The implication of the results indicating married women represented the largest number of participating women in entrepreneurship is that despite cultural prohibitions that could hinder women’s ability to run their own businesses, most Zambian men in this study seem to support or allow their spouses to engage in entrepreneurial activities. Also a sizeable proportion of the women were not living with a partner and that may be one of the factors that led to their becoming involved in entrepreneurship.

### 4.3.3 Number of Children

Marital and parental responsibilities may have implications for a woman’s decision to engage in entrepreneurship. In Africa and Zambia in particular, marriage especially can be a huge obstacle for a woman who desires to involve herself in economic activities that have the potential to lead them to financial freedom or economic empowerment. This is potentially more so for a married woman with children as she faces the challenge of balancing work with family or household responsibilities. It is on this basis that a question in the survey was included for respondents to indicate the number of children they had. Information on the number of children is important in helping us to understand the obstacles women face in their participation in entrepreneurial activities. Table 4.4 shows respondents’ number of children.

**Table 4.3: Number of Children**

<b>Number of Children</b>	<b>Percent</b>
0	11.7
1 - 2	30.4
3 - 4	37.8
5 - 6	16.9
7 -10	2.9

Table 4.3 shows that the majority of the participating women had children, with the number ranging from 0 – 10 children. Only 11.7%, of respondents indicated that they had no children. The results show that most women have between 1-4 children representing 68.2 % of the women, which demonstrates that the large number of women has not prevented them from engaging in entrepreneurial activities. The average number of children in Zambia is about five children per woman.

#### 4.3.4 Respondents' level of Education

Education is another characteristic that may affect women's success in pursuing their entrepreneurial activities. Table 4.4 below present's information about women entrepreneurs' levels of educational attained.

**Table 4.4: Educational level attained**

<b>Educational Level</b>	<b>Number of Women</b>	<b>Percent</b>
None	3	1.4
Primary	22	10.0
Secondary	62	28.2
College	91	41.4
University	42	19

Table 4.4 shows that the majority of women participating in entrepreneurship are educated, with 41.4% of the respondents attaining college level education, and 19 % of the women attaining university level education. Those that obtained primary and secondary educational levels were 10% and 28.2% respectively, and only 1.4% of the respondents did not have any education. Based on the results shown in the table, we can conclude that most of the women entrepreneurs were well educated. This shows that there are not so many job opportunities for many college and university graduates in the Zambia job market. Every year thousands of graduates are churned out from higher institutions of learning in Zambia, and are offloaded on the already saturated job market. In other words the number of college and university graduates entering the job market is much higher than the number of jobs being created in the country. Therefore, for many of them, including women, the only viable option is to engage in entrepreneurship. This partly explains the presence of a huge number of educated women in entrepreneurship.

#### 4.3.5 Respondents' Household Income in US\$

In this section the survey provides information about Zambian women entrepreneurs' monthly incomes. Information about respondents' income levels helps us to understand their economic status and it is also critical in discussing results in the other sections of the study. Therefore one of the questions that respondents were asked in the survey was to indicate their level of income, though they were also given an option not to answer this particular question if they felt uncomfortable with it.

**Table 4.5: Household income per month**

Income levels(USD)	Number of women	Percentage (%)
Choose not to answer	67	30.5
\$0 - \$200	49	22.3
\$201 - \$400	37	16.8
\$401 - \$600	27	12.3
\$601 - \$800	16	7.3
\$800+	24	10.9

Table 4.5 above presents income distribution of the respondents in frequency percentages, and one thing of immediate note is that 30.5% of respondents chose not to answer the question. The reason for some participants for not answering the question about income is probably that some may not be comfortable sharing information about their finances or assets. However, it is clear from the figures presented in the table that based on those who chose to answer the question, the majority of the respondents fell in the \$0 -\$200 income bracket representing 22.3%, followed by those who fell within the \$201 - \$400 bracket representing 16.8%. Those that earned between \$401 and \$600 were 12.3% while those in the \$601 -\$800 range represented the smallest portion (7.3%) of the group. However, one interesting observation about these results is that a good number of respondents earned above \$800 per month. However, it is not clear from this study as

to whether these incomes were profits realised from respondents' business operations or from other sources.

According to the CSO survey report on the living conditions in Zambia, male headed households have continued to enjoy higher levels of mean monthly income compared to female headed households. Male-headed households had a mean monthly income of K1, 188,000(US\$237.6), while female headed households had a mean monthly income of K861, 000(US\$172.2). This was based on the data collected from the 2006 and 2010 surveys. The total household income was calculated by summing up all incomes from all sources of all income-earning members of the household and based on a sample survey of the estimated 2,490,907 households in Zambia (CSO, 2012). The table below shows the average household income in Zambia for male and female-headed households.

**Table 4.6: Percentage Distribution of household Income by sex, Zambia 2010**

<b>Percentage Distribution of household Income by sex</b>	<b>Male</b>	<b>Female</b>
Less than US\$10	1.8	2.9
US\$10 – US\$30	8.3	13.6
US\$31 – US\$60	18.2	22.5
US\$61 – US\$90	15.3	16.8
US\$91 – US\$120	11.1	10.0
US\$121 – US\$160	9.8	8.6
US\$161 – US\$200	6.5	4.7
US\$201 – US\$240	4.0	3.2
US\$241 +	24.9	17.6
<b>Average Incomes</b>	<b>(US\$237.6)</b>	<b>(US\$172.2)</b>

From 2006 to 2013, there haven't been any dramatic changes in the economy in Zambia, and so the living conditions of most Zambians have not improved. According to the Labour Force Survey report of 2008 issued by the Central Statistical Organizations in collaboration with the Ministry of Labour and Social Security, the national average monthly income was estimated at K824, 415(US\$165.00). In rural areas it was estimated at K377, 178(US\$75.00) while in urban

areas it stood at K1, 480,5119(US\$296.00). In terms of sex, males earned K941, 405(US\$188.00) while females earned K610, 690(US\$122.00). Evidently there is a disparity in the income between male- headed and female- headed households in Zambia. Although this is based on the 2010 statistics, we do not expect to have an improvement in the household income for women as the situation has not improved much in the last three years. This also means that women in Zambia continue to face the same challenges that they have faced in the past.

#### 4.4 Respondents' Business characteristics

Results of the study indicate that the Zambian economy is not dominated by one sector, but consists of various sectors, with Zambian women entrepreneurs found in all the sectors of the economy. The various sectors in which Zambian women have established their businesses include trading, production/manufacturing, construction, services, agriculture, agro processing, education, and textile and fabric. Others are small-scale mining, handicrafts, energy, finance, pharmaceuticals, restaurants and networking marketing. Table 4.7 below shows the various sectors in which Zambian women entrepreneurs operate.

**Table: 4.7 Sectors of operation**

Sectors	Number of women	Percentage
Trading	112	50.9
Production/manufacturing	28	12.7
Construction	18	8.2
Service	16	7.3
Agriculture	14	6.4
Agro processing	9	4.1
Education	8	3.6
Textile and fabric	4	1.8
Small scale mining	4	1.8
Handicrafts	2	.9
Energy	1	.5
Finance	1	.5
Pharmaceuticals	1	.5



Restaurant	1	.5
Networking	1	.5
<b>Total</b>	<b>220</b>	<b>100</b>

Results indicate that about half of the respondents were found to be in the trading sector representing 50.9 %, followed by the service sector where 12.7 % of the women entrepreneurs were found to be operating. Other sectors with significant representation are production/manufacturing (8.2%), agriculture (7.3%), textile and fabric (6.4%) and the education (4.1) sectors. The rest of the sectors, small scale mining, energy, handicrafts, finance, pharmaceuticals and restaurant and networking marketing represented only 8.3%

#### 4.4.1 Respondents' Legal Structure of Business

One of the key decisions a person makes when starting a business is about the type of legal structure to use for their business. This is a very important aspect as there are implications that come with a particular types of business structure. The kind of structure one chooses, usually depends on the size and type of business to be conducted, and also based on personal circumstances and one's future plans for their business.

Essentially there are six legal structures that one can choose from, and these include Sole Proprietor, Partnership, Company, Trust, Cooperative, and Association. So a question was asked about the type of business structure women entrepreneurs operated. Table 4.8 below shows respondents' types of business structures.

**Table 4.8: Legal Structure of Business**

**N=218**

<b>Type of Business</b>	<b>No. of women</b>	<b>Percent</b>
Sole proprietorship	158	72.5
Partnerships	39	17.5
Private Company (Pty Limited)	13	6
Trust	2	.9
Non-Governmental Organization	6	2.8

It is evident from the results shown in the table above that the majority(72.5%) of women entrepreneurs were sole owners of the businesses they managed, while 17.5% were in partnerships. Other types were Private Limited Company(6%), Trust(.9%) and Non-government organization(2.8%). There are some NGOs that have set up operations on profit lines to assist women, especially those who are lacking skills to find distribution channels for their products. Due to the low socioeconomic status of women in Zambia it is not surprising that the majority of women entrepreneurs are sole business owners largely because Sole Proprietorships are the simplest kind of business to set up. With Sole Proprietorship, start-up costs are low and only little working capital is required. As a sole business owner, you make all decisions and all profits are yours. Therefore, because it is the simplest form of business structure, it is also easy and inexpensive to start and maintain. Very few women, if any, would afford to form a Trust or incorporate a business entity.

#### 4.4.2 Number of employees

Running a business enterprise involves a lot of activities, which require concerted effort by a group of people who essentially should be employees of that particular enterprise. It is therefore expected that women entrepreneurs would hire some people to work with them in running or managing their business. One of the questions in the questionnaire survey required respondents to indicate the number of employees they had. The results show that employees for women business owners ranged from 0 to 94 employees. Table 4.9 below shows frequency tabulation of employees hired by women entrepreneurs

**Table 4.9: Number of employees in respondents' business** **N = 195**

Number of Employees	Number of women	Percent
0	39	20
1 - 3	101	51.9
4 - 6	25	12.8
7 - 9	10	5.1
10 - 15	8	4.5
>15	9	4.5

The results in table 4.9 show that 20% of respondents did not hire anyone to work for them. Essentially the owner is the only employee in this enterprise, and may probably be assisted by family members. Mostly, these are enterprises that have recently been registered or whose performance is poor. Results also show that about 101 women had enterprises that employed between 1 and 3 people representing 51.9% of sampled participants, while 8 women had business ventures that each employed 10 – 15 employees, and only about 9 women had enterprises that employed more than 15 people. This shows that most women owned enterprises do not have the capacity to hire many employees.

#### 4.4.3 Year of Establishment

Information about the length time women entrepreneurs have been in business was also elicited from respondents. Table 4.10 below shows frequency percentage for the length of time women entrepreneurs had been in operation.

**Table 4.10: Year of Establishment**

**N =210**

Year Established	Women	Percent
2013 - 2011	55	26.2
2010 - 2008	78	37.1
2007 - 2005	40	19.1
2004 - 2002	14	6.7
2001 - 1999	14	6.7
Prior to 1999	9	4.5

Results in Table 4.10 show that some of the respondents had been in business for close to 30 years while others are hardly a year into their business operations. Results also show that it is only recently that many women in my study became actively involved in entrepreneurship,

especially the period between 2000 and 2013 in which almost 90% of women entrepreneurs established their businesses. The results of this study present an accurate position of the developments in entrepreneurship in Zambia in the past three decades. The results are also supported by anecdotal evidence which shows that many Zambian women took up entrepreneurship in various sectors of the economy in the early 1990s following the new Zambian government's decision to liberalise the economy, and by creating institutional frameworks and structures that brought about an enabling environment for people to engage in small scale business operations. The sample used is representative of the population surveyed.

## 4.5 Motivation for conducting Business

In Zambia, as well as in other developing parts of the world, the number of women involved in entrepreneurial activities has been increasing steadily over the years (Ascher, 2012) and based on the results obtained from this study, more women will continue getting involved in entrepreneurship. Several studies undertaken on women entrepreneurship cite various factors that influence women's decisions to get into entrepreneurship. Researchers have established that there are **push** and **pull** factors that motivate people to start business ventures. Women are also motivated by the same factors. These are also described as circumstances or conditions that create the necessity for women to choose to join entrepreneurship (Botha, 2006; Ghosh and Cheruvalath, 2007; DeMartino and Barbato, 2003; Hughes, 2006; Bradley and Boles, 2003). One's professional background, level of education, current employment, personality traits and the social and economic environments have an impact on an individual's decision to start a business (ILO, 2003). Some researchers (Heilman and Chen, 2003) cite the need for independence, achievement and self-fulfilment; providing a challenge to the female entrepreneur; improving the financial position of women entrepreneurs and their families; the desire to be their own boss and to control their own life as pull factors that are relevant to women entrepreneurs. Others are the need for flexibility to balance work and family, and self-fulfilment. Desire for greater life flexibility, seeking challenges, fulfilling a long-felt desire or escaping from organizational glass ceiling are also among the motivation factors that lead women to start-up their own businesses (Lee and Rogoff, 1997). According to Morris et al., (2006) women who are 'pulled' into entrepreneurship are more likely to be more growth oriented than women who are 'pushed' into entrepreneurship by external circumstances.

Researchers have also cited job dissatisfaction, loss of employment, lack of jobs on the market, lack of available work, insufficient family income, among others, as push factors that compel women to take up entrepreneurship (Bradley and Boles, 2003; Botha 2006). Push factors are negative factors, such as unemployment and retrenchment, which force people to take up entrepreneurship in order to survive (Maas and Herrington, 2006) while pull factors are regarded as positive factors (Ghosh and Cheruvalath 2007). With pull factors, women are challenged by an opportunity and usually want to use their skills, knowledge and various experiences including educational professional experiences. According to Morris et al. (2006), women who are ‘pulled’ into entrepreneurship are more likely to be more growth oriented than women who are ‘pushed’ into entrepreneurship by external circumstances. This section therefore examines some of the motivational factors that compel Zambian women to establish business operations. One of the questions included in the questionnaire survey focused on where respondents’ ideas to establish businesses came from. The table below presents responses to this question.

**Table 4.11: Motivational Factors**

**N =216**

<b>Source of Business Ideas</b>	<b>No. of Women</b>	<b>Percent</b>
Saw a business opportunity	101	46.8
Introduced to business by someone	41	19
Your own profession	29	13.4
Motivated by my professional background	18	8.3
After attending a public seminar	15	6.9
Lack of employment	4	1.9
Childhood dream	2	.9
Some friends were doing well in business	2	.9
Took control of it when my husband wanted to close it down	2	.9
Wanted to do my business rather than working for someone else	1	.5
After Retirement	1	.5

Table 4.11 above presents the distribution of factors that motivated respondents to establish business operations. The results show that 46.8% of the respondents indicated that they established their businesses after being exposed to business opportunities, while 19% said they started their businesses after being introduced to business by colleagues. Seven percent of women got inspired to get into entrepreneurship after attending a course or seminar on entrepreneurship where a lot of information is given to attendees, especially if part of the information given has potential to link them to funding organizations. Anecdotal evidence shows for example that Zambia has seen a surge in the number of business motivational speakers who are providing tips on how to succeed in entrepreneurship. Another group of respondents, representing 13.4%, joined entrepreneurship because it was in line with their profession. It is common now for educated women to start their own businesses, especially if they have professional background in the kind of business sector for which they want to set up a business venture (Ascher, 2012). They are driven by the desire to utilise their professional skills as they feel confident that they can succeed doing what they know. They also feel that they can utilise their social networks and other contacts they developed from their professional training. About 8.3% of participants indicated that they were influenced by their various professional backgrounds, with the majority coming from the teaching profession. Others were previously employed in the food and textile sectors. Those influenced by lack of employment opportunities (2% of participants in this study) are pushed into entrepreneurship by the need to survive economically. There are many women in Zambia who, probably after losing a spouse or a job, cannot find another and experience economic challenges where they find themselves facing grinding poverty. These are the ones that start buying and selling commodities by the market place or roadside to try and meet necessities of life. Others (0.5%) were moved by the desire to become their own boss as opposed to working for another person. Mainly these are women who may have left positions in firms where they felt they were being frustrated or would not find it acceptable or appropriate to work under certain conditions, or did not have latitude or freedom to implement ideas in the organization. They therefore as Simonin (2006) suggests, feel that entry into entrepreneurship would give them autonomy that is essential to fulfilment of their desires and family obligations. Therefore these are women who feel they can control their own destiny by directing themselves in the path they think would lead them to realising their dream as opposed to being led or directed by other people. Usually, these women are educated and they

are psychologically and emotionally prepared to face challenges of life. Self-confidence is a critical factor in an individual who decides to engage in entrepreneurship. This is supported by Bergmann's (2005) assertion that self-confidence in one's own capabilities to start a business has been found to depend almost exclusively on the individual features of the respective person's integration into social networks. Specifically, the duration of the individual's gainful employment, a high level of education and knowledge of others starting a business have a positive influence on one's belief that one is able to start a business.

Interestingly, only 0.5% of respondents decided to get into entrepreneurship because they had retired from formal employment. Because of lack of social security for retirees in Africa, Zambia included, some retirees may decide to invest their pension money into a business operation, mainly entrepreneurship. The pension fund is usually given as a one off lump sum when one stops work. Other respondents (0.9%) indicated that they got into entrepreneurship after they took over a business from their spouse who wanted to close it down. These are women who take over business operations that may have been started by their spouses, who for some reason decide not to continue with the same business and probably want to pursue other business interests. For those who said going into entrepreneurship was their childhood dream, Raman, Anantharama and Jayasingam (2008) claim that these are women who come from a varying childhood background that serves as an encouraging factor for them to try something new and explore the talents they possess. We can therefore classify these factors into push and **pull factors** as follows:

**Table 4.12: Push and Pull Motivational Factors**

<b>Push Factors</b>
Lack of employment
Took control of it when my husband wanted to close it down
After Retirement
<b>Pull Factors</b>
Saw a business opportunity
Introduced to business by someone
Own profession
After attending a business seminar
Motivated by my professional background

Childhood dream
Wanted to work for myself rather than work for someone else
Some friends were doing well in business.

Based on the information elicited from the questionnaire survey on the motivational factors results show that 73% of participants' motivational factors were pull factors while 27% were push factors, meaning that most women were challenged by various opportunities and wanted to use their skills, knowledge and various experiences including educational professional experiences to venture into entrepreneurship, and only a few representing 27% may have been forced by circumstances, mainly economic problems.

In addition to the responses elicited from respondents through the questionnaire survey, more information was obtained on motivational factors from the interviews conducted with the respondents. In the interviews, women gave various reasons for engaging in entrepreneurship. Some of the reasons given for business ownership included the desire for financial independence, fulfilling their dream of owning a business, and passion for business with the intention to contribute to the economic development of the country, while others wanted to have something to do after retiring from formal employment. One woman who was still in formal employment explained that she was forced to start a business as an additional source of income because her monthly salary was inadequate, especially as she was responsible for paying school fees for her siblings. She shared below, why financial independence was necessary:

*The main reason why I got into entrepreneurship was to be financially independent..... Inasmuch as I get a salary, you find that at the end of the day it's not enough to cater for all the needs that we have, for example, school fees. We can buy the food stuff from the salary but then if we need to pay school fees for my siblings then it means I have to get extra money. And when I got this package from the contract, I decided to go into business so I can have at least something, a sustained source of income for myself.*

The issue of inadequate salary as a reason to engage in entrepreneurship is very common among those in formal employment, not only in Zambia, but in Africa as a whole. Most women in various professions earn very little income thereby failing to make ends meet, yet they have more responsibilities than their male counterparts. For example women bear the burden of looking after children as well as ageing parents. One respondent, who was a schoolteacher explained that



in addition to looking after her parents she also had to bring orphans under her care into her home:

*I had a lot of children to keep, orphans more especially..... I had a number of... Nine of them. Being the only child of my parents, I had to look after them when they grew old. So, I had to take them from home and keep them here. So from my salary as a teacher, I couldn't.*

In certain situations some people decide to leave jobs because of lack of prospects for career and professional development. Therefore those who are ambitious do not hesitate to move at the slightest opportunity, especially if it is something that would enhance their economic status. This is common with many working women in Zambia. During the interview one woman who is one of the few successful traders in the capital city, shared her motivation to start a business, and her reasons for leaving her career choice of pre-school teaching:

*Okay, before I started the business of boutique, I was a preschool teacher. And I worked for, as a preschool teacher for two years. In the third year I saw that, what I was getting as a preschool teacher was not enough. So, I said let me try to do my own business, come out of preschool teaching, go into running a shop.*

Another factor influencing Zambian women to establish business ventures is the presence of women's organizations that have been formed in the various sectors of the Zambian economy. In the last two decades Zambia has seen a proliferation of women's organizations most of which are focussed on entrepreneurship promotion and development, and are membership based. The women's organizations offer a wide range of opportunities and incentives such as training programs, proposal writing, and access to marketing information and various programs aimed at enhancing entrepreneurial skills for members. Women's organizations also assist their members to access funding from micro financial institutions as they act as guarantors for the loans that banks give to individual women entrepreneurs. Therefore the incentives that are available in these organizations have compelled many women to enter entrepreneurship as it is difficult for most of them to start up a business without any kind of support. One interviewee explained:

*What motivated me was to work with the fellow women because the association has sectors, various sectors, and I was interested to see how women do their businesses, and these women are in various categories. But I was interested to know how they deal with their businesses, how they deal with their challenges, and the common problem that we find as women in doing business. So, I was motivated because there's a large network of women doing business because it's very hard especially in accessing finance. So, I found*

*that when you are grouped together as women, it becomes a little bit easier to access finance though there are still problems, but as compared to our menfolk, the women, you're always bombarded with so many questions. It's like they don't trust you can handle such an amount that you're requesting for. And so we team up sometimes when we want to access finance so that each one is there, it's like you're looking out for your colleague.*

It has also become common for the Zambian government and donor agencies to support women's projects or offer various forms of assistance for women entrepreneurs through organized women's groups such as associations, clubs and cooperatives. This compels women to join women's associations in the hope of getting assistance for their entrepreneurial undertakings.

Many women go into business for financial reasons, including both the employed and the unemployed. Others also chose to create enterprises because of the passion for business, having been born and brought up in families that had owned businesses. Still others, chose to go into entrepreneurship as a career, especially to utilize their acquired educational and professional skills. In the interview, one woman who has fulfilled her childhood dream had this to say:

*What motivated me to go in this kind of business? Initially, I've grown [up]doing business. I was at primary school when I started making sweets and selling at the market whenever I knocked off from school. So when I completed my grade 12, I just thought of expanding on my childhood dream of buying and selling stuff, so that's when I started with a little bit of Salaula (used clothing) and that's how I opened my boutique.*

Another respondent, who owned a tailoring business in Lusaka explained that her passion for tailoring started when she was a child as she had over the years been observing her mother sewing and knitting various clothing items. It was by observing her mother that she acquired skills in sewing and crocheting. When she grew up it was easy for her to start a tailoring venture of her own. Another respondent shared that she developed interest in entrepreneurship after seeing a business opportunity in her neighbourhood upon her return from the United States where she had been working for ten years. She decided to start a food outlet to cater to the needs of the large number of people working for various companies that had been established in the neighborhood:

*What motivated me was, here we are now. Before I left, I purchased this place. This was residential. When I came back, I realized that this place now, has been declared a commercial area. So, you have a school here... ..and that hospital. Even Zamtel was not there. All these houses people have vacated to leave them as offices. I have, Evelyn Hone*

*College. I have NIPA here. The most of the flats you see at NIPA are boarding houses for students.*

For some people influence to take the entrepreneurial path comes from their professional background, and by the nature of their training. For example one of the respondents, who is a trained teacher and had been in the teaching profession for many years, mentioned that her motivation to start a school as an enterprise was inspired by her profession, coupled with the passion she had for the same. Another factor was the business opportunity she found in the place where she settled after retiring. She shared that after retiring from teaching she settled in a place where there was only one school for children. Children who would not get places in the only school in the area walked long distances to get to other schools which were located several miles away. She was compelled to build a school next to her house so she could cater to the needs of the growing number of school going age. She had this to say:

*Because of the nature of my training and more so the passion that I have for this....The passion is the one that drove me to do that, yes, upon seeing the children not going to school, 'cause they were of school going age. Yeah. And this area has got only one government school, which usually the places are all taken up and when people go to look for places, there they are told, "There's no room." So, I said, "I can start this to help out, yeah, in this mission.*

Another respondent who was in the food industry said she had always wanted to run her own business, but that her professional background played a major role in her decision to start her own business. She studied hotel management and worked in the hotel industry for some time but later left to start her own catering business as she felt dissatisfied with the income she was getting from her employment:

*I think I grew up always wanting to own my own business. And what else? I think also my career, I studied hotel management, but then I found that the hotel industry didn't pay very well. The hours were long and didn't pay very well. So I thought I should do... I started it like, oh okay, as a by the way I can do this. And when I got into it, I got very involved and I haven't looked back.*

The people that we live with or are found in our environment usually tend to have influence in our lives, especially on the choices that an individual makes in life. One respondent disclosed during interviews that her decision to get into entrepreneurship was influenced by members of her family, especially her mother. She said she was in the interior design business because that was the kind of business her mother did when she was growing up:

*I liked what people used to do, craft things, like some members of my family, most of them do pottery.....And my mum, I was brought up by someone who was into interior designing. So, I just loved the way she did, she worked with the colours and what she used to do. So, that's how I decided to come into this business, yes.*

Exposure to outside influences can also be a source of motivation to engage in entrepreneurial activities for some people. For instance visiting another country or just to briefly move away from your usual place of domicile can be a very enriching experience from which one would gain new ideas that would be life-changing. One of the respondents shared that her motivation to start her own enterprise came following a trip she had undertaken to the Caribbean Islands where she went to visit her brother who lived in the British Virgin Islands. It was while she was there that she was inspired by the entrepreneurial spirit of the local people who were so aggressive in promoting the Island's tourism industry by selling various items such as T-shirts, and other souvenirs. With her new experience, she made a decision to start dealing in tourism products immediately she returned to Zambia:

*Yes, actually, it was a very big eye-opener, because in the Island where I particularly lived, it's an island that's almost 100% dependent on tourism..... tourism was like an economic driver. So, when I visited their stands, and their shops, and the beaches, I could see a lot of T-shirts, souvenirs, exposing their country to the outside world, those who are coming to their country. I said, "I'm going to take this idea back home."*

As already established, many women are pushed into business by economic challenges, usually after loss of employment. One single mother I interviewed disclosed that after she stopped work, she did not have any source of income, and entering into entrepreneurship was the only option left for her.

*"But after stopping work, it was like something that would give me some source of income to feed on. Yeah. Since I'm a single mother, I didn't have anything else to do apart from this to raise some money, yes, to live on."*

Others, though they may be compelled by financial reasons, decide to engage in entrepreneurship in order to participate in the economic development process of the country, as one respondent revealed during interview:

*"Looking at the way most of these developed countries have grown, from the studies that we've carried out, it has been proved that entrepreneurs are the ones who have built up those big countries, the big economies. And we are trying to do that, in order to try and build our own economy, in our country."*

Some of them were inspired by the skills they acquired from their previous employment. They decided to utilize the knowledge and skills that they had been used to in their former jobs, as one of the participants explained during interviews:

*I started this business, because where I was working that's what I was doing. So for me to start a business which I don't know, it was difficult. It was better I go for the one which I know.*

It is common for many people to establish a business venture in an area in which they have experience or have received training, as opposed to venturing into unfamiliar or uncharted waters.

## 4.6 Attitude toward business

Although there were no questions in the survey to address women entrepreneurs' attitude toward business, the issue of attitude was observed during interviews and through interactions with many participants, and therefore it became necessary to include and discuss it as one of the findings of the study.

For many nations, entrepreneurship is regarded as an important endeavour as it leads to the creation of employment for many citizens, and also as a source of innovation, which ultimately contributes to the economic development of a nation. Entrepreneurship is seen as a driving force for many of the world's leading economies as it has a very significant role in the rapidly changing socio-economic scenario of the world. Even developed countries such as Canada, USA, United Kingdom and many others recognise the critical role entrepreneurship plays in the economic development of their nations. However, the success of entrepreneurship in any country depends on the attitudes of individual entrepreneurs. If business owners have an appropriate attitude toward their business, not only will they succeed as entrepreneurs, but they will also contribute to the economic success of their nations. According to the online business dictionary, attitude is defined as, "*A predisposition or a tendency to respond positively or negatively towards a certain idea, object, person, or situation. Attitude influences an individual's choice of action, and responses to challenges, incentives, and rewards (together called stimuli).*" <http://www.businessdictionary.com/definition/attitude.html>

Therefore success or failure of any enterprise will depend on the attitude of the business owner. If the attitude of an entrepreneur is not appropriate they are bound to miss a lot of business opportunities that are critical to entrepreneurial success. It is therefore important for an entrepreneur to develop a positive attitude when they engage in business. Empirical studies have shown that most successful women entrepreneurs encounter many challenges to reach where they are. They succeeded because they adopted a positive attitude in running their businesses. According to Moore (2003), most successful women entrepreneurs attribute their success to determination and tenacity that helped them to overcome stress and frustration in their entrepreneurial activities. In this section we discuss some of participants' attitudes toward business.

The majority of respondents I interviewed for this study were positive about their business operations despite facing a number of problems. For example, I asked one woman if her business was not threatened by the stiff competition brought by the Zambian government's decision to open the economy to the global trading system. She was positive in her response, and asserted that competition was welcome as it made her improve her business:

*No, because without competition, you get relaxed and you can't grow like that. But unlike when there's competition, you are able to say, "I have to do what the other person is doing", or, "How am I going to improve my business?" Because with competition, that makes us improve on what we are doing.*

The attitude of a woman who owned a tailoring shop in a crowded market in one of the sprawling suburban areas in the capital city, was equally positive about the competitive business environment in her location. She believed that anyone who entered into business had to face competition, and that it should motivate them to produce better quality products in order to remain competitive:

*When you're in business you have to face competition. That's what I know-----that's why I have to produce quality things.*

This kind of response conveyed the attitude that the respondent had a passion for her business and that she was determined to do whatever it would take to continue with their business. Positive attitudes of Zambian women entrepreneurs were manifested by some of the women's decisions to enter into business areas that were male-dominated. For example one respondent was buying and selling computers and computer products. When I asked her why she decided to

start a business venture in an area that had been a man's business in Zambia for a very long time, she sounded determined to operate in any business environment:

*So, all I can say is, we are all the same, we are equal, men and women. Though the barriers that... We are breaking the barriers, so that's... Because it's like we are one.*

There is no doubt that with determination, combined with some entrepreneurial skills one is bound to succeed in their entrepreneurial endeavours, irrespective of the business sector they choose to establish themselves in.

However, a few other women respondents I interviewed didn't seem so positive about their businesses. Some women did not want to take advantage of some of the opportunities offered by government simply because other women had developed negative attitude towards government projects. Although government funded projects targeted women entrepreneurs in order to provide women with start-up capital for some reason, some women did not want to take advantage of such opportunities. During interviews, I asked one respondent why she had not applied for a special fund offered by government. She was so negative about it:

*I really... The feeling that I had is that even if I apply, I'll be wasting my time. I don't know why I have that feeling, but that's the feeling I have. That they will not give it to me. I'll waste my time writing up things and then I will just end up being told, "come tomorrow, come tomorrow" until I am frustrated and I stop going there. So, I'm building up my own funds to start the new business. With this business, I'm building up my own funds to start the new business.*

Showing fear of failure and exhibiting a self-defeatist attitude even before you try may not be helpful for any business owner. Displaying such a negative attitude may signify lack of confidence on the part of an individual, and would greatly reduce their chances of entrepreneurial success. When an entrepreneur does not have a positive attitude toward business, not only may they fail to identify business opportunities, but they also may fail to take any measures to deal with any perceived or real problems that may pose serious threats to their business. However the participant's attitude also indicates independence of spirit, not relying on the government hand out, especially that the process of applying might be too complex and time consuming. One of the women interviewed owned a flower shop in a place where most of her clients could not reach due to lack of parking space, but she did not want to relocate to another place which was accessible, because she did not want to expose herself to stiff competition:

*It's difficult because when you look at, say, if I had to own a shop, a big shop like in town... People who are there, already complaining, they're complaining there is nothing. They're not selling, there's competition like we said. Things are not moving.*

One would associate this kind of attitude to lack of entrepreneurial drive on the part of the business owner, especially due to lack of entrepreneurial training. It was also apparent that some of the women did not know or understand their role and responsibility as business owners. Therefore the attitude displayed by some of the women business owners may explain why many of them do not succeed in their entrepreneurial activities.

However, one's lack of appropriate attitude toward entrepreneurship can be attributed to lack of knowledge of business operations and lack of entrepreneurial skills. Having or possessing entrepreneurial or business management skills involves many things. A business owner needs to have adequate knowledge of their business operations, and especially knowledge of what is needed to run a successful business venture. As one private consultant on entrepreneurship explained during interviews, a business owner needs to know and to have adequate information about various stakeholders and players in their sector of operation. For example they have to know who their customer is, and they have to know their supplier as well, without whom they would not exist. They also need to understand that competition is healthy as they cannot exist in a business environment without competition. They also need to take keen interest in government operations, especially knowledge of programs and projects regarding entrepreneurship development and policy initiatives and changes that may affect their business operations. For example they need to know all relevant government agencies and departments that may be important to their business operations. The issue of networking is also critical to entrepreneurial success, and therefore every business owner needs to embrace networking, especially in the current business environment. The other thing that an entrepreneur needs to know, according to the consultant, is that they cannot exist without the involvement of workers no matter how small their venture may be.

In order to achieve all this, business owners need to have information on all these aspects. They will need information about the type of customers they are targeting. If they are involved in small scale mining and they are mining precious stones for instance, they must know the kind of market they are targeting, local market or foreign market. If it's the local market, they need to know who is buying these minerals. If the prospective buyers are foreign based, they need to



know if the export promotion board is providing correct information as to who is buying what type of precious stones, quantities, and indicative prices. Therefore an entrepreneur requires information on customers, various customers segments. In order to increase chances of success for some entrepreneurs it would be necessary for them to get some form of training, especially training in management of an enterprise. Menzies, Diochon and Gasse (2004), correctly observed that while it was true that one did not need credentials to start a business, many would-be entrepreneurs would find it challenging to become successful due to lack of skills, despite their motivation, ingenuity or creativity. Those who are optimistic understand that embarking on entrepreneurship comes with challenges, and therefore tend to be psychologically prepared by adopting a positive attitude and are able to learn from failures and mistakes. Entrepreneurship is also about taking risks, which a business owner should be prepared to take if they need to be successful.

## 4.7 Summary

This chapter has presented and discussed results of the questionnaire survey and part of the qualitative data gathered from interviews with a subset of women from the sampled population. The study in this section has explored the demographic and business characteristics of Zambian women entrepreneurs. It has also provided clear understanding of the women's information and entrepreneurial behaviour in relation to their experience, sectors of operation, and motivations for engaging in entrepreneurship, their organizational affiliations, and cultural environments. The findings have been integrated and discussed further in the discussion section of this report.

Both demographic and business characteristics of Zambian women business owners have implications for their information behaviour and their entrepreneurial success. The study shows that the majority of women business owners who are actively engaged in entrepreneurship fall within the age group of 21 and 50 years of age, which may be an indication that women in this age group are the ones burdened with responsibilities. It is within this age group that you find single mothers, widows, college and university graduates who are unable to find formal employment. The study also show that there are more married women business owners than any other category among Zambian women entrepreneurs. Some of them engage in entrepreneurship to supplement their spouses' meagre incomes, while other may be involved in business for financial independence as opposed to be entirely dependent on their spouses. Another notable

aspect is that most of the women business owners have children, which may be an indication that they engage in business ventures to provide for their families, especially as many of them have school age children who needs school fees and other school or educational requirements.

Results of the study also indicate that over 78 % of the participants are in sole proprietorship with many of them being traders, conducting buying and selling of various types of merchandise. Considering the social and economic status of women in Zambia, it is not surprising though that many women are in sole proprietorship. For sole proprietorship an individual only needs small amounts of capital to set up a business operation. It also provides a high degree of flexibility for the business owner as she is usually her own boss, and also makes it easier for tax purposes as there is not much documentation involved. This is why many of them are only able to hire a few people to work for them; in most cases, fewer than three. But this has implications for information access, and entrepreneurial growth and success for many of them as they are satisfied with the status quo and rarely come up with any innovative ideas to expand and grow their business. Mainly this situation is common among traders who comprise more than 50% of the Zambian women entrepreneurs. Traders are those who buy and resell various products, either on the streets or at home, or both. The plausible explanation for their business stagnation is that many of them are of low literacy level. Because they usually work alone or with one or two people, they face challenges regarding information access and sharing.

Also, the African cultural traditional environment in which women business owners operate has an impact on their ability to access information for their entrepreneurial activities. For example, the roles and responsibilities that women are ascribed for women by society affects their ability to participate in information seeking and sharing. Because of the many roles women play, such as taking care of the house chores, looking after the sick, cooking for the family, and many other responsibilities, their mobility to do other things is restricted. Despite many of them being affiliated to women's organizations and business associations, they rarely participate in the activities of their organizations. This usually negatively impacts entrepreneurial success for women business owners. For many married women business owners, it is impossible to engage in any entrepreneurial activities without permission of their husbands most of whom are reluctant to support their spouses when it comes to doing business. Society's stereotyping of women's work also affects many women's entrepreneurial performance.

## CHAPTER 5

### 5. CHALLENGES FACED BY WOMEN IN BUSINESS

#### 5.1 Introduction

There has been a growing realization that development goals cannot be attained unless gender inequalities are removed and women are empowered to make decisions about their own welfare and that of their families, and the communities in which they live (Kabeer, 1994). It is therefore on the basis of this that the UN Millennium declaration resolved to ‘promote gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease to stimulate development that is truly sustainable’ (World Bank, 2003: 3). The importance of women’s empowerment on the international development agenda has been repeatedly made clear from the policy statements made at various women’s international conferences such as the Beijing Platform for Action, the Beijing+5 Declaration and Resolution, the Cairo Programme of Action, the Millennium Declaration and the Convention on the Elimination of All Forms of Discrimination against Women. All these fora have identified gender equality both as a development objective in itself, as well as a means to promote growth, reduce poverty, and promote better governance. According to UNFPA (2005) women’s empowerment is essential for ensuring not just their personal or household welfare, but also the wellbeing of the entire society as women are seen to be the primary guardians responsible for improving the quality and quantity of human resources available in a country to promote sustainable development in the coming generations. In 2000, at the United Nations Millennium Declaration General Assembly, the UN identified eight, Millennium Development Goals (MDG) to be achieved by year 2015. Promoting gender equality, one of the eight MDG goals, is the key to achieving the other seven goals (UNFPA, 2005). It is by promoting gender equality that women’s empowerment can be achieved.

Unfortunately in many countries of the globe discrimination against women persists, which is a violation of their basic human rights as it hampers their abilities to realize their full potential persists. For developing countries, gender inequality is rooted in social stratification based on the roles and responsibilities assigned to men and women and the differential valuation of these roles. The attitudes result in differential investment in men and women with regard to such development forces as secular education, skill formation, and income generating activities

(Mayoux, 2000). Therefore women's position and degree of empowerment is determined by the ways that gender identities, gender roles and gender relations are conceived at the family, household, community and societal levels.

According to Reeves & Baden (2000) women's empowerment is a 'bottom-up' process of transforming gender power relations through individuals or groups developing awareness of women's subordination and building their capacity to challenge it. The term 'empowerment' is now widely used in development agency policy and programme documents in general, but also specifically in relation to women. Women's empowerment does not imply women taking over control previously held by men, but rather the need to transform the nature of power relations (Reeves & Baden, 2000). Power is also described as being about the ability to make choices, but it must also involve being able to shape what choices are on offer. Most women entrepreneurs have the pressure of childcare and experience work-home conflict. Empowerment requires the commitment of the government as there is a great deal of resources that women entrepreneurs need in order to be empowered. As UNIFEM (2000), rightly observed:

In order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. Not only have women been historically disadvantaged in access to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses (p.12).

As a starting point toward promotion of women's empowerment, governments must identify factors affecting women's status and rights as a group. Once those factors are identified, targeted empowerment plans and programs can be made to deal with any obstacles so that appropriate support for women can be provided, the kind of support that can help transform the lives of women in various areas. When women are empowered positive changes must be visible and indicative of empowerment. According to Jorge (2002) indicators of empowerment for women should include a number of changes such as increased participation in decision making, more equitable status of women in the family and community, increased political power and rights, and increased self-esteem.

In Zambia, the situation for women has not improved. The Millennium Development Goal (MDG) Progress Report (2011), reports that in 2006, extreme poverty stood at 57% in female headed households compared to 49% for male headed households. According to the Gender

Audit of the Social Protection Sector of 2010, the feminization of poverty was due to poor access to employment and productive resources such as land, credit, extension services and technology. The Sixth National Development Plan notes that the economic growth experienced during the last decade has not translated into significant reductions in poverty and improved general living conditions of the majority of the Zambians.

## 5.2 Zambia's National Gender Policy

Zambia's National Gender Policy was adopted in March 2000 and outlines the government's commitment to attaining gender equality. The Policy document provides guidelines for addressing barriers that prevent equal and effective participation of both men and women in national development. In order to facilitate the operationalization of the Policy Document, government developed the Strategic Plan of Action for the National Gender Policy which was adopted in 2004. The NGP prescribes the basic principles for mainstreaming gender in all sectors and sets targets areas for action at national, provincial, district and community levels. The aim of the policy is to guide and direct, at all levels, the planning, resource allocation and implementation of development programs with a gender perspective. According to the Ministry of Gender and Development report (2003) gender focal points have been established in each participating ministry at the national level to promote coordination and smooth implementation of the national gender policy. However, many sectors have not effectively utilized the Strategic Plan of Action as a vehicle for implementing the National Gender Policy (NGP), leading to its non-implementation.

### 5.2.1 Implementation

The National Monitoring and Evaluation Plan was developed to provide mechanisms through which the performance of the implementation of the gender and development programme could be monitored. The Plan calls for the collection of sex disaggregated data and data on gender indicators. Though the Plan has been developed, the collection of sex disaggregated data has been problematic and at the same time gender indicators are not well formulated or in some cases absent in some sectors. As a result of the delay in the resolution of the problem surrounding the implementation of the national gender policy most of the programs targeted at women have remained unimplemented. This means that the development of the small scale sector in the country has stalled, thereby hindering the growth of business for women entrepreneurs in

Zambia. Women and men business owners and the entire business community continue to compete for the same few available resources on an equal basis, much to the disadvantage of the women.

## **5.3 Government programs for women empowerment**

Women business owners have been able to benefit from some of the projects initiated by the Zambian government, especially those aimed at promoting entrepreneurship in the country. This section discusses some of the government initiatives identified during interviews with participants.

### **5.3.1 Ministry of Gender and Child Development**

As a way of providing entrepreneurial support to women entrepreneurs government came up with an institutional framework through the establishment of the Ministry of Gender and Development charged with the responsibility of coordinating, monitoring and evaluating the implementation of the National Gender and Child Policies. The Ministry is represented by Gender Focal Points in concerned Ministries, provincial and district administration

The establishment of the Ministry demonstrates the political will of the new government to implement gender and child responsive development programmes. The ministry is represented at the provincial level through Child Officers who coordinate gender programs in liaison with the Provincial Gender Focal Points. Unfortunately due to government bureaucracy and lack of proper coordination of activities, the program has not been very effective.

### **5.3.2 Ministry of Community Development Mother and Child Health**

The Government introduced a programme on women's economic empowerment in 2009 within the Ministry of Community Development Mother and Child Health to facilitate provision of energy saving technology, training for women entrepreneurs, and start-up capital. The Women Empowerment Programme at the Ministry of Community Development Mother and Child Health is aimed at empowering disadvantaged groups such as women and persons with disabilities through the provision of financial and material assistance to enable the recipients to engage in income generating activities for improved livelihoods and poverty reduction. The programme is implemented in all the districts of Zambia.

The government has so far provided food processing equipment, treadle pumps and irrigation systems, solar dryers and trained women entrepreneurs country wide as part of empowerment programme for women. The implementation of the Empowerment Programme is spearheaded by the Ministry of Gender and Child Development working in close collaboration with the district Gender Focal Points, the Department of Social Welfare, and Civil Society and Faith Based Organisations. According to the report by the ministry only a meagre 2528 women out of the many thousands of women in the country have received support since the project was introduced in 2010 (Government of Zambia, 2013).

The government, through the Ministry of Community Development, Mother and Child Health, also facilitated the formation of women's clubs. The women's clubs are involved in various income generating activities, among them; poultry, gardening, goat rearing, hammer mill projects, tailoring and design, trading (buying and selling), handicrafts and agricultural activities. At the time of data collection only a total of 1,279 clubs were approved and funded from 2010, translating into about 25,920 individual beneficiaries.

In addition to financial support, government has also been distributing different types of equipment to women's clubs and associations. Unfortunately this program, despite being administered countrywide has not yet yielded the desired benefits as only a few clubs have been able to access this kind of support and the resources available are not sufficient to cater to the needs of the huge number of women entrepreneurs and the potential ones alike. Increased funding is needed so that many more women can benefit from this program. Even the few clubs that have so far received funding still need support. The other problem with this project is that there is a lack of transparency in the way it is managed. Many women have complained about lack of information on the application procedures. One woman I interviewed said it was not easy for women's associations to get support from the ministry.

*They'll talk about money. Even now, Ministry of... Is it Community Development? They have been talking about money which we have not seen. Yeah.... but I think if you can interview this lady, maybe they'll tell you if they went and if they were given, but I doubt it.*

The lack of transparency is probably due to the fact that resources are few and only few women entrepreneurs are able to receive help. There are thousands of women who would like to benefit from the project.

With the assistance given, the women's clubs have continued with their income generating activities whilst some new clubs and associations have been formed and similarly have ventured into various income generating activities to help uplift their living standards. However, clubs that have been formed continue to face operational challenges, especially with regard to lack of management as well as entrepreneurial skills, which have mitigated against entrepreneurial growth of most women's clubs.

### 5.3.3 Citizens Economic Empowerment Fund

The other project through which women entrepreneurs in Zambia are receiving entrepreneurial support is the Citizens Economic Empowerment Fund through the Citizens Economic Empowerment Commission (CEEC) established by the Zambian Government through Parliament Act No. 9 of 2006 with a mandate to implement various economic empowerment programs across the country. The objective of the CEEC is to promote the empowerment of citizens that have been marginalized or disadvantaged and whose access to economic resources and development capacity has been constrained due to various factors such as race, sex, educational background, status and disability. The Commission provides long term financing for infrastructure and industrial projects throughout the country through its provincial offices.

The Citizens Economic Empowerment Fund aims to support the development of broad based empowerment programs. Funded mainly by Parliament through the Ministry of Finance and National Planning, the empowerment fund makes available resources to citizen owned companies, groups of citizens or co-operatives, and broad based economic empowerment programs that require financial assistance.

Existing micro, small and medium enterprises (MSME) companies needing expansion / working capital and start-up companies whose owners have historically been marginalized and have had no access to capital are some of the targets of the Fund. From inception of the Fund in 2008, the CEEC has received from the Treasury a total of K176, 181,000,000(US\$35, 000,000). The types of assistance are usually restricted to financial assistance to enable women to



undertake income generating projects that are feasible and manageable by the club, small scale businesses such as domestic poultry farming, bakery, knitting and weaving, among others. Women's clubs and associations can also apply for material support or equipment such as hammer mills, ploughs, oil-pressing machines, small scale food processing machines, ox carts, knitting machines and many others. Since its inception in 2006 the Commission has funded a total of 394 women entrepreneurs in various sectors. The Commission's plan is to provide funding to 30% of the women, 40% Youth, and 30% for other applicants. Table 5.1 below shows the sectors in which women have received assistance from government through the Citizen Economic Empowerment Commission

**Table 5.1: Total Number of Women Funded = 394**

<b>Sector</b>	<b># of Women Funded</b>	<b>Total Funded By Sector(K)</b>
Tourism	27	8,909,920.29
Education	14	6,078,925.00
Agriculture	133	6,028,625.00
Trading	148	6,022,750.00
Services	29	1,521,000.00
ICT	2	1,277,789.17
Manufacturing	31	1,219,408.62
Transport	2	550,000.00
Processing	1	250,000.00
Hospitality	1	250,000.00
Construction	2	250,000.00
Mining	1	191,260.00
Fisheries	1	50,000.00
Forestry	1	30,000.00
<b>Total</b>	<b>394</b>	<b>32,722,678.00</b>

**Source: The Citizens Economic Empowerment Commission**

### 5.3.4 Zambia Development Agency

Zambia Development Agency (ZDA) is a semi-autonomous organization created in 2006 by the government of the Republic of Zambia to further the economic development of the country through promotion of exports and investments, as well as promotion of the development and growth of the MSMEs through provision of training and business development services, joint venture services, technical knowledge acquisition, management skills, and market support services, among others. The organization, which consists of three functional divisions namely, Export Development, Investment, Small Enterprises Development, and Privatization divisions, is geared towards building Zambia's economy by supporting businesses and enterprises at all levels, and it is through these divisions that it facilitates Zambia's economic growth and development. As one of the main areas of focus ZDA is committed to development of small-scale enterprises in Zambia as it realises that small-scale enterprises are the engines and drivers of economic development, and therefore would affect women in business. One of ZDA's successful programs from which women business owners are benefiting is the national linkages program ([www.zda.org.zm](http://www.zda.org.zm)).

#### *5.3.4.1 National Business Linkages Program*

One of the programs Zambian women entrepreneurs may benefit from is the Zambia National Business Linkages Program implemented by the Zambia Development Agency in collaboration with UNCTAD through the International Labour Organization Green Jobs Program. The program involves creating strategies and programs which promote and provide incentives for large companies and local Medium, Small and Micro Enterprises (MSMEs) collaboration, particularly for MSMEs to be able to conduct business with large companies, both transnational and national firms. The Zambian Business Linkages Program was established as a National Program in October 2009 through a multi-stakeholder consultative meeting. The overall objective of the program is to facilitate the creation and deepening of business linkages between large corporations and MSMEs in order to stimulate development of sustainable markets in which local MSMEs can actively participate. It specifically aims at enhancing the competitiveness of local enterprises and strengthening the domestic economy.

The specific objectives of the national programme are as follows: to proactively link transnational corporations to local enterprises; to upgrade operations of MSMEs through

capacity building activities, enhanced access to markets, technology, and finance; to improve quality of local goods and services and increase productivity among MSMEs; to create a pool of local suppliers that can adequately and effectively partner with TNCs; and, to generate lessons and document best practices which can be replicated in other parts of the country. Business Linkages are one of the most effective ways of improving MSMEs business management practices and access to improved technology. The three main types of linkages that can be established between large companies and MSMEs are described below.

**1. Backward linkages with suppliers;** These are linkages arrangements where large companies source parts, components, raw materials, inputs and services from MSME suppliers.

**2. Forward linkages with intermediary MSMEs;** These are linkages where large companies outsource the distribution of branded products or services to MSMEs or where large companies produce materials for secondary processing by MSMEs, where large companies outsource their after-sale services to MSMEs.

**3. Linkages with technology partners;** These are linkages arrangement where large corporations initiate collaboration with local MSME partners in the form of joint ventures, licensing agreements or other strategic alliances because both parties identify complementary strengths and mutual benefits from such partnerships. The program aims at creating a win-win-win situation in terms of business benefits for large companies and MSMEs, and positive development impact for the nation.

The Business Linkages program is a tool for employment creation and for achieving more broad based wealth creation among citizens. The program has already made an impact on some of the business owners who include women entrepreneurs, as they have signed agreements and contracts with some multinational companies to mainly supply goods and services to the multinationals. Since its inception over three years ago, the National Business Linkages program has managed to increase business opportunities for the MSMEs in supermarkets, mining companies, banks, and among themselves. Over 700 entrepreneurs have undergone supplier development training and linked to various local and transnational companies, such as mining companies, chain stores (supermarkets), transport companies, hotels, banks, and the national housing company, among others. (Zambia Development Agency, 2013).

Therefore ZDA's National Business Linkages program is in line with the model of the Fortunes at the Bottom of the Pyramid proposed by Prahalad and Hart (200) who argued that multinational corporations (MNCs) have only targeted customers at the upper end of the economic pyramid and have ignored Bottom of the Pyramid (BOP) customers, assuming that they are inaccessible and unprofitable. Prahalad and Hart (2002) instead argue that MNCs should view BOP markets as an unexploited opportunity and be proactive in fulfilling the needs and wants of low-income consumers. To tap the vast markets at the BOP, MNCs must specially design and develop quality products and services, or they must select some to alter and make available at lower cost. They contend that serving BOP customers is a profitable opportunity for corporations, and that, it is also a social imperative, given that about four billion people, that is, two-thirds of the human population, are at the bottom of the economic pyramid. By addressing the BOP, they say, MNCs can curtail poverty and improve the living conditions of the world's poorest people. Zambian women entrepreneurs are part of the customers or suppliers at the bottom of the pyramid.

## 5.4 Private sector initiatives

The private sector is the engine of economic growth in the developing world where the majority of the jobs are in the private sector. The private sector consists of not only formal, large businesses, but also informal enterprises, family-run farms and self-employed people. Therefore private sector development is key to economic growth, and the pattern of growth is influenced by the way the private sector develops. Therefore for countries like Zambia, whose population is comprised of mainly poor people, the private sector should be inclusive of the poor. In other words, it is important that it is pro-poor, in order to ensure sustainable and long term development.

This should start by recognising and facilitating the role of individuals and households as private economic actors when they produce and/or sell goods. It should therefore focus on understanding the systems within which individuals and households operate, so as to help remove the barriers to enable everyone to participate in various economic activities. Players in the private sector in Zambia have come up with a number of programs and activities aimed at assisting the women entrepreneurs, both existing ones and the potential ones alike.

### **5.4.1 Non-Government Organisations Coordinating Council (NGOCC)**

The Non-Government Organisations Coordinating Council (NGOCC) is the umbrella organization to which all women's organizations are affiliated, especially those that are involved in gender and equality issues. There are about one hundred and eight (108) organizations currently affiliated with NGOCC, with more than fifty per cent (50%) of them are community based organizations (CBOs). NGOCC's operations are anchored around three programs, namely: Membership Development and Support Program which includes sub-programs on capacity building & networking and grant management; Communications and Advocacy Programme (CAP); and Governance and Management Programme (GAM); The NGO carries out capacity building for its affiliates through the capacity building and networking programmes. The capacity building activities are intended to enable member organizations to effectively implement gender and development programs for women's empowerment.

### **5.4.2 Zambia National Women's lobby (ZNWL)**

Zambia National Women's lobby (ZNWL) is a non-governmental organization (NGO) which seeks to get more women into decision-making positions by creating awareness among policy makers on gender issues. The organization has chapters in all the ten provinces of Zambia with provincial offices in Western, Eastern and Copperbelt Provinces. The ZNWL lobbies government and other institutions to set up structures aimed at ending discrimination against women. The organization's programs focus on the political empowerment of women.

### **5.4.3 Women and Law in Southern Africa (WLSA, Zambia)**

Women and Law in Southern Africa (WLSA, Zambia) is part of a regional organization with offices in seven countries in the region. The overall objective of WLSA is to improve the legal status of women in Southern Africa. WLSA conducts action research which is intended to inform and influence action being taken to improve women's legal position which incorporates action into the research by educating women about their legal rights, providing legal advice, and questioning and challenging the law. WLSA's information generation action research is used to encourage government to make legal and policy changes on various relevant issues.

#### **5.4.4 Zambia Association for Research and Development (ZARD)**

Zambia Association for Research and Development (ZARD) was formed in 1984 for the purpose of encouraging research on the position of women in Zambia and to create channels of communication between researchers and others concerned with the place of women in the development process in Zambia. The organization does not have its own research funds but acts as an intermediary in forwarding research proposals to appropriate donor organizations for consideration. ZARD objectives are: to promote research aimed at enlightening the public on the status of women; to create channels of communication between researchers and persons concerned with development problems, particularly policy makers; to strengthen research capabilities, promote participatory research and emphasize action-oriented research; to encourage an innovative approach to research so that it is centred more on development problems pertaining to Zambia in particular and Africa in general; to evaluate research priorities and methodology; and to collect and disseminate findings and other information concerning research. The results of the research are used to implement programs on advocacy, networking and information dissemination. Information from action research is documented and published for dissemination to the public and key stakeholders. ZARD is involved in advocacy work on gender and trade justice and is a member of the Centre for Trade Policy Development (CTPD). The major gap regarding the ZARD advocacy activities on gender and trade justice was inadequate networking with key stakeholders such as the Zambia Federation of Associations of Women in Business (ZFAWIB). There is a need for organizations like ZARD to empower the organizations that are directly involved in local and international trade so that they can improve their advocacy skills on gender and trade justice. Organizations that are directly involved in trading or business entrepreneurship need to take up the challenge and fight for women's economic empowerment through gender responsive trade arrangements. This could be facilitated by organizations such as ZARD, WLSA and others which have skills in advocacy and action research.

#### **5.4.5 Small Scale Industries Association of Zambia (SSIAZ)**

SSIAZ is a private sector organization serving the interests of small and medium size entrepreneurs, most of whom are women. SSIAZ's major objective is to uplift the quality of entrepreneurship and enhancement of small industries by the creation of confidence and

stimulating entrepreneurial spirit among its members in order to increase their chances of success and contribute to the economic development of the country. To achieve this objective, SSI AZ engages in a number of activities such as providing information to its members on the development and management of small enterprises through training publications and business gains, cooperating with all agencies supporting the development of SMEs, locally, regionally and internationally in fostering the development of the sector; undertaking studies, surveys, research in collaboration with vocational and research institutions and others aimed at improving the operations of small and medium enterprises.

#### 5.4.6 ILO programs for Zambian women entrepreneurs

##### **Women's Entrepreneurship Development and Gender Equality (WEDGE) project**

One of the initiatives that has been helping women entrepreneurs in Zambia is the Women's Entrepreneurship Development and Gender Equality (WEDGE) project, which started implementing its activities in Zambia in 2001 under the aegis of the International Labour Organization (ILO). The project developed into a program, the International Labour Organization- Irish Aid (ILO-IA) Partnership Program with three key components. In its first phase, (2002-2004), the WEDGE program focused on women entrepreneurship development. The second phase (2005-2007) of the program integrated three components of the ILO-IA Partnership Program in its objectives and activities namely: Women's Entrepreneurship Development and Gender Equality (WEDGE), Developing Entrepreneurship among Women with Disabilities (DEWED), and Promoting the Employability and Employment of people with disabilities through effective Legislation (PEPDEL). The main objectives of the ILO-IA Partnership Program were as follows:

- 1) Entrepreneurship Development - Women Entrepreneurs (WEs) with and without disabilities and women living with HIV/AIDS, were to have a more equitable environment as well as Business Development Services (BDS) including Basic Business Skills (BBS) and entrepreneurship tools such as Gender and Entrepreneurship Together: GET Ahead for Women Enterprise and Improve Your Business (IYB) training.

2) Financial Services - WEs including those with disabilities and women living with HIV/AIDS have increased access to financial services and related support services, including micro-finance, savings and credit services.

3) Market Access - WEs including those with disabilities and women living with HIV/ AIDS have increased market access and developed marketable technical skills.

4) Skills Training - WEs including those with disabilities, women living with HIV/AIDS and laid off women workers have increased access to both formal and non-formal technical vocational skills training opportunities.

5) Disability Legislation - Government officials, social partners, Zambia Agency for People with Disabilities (ZAPD) and other relevant stakeholders in Zambia have increased capacity to promote, individually and collaboratively, the employability and employment of self-employment of persons with disabilities through effective legislation, policies and programs.

Phase three of the WEDGE program spanned three years, from August 1, 2008 to the end of July 30, 2011. The program sought to redress existing gender imbalances in enterprise development through approaches and activities aimed specifically at women. This is put into operation through three broad areas: creating an enabling environment for women's entrepreneurship development; strengthening institutional Capacity building in women's entrepreneurship development; and promoting tools and support services for women entrepreneurs.

The program endeavoured to promote women's entrepreneurship and support women entrepreneurs to create decent employment, achieve women's empowerment and gender equality, and work toward poverty reduction. WEDGE-III was a 3.1 million euro project that continued support to seven countries in the two regions. In Asia, the programme involved Cambodia and Lao PDR and included Vietnam for the first time. In Africa it involved Ethiopia, Kenya, Tanzania, Uganda, and Zambia. It also extended the introduction of WEDGE tools to an additional 25 countries. The program supported interventions at three levels:

- Macro level: Create an enabling environment for women entrepreneurship;
- Meso level: Improve the capacity of business development service providers to deliver services to women entrepreneurs; and



- Micro level: Improve women entrepreneurs' income-generating capacity, productivity and competitiveness (ILO, 2008)

The project has been promoting women's entrepreneurship and supporting women entrepreneurs creating decent employment, achieving women's empowerment and gender equality, and working towards poverty reduction. The overriding aim of the project is building the capacity of local partners in such a way that the ILO's approaches and tools in women's entrepreneurship are embedded and ongoing.

The project worked with national governments, constituents and partner agencies to remove the obstacles that women face in starting and growing their businesses. It places emphasis on building the capacity of constituents and partners carrying out research, delivering training, and lobbying government on behalf of the interests of women entrepreneurs (ILO, 2008).

#### **Gender and Entrepreneurship Together (GET Ahead)**

The other initiative by ILO is the GET Ahead for Women in Enterprise, a training package and resource kit for low-income women and men engaged in or wishing to start a small-scale business. GET Ahead strengthens the basic business and people management skills of women entrepreneurs, while also addressing their practical and strategic needs. It shows women how to develop their personal entrepreneurial traits and obtain support through groups, networks and institutions dealing with enterprise development (ILO, 2013).

#### **5.4.7 Women for Change (WfC)**

Women for Change is a gender focussed non-governmental organisation that facilitates the building of capacities in rural communities especially for women and girls in order to contribute to the eradication of all forms of poverty. Women for Change (WfC) works with rural communities in the Western, Southern, Central and Eastern provinces of Zambia. The organization has about 3,000 members in the four provinces.

One of the major strategic goals of WfC is to achieve a society, which will see an increased number of rural communities attaining basic rights and sustainable livelihoods in a gender sensitive manner. In order to achieve its goals Women for Change partners with various entities such as communities, area associations, groups, traditional leaders, the women's movement,

local and international NGOs, educational institutions, civil society organizations and international funding agencies. The essence of partnerships for Women for Change is to facilitate networking as well as sharing resources and action strategies in promoting gender equality and community empowerment, especially for women. WfC has signed a number of memoranda with local and international partners on various issues relating to empowerment.

## 5. 4.8 Zambia Chamber for Small and Medium Business

### Associations (ZCSMBA)

ZCSMBA was established in January 2000 as a national body representing the interests of small and medium enterprises in Zambia. ZCSMBA was formally registered as an Association under the Societies Act Chapter 119 on 28th March 2000. It is the only private sector organization that represents the interests of Micro, Small and Medium sized Enterprises across the whole country through its network of Business Associations in 69 of the 72 districts of Zambia. The USAID was instrumental in identifying the need for the development of the MSME sector following the macro-economic reforms in 1991. A bilateral cooperation agreement was subsequently signed between the USAID Mission and the then National Commission for Development Planning (NCDP). The Agreement, among others, resulted in the establishment of the Human Resources Development Project (HRDP) as a framework for USAID's contribution to private sector development. HRDP interventions were primarily targeted at business training for the MSMEs sub-sector. ZCSMBA was born as an exit strategy of the HRD Project after five years in operation (1995 – 1999). The Chamber is organized for the protection and promotion of trade, business and services, influencing policy decisions, collecting and disseminating relevant information and fostering relationships between Government, Business and Society. It is also a registered training provider since 2004. ZCSMBA is now one of Zambia's most successful Business Membership Organizations (BMO). For over ten years, it has played an important role in creating a more enabling environment for Micro, Small and Medium Enterprises (MSMEs) through lobbying and advocacy efforts and through providing and facilitating Business Development Services (BDS) to MSMEs. ZCSMBA also works with women's organizations such as WEDAZ and ZFAWIB. ZCSMBA operates under a strategic plan anchored on three main pillars. First is public policy, where they interface with the government in relation to the SME policy under which ZCSMBA operates which also enable to engage with stakeholders.

Under public policy, ZCSMBA deals with issues of research, especially in regards to emerging issues, it is also under this particular pillar that ZCSMBA prepares position papers to government, and submissions to parliament. Essentially anything to do with policy issues falls under the public policy pillar. The second pillar is the capacity building pillar, dealing mainly with the various women's associations themselves. ZCSMBA works with the women's associations to build their capacities to ensure that they are relevant to the SMEs that are their members. They build the capacity through provision of various programs and services to the associations, and mainly focus on associations' internal systems, governance systems, and their business development service delivery systems. The third pillar is the Business Development Services (BDS) pillar. Under this pillar, ZCSMBA deals with issues of access to markets for women entrepreneurs. They also look at access to finance and access to technology among other issues to do with business development services. Under ZCSMBA's gender policy it is ensured that out of all activities that they undertake at least 40% have to be for women. ZCSMBA's gender policy is based on the national gender policy, where most clauses were obtained from so they (ZCSMBA) could be in line with the provisions of the national gender policy. One of the women's associations currently working with ZCSMBA and through which specific services for women entrepreneurs are channeled is the Women Entrepreneurs Development Association (WEDAZ).

Some of the programs currently being implemented are the Rural Enterprise Agro-Processing program (REAP) and ACCESS! projects which are focusing on ensuring that women are export ready. This involves working with women entrepreneurs especially those who are export oriented to try and improve the quality of their products, so that they can reach international standards. This entails providing training programs, mentoring and counseling, and in some cases providing equipment to help women produce goods that would be competitive on the global market. The ACCESS! Program is focused on the Canadian market, while the REAP program is dealing with the Finnish market as well as local markets and regional markets. ZCSMBA also plans to create a women's desk at their secretariat aimed to deal specifically with various issues that will be beneficial to women entrepreneurs. One of the programs to be introduced is annual women's fair and exhibition which will draw women entrepreneurs from all over the country. This will enable women to showcase their products so people will have an opportunity to see and appreciate what women are doing in the country. This will also act as a

platform for information sharing and networking among women entrepreneurs ([www.zcsmba.org](http://www.zcsmba.org)).

#### 5.4.9 Women in Mining Project

Small-scale mining is one of Zambia's most lucrative sectors as the country is endowed with various mineral resources that are found in abundance in most parts of the country. Zambia has the second largest deposit of emeralds in the world, which accounts for about 20% of global supplies. Therefore Zambia's small-scale mining activities are in the area of gemstones. A variety of precious and semi-precious stones such as emeralds, aquamarines, tourmalines, garnets, amethyst, and diamonds are found in deposits scattered across the country, notably in the Copperbelt, Central, Eastern and Southern provinces, with more discoveries being made in other parts of the country as more exploration activities continue to be undertaken. In the past decade more women have been involved in small-scale mining activities, especially after the formation of the Association of Zambian Women in Mining (AZWIM) in the late 1990s. Unfortunately women miners have not been able to benefit from their mining activities due to various challenges encountered. One of the major problems is that women are exploited by middle men who buy the precious stones at very low prices and resell them abroad at prices several times more than the offered one. Most women miners do not have access to the international market, and so get exploited by these middlemen. Lack of funds has hampered the development of the mining sector as most women use antiquated and rudimentary equipment such as picks and shovels to mine the stones. Women cannot afford to purchase advanced mining equipment such as earth moving equipment. In the early 2000s funding to the tune of US\$30 million for small scale mining was sourced from the European Union through Zambia's Mining Sector Development Programme (MSDP) specifically for the development of the small scale mining industry in Zambia. However, most women miners did not benefit from this fund due to difficulties in accessing the fund caused by stringent fund application requirements which most women could not afford. Women continue to face problems in this sector.

#### 5.4.10 Zambia Federation of Associations of Women in Business (ZFAWIB)

ZFAWIB is the umbrella organization of women entrepreneurs, traders and women in business. The organization is the national focal point for women in business in the Common Market for Eastern and Southern Africa (COMESA) region and is a member of the Federation of the National Associations of Women in Business (FEMCOM), a COMESA institution. ZFAWIB is a country level organization with a membership of 58 women entrepreneur associations. Its advocacy programme is implemented mainly through representation on various advisory boards including the National Gender Consultative Forum, Industrial Sector Advisory Group at the Ministry of Commerce, Trade and Industry and Programme Advisory Committee (OAC) on International Labour Organization's Women's Entrepreneurship Development and Gender Equality (WEDGE) Programme. ZFAWIB's mission is to fully integrate women in the mainstream of economic activities through effective elimination of gender differentials and correcting imbalances in the economic arena. ZFAWIB was created and registered in 1993 with the assistance of the Common Market for East and Southern Africa (COMESA); The National Commission for Development Planning (NCDP) and the United States Agency for International Development (USAID).

Through these programs initiated by the private sector, women entrepreneurs in Zambia have received various forms of support that have helped enhance their business operations both at individual as well as organization levels. Some forms of support women have benefited from entrepreneurship training, participation in local and international tradeshows, and financial support, among others. Through these programs women business owners have had access to some of the programs and projects initiated by government and donor agencies.

#### 5.4.11 Women Entrepreneurs Development Association of Zambia (WEDAZ)

Women Entrepreneurship Development Association of Zambia (WEDAZ)'s main objective is to stimulate the economic empowerment of women and youth in Zambia through skills and business management training and the provision of funding and marketing support to micro-entrepreneurs. It achieves this aim by: providing entrepreneurship and skills training to members;

providing credit to individual members and women's groups for income- generating activities; promoting the development of women entrepreneurs by providing a networking forum; and, providing support to community social groups on women's and children's rights.

## 5.5 Barriers to women's business success.

A significant barrier to women's success in Africa is the huge responsibilities that women bear in their communities. This section discusses various barriers, most of which are rooted in and caused by cultural factors. Women are forced to engage in various income generating ventures such as entrepreneurship to enable them to feed their families, as it is common for some men to leave all the responsibilities of feeding the family to their wives. Even when they get into business, their business never grows because of other constraints. One woman explains why some women get into entrepreneurship and why at the same time it's difficult for them to succeed:

*I've grown up in the communities and I've seen what happens. You'll find that most of these women are into business because they have to provide for their family. You'll find that the husband, inasmuch as they, you know, they are working, they get their salary, they don't support the family. And then as a mother, they know the pain that they go through, they know that their children need the food and they are forced into business so they can raise something and feed the children. There are few women that are, and mostly it's those who are doing fine, those maybe who are at international or national level who are doing business because that's their passion or maybe, it's their passion or that's their career.*

Another woman explained why most women take to entrepreneurship and why most of them do not do so well when they start running business ventures. For many entrepreneurship may not have been what they wanted to do in life or for a career, but due to economic challenges, they found themselves engaging in business because they need to survive economically, they need to provide for their children and dependents, and the only option available is to do business, for which they were not prepared:

*So I can even give an example of myself. I'm not doing that because I want to do it but because I need to raise money to take my brothers and my siblings, my other siblings to school... "Yeah. But if you come down to these women who are not doing fine in business,*

*it's because they have no option but to do as well as they can and they can provide for their families... "So you need to come up with, you think of something and the only thing you think that can bring money is business. So you find that you are even doing business, let's say trading that's not your professional, that is not even something that you're interested in. And that's why mostly you find that we fail because that's not what we want or we like to do.*

It is evident that various situations and circumstances force many women to engage in entrepreneurship as a means of survival and to support their families and dependents. They do not only support their immediate family members but also other dependants over whom they have direct responsibility. It is a very complex situation for most women entrepreneurs to engage in business ventures, not only in Zambia but in most developing countries as well.

Many people regard marriage as a hindrance to women's entrepreneurial success. In Zambia, the government recognizes the legality of marriages under both customary law (unwritten and varied) and statute (based on English Marriage Law), both of which operate to the detriment of women (ILO, 2003). Where a man has paid bride price to a wife's relatives, it means that the woman is under control of the man and this has made it difficult for many women to be economically independent.

Many women entrepreneurs in Zambia have an interest and passion for business and want to succeed in their business ventures. Unfortunately many of them have failed to make it in entrepreneurship mainly because of lack of support from their spouses. There is evidence in the literature that many husbands make it difficult or discourage their wives from participating in entrepreneurial activities. One woman entrepreneur who runs a school in Lusaka shared how her husband made it difficult for her to engage in business. She explained that the situation became even worse when she tried to start conducting classes for children in the living room of their house. She explained how her husband would not give her space or chance to do her business. She explained she was only able to succeed after her husband passed on:

*When I would do it in the sitting room, when he would come he would say, "This is time for me when I need to be in my living room." I tried to move to the veranda, again, in the veranda, he would also say, "No, this is not meant for the school." Then I tried to do it in the garage. When he comes with his car, he would push me out of the garage to say, "No, no, no, and no. Remove the children. I want to park my car in the garage." So I had to such little challenges.....I'm now doing very well in my business because when he passed*

*on, I was able to do the business in the house, from the house. I was able to close that veranda, from the veranda and then I've extended the business and making some classrooms .... now, the private school starts from pre-classes up to the seventh.*

One woman also shared how her husband would not allow her to have their piece of land registered in her name and instead registered it in his name without her knowledge. As if that was not enough he still refused to let her use the land as collateral to access a loan from the bank to enable them develop the piece of land:

*Because we bought land and since I was always busy at work, he was running around to... For the papers just to discover that the land was put in his name alone...He's one person who wouldn't allow it and maybe it's only him who wants to do the business or who wants to get access to whatever he wants to get...but he would not allow the title deed even to get a loan or something.*

When asked as to why some men would not allow their spouses to use their property for business purposes, such as using a title deed to borrow money from the bank, or why they did not allow their wives to own property especially land, here is what she said:

*Well, some men, like old men like my husband, they are too traditional. They believe that a woman has to be at home, they must do nothing. Am I right? They must do nothing. They will not allow, and sometimes, you know men are jealous.... You know women are aggressive where business is concerned.....For me, from our family background, the way I see my husband, he is one person who wouldn't even want you to do something. Now, you have to be aggressive also and start to look for whatever you want to do.*

One woman said she was one of the lucky few women that owned a piece of land which was registered in her name, and that she could use it for any business transactions without getting permission from any one. If it was jointly owned it would be difficult for her to use it as her partner would not allow it:

*I own it, yes, I can take that risk. But if it's jointly owned, it's difficult for you to get a loan based on that property. You know what I mean? The other partner might not want, knowing that it's risky, we might lose everything.*

A few other women interviewed also spoke positively about their relationship with their spouses in terms of support for their entrepreneurial activities. One business owner in the handicrafts and tourism sector was full of praise for her husband who has been supporting her financially, and giving her advice on how to conduct her business profitably:



*I get a lot of support, I can't complain. He has been very supportive... Even financial support....He gives me advice because he's also into business. So, he has been helping me to say you should at least stand on your own and be able to achieve something in life.*

A study conducted by ILO (2003) on entrepreneurship in Zambia also showed that the majority of women entrepreneurs had responded that their spouses had been positive about their entrepreneurial activities, describing them as having been supportive, happy, positive and encouraging of their wives to start and manage an enterprise.

Health is another factor affecting women's ability to succeed in business. Women, either directly or indirectly, experience a lot of health problems which often affect their business undertakings. On the basis of the roles and responsibilities ascribed to them by society, women are the ones who take care of the sick in society both at home and in hospital (Mbilizi 1999). This affects women's chances of engaging in business.

HIV/AIDS especially has taken a toll on women's economic situation and their general well-being in sub-Saharan Africa. It has also claimed many lives and has left many children orphaned. One woman entrepreneur explained how she has had to grapple with the burden of looking after children left by her siblings due to HIV/Aids:

*The one whom I followed died and left five. So she left five kids, and I took over from her. Another one died, left three. Another one died, just left one... And brought up those kids. So, I've taught one. She knows weaving already. But I've taken up another one also. So, at least two of them. From the five, I've taken up two, who are helping, I've taught them, and they are able to do the job. And not from my family, there was a boy who we got, a street kid. I brought him up, I taught him also. He's now weaving also.*

### 5.5.1 Lack of land

Women provide the majority of labour in subsistence agriculture and generate an estimated 70% of the unpaid labour on small-scale farms, but only own a very low percentage of it. Under Zambian customary law women only have user rights and no ownership rights. In rural areas, custom prohibits married women from having access to land. The acquisition of land under statutory law is difficult for women. Titles can only be acquired through a bureaucratic centralized system and fees are high. According to the land audit report (Government of Zambia, 2009) women are responsible for 60 to 80% of food production in developing countries, but

inheritance and property laws often exclude women from land ownership. The report says that women's lack of property rights contributed to reconstruction inequities, as women in these countries do not have ownership rights to land registered in their husband or father's name and were not recognized as heads of households. Land is an important factor in the promotion of gender equality and empowerment of women. The Beijing Platform for Action (BPFA) calls on Governments to revise laws and administrative practices to ensure women's equal access to economic resources which includes the rights to inheritance and ownership of land and other property. The other problem is that in Zambia most women are not aware of the land acquisition procedures. Available statistics indicate that only 60% of women are knowledgeable about procedures for land acquisition. In order for the quota allocation system to be fully effective, there is need for 100% knowledge by the women. To compound the matter further, women have not benefited from the customary land tenure system due to the patriarchal system and traditional beliefs that men are the heads of households and breadwinners (Ministry of Lands, Zambia 2009).

According to the results of the Gender Audit of the Ministry of Lands, agricultural and land policies remain gender neutral; the implication is that issues of gender marginalization and vulnerability in agriculture are not sufficiently addressed in the laws governing the agricultural sector. Despite the Ministry of Lands issuing a directive to all councils to allocate 30% of available land to women applicants, this directive has not been enforced. The other problem is that the Lands Act also does not provide for affirmative action (30%) on land allocation. The report further reveals that the budget for the Ministry of Lands is not gender responsive, meaning that very little budgetary provision is made for lands acquisition for women. Lack of skills in gender analysis by the officers in the Ministry of lands has also exacerbated the problem as statistics on allocation of land remains disaggregated by sex as officers in the Ministry of Lands lack skills in gender analysis.

Women's lack of landownership is due to a number of reasons. Firstly women are of low economic status and so most of them do not have financial resources to afford to buy land, which is expensive, especially in and around the cities. Traditionally land in most parts of Africa, Zambia included, has been a preserve of the men folk. Though this situation seems to be changing, with a few women now obtaining land, the process of obtaining it is very cumbersome,

as it takes long to obtain titles to the land one has purchased because of government bureaucracy. I asked one woman entrepreneur if she owned any land, and she said she did not because it was expensive and that she could not afford it:

*Now that owning a property takes... You need a lot of money, isn't it? If you think of getting a house, to start with, you need to have a lot of money for you to have that type of property, isn't it?*

Because it is difficult for most women to own land, some women have resorted to renting land for agricultural purposes. The other option that women have is to travel long distance to the villages to try to acquire traditional land which is under chiefdoms, as it is easier to obtain that type of land because one does not need any title deed. The problem however is that it comes with logistical challenges as it is expensive to administer land that is miles away from one's home. The other difficulty with traditional land is that those who manage to acquire it are hesitant to develop it or put investment in it because there are usually no title deeds issued. One participant shared some of the problems she encountered with the two pieces of land she owned under the chiefdoms. She still can't claim ownership since there are no titles:

*I have two pieces of land. The challenge is title. It's a traditional land.... For example, the one that is close here in Lusaka, near the airport there. When I got it, the condition was I make use of it for three years, then after three years, I would approach the chieftainness and process this for title to begin. Three years came and I really used the land. I was planting maize. I started with cassava through one organization, PAM (Program Against Malnutrition)...I started that cassava, then I did maize. The land has been active. Three years came, I said no, keep on. Five years up to now, I've not yet gotten the piece of land. The last time I talked to the village headman, he said "We are waiting for application forms that should have arrived in February this year. So getting title for a traditional land is a bit of a problem.*

One woman farmer who managed to get a small piece of land complained that although she would want to obtain more land so she could expand her business operations especially that she wanted to diversify into other crops, it's been difficult for her to find another piece of land:

*I have a small piece which I think is not big enough, yes because from what I've managed to do so far it's less than four hectares. So with what I want to do, it's very little. It's very, very little.*

Similar frustrations were expressed by another business owner who runs a private boarding school on the outskirts of the city. She wanted to acquire another piece of land as she wanted to expand her school so she could increase enrollment but lamentably failed because of the prohibitive cost of acquiring land near the city:

*But looking at finding a place for land, it has been a very big challenge. Like the way I went to Meanwood, they're selling some plots, a five acre plot, they are selling at 150 million but when I want to build the school they say it's double the amount of that plot. You see? So if I buy a plot at 300 million where do I find the other income for building, for making that plot?*

One businesswoman said one of the obstacles in obtaining land in Lusaka was corruption. She complained that unless you had some connections with people who give land, it was almost impossible for someone to obtain land especially women:

*You have to have connections to have land for you to get something. You don't just stand up and say, "I'm going to buy land." You can't find it. You have to have someone to know, to use connections. Especially for a woman, maybe a man... Maybe it is easy for man, but not for a woman. It's not.....There is a lot of corruption here because you have to bribe somebody for him to do something for you. There is nothing that you can get just like that.*

Lack of transparency in the administration of land by Zambian authorities was one of the major problems many participants complained about during interviews and our interactions with them.

## 5.5.2 Access to business financing

One of the major challenges women entrepreneurs face is lack of start-up funds, especially since most of them are unable to access funds from financial lending institutions which regard women as a risky group (ILO, 2003). Therefore one of the questions in the questionnaire survey required respondents to indicate whether they had start-up funds when they started their enterprises. The results obtained show that the majority (138) of the participating women, representing 65.1% had funds at the time they were starting their business ventures, while 73 of them, representing 34.1% did not have any funding. Although not so many respondents indicated receiving financial support from family members and friends, some of them disclosed where they obtained funding from. Out of the 25 women entrepreneurs that were interviewed, only 8 of them, representing 32% indicated receiving financial support from their family members, while 17 of them,

representing 68% did not receive any financial assistance from family members. However some of those who did not receive financial support, indicated that they received other forms of support at various stages of operations, with some of them receiving assistance in building websites, record keeping, and writing business plans. Others also received assistance from their relatives during the harvesting and selling of their crops. A few others also indicated receiving advice and encouragement from their relatives and friends. One participant shared that she was able to start a business because her husband provided her funds for business:

*When I started my business, my spouse is the one who provided that financial help.*

One woman who owned a construction company said her brother gave her the money she used to start her business:

*No, my brother is the one who gave me the money.*

Though there were varied responses about source of start-up capital, a good number of respondents mentioned family, colleagues, spouses and other relations as sources of funds for starting business ventures, as alluded in the preceding paragraphs.

Funding is crucial for business start-up and the entire entrepreneurial process. The problem of lack of funding for small-scale business owners is endemic in developing countries where women are not independent regarding their incomes, considering that the majority of them are under the control of their husbands and other male relatives. Some of the women interviewed in this study bemoaned the lack of financial resources to improve business operations. For instance, one woman has been producing mushrooms from the backyard of her house, with very small space. But because of lack of financial resources she has not been able to expand or find a bigger space to operate from. She also needs more substrate, which is the raw material for mushroom production:

*I have plans to move my business from my backyard to somewhere very big. Yes, all I need is capital, yes, and more of the substrate.*

One woman farmer has been trying to apply for a loan to install some irrigation equipment at her smallholder farm on the outskirts of Lusaka, but has not been successful due to harsh conditions involved in accessing loans from financial institutions and has given up:

*Financial resources. That's a challenge because right now I'm trying to put in some irrigation, and I have to find this money myself. I mean, I think I gave up a long time ago to try and ask from small or let me say financial, micro financial, yeah.*

One of the obstacles to accessing funding from local financial institutions in Zambia by women entrepreneurs is lack of collateral which most financial lending organizations demand.

Unfortunately the majority of Zambian women do not have the kind of collateral that would enable them access to bank loans. Many women have plans that they would want to implement but because they lack access to loans, they can't do it:

*Then the other thing, it's the financial capacity. You look at it that you may not have collateral as an entrepreneur. So in all these, most of the places, they would look for collateral. So if you could have a place where loans are affordable and even repaying back, it's easier. I think that would be.*

One respondent also explained how she had always wanted to access a loan from financial lending institutions, but was always turned down because she did not present title deed for a house as collateral:

*Sometimes I have had those needs where I need a big amount of money to do something, I have failed because they always wanted like title deeds, collateral which I did not have.*

Financial lending organizations demand various types of collateral from prospective clients, especially women entrepreneurs. Types of collateral include among other things, certificate of title for houses, land, various buildings, household items, and white books for motor vehicle ownership. Different banks demand different types of collateral. When asked as to what type of collateral was usually required, one participant had this to say:

*But, collateral it differs from one bank to another. There are some who are asking for title deeds, white book. They have to see the condition of your car. Whether it can be sold if you fail to.... Because if you use the white book, your car should be in good condition. If it's a house it should be your own, not somebody else's house.*

Another woman interviewed confirmed that whichever bank one went to, they would request collateral, and as indicated by other women, it is both immovable and movable items such as land, houses and cars that are demanded:

*And then, maybe you have no capital again, the capital is consumed, is taken, and is eaten. So, you want to go somewhere or to a lender, then you must have a collateral really to show. Title deed, your house title...these are the collaterals that we usually use.*

When that kind of collateral is requested, it is difficult for many women because those would normally be registered in the names of their husbands, most of whom may not be willing to let their significant other use them to apply for bank loans, as one participant explained: ,

*And mostly because women don't have collateral.... We are talking about cars, what we got, but in most cases, you find that they are in your husband's name. So, when you want to get a loan, you have problems with the bankers, you have problems with the husband because he's not so willing to give up the collateral.*

To some extent for some women business owners, being in a marriage where a spouse is not supportive, has a negative impact on the entrepreneurial growth of an enterprise. The other type of collateral required by some banks is one's salary. This is demanded mostly by micro financial institutions, though some commercial banks also do sometimes ask for this type of collateral. This is essentially for those women in formal employment who are paid on a monthly basis, and through a bank account. Most lending institutions find it easy to give loans to women entrepreneurs who are in formal employment as it is easy for the banks to recover their money.

*Because if for example, as a teacher I want to get a loan from the bank, my collateral is the salary. Sometimes it depends what kind of a bank and at which level.*

Another woman echoed the same sentiments regarding banks' flexibility for salaried clients:

*Because as I have said most banks, they will not give start-ups. Banks in Zambia nowadays, the way I've looked at commercial banks especially, they want to give people who are having payslips. When I used to have a payslip myself, I got a loan. There was no problem. I just tender my payslip and I'm given.*

This was also echoed by another woman who was refused a loan on account of not being in formal employment. Others have tried to approach banks with viable and bankable business proposals with well-articulated goals and objectives, but have been turned down. The banks would still insist on collateral. Most commercial banks insist on immobile structures such as land, houses and related buildings, as some of the women shared during interviews:

*I've written some proposals. But just as I said, if you try to sell your proposal to take it to the banks, they would ask for collateral. And they're not into these movable assets, they want structures.*

Those women business owners who also have formal employment either in government or the private sector usually find it easy to access loans from most banking organization as they simply need to present their payslip:

*But when it comes to the banks, they require you either to have a payslip, you're in formal employment, of which majority of the women, they are really not into formal employment. So, just that factor number one, you can't get that loan. If you are either in simple business and they think it's not security enough to guarantee their payments, I think that's what I think.*

Some banks have even gone to the extent of asking applicants for letters of support from their husbands as a form of assurance for loan repayment because they think that most women's economic status is not sound enough to enable them service loans:

*The obstacles... The interest is high, then they need collateral from you. A letter from the husband.*

This lack of trust for women by financial institutions has caused many women to withdraw applying for funding from even other sources.

Because of lack of trust for women some banks especially micro banking organizations have introduced a system where an applicant is required to open a bank account if they do not have one, and deposit a certain amount of money with the bank before they can be given a loan. The deposit amount is one of the eligibility criteria, and indeed as an indicator of commitment on the part of the applicant, as one participant explained during interviews:

*You first have to deposit. Like opening an account in that same bank .... I think, there's a certain amount which, you have to deposit in that bank. And then, after that, that's when they can say, you are eligible to get that loan, or not. If you don't have money, then, you can't do anything.*

Others make the loan application process even more complicated as the terms of borrowing comprise a long list of requirements which most women may not have:



*The terms of borrowing the money is you need to have a running business. You need to have a bank account. You need to have a guarantor, which is somebody to guarantee you. Yeah, and the amount of money that I was borrowing, they also required me to deposit one million, before they could give me. More like a security deposit or something.*

Another form of collateral is that an applicant is asked to put up their household items as collateral especially those of value such as furniture, stoves, fridges and electronic equipment or any form and related items of value which the bank can come and confiscate in the event that the applicant fails to pay back the loan. Prior to approval of the application they would go to the applicant's home and take pictures of all the household items and establish their value. It's only after they are satisfied with the value of the items declared that they approve the loan:

*And they haven't finished getting information because what they do, they will come and look at the shop here then they'll go home, they haven't been to my home. So I feel it is still far since they haven't done the home thing. The home, yeah. They get pictures of what goods I have, the electronics so that.*

Most women feel very uncomfortable to have their homes inspected. This is one of the reasons why some women business owners are afraid to borrow money from the banks. They are apprehensive that in the event that they fail to repay the loans, all their household goods would be taken away. This action by the banks is regarded as not only bordering on invading clients' privacy, but also an action that is regarded as demeaning for women and their families.

Some women entrepreneurs may have the kind of collateral required by most banks, but they are reluctant to approach financial institutions for loans as they are apprehensive to present such property for fear of losing them in the event that they fail to repay the money. The experiences of seeing fellow women entrepreneurs lose their property make many women fear borrowing money from banks even when they have collateral. One woman had this to say regarding taking risks:

*I think because of what I've seen the other people experience, I've that fear of seeing maybe, even me to be the same. I've seen people [chuckle], people having their things confiscated because they failed to pay. That's why when... I've told myself that if I have to get a loan, it has to be something where I won't fail to pay it back.*

Most of them would not even entertain the idea of approaching a financial lending organization for fear of losing their property, and for some, they think that they may end up in prison should

they fail to repay the loans. When asked as to why banks seem to trust men more than women, one respondent explained that women did not own property to show to the banks as security.

*Why they trust men than women, our problem is, for women, most women do not have collateral. They don't own any property to show to the bank in case they fail to pay back the money, the bank has nowhere to fall on to. So, they would trust a man, most men have got properties, yeah*

### 5.5.3 High Interest Rates

Bank rates in Zambia are among the highest in Africa which makes borrowing very uncondusive for many people especially women entrepreneurs, as one woman complained:

*the interest rates are very horrendous. So I've been discouraged. Because number one is if I'm going to borrow money, I should be able to pay it back, you know? Don't want anybody coming to knock on your door saying they have come to get your household things. So I think me... That also put me off. So the process is slow in moving onto the next stage, but I don't give up.*

Micro financial institutions which are supposed to offer low interest rates to clients also have very high interest rates as one women explained;

*Even the micro financial institutions, all of them they're above 21%... [chuckle], if you go to the banks or these micro-lending institutions, believe me, most of them they are above 21%.*

Another business owner who tried to apply for a loan from microfinance lenders was scared of the high interest rates which she said were very high:

*There are those small lending institutions. I am just scared because I do not want to borrow money and then start paying interest which could have been my profit. So it's as good as just working on the little that I have, unlike involving myself in borrowing and then in the end..., if you try to borrow from like these micro bankers, I know they can give you money, but then the interest rates are so high.*

Lack of information about the implications of bank borrowing has worked against some women who have accessed loans. Some of them do not seem to understand the repayment terms for their loans as described in the agreements/contract forms. This has caused many of them to default on the loans, and end up having their property confiscated or taking long to repay, as one participant explained:

*Yeah, you see, what I was saying is all those women, most of them, I can say all my friends, they borrowed money from the banks. Yes, and these banks, their interest rates are so high. They make it so difficult for them to return that money. Because... Like a friend of mine, she told me, she was busy paying, they didn't tell her that she was paying only interests .....you see, you know what happens with banks, those small prints you don't read. Those small prints always catch up with you if you're not careful.*

#### 5.5.4 Group Borrowing

Because of lack of trust for women entrepreneurs by most money lending institutions, women are now being asked to apply for loans as groups so that if some of them fail to repay the loans, their colleagues in the group would be forced to pay for them, or they would be penalised together:

*Mostly when they started, they wanted you to be in groups. The first group, you had to be 20 of you. But, what they tell me is you have to be with people you know, and that's what we did, we organized ourselves as... Just from where I come from, where I'm staying, and we managed to come up with that number.*

Unfortunately group borrowing had some disadvantages and it did not work as expected, as some individuals within the group failed to pay back the loans. One woman who was in a group of twenty with other women who applied for a loan explained how challenging it was to be in group:

*Because that one was encouraging people in small businesses to come together, access funds. But, in that, with that institution again you face some challenges. Especially, when the loans were given as a group. So, some would pay back, some would fail to pay back. And then if your friends failed, then there was no one to pay for them, you had to come in. So, that's how we lost our money. We had reached a stage where, if we had finished repaying back that money, if the whole group had finished, it would have gone now into individual loans, but we failed because some of our friends failed to repay back the loans and we had to lose our savings.*

To ask women business owners to borrow funds as a group is indicative of the lack of trust for women on the part of the bank officials. Even when their loans are insured they still want to subject women to harsh conditions which in most cases work against them.

Most banks regard women as a high risk group, and so most banks are not so willing to lend them money. Those that are willing to accept applications from women business owners have imposed strict and stringent lending requirements for women:

*And probably these other local banks that's why they are actually... They're not always willing to lend money to women because we are, we can say a higher risky group.*

Most banking institutions would rather lend money to a man than a woman simply because they think a woman cannot be trusted. Sometimes even when someone has proved the ability to repay, they would not accept, as one woman explained during interviews:

*You know, they have doubts before they can... Even, no matter how much you explain. Sometimes they will... I would get a negative feedback. My husband would maybe go and see them. Same explanation, sometimes they would do, react in positively because it's him.*

Some expect that female bank officials would support applications from women applicants, but unfortunately they have been found to be even stricter with fellow women than male officers as one woman shared her experiences with her encounters with female bankers when she tried to apply for a loan with one of the commercial banks in the capital:

*Even from our fellow women. I've seen bankers, fellow bankers, women, who, I think they are even worse than the men. So, I don't know. It's just a mindset which needs to be changed. But the government and some NGOs have tried to campaign, to sensitize, to say that they should look at merit, not because this one is a woman. But it's a struggle, but more so because women don't have their own collateral. That's the major reason, I think, yes.*

Lack of equipment is one of the obstacles to women's entrepreneurial success. It is now common to find women in economic sectors that need the use of technical equipment such as farming, small-scale mining, agro processing and related activities which require machinery to engage in production. The challenge is that such machinery is expensive to acquire and most women cannot afford expensive equipment. One woman in the agricultural sector bemoaned lack of cultivation equipment and wished government could help women acquire even one tractor to help them with cultivation:

*Even where we can get the simple equipment because everything here is expensive. We have no access to loans so even a simple, simple, in fact the group would love even just somebody giving us one tractor. Because we are trying to get traditional land where we shall just divide each one, so that even just one tractor that can service the whole group.*

### 5.5.5 Lack of management skills

Lack of managerial skills among women is another major source of concern with regard to women's entrepreneurial success. This is evident when it comes to managing financial resources after obtaining a loan or a grant from either government or donor agencies. For example instead of investing the money into an activity that would help improve the operations of the company, some women business owners would spend money on holidays or they would buy expensive cars which would not bring in any profits for the enterprise. If anything, it adds to running and maintenance costs. This is prevalent among some women that have the opportunity of accessing funds from donors or loans from banks. One woman board member of one of the women's organizations attributed this kind of recklessness on the part of some women business owners due to lack of education:

*But most women have gone taking these loans, bought a car, you know? We don't plan. Instead of ploughing that money into business... They go and buy car instead. So when the month comes to start paying, they're panicking. And they didn't have an order. So, that's why education is more important when we go to these organizations and they don't want to join.*

She further said that most of them lack planning skills, especially when it comes to handling money. Her advice to fellow women business owners was that they needed to join women's organizations so they could learn how to do proper budgeting:

*They cannot plan well. They cannot handle money well.... they need to go to the associations.... So I said, "You know, it's better you join an association because you'll be able to learn how to budget.*

Another woman farmer had this to say when asked if she thought she had any problems regarding managing her enterprise, especially keeping records of the various activities of farm enterprise:

*Oh my goodness, that is terrible. When I started, I was very good at it, and then I think, along the way I just sort of became very relaxed about it, about my record keeping.. Even now with my farming, I am not keeping my receipts in order, like I should.*

Lack of management skills is indeed a common problem among women business owners, not only in Zambia, but in most developing nations. This is mainly due to the fact that many of the women business owners are not educated and also reluctant to hire people to help them organize their work, as they lack capacity to pay for such services.

## 5.5.6 Corruption

Another barrier preventing women's entrepreneurial success is rampant corruption, especially when it comes to accessing government funding or to participate in government projects. Unless they know someone in government, it is difficult for many women business owners to participate in government projects. One woman entrepreneur who tried to access funding from government gave up after making several attempts:

*Like even that organization which is there, that which was giving funds, I don't know if they have stopped or they are still giving the same... they like giving money to people who are not even in the business, they are just... Women just get their relatives to collect money.....if you don't know anybody, you cannot get anything. Same with jobs.*

Another woman farmer bemoaned lack of openness and only wished people were open enough to each other, especially those entrusted with the responsibility of handling and distributing national resources:

*Because I think if the people are open enough, this country would develop very quickly.*

Corruption rears its ugly head in almost any sector of the economy and in every activity. One woman trading in used clothing outside the capital city's largest market shared during her interview how she has lamentably failed to get space inside the market despite being one of the first applicants before the market was constructed. She claimed that she has not been able to get space because she is not known personally by the people in charge of space allocation:

*We filled in forms to apply for a space in there. But we find that there are... Those people who are, I don't know. People who are coming from outside... who don't even operate from here, they are the ones who got places in there, leaving us out."*

## 5.5.7 Competition and cheap imports

Most respondents interviewed expressed concern about the impact that liberalisation of the Zambian economy has had on their business operations. For example they claim that the opening up of the Zambian economy to the global trading system has brought stiff competition especially from foreign business operations mainly by the Chinese who are bringing in substandard products that have flooded the Zambian market. Chinese investors also set up business operations, such as poultry production which is meant for indigenous Zambians:

*Yeah, I've seen there's competition also in it because there are these Chinese who are here now.... mainly you see there are Chinese here who are selling things cheaply.*

The study also found that it was not just from the Chinese that competition was coming, but also from fellow local traders within the country. One woman trading in groceries complained of facing stiff competition from other traders who have started doing the same business she was doing in the neighbourhood. She claimed that not long before she was the only one in the area:

*Another challenge is competition. When I just started the business, when I opened the shop, I was the only one. But then with time people saw that there was... Saw business opportunities. So now a lot of them have opened shops along the same road. And then I'm in between....few customers come to my place. It's like I'm on the middle. There are shops on the left side and maybe on the right and left, so you find that people, only a few section of the community come to my shop. The rest go to the other shops.*

Because of the intense competition whereby she is almost being driven out of business, she was thinking of diversifying, to take up another line of business. Traders and investors alike from neighbouring countries are also taking advantage of Zambia's trade liberalisation and the open market policy. Zambia has witnessed an influx of people from neighbouring countries with various merchandise which they are selling cheaply in various market places. Some of them are taking advantage of huge concentration of people during trade fairs that are held at different times of the year:

*There's competition in the trade fair itself. The countries where I go to buy these things, the nationals of those countries, they are here in the trade fair. And because they are bringing things cheaply themselves, they beat me in terms of price perhaps. They could be cheaper than me.*

One woman trader complained that her business was no longer profitable because many people were dealing in the same products, thus creating stiff competition, just barely making enough for home consumption:

*Like a lot of people now have gone into business and you find that they are all doing almost the same business. So, for you to find a customer, it's very difficult. So, it's like we are not making enough profits, it's just like a hand-to-mouth.*

However, some women business owners had a different opinion about competition, saying competition was healthy and that it was welcome. When asked if her business was threatened by

the influx of goods coming in from neighbouring countries as well as from overseas, especially China, one woman participant had this to say:

*No, because without competition, you get relaxed and you can't grow like that. But unlike when there's competition, you are able to say, "I have to do what the other person is doing", or, "How am I going to improve my business?" Because with competition, that makes us improve on what we are doing. "It is, though, yeah, because we need competition, so, it's okay.*

### 5.5.8 Lack of market

When an entrepreneur produces goods, or services, the hope is that they should be able to find a distribution channel for those products. In other words, they need a market on which to offload their products. Unfortunately, the majority of women entrepreneurs in Zambia face problems finding markets for their products. Most women entrepreneurs' inability to find a market is attributed to a number of factors, some of which are as result of the prevailing business environment while others have a lot to do with individual business arrangements and operational practices. For most Zambian women the ability to tap into new markets requires expertise, knowledge and contacts. But they often lack access to training and experience on how to participate in the market place and are therefore unable to market goods and services in a strategic manner. When it comes to exporting, most of them have not been exposed to the international market, and therefore lack knowledge and ideas about how to conduct business at an international level, especially accessing international markets. Other factors relate to the quality of products and services that women business owners produce.

One of the private sector consultants dealing with small scale entrepreneurship expressed concern that one of the major reasons why women entrepreneurs could not access markets is due to the fact that most of them produce poor quality products because of lack of appropriate technology to enable them improve quality of products:

*The quality of their products will remain compromised. And as a result, they will not be able to access the market. You remember one challenge we talked about is access to market. And most of them are not able to access markets because of the quality of their products or services. We cannot ignore it. So technology is key because if we do not embrace it, the women entrepreneurs in Zambia will remain backwards.*



He therefore proposed that because it was expensive for individual women to acquire technology, it would be helpful to provide a common facility where they could be paying to have their products or services worked on, and added that this was already happening in certain sectors:

*This is happening, if you go to Buseko market for instance, we have a number of people there producing carpentry products. Most of them cannot afford to get planing machinery. So you get those for them and you organize. You organize the planing machines for them or you organize them into an association or joint venture company. You help them to acquire that machine, then they start paying back slowly. They pay the loan slowly, but they are able to hire or pay a fee to have their plants nicely planed using the state-of-the-art technology. So that's the approach that we should try to encourage.*

The majority of Zambian women business owners also lack transportation, produce poor quality products and services, and often face fierce competition from cheaply imported products. Lack of marketing skills on the part of the individual entrepreneurs is another obstacle to market access.

### 5.5.9 Literacy levels

Though low literacy level has been identified as one of the barriers to entrepreneurial success among women in many developing countries, especially in Africa, it does not seem to be a major obstacle in Zambia. This is based on the results obtained from this study where the majority of the women from the sample are fairly well educated. Although results from this study indicate that the majority women business owners are educated, some participants still maintained that many Zambia women entrepreneurs' literacy levels were low, and that explained why they faced challenges regarding information sources and problems in managing their business ventures:

*Yes, actually in this part of the world, to be specific Zambia, a lot of women entrepreneurs, the small ones, the small entrepreneurs, and the level of illiteracy is quite high. They don't seem to know a lot of information. Yeah, so it's really a problem with a lot of women. Because when they are trading, they don't know whether they are making business or they're just selling.*

Though this may be true, it may not be a barrier or obstacle to one's success, especially that anecdotally, there is evidence that a number of some of the successful women business owners are of very humble education.

### 5.5.10 Lack of government support

Lack of government support is one of the major obstacles impeding information seeking and access for most women entrepreneurs in Africa. A study in information provision in Kenya found that organizations providing business information were weak, and this was attributed to the limited effort by government to offer advisory services (Moyi, 2003). While governments in Africa have attempted to incorporate women in the economic development plans they do very little to encourage them to participate in the development of the nations.

Lack of government support for women entrepreneurs is a barrier to entrepreneurial success for most women business owners in Zambia. Women participants interviewed complained that because there were no programs tailored for women entrepreneurs women were left to compete for opportunities with men, a situation which has made it difficult for women to access those opportunities because only men are getting most of them. For example when government tenders are floated, very few women are able to get them:

*Yeah. But challenges also is in obtaining tenders. Sometimes the government floats out tenders. We have so many women who are into whatever, but for them to just win a tender is very difficult.*

Women also complained that government has not implemented the land reform policy for the empowerment of women and attainment of gender equality by allocating 30% titled land reserved for women. Instead, government has reneged on the promise:

*Yeah. Although the government has given deliberate policy and have told them to reserve 30% for the women. Women who are also business... Not just because you are a woman but those who are in business. Yeah. But still it's a struggle. Just like land, most women would like to have land, their own land. But the access, despite again the government issues a policy statement to say, 30% of the land should be reserved for women but again held... Like even just to check, even quarterly, "How many women have you given land or tenders for the quarter?" What... Things like that. Maybe they will be scared and start looking at women, but it's a struggle.*

Even those who have pieces of land have had challenges with government as they take very long to process title deeds, thereby putting women at a disadvantage. They cannot start developing

that land without being issued with a certificate of title. As a result they miss out on many business opportunities. One way government would show support to women in business is by ensuring that their documentation for acquisition of land is processed without delay. But you find that government takes a long time to process and approve certain applications especially those to do with land acquisition. Many women who have acquired pieces of land have had to wait for many years to have their titles issued by Ministry of Lands. Applications are supposed to be processed within 21 days. This hinders progress for those who want to develop their land so they can engage in entrepreneurial activities. One woman complained about the inertia by government:

*Wherever we've gone they've always asked for collateral, which collateral we don't have. Like the farm we are using, we bought it from some people who haven't yet given us the title deeds. We are still waiting for title deeds from the government. Yes. So we can't even use that piece of land as collateral to anyone else.*

### 5.5.11 Lack of policy implementation

Most governments in Africa have established business support agencies that appear to facilitate entrepreneurial activities, mainly by providing business information services to the private sector. Unfortunately the information delivery services are fraught with bureaucracy, as it takes too long for clients to obtain information (Moyi, 2003). Studies of women entrepreneurs have shown that constraints relating to extensive government procedures to register a business have also impeded progress in their business undertakings (Jamali, 2004). For instance, lengthy procedures in accessing information from a government agency can result in some people losing patience, and ultimately give up all the effort to pursue business ventures. Anecdotal evidence suggests that to some extent the delays in providing information to clients are caused by corrupt behaviours of government officers who may want to personally benefit from a project, especially if it involves funding.

While the government has come up with a number of policies that are aimed at improving the business environment not only for women entrepreneurs but for the entire business sector in Zambia, there is the problem of non-implementation of these policies. For example the current National Gender Policy has certain clauses that would greatly benefit women entrepreneurs if they were properly implemented. For example women have complained that government has not implemented the land reform policy for the empowerment of women and attainment of gender equality by allocating 30% titled land reserved for women. The other problem with government

even when they come up with a project that would target a particular group or sector in Zambia, implementation of that project would be fraught with irregularities and related problems such that the intended groups end up not benefiting from that project. The guidelines for implementation are not usually well articulated, thereby failing to deliver the services to the intended target group. One woman participant who has been following activities on government projects, expressed worry about implementation process:

*There is some support from government, yeah. The government has even been encouraging women to come up and participate, but I think it's the implementation that is difficult. I think that's the thing that is difficult.*

Another participant also said government was being inconsistent in the way they were handling certain projects, especially when it came to implementation of some projects that they may have initiated. Government needs to do more for women entrepreneurs than what they are doing now. Some of the challenges women are facing can easily be avoided if government had deliberate programs targeted at women entrepreneurs, or if they only implemented the programs. These sentiments were echoed by a private sector consultant who emphasized that the problems faced by women entrepreneurs and other small-scale business operators would only be resolved if government came up with appropriate policies that would guide development programs and projects. For this he said political will on the part of government was needed:

*So for me the key thing really is, and I want to repeat, the issue of political will is very, very critical. Government is a facilitator, government provides the enabling environment. So it's a question of government ranking its priorities correctly. If we can have a government that can rank its priorities correctly and discover that to be able to create jobs and wealth in our country we need the issues of entrepreneurship and be able to come up with programs that respond to supporting the growth of entrepreneurship, then we'll be able to move in the right direction.*

One woman entrepreneur would like government to come up with policies that would improve entrepreneurial success of women business owners so as to empower them to achieve economic independence. One woman business owner who used to be a member of the executive committee of one of the non-government organizations said it was apparent there were no deliberate policies to support women in Zambia:

*I think there aren't any deliberate policies to support the women. Maybe I've missed it, because I'm not in the NGO world anymore, but it's something that... If it is there, you should be able to see it. I don't have to go looking around for it. You know what I mean?*

*If I walk in the market I should be able to see, yes there is a change here. Yeah. And if there was, I think those are the things that need to be done. Deliberate policies to make sure that the women are at a next level where they're able to provide well for their children. Just the basics, just the food, just the basics, just the basics.*

It indeed requires commitment on the part of government to ensure that information about entrepreneurship support was available for women business owners especially that government has recognised the important role women entrepreneurship plays in the development of the national economy.

### 5.5.12 Diversion /misapplication of resources

Another barrier to developing women's entrepreneurship is the government's tendency to misapply or misappropriate resources that are intended for other projects. It is common to find that funds meant for specific projects are diverted to other projects that may not have been planned for. Some of the victims of government's bad decisions are women's associations whose resources can easily be diverted. For example, a member of one of the women's organizations explained to me how government failed to give her association the money that had been approved:

*Last time, as SSIAZ, together with the Federation of Women in Business we had requested for some funding from government. The money was approved, but it didn't come to the association, we didn't receive it. But then, that money was even approved, but it didn't reach the associations."*

Another woman belonging to a different women's organization also expressed similar sentiments. Her organization together with other private sector organizations had applied for funding from government. The fund was approved in the national budget and reflected in the government estimates of expenditure but the money was never disbursed to the associations. As the woman explained:

*When we requested for funding from government, you remember we had asked for some money for all the private sector that time whereby we were given one billion.....and in the yellow paper it was shown....it was reflected but then, the money didn't come. "But really this money doesn't come.*

Other government ministries have also been accused of making promises to both individual women entrepreneurs and women's organizations, but the women claim the responsible

government ministries never fulfill the promises they make. Policy-makers should be concerned about women's economic improvements and should therefore create a conducive business environment for women to overcome the many barriers they face in their business endeavours. Government needs to enact laws and policies that should help stimulate entrepreneurship in the nation. They need to formulate policies about such things as licensing and regulations, competition policy, market regulations, access to capital, land ownership, microfinance lending, and many other aspects. Without policies and the will to implement them the barriers that women are facing will continue to impede women's entrepreneurial growth.

### 5.5.13 Women entrepreneurs and Globalization

Globalization has presented new opportunities as well as challenges for small and medium sized enterprises, especially those managed by women entrepreneurs. The majority of women entrepreneurs are still grappling with the challenges of even understanding what globalization is and what it may mean for their business operations. Most women entrepreneurs in Zambia have not been able to exploit the benefits of globalization and, worse still they face entrepreneurial challenges from cheaper imports and foreign competition, among others. As mentioned earlier, most of Zambian women business owners view globalization as a threat to their business ventures, especially with the influx of various products that are coming from other parts of the world which they claim have brought unfair competition. In reaction women business owners are asking government to regulate the goods coming in the country. They also suggested that they need machinery and skills to enable them to produce quality products for them to be competitive in view of globalization. I asked one of the participants if she felt that there was a need for government to intervene:

*Government should also regulate this and also should empower us, and I've said that, we lack a lot of skills whereby, and the machinery itself so that at least even when we make our products, people should be able to see that they are well done.*

Other people have welcomed globalization as a good initiative but still want government to help regulate the kind of goods coming into the country so that local companies are not disadvantaged:

*Yeah, this liberalization, it's fine, but there should be controls. Even in other countries, I'm sure they have liberalized their economies but with a certain level of government control.*

Local business owners and many other Zambians are concerned about cross border traders from neighboring countries who are coming to sell the same items without government intervening. Most people are wondering why government should allow traders from other countries to come in and sell the same products that Zambians are also selling when these same countries would not allow Zambians to sell the same products in their in their markets. Yet they are also part of the global trading system, as one woman expressed concern:

*I have noticed that people coming here to Zambia, foreign nationals, come to sell the same things Salaula. Salaula is second-hand clothes....Why should it be like that, when Zambians, they cannot go to any of these other countries? Why sell the same thing? They can't just allow it. Just like other countries, they can't allow it, but why are we allowing it? There's no control. It means that the government is not bothered about what is happening to this small business people in town. 'Cause we cannot be, I mean, allowing people to come and sell second-hand clothes. That's just second-hand clothes, what is that?*

Most people felt that despite the fact that government had decided to open up to the global trading system, there was still need for government to control the kind of products that were being imported into the country, as some of them posed a serious threat to the growth of the local manufacturing sector. Some participants said government should only allow products that were not being produced in Zambia. The textile industry is one of the sectors affected by globalization as some countries have turned Zambia into a dumping ground for cheap products:

*And our country is being used as a dumping ground. Well, it is posing a lot of uncertainty in our business, because our local products are not being sold, and I don't know what our Zambian people do think, they always prefer imported goods to local products.*

## 5.6 Possible Recommendations

The government of Zambia needs to ensure that necessary interventionist programs to deal with poverty are introduced. Access to information about market incentives, credit, investment and other profitable opportunities should be widely available to avoid the isolation of women. The government needs to provide a common hub of information and support services. This could be done in collaboration with the chamber of commerce, universities and other relevant institutions in Zambia to ensure that information support services are mainstreamed in the national development program. There is also need for government agencies in charge of trade and

commerce to organize and facilitate entrepreneurial forums, business workshops and mentoring programs for women on a regular basis. Such programs would greatly help resolve problems facing women in accessing information, as they will create a conducive environment for networking, and through this, women will be able to obtain some of the information they need. There is every reason and justification to support women in their entrepreneurial activities, as they have been known to create jobs, not only for themselves but for their fellow citizens as well. Therefore there is a need for training programs in information skills for women entrepreneurs, a need for government to establish information portals targeted at women, and also that taxes on computers and ICT related equipment should be waived so that ICT equipment and related facilities can become accessible and affordable for women entrepreneurs. Government should also create micro financial lending institutions for women entrepreneurs to access funding at affordable rates, as opposed to the high interest rates obtaining in the country. Though corruption may be difficult to get rid of, it would be helpful for women entrepreneurs to access loans without banks to ask any collateral from women.

## 5.7 Summary

This chapter covers a number of issues regarding challenges faced by women in Zambia with regard to their business enterprises. It presents a brief background on women empowerment, especially the need to empower those in the developing countries. In this chapter we also see a discussion on the national gender policy as it relates to Zambian women empowerment. Though the NGP contains clauses that provide guidelines for women empowerment, women continue to face entrepreneurial challenges because government has not implemented the National Gender Policy. The chapter also highlights some of the private sector and government programs that have been put in place for women entrepreneurs. Some of the programs initiated by government for women empowerment are Citizen Economic Empowerment Fund, Women Empowerment programs coordinated by the Ministry of Community Development, Mother and Child Health, and Ministry of Gender and Development which have been providing grants and various types of equipment to Zambian women entrepreneurs. The private sector has also developed projects that are aimed at supporting women in small-scale enterprises. Examples of the private sector-led initiatives are the women's organizations that have been formed to help Zambian women in various sectors of the economy to succeed in their entrepreneurial activities. Some of these are the Zambia Federation of Associations of Women in Business, Women Entrepreneurs



Development Association of Zambia, *Zambian Women in Mining*, and Zambia Chamber of Small and Medium Business Associations, among others. The chapter also discusses a number of challenges facing women entrepreneurs in Zambia.

Though the government and the private sector have initiated a few projects and programs targeted at helping women entrepreneurs not much has been achieved. Some of the women who have received grants and other forms of support have not benefited from the resources they received. A number of them have ended up with more problems than they had before receiving funding. There are a number of reasons why some of the recipients of grants have failed to succeed despite getting the entrepreneurial support they needed. One of the problems is that some of the women who receive grants usually lack knowledge on how to utilise the acquired resources, especially that majority of them lack managerial and accounting skills and have no training in project management. Lack of these critical skills makes it difficult for most *Zambian* women business owners to properly utilise resources they get from government, private sector initiatives and international donor agencies. The other problem is that organizations provide these resources do not provide any form of training for recipients on how to manage the resources, and some of them do not even have any follow-up or monitoring and evaluation mechanism for the grants they give to women. It is not uncommon to see some of the women spend grants meant for project buying cars for leisure. Others have also used grants to go on holiday outside the country. Another reason why these government initiatives have not made much impact on women is that sometimes grants are given in groups where women are expected to work together as a group on one project. These types of projects usually do not succeed as sharp differences and disagreements on how funds should be spent usually arise among women. Also women who are provided with equipment such as hammer mills, oil pressing machines, irrigation machinery, and other equipment face even more problems than those who get cash grants as they usually fail to maintain the equipment because they lack knowledge and expertise to repair machinery when it breaks down. For most of them this equipment has ended up becoming a white elephant. Therefore, there are very few success stories among *Zambian* women entrepreneurs, as most of them need a lot of support in various aspects of entrepreneurs. Receiving grants and equipment as a form of support is simply not enough to help women business owners succeed in their entrepreneurial endeavours. Therefore if the various existing women's programs have to be effective and helpful to women, they should be redesigned to

incorporate mechanisms that will help women utilise the resources in a more meaningful and profitable manner. Although it is true that lack of funding is a major challenge for women, women also have other needs, such as training, information, mentoring, close monitoring, and related entrepreneurial support.

Other challenges stem from cultural factors that discourage women from pursuing their entrepreneurial endeavours. Zambia being a male dominated society, socio-cultural discrimination of women is pervasive, from the family to the market place. Women often have fewer opportunities than men to gain access to micro funding for a variety of reasons, including lack of collateral, and mainly negative perceptions of female entrepreneurs by bank officials. Women are less trusted than men when it comes to obtaining bank loans.

## CHAPTER 6

### 6. INFORMATION NEEDS, SOURCES, SEEKING AND ACCESS BARRIERS

#### 6.1 Introduction

In this section we present results on major information needs, information sources, information seeking patterns and some of the barriers to information access. Before women can access any information, they will need to engage in some processes or behaviours that would enable them to eventually find the information they need. It is important for women entrepreneurs to know their sources of information. Mchombu's (2000) study of information needs of women in small businesses in Botswana also revealed that women needed information on business management, technical skills, financial information, legal information, and information on sources of raw materials for their businesses. The following statement by Mchombu (2000) describes the importance of information for women entrepreneurs:

*Women need information in all aspects of business activities. The information required will enable them to identify suitable products, equipment and materials and to identify suitable suppliers. They also need information on standards and the country's industrial requirements and materials specifications. It can be argued that all this information can be very valuable to women if it is provided at the right time, using the right channels, and is reliable. Such information will guide women in their decision-making processes towards economic and political empowerment. (p.43).*

The above statement supports findings from this study in terms of what women entrepreneurs desire to have in order for them to achieve their business aspirations.

The section covers results from both the questionnaire survey and from interviews.

#### 6.2 Women entrepreneurs' information needs

Both organizations and individuals need information to survive, and depending on the nature of activities, information needs vary. According to Wilson (1981; 1999), information needs arise in all aspects of our life: the home, the office, in relationships and in our work. Information needs also arise from being in a specific environment and faced with situations that may need answers or fixing. In other words, information needs are triggered by various factors that may be at play. Therefore, in order to understand information seeking behaviour, there is a need to identify

**information needs.** There are various definitions of information needs. Dervin (1996) defines *information need* as, “an impediment preventing an individual from moving forward in cognitive time and space. The person is faced with a gap that must be filled or bridged by asking questions, creating ideas, and or obtaining resources such that gaps do not occur in the abstract, but arise out of particular critical events and situations” (Dervin, 1983). She contends that *information need* depends on the type of activities and the role a particular individual plays in their life. It is also true that people’s information needs are dependent on the kind of environment in which they operate. For example information for academic staff will be completely different from those who are running an orphanage. Case (2002) also defined ‘information need’ as a recognition that one’s knowledge is inadequate to satisfy a goal that one has. Women entrepreneurs too, need information to enable them to start or improve their businesses which may require a wide range of information. Therefore women in this study were asked to state their information needs. Table 6.1 below presents descriptive statistics for women entrepreneurs’ information needs.

**Table 6.1: Descriptive Statistics for Women’s Major Information Needs**

<b>Major Information Needs</b>	<b>Percent</b>
Marketing Information	28.6
Business Management	20.2
Financial Information	13.8
Technical Skills	12.8
Sources of Raw Materials	11.8
Technological Skills	8.4
Legal Information	3.0

Results in table 6.1 suggest that the majority of women’s major information needs are for marketing information (28.6%), and business management information (20.2%) followed by financial information (13.8%) and information about technical skills (12.8%). Information needs

about sources of raw material represents 11.8% percent. Information needs on technological skills (8.4%) and legal information (3%) appear at the bottom of the table, indicating that these information needs are not as crucial as the first four in the table. However, due to the diverse nature of entrepreneurship in Zambia, women entrepreneurs have individual specific needs based on the sectors of operation. For example women in agro processing need information on how to preserve fruits and vegetables. They need such information especially if they intend to export their products to foreign markets where adherence to stringent standards is required. During the interview, one woman operating in the agro processing sector stated that she needed information on how to dry her vegetable for preservation. She also needed information on packaging, as presentation of products for sale was an important aspect of business:

*Things like when you dry your food, the moisture content, shelf life and... Things like that. The type of packaging that you need to use maybe for certain type of food. That is... Yeah, those are the things that, obviously, would be telling whether your product will be bought.*

These sentiments were echoed by another woman operating in the same sector, who had been struggling to try and get her products to export standards. Due to lack of information on how to adequately prepare her products, it has been challenging for her. She therefore expressed the need for information ranging from how to produce sufficient quantities and on how to dry the same products to international standards:

*... before we think of even expanding or exporting, we need to plant our products to international standards. We need to dry our fruits to international standards. So we need to be exposed to maybe food companies that export these same products so that we really know where we go wrong, or where we need to improve.*

Study visits and familiarization tours of companies with experience in agro food processing would be good sources of information for women entrepreneurs who need information on food production and preservation.

Women who are trading in clothing and garments also need information on various sources, and also on product pricing. One woman who owned a boutique in a downtown shopping mall where she sold children's clothing said she wanted information about manufacturers and their pricing structures. This information, according to the respondent would guide her in determining selling prices for her products. Information presented in the form of product catalogues giving product descriptions, availability, pricing and information on how to place orders would be especially useful as it would help the business owner in determining selling prices for her products. Other

respondents expressed the need for information on prices and pricing techniques, especially for handicrafts and curios.

Women who are in textile and fabrics also need information on patterns and new designs, which are not available in Zambia and are only imported, especially from West Africa. Some of the business owners making garments have resorted to using online sources for information about the patterns. Information need on patterns was also expressed by another respondent who owned a textile and fabric boutique at one of the largest hotels in the capital city. However, she had an idea that the information she needed could be found on the Internet:

*Cause I know now things are online. You know you can get the curtains from Nigeria or maybe they send it for you online. That information, that's what we don't have.*

Several women also echoed the need for information on new markets for their products, especially international markets:

*But, you know, times are changing. Sometimes [chuckle] to know what is on the market, what's the latest information on the market. And also, not only broiler keeping, you also want to learn other businesses, maybe.... Well mainly is marketing information."*

This statement holds true because even before one starts a business, they need to know the availability of market, or where to sell their products. The ultimate goal is to sell the products. One of the major information needs among women entrepreneurs in Zambia is marketing information because they need to dispose of their products through certain distribution channels.

Based on the results of the study, the most crucial information needs of women in entrepreneurship in Zambia include financial and marketing information, information on sources of raw materials and business management. This is followed by information on technological and technical skills and to a lesser extent, women need legal information. In order to enhance chances of success, entrepreneurs need to have a broad knowledge of various issues concerning entrepreneurship. For example they need to know the available markets for their products, requirements for new markets, sources of raw materials, and information about competitors to assess the level of competition.

## 6.3 Respondents' information sources

Every type of business needs information in order to be successful, and that information can come from a variety of sources depending on the nature of business being pursued. Having an understanding of the various sources of information and how to access them can be very helpful for business operators including women entrepreneurs. The table below shows a tabulation of women's responses to the question that required them to indicate major sources of information for their business operations. For the responses given in the table below, the question allowed for multiple responses and that is why the table looks different from the previous one.

**Table 6.2: Descriptive Statistics for information sources**

Sources of Information	YES	%
Friends and relatives	188	85.5
Social networks (Networks formed through association with members of women's organizations)	91	41.4
Television	82	37.3
Online Sources (Internet)	82	37.3
Radio	71	32.3
Business organizations (Formal sources that serve both women and men business owners)	68	30.9
Trade fairs and exhibitions	38	17.3
Ministry of commerce trade and Industry	16	7.3
Chambers of Commerce	15	6.8
Libraries	11	5.0

Table 6.2 indicates that the major sources of information for most women entrepreneurs are friends and relatives (85.5%), social networks (41.4%), online sources (37.3%), and television (37.3%). The less popular sources of information are ministry of commerce trade and industry, chambers of commerce, trade fairs and exhibitions and libraries. However, occasionally government provides entrepreneurial support to women entrepreneurs through women's organizations. Examples of government support would be information on business opportunities

or training programs issued through the Ministry of Commerce Trade and Industry, and other government departments dealing with issues of women empowerment and entrepreneurship. Libraries are the least used sources, as only 5% of respondents indicated using libraries.

For most women entrepreneurs, friends and relatives are important sources of information. One woman I interviewed mentioned that she relied on her friends especially those who have been in business for a long time. She mentioned that she usually consulted her friends whenever she needed to buy products for resale:

*I do a lot of reading and I also do carry out some more like information search from friends who have been in this business for quite some time. I've got one particular person I usually rely on for goods that I can buy and goods that I cannot buy. He's been in the business for probably eight, ten years."*

Customers and suppliers, who are also part of an entrepreneur's social network, can also be very reliable sources of information for not only big organizations, but for small-scale entrepreneurs as well. Some women entrepreneurs, especially those who are in trading, may sometimes rely on information from their suppliers, as one cross border trader told us:

*Because say, if I want to go to Malawi, I would have to ask maybe my supplier who comes from Malawi to say, "Where can I find such things?" And if he doesn't give me the full information, that's the only information that I would have. Yeah. And some of these like for curio businesses, most of the people who deal with, they're manufacturers themselves, they gave us some... A lot of them are not probably computer-literate or anything. So, they don't even advertise their businesses. You need to go on, asking where I can find such a person from people who live there. So, it's there, and again, it's not really there. Yeah.*

There is no doubt that networking is one of the major sources of information for entrepreneurs. One woman entrepreneur also stated that, in addition to newspapers, networking through women's organizations was her major source of information:

*Sources of my information? Newspapers. Newspapers and networking with the other organizations and the other individuals, business people through the associations, business associations.*

Though television may not be a popular source of information some women indicated that they used it occasionally as a source of information. One woman interviewed shared that even if she never watched television often there were some programs that presented useful information, especially programs organised by private sector organizations.



*I've never bothered anyway, but there are some programs which when I see an advert on the TV and I get interested, I can attend those... ..Because sometimes there are some programs, not normally organized by the government but by private institutions, those I attend.*

It is interesting to see that use of television and radio as sources of information is popular among women entrepreneurs. This is due to the presence of private radio and television stations that have been established following the government's recent decision to liberalise airwaves by granting broadcasting licences to private organizations and individuals to set up private radio and TV stations. Some of the programs presented on television and radio have business content.

Study results also suggest that 37% of Zambian women entrepreneurs use the Internet as one of the major sources of information for their business operations. Some of those interviewed shared that they had to use Internet to obtain information on patterns for garment designs. For some women searching for information on the Internet was easy as they were able to use Google to access information especially since some of information on some websites was free. One respondent who was in clothing design had this to say:

*Yeah, we do. Especially, the patterns, which we use. They don't sell them here in Zambia. So we have to get them through the internet, there are some places where they do patterns for free. I hear if you go to Google and whatever patterns for whatever, we can be able to get that.*

Customer feedback also plays a critical role in an entrepreneur's determination of the kind of information they need for their business operations. One participant who was in retail trading mentioned that customers who are usually part of the entrepreneur's social network were the main sources of information for her business:

*And we get that information from the people, like when the customers, when they come to the shop, one piece is not there, then you get that information, okay, they need this. Sometimes you have chats with them. For me when I'm there, I talk to them.....what things do you need, what things would you want to find in the shop?", and "How much would these things cost? How much can you buy such an item or product?"*

Another woman interviewed disclosed that she used the internet to verify or compare some of the information she obtains from other sources. To ensure that the information (usually price information) she was using was accurate she would look at a few other sources on the internet to compare:

*You go through the net, you check on how much they're pricing other products and mostly yes.*

Women's organizations are also an important source of information for women entrepreneurs. Through membership of women's organizations, women get opportunities to participate in various informational activities from which they obtain valuable information which they use in their entrepreneurial activities. For example, women's organizations, in collaboration with government departments and private sector organizations, occasionally organise events such as seminars, workshops, and related meetings for their members. During such meetings, different organizations such as banks, insurance companies, and transport companies, among others, are invited to make presentations about various products and services and how to access them. One woman I interviewed had this to say:

*Because we are members of ZAFAWIB, we are normally called to participate, or to attend lots of various government programmes that they might have for the women. Yeah, and also it's easier to be associated or to be a member of various committees when you are a member of ZAFAWIB. Like the government, maybe they would say they want so many women. So those who are willing will go there, and you are facilitated, things like that.... and sometimes at the end of the training, we call those... The micro bankers... Yes. Institutions. Who also give them, show them what they do.*

The Ministry of Commerce, Trade and Industry (MCTI), chambers of commerce are important sources of information for business, but the study reveals that these are not very popular among women entrepreneurs. This can be attributed to lack of institutional capacity to provide current and usable information on various aspects of women entrepreneurship. Most government institutions and many business support organizations face numerous operational challenges that prevent them from delivering on their mandate as business support institutions. Challenges include, among others, lack of trained and qualified personnel, budgetary constraints, and red tape. Therefore most women entrepreneurs find government ministries and departments unreliable as sources of business information. Equally, trade fairs and exhibitions could be important sources of information for women, but results show that not so many women utilise them. The plausible explanation for this is that very few women are able to participate in trade shows due to prohibitive participation fees charged by trade fair organizers.

## 6.4 Barriers to information access

Women entrepreneurs in the developing world face numerous barriers to information access. Information professionals, scholars and researchers have used the term *information access* in different situations and in specific contexts, depending on the environment they are working in (Burnett & Jaeger, 2008; Arko-Cobbah, 2008; Jaeger, 2007; Jaeger and Burnett, 2005; Lievrouw and Farb, 2002). The researchers cited here have used the two phrases interchangeably. Arko-Cobbah (2008) described access to information as the, “ability of the citizen to obtain information...that is real information, which is useful and practical, capable of helping the citizen to make an informed opinion on an issue” (p.181). Lievrouw and Farb (2000) in their discussion of universal services have described several stages of information access, and they contend that information must be generally available before an individual can become personally aware of that availability. In the present era of globalization, access to information is critically important as it is a precondition for participation in the various socio-economic and political activities of a modern knowledge society (World Report, 2012). Women entrepreneurs play an important role in the growth, not only of the economic security of households, but also the national economy at large. Unfortunately they remain confronted with various challenges in their quest to succeed in their entrepreneurial activities. One of the challenges they face is lack of access to information that they need for their business operations. In the study we sought to unravel some of the barriers facing women entrepreneurs in their search for useful information. Table 6.3 below shows barriers to women’s information seeking.

**Table 6.3: Barriers to information searching** **N=188**

<b>Barriers to information searching</b>	<b>Percentage</b>
Lack of technological skills	35.8
Non availability of appropriate information	24.7
Inadequate time	16.3
Lack of current Information	11.1
Lack of awareness of availability of information	10.0
Poor networks	1

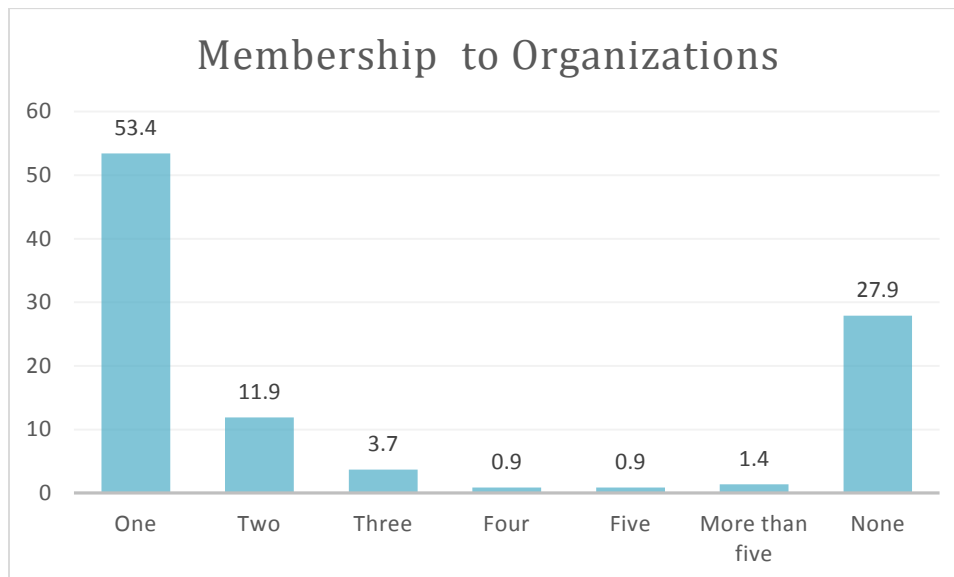
As table 6.3 suggests that lack of technological skills (35.8%) is the major barrier to information searching among Zambian women entrepreneurs, while 24.7 % of them indicated non-

availability of appropriate of information. Results also show inadequate time (16.3%) and lack of current information (11.1%) as other huge barriers respondents are faced with in their information seeking process. Other barriers cited are lack of awareness of availability of information (10%), and poor networks, which represents 1% of participants. This is not surprising as there are various factors mitigating the availability of information. Some of them have to do with information infrastructure and government policies regarding information provision and promotion of entrepreneurship. One interesting feature of these results is that a significant number of respondents indicated inadequate time (16.3%) as one of the obstacles. This kind of response is not surprising considering the huge and multiple responsibilities and roles that society has placed on women not only in Zambia, but in Africa and other developing parts of the globe.

## 6.5 Women entrepreneurs' information networks

It has been stated over and over again that to run a successful enterprise businesswomen entrepreneurs require resources, such as information, capital, and skills, among others (Nahapiet & Ghoshal, 1998). Most of these resources have to be obtained from outside the entrepreneurs' environment. Hanson (1995) also encourages women to ensure that they complement the resources that they have by accessing their social contacts. These contacts are social networks, which influence entrepreneurial drive as they give access to resources that are not easily available to obtain through formal channels. Social contacts are important for both starting up and continuing a business, as most resources are accessed from external environments using the entrepreneur's networks. Therefore membership in women's organizations can play a critically important role in women's entrepreneurial activities, not only to help increase the chances of accessing entrepreneurial support, but also for purposes of information sharing and networking amongst women entrepreneurs. Therefore through the survey study participants were asked to indicate the number of women's organizations to which they belonged. Figure 6.1 below shows statistics for women entrepreneurs' affiliations.

**Figure 6.1: Women Entrepreneurs' Membership to Organizations**



Results presented in the Figure 6.1 above suggest that the majority of the women in the sample are affiliated with business associations, with 53.4% belonging to at least one organization, while 11.9% are affiliated to two organizations. The rest of them, representing about 7% belong to three or more organizations. However, results also show that there are some women entrepreneurs from the sample who do not belong to any organization, representing 27.9% of the sampled women. The 27.9 % who are not members of any organization represent women entrepreneurs who were once members of women's organizations, but later ceased to be members, as they claimed membership with women's organization did not benefit them in anyway. However, at the time of sampling, they were still on the organizations' membership lists. The interviewees cited nepotism, favouritism, selfishness and corruption on the part of the executive committee or board members of women's organizations, who only shared information and other resources with selected members who were close to them. One of the participants explained why she quit membership:

*No, at the moment I am not a member of any organization. The last time I joined, they were not sharing information. You have to know someone personally to get information from those people, even when you are a paid up member*

Although some women did not gain from membership a sizable portion of the respondents indicated various benefits of belonging to the women's organizations. During interviews, women

entrepreneurs who are members of women's organizations gave various accounts of the kinds of benefit that they derived from organizational affiliation, and spoke highly of the efforts their organizations were making in providing the necessary entrepreneurial support for the women, as one participant explained:

*There are a lot of programs that they introduce to us. They even sometimes give seminars. They bring in people. Maybe someone from the bank to come and teach you about banking... and how one would access a loan from the bank.*

Government has also been providing various entrepreneurial support to women entrepreneurs through women's organizations, as most of government programs targeted at women entrepreneurs are channelled through women's organizations. Therefore women can only access government support through women's organizations. Women's organizations also coordinate field visits especially for their members in the agricultural sector. During field visits women would learn new techniques on various aspects of farming techniques. During interviews one of the respondents explained what they do on those field visits:

*Like we just had a field visit last week. We had gone to an SDA farm in Kafue. We do it. We share information. We do field visits. We have contracted someone who can teach us tree planting. Yeah. Fruits tree growing....So, this is what we do, and three weeks ago, we were at another orchard growing farm somewhere. So that we were also trying to see how possible that you can also be growing fruit trees on the farm. So, we are eager and women are eager to learn. We want to know new methods of doing agriculture because we want it to be a business. We also want to go into food processing. Like some of us are planning to have plantation of maybe paw-paws or pineapples, but just instead of selling, we want to see what we can do with them. Adding value.*

Through women's organizations some women entrepreneurs have had opportunities to travel abroad on business and gained international exposure. Most of these opportunities came through participation in international trade fairs and exhibitions. One participant, who was affiliated with several women's associations talked about how she had benefited from her membership. Although information on how to access markets was gained problems remained on ensuring the quality of goods to meet international standards:

*I've been exposed to a lot of things, things that I didn't know. And some of these things... That's why at least we've been able to go out and see where we lagged behind. The benefits are there, only we just don't have the resources to improve on what we are gaining out of these associations. If I talk of our work, our work is something that has*

*allowed us to access the American market. But we can't even talk of exporting to the American market because our products are still low quality.*

Government also assists women entrepreneurs with farm inputs such as seeds and fertiliser that are given as subsidies. Like donor agencies, government also provides support to women through associations and cooperatives. Through women's organizations women entrepreneurs occasionally get opportunities to learn new methods of growing certain crops and also how to keep certain animals. Women's organizations engage different private sector organizations to make presentations on various aspects of agriculture:

*There are different organizations that come to teach the ladies. Maybe how to grow certain crops or how to keep certain animals. Yeah, if you're interested, you get that knowledge and put it into practice.*

By joining women's organizations many women entrepreneurs have been able to access affordable loans. One woman in the handicrafts sector, said after joining the association, she was able to get a loan from the Zambia Export Development Fund (ZEDEF), a European Union export fund project managed by the Zambia Development Agency. Through this project she was able to attend international trade fairs and exhibitions abroad. She also shared that being a member of an organization was the only way one would access a loan, because one's membership enhanced their credibility and standing in society:

*Oh yes, it has been very useful to join such an association. First and foremost, I've found new friends, and before I didn't have the opportunity to travel, I have travelled, and I've been exposed. And also, I have been able to get a loan from ZEDEF. So those are some of the benefits that I have. If I'm to get a loan or something, I must have a backing. I must be credible. They must know, trust me that since this one is coming from this organization, at least they are doing... Because the organization is supposed to monitor our businesses so that when they speak on our behalf, whoever is going to finance us knows that actually there is really a business going on and the record is there.*

One of the government agencies supporting women entrepreneurship is the Zambia Development Agency (ZDA) through provision of information to women's associations where individual members would be able to access information. ZDA also organises international events to which business organizations, including women's associations would be invited to participate. Examples of events women's organizations are invited to participate in are international trade shows and other business promotional programs and activities. Through these events women are provided an opportunity to showcase some of their goods and services.

## 6.6 Formation of Women's organizations

In the last two decades Zambia has seen a proliferation of various business organizations in various sectors, such as agriculture, small scale mining, handicrafts, textile and garment, and construction, among others. Most of these organizations have been formed by women in business, especially those in small scale entrepreneurship. During a discussion with the chairperson of one of the organizations I asked her as to the kind and level of collaboration that existed among the associations, and this is what she had to say:

*Like right away we've got Zambia Federation of Women in Business which is our motherboard. And then they've been identified to spearhead Month of the Woman Entrepreneur. Every September, we celebrate the Month of the Women Entrepreneur so that we can showcase what we do as women. So we work with them, and also we work with AWEF, African Women Entrepreneurs Programs in connection with AGOA. And then, our members also we interact with them, and when they've got something, they would also call our members, maybe we showcase whatever we want to showcase. Even the other Women in Mining, there are a lot of association there, some Professional Women*

AGOA is the African Growth and Opportunity Act, which was signed into law on May 18, 2000 as Title 1 of The Trade and Development Act of 2000 of the United States. The Act offers tangible incentives for African countries to continue their efforts to open their economies and build free markets and to improve economic relations between the United States and sub-Saharan Africa. According to the chairperson, one of the objectives of her organization was information sharing as a way of empowering women. Women's organizations organize meetings which serve as platforms for women entrepreneurs and potential ones alike to share ideas and information. Organizations also organize training activities that provide women with knowledge and ideas on how to grow their business enterprises:

*So as the chairperson of Women Entrepreneurs, as you've seen, we had the membership meeting. We try to share ideas, networking with them and then we try to come up with some training activities so that their businesses would grow. Those who are not yet in businesses would want to encourage them to join business. Like today, we had three new members who joined us this morning and two of them are retirees, they just retired.*

One of the problems is that most of these mushrooming women's associations lack resources to effectively manage and sustain their operations. Instead they rely on support from government, international donors and other well-wishers. Unfortunately this kind of support is not adequate,



especially since all the associations compete for the same little support from the same donors. This therefore creates competition for the few available resources:

*And there's also a challenge of trying to fight out for some resources. You'd find this association goes to the ministry to say, we want to open a woman's bank. You'll find that WEDAZ also goes there, because they want to open a women's bank, of which the government cannot manage to say, assist these associations. Why don't you just come up together?*

But then the idea of having only one association for all women entrepreneurs in Zambia would not work simply because of differences in demographic characteristics of women entrepreneurs. For example, those in gemstone mining would not want to be in the same associations with other women in the textile sector. Differences in education levels would be another hindering factor. Women with low education or none at all would not feel comfortable to be in the same group or association with other women who are highly educated, especially when English would be the only language for communication. Economic status is another factor. The other aspect is that for some organizations, the subscription or membership is beyond the reach of some, especially those who may have just started. One participant explained during the interview:

*Because I think maybe just the way they differ, like when I talk about those associations to say, like the Women in Mining, maybe they want to be separate to say, "We will just deal in mining". And anyway, with the Professional Women Association, somebody who is very illiterate, "Who would want to join those women to say, when they go there in their meeting and they speak English, maybe they're not going to hear my voice.*

However, there is some level of collaboration among women associations as they occasionally come together to share ideas on various topics. During her interview one respondent explained the nature of her relationship with another organization which focussed on poultry production:

*From those in chicken rearing. They also learn something from us and we give each other support. When your friend needs some help, we like give a soft loan just as a group.*

It is clear that women's organizations need to be focused and to strengthen their networks to allow for greater collaboration and information sharing among members. In the absence of information from formal sources, women's organizations would be the only alternative sources of information and other resources for most women entrepreneurs. Women's organizations need to build social networks for members. According to Kristiansen (2004), networks enable entrepreneurs to reduce risks and transaction costs and improve access to business information,

ideas, knowledge, and social capital. Social networks represent channels through which entrepreneurs get access to critical resources for their business start-up, growth, and success (Kristiansen, 2004). Kristiansen further argues that social networks provide social capital to members, as they represent a means for entrepreneurs to reduce risks and transaction costs and improve access to business ideas, and knowledge, among others. One of the important aspects of any social network is the availability of social capital (Hansen, 2012) and to enhance women entrepreneurs' chances of success.

## 6.7 Women entrepreneurs' personal networks

Personal relations are important in shaping entrepreneurial activities and their outcomes because entrepreneurs are embedded in networks of social relationships (Blake and Hanson, 2009). According to network studies (Kristiansen, 2004), investigating the network relationships of the entrepreneur from their individual point of view is important because the individual entrepreneur's perspective is an important consideration as the nature of social interaction depends mainly on their perspective, especially how they use relationships for their entrepreneurial activities. Based on the foregoing this study sought to assess the impact of personal networks on women's entrepreneurial success among *Zambian women entrepreneurs*. Therefore during interviews women entrepreneurs were asked about their personal networks, and various responses were given. One woman was asked as to who they run to if they had an urgent financial need, and needed to borrow a sum of US\$5000.00, and the following was her response:

*That's about 25 million Zambian kwacha? That amount of money I would just get from my friends..... There's no one who has the ability to give me that amount of money from my family.*

Another woman running a clothing shop in the city centre of the capital city was asked during interviews if there were other family members who were helping her to run the business venture, responded that even if it was essentially a family business she was running with the help of one person hired as a shop attendant, though her siblings come to assist once in a while:

*It's a family business, but at the moment what I can say is I'm alone, running the business. I have one shop attendant, but my young sisters always help me time and again and my young brother is always there to support me. Where there is need, he always comes in to help me out.*

Another woman who owned a construction company said that she had tried to invite some of the members of her family to help her run the business but they have refused citing lack of interest in the type of business she is involved in. This shows that not all family members are interested in helping, especially if they do not like, or have no interest in what their relative is involved in.

Another respondent whose business involved travelling abroad said even if she worked alone she still received a lot of support from her family members especially her parents who look after her children whenever she was out on business trips:

*Not necessarily working with, but they give me moral support, they encourage me; my father and my mother.... Yes, they are always there when I'm travelling out, I would always leave the children with her and they'll look after them because they understand that I'm going on business.*

Some women entrepreneurs also enjoy the support of their children who ensure that, despite their busy schedules, they make time to help her out in her entrepreneurial activities. She also had one family member who works with her fulltime. Having members of your family come to work with you, especially if all of them were your children, would be very motivating for any entrepreneur. One participant who runs a successful company that deals in leather products in Lusaka, has five of her children working with her, with all of them performing leading and productive duties, while their mother who was the business owner functioned as chief operating officer of the business venture. Below was her response when asked if there were other people working with her:

*Yeah. Fortunately, I have five daughters, but four are directors of the company. They do all the paperwork. They do all the finances... How I get my finances and accounting and all that. They have been helping me so much. Yeah. They are involved, they bought the place. So, me, I'm more or less like a managing director. [Chuckle] Yes, managing the affairs.*

One respondent operating in the mushroom production business shared during her interview that she had always enjoyed the support of her family members who were able to take care of business even in her absence. Whenever she was away they would tend the mushrooms by watering them until picking stage when they would package them and sold them on her behalf:

*They're very helpful. Like, even for the mushroom, they would even, even if I'm not there, they would even water them for me and then, if the mushrooms come out, they would even pack them for me. Because I use... I pack them like on 100 grams, then I sell them for 10,000 Kwacha for 100 grams.*

Having family members run a company together may lead to the successful operation of a business venture, especially if all the members understand and share the vision of the company. Unfortunately there may be situations where some family members who are supposed to help, become a liability by stealing from the business. This poses a real challenge to any business owner. One woman respondent expressed discomfort about working with some of the members of her family, especially male members, who she described as having “sticky fingers”. This is what she shared during her interview:

*Members of my family have been so supportive, though I should be frank enough to say, the male members of the family have been, sometimes, a challenge. They sometimes want to benefit in a day, sometimes they steal from you, and they do all sorts of stuff....Support, it's there, but the only problem I need a lot of close supervision, I don't know whether it's a mentality that most of our people have, where they have to be closely monitored. If you leave them, then things will just go missing like that. What I've done is I've made sure that I ban, like my brothers, my nephews, they don't operate from those specific places where you know that anything can go missing anytime. So, those specific places are like manned by my niece and my sister, those are doing very fine.*

This quote is in stark contrast to the previous one. This shows that not all family members provide positive support, and also that it is not always that family members would be helpful. Some women entrepreneurs have benefited when members of their family have come to their rescue when they needed money to recapitalise their business operations. For one woman entrepreneur in the farming and agro processing business, when she could not find anybody else to lend her money to purchase pipes for her irrigation project on her farm, she turned to her relatives for help:

*I think what I've resorted to now is family.... the support is there, but everybody sort of holds on to their money. You don't want to.... Yeah, but recently my sister-in-law lent me some money and I managed to buy some pipes. Yes, that's where I got my first lot for my pipes through my sister-in-law.*

Some women business owners choose to work alone rather than to work with family members or any kind of relations. A respondent I interviewed would not say why she would not want to work with any family members, but simply said she would not manage to use family members, and just wanted to work independently of any relative:

*I haven't invited them but I feel to say maybe I wouldn't manage using some family members. I would want to be independent.*

Sometimes, working together as a family is inevitable when people are faced with a need that either directly or indirectly affects all members of the family. One young professional in fulltime employment as a librarian at one of the health institutions in the capital city decided to set up a business venture to serve as an additional source of income, to enable her to pay school fees for her siblings as she was the one who was responsible for their educational needs and expenses. So when she established it she did not hire any person from outside. Instead she decided to work with the same siblings she was helping raise money for education, and made it clear to them her decision to start a trading business:

*I'm working with two of my siblings. Actually, one of them is in college and then the other one just completed school. So I told them, if they need to go to school, they need to raise the money. And they have to help me in the business. So most of the time they're the people that are found in the shop selling. We've not employed anyone so the two just take turns in being in the sale, the three of us actually, when I'm free from work I sit in the shop and sell.*

Sometimes, support from family members may not come by direct involvement in the running of a company, or by offering financial support, but through other ways, such as looking after someone's kids, or by simply running short errands on behalf a family member who is in business. One woman business owner had the following to say when asked about the kind of support she received from family members:

*...in another town called Mufulira, I made some credit sales there for my sister who is banking in Mufulira. She is helping me to collect monies and direct deposits into my accounts. So that's the help that I'm getting."*

Setting up a business based on one's professional background may prove convenient especially if some of the family members have the same or similar professional background, it becomes easy to incorporate them into the business. One of the participants who runs a private school invited one of her daughters, also a trained teacher, to help her run the school. For some women entrepreneurs, moral support from relatives is all they may need, as it serves to encourage and instill confidence in someone. One woman who has been selling used clothing since 1990 has only received moral support from her family members. Women entrepreneurs revealed during interviews, that the majority of them operate either in isolation or in small groups, usually with close friends and relatives. These kinds of social relations do not offer much in terms of social capital. Bigger networks would be able to offer more benefit for members. Reese (1992) argues

that having a larger number of contacts creates an advantage in the entrepreneurial process as it raises chance for one to find a specific resource. Most women entrepreneurs may fail to succeed because they have or are in smaller social networks with few contacts. This makes it difficult for them to find resources for their operations. Women entrepreneurs' social networks are also influenced by the density or strength of their ties (Kristiansen, 2004). The strength of ties in accessing new information is very important for Zambian women entrepreneurs. Ties are part of networks and this is why women business owners need to be part of a social network.

Granovetter (1973), categorized network ties as being either weak or strong ties. According to Granovetter (1985), weak ties are characterised by low intensity interactions while strong ties are characterised by high intensity interactions. Weak ties are there to facilitate the acquisition of information and support that is necessary in highly dynamic industries. Strong ties on the other hand include relatives, close friends and acquaintances (Granovetter, 1973), and are sometimes referred to as personal ties. Both types of ties are important for women entrepreneurs for acquisition of new information and identification of opportunities. It is beneficial to establish both types of ties, and this notion is supported by Lin (1999), when he says, "Having both strong and weak ties enhances extensity of networks, and extensive ties afford better opportunities for individuals to locate the resources useful for instrumental actions. Thus, we may propose an extensity-of-ties proposition: the more extensive the networks, the better social resources to be accessed and mobilized" (p.483). Women entrepreneurs need to make as many contacts as possible in order to strengthen their social relations with other entrepreneurs. For instance a majority of women entrepreneurs I spoke with, especially those in trading, revealed that they did not have frequent social interactions with fellow traders, as they preferred keeping to themselves to avoid "noise" from friends. Social networks scholars have established that there's a positive relationship between frequent contacts with a network and the growth of an enterprise (Zhao and Aram, 1995). Women entrepreneurs therefore need to strengthen their existing social contacts to ensure entrepreneurial success. Their reluctance to expand their networks may have limiting consequences on their entrepreneurial growth. Most of them are found in restricted networks, meaning that they do not reach out to other groups of entrepreneurs. For example an entrepreneur dealing in the production and sale of chickens would not want to relate with someone who is producing quails. These two farmers can collaborate in some areas of their work, especially that quails and chickens maybe sold through same distribution channel. As a result, they miss out on

valuable information from other sources. It is therefore advisable to have diversity of networks. There is evidence in the literature (Kristiansen, 2004; Lin, 2001) to suggest that entrepreneurs with greater diversity in their networks obtain more valuable information. The other factor that characterises women entrepreneurs' social networks is the lack of dynamism. Their networking structures do not easily change and therefore have no new ideas. Networks scholars have found that when you become part of a network, there is an element of trust that is created. Hanson and Blake (2009) suggest that:

one way for networks to change is for women to become more closely integrated into, rather than being excluded from, interactions within a business community. Such change will necessarily entail more trust and legitimacy being granted to women than is now the case.....this type of change would also obviously increase women's access to network resources such as tacit knowledge and material resources (p. 145).

Therefore continuing to operate in restricted networks may impede entrepreneurial success for women business owners.

## 6.8 Summary

Zambian women entrepreneurs need various information for their entrepreneurial development. This chapter has attempted to provide insight into the information needs, information sources and barriers to information access among Zambian women entrepreneurs. It has identified women entrepreneurs' information needs and sources of information for entrepreneurial activities of women business owners. The chapter has also identified and discussed barriers to information access for women business owners. Regarding information needs it is not surprising that the majority of participants needed information about markets. Many of them are in the production of various products and services for which they need channels of distribution. One of the problems they face is that they produce similar products and sell them on the same market or share the few available customers. The need for information on alternative markets is even more critical now, especially with the decision by the government of Zambia to open up the Zambian market to foreign products, some of which are also produced locally. This makes the business environment very competitive. Information on sources of funding is what most women business owners look for as funding is critical for business expansion and diversification. Unless and until government and other stakeholders in Zambia come up with a scheme or project that will enable

women business owners to obtain cheaper and affordable funding, they will always be on the lookout for information on funding sources.

This study also agrees with other studies that have found that women in the developing world prefer informal sources of information to formal or impersonal ones. Most women business owners find it easier to approach friends and relatives for information for their business operations. The explanation for this is that many of them lack self-confidence because of their low literacy levels and low education. Some also just have a lack of trust for other sources of information, especially government agencies. This has a negative impact on their entrepreneurial growth and success.

The study also shows that some are also turning to social networks and online sources for information. This suggests that there is potential for other women business owners to start taking advantage of networking and the Internet as sources of information. The study also shows that many women face many barriers to information access, a situation that affects their business operations. For many women business owners, lack of technological skills is one of the major barriers to information access. This suggests that many of them have little or no knowledge in the use of ICTs, meaning that most of them are unable to access Internet based sources of information. This therefore forms a solid basis for government and stakeholders to design an information portal for women and to come up with training programs in the use of ICTs.

Information is a key ingredient or factor in any business. It is the lifeblood of any organization. It is in view of this that the Zambian government must play its role to support entrepreneurial efforts of women by ensuring that some of the difficulties they are encountering in obtaining information are mitigated against. There should be a realization that running a business not only needs capital, but information and skills as well, as key ingredients. It is evident that the business environment is becoming increasingly competitive, whereby business firms are confronted with the challenge to adapt in order to survive and remain viable. But this will require accurate and up to date information, so that business owners, especially women business owners can make sound decisions. Therefore women entrepreneurs in Zambia require access to relevant business information sources using the most appropriate means of access.



## CHAPTER 7

### 7. INFORMATION AND COMMUNICATION TECHNOLOGIES (ICTs)

#### 7.1 Introduction

The widespread use of ICTs is changing the way organizations and individuals conduct business, with most people and organizations becoming reliant on technology to do almost anything. ICTs have indeed revolutionised business. For those in small-scale business operations, especially women, integration of ICTs in their businesses has the potential to increase their competitiveness and engender growth (Nguyen, 2009). Since women's entrepreneurship plays an important role in the economic development of the country (Chowdhury, 2006), it is then critical that women are encouraged to adopt and embrace new technologies that would enable them to enhance their chance of entrepreneurial success.

#### 7.2 Status of ICT in Zambia

One important area that has not been adequately discussed in relation to Zambia's economic development process is the link between gender and information and communication technologies (ICTs), especially the kind of impact ICT has had on the entrepreneurial development of women entrepreneurs. Since the advent of ICTs, more jobs and economic opportunities have been created, as the information economy has opened up employment and entrepreneurial opportunities for both men and women in most parts of the world (World Report, 2012; Olatokun, 2008). But this does not seem to be the case in Zambia, as the situation is different with regard to how much women are benefiting from the numerous opportunities that have come with ICTs. Studies have shown that many women in Zambia, especially those who are in the informal sector have not embraced ICTs in their business operations despite the fact that Zambia has had a national ICT policy in place for close to a decade now (Olatokun, 2008). This section therefore explores the ICT status in Zambia, and then looks at some of the provisions of the national ICT policy with specific reference to women's empowerment. Finally, I will discuss briefly how many of those provisions have been implemented in relation to the results from this study.

## 7.2.1 ICT statistics

According to statistics obtained from the Zambia Information and Communications Technology Authority (ZICTA), the ICT Regulatory organization responsible for regulating the ICT Sector in Zambia, over the past twelve years, from 2000 to 2012, the country has recorded a steady increase in the use of ICTs, specifically mobile phones and the Internet. However, the rate in the subscription to fixed phone lines has been fluctuating. In 2012 there were 10, 242, 676 mobile phone subscribers compared to 49,957 in 2000, showing 78 % mobile penetration rate from 2000 to 2012. Also national statistics for Internet subscriptions for the period from 2001 to 2012 indicate that Internet subscription grew from 0.11 to 0.71 per 100 inhabitants between 2002 and 2012, which is comparably a very low rate. The total number of Internet subscribers in 2001 was 8, 248 while 92, 642 subscribers were recorded in 2012. The number of people using mobile phones to access the Internet has also steadily increased. In 2010 mobile internet subscriptions were at 24,169 and two years later in 2012 there were about 76, 803 subscriptions were recorded. This shows a rapid increase in the number of mobile Internet subscribers.

## 7.3 Respondents' ICT knowledge and skills

In the present competitive business environment ICT skills are an important factor in determining the success of business. Without use of any ICT skills it would be challenging for small-scale operators, especially women entrepreneurs in the developing world (Warschauer, 2003; Ndubisi, 2003). In order to determine the level and use of technology in business operations of women entrepreneurs in Zambia a question was included in the survey for respondents to indicate whether or not they used any computer skills in their business operations.

Results of the study show that the majority of women (54.3%) respondents utilise computer skills in their business operations. It is encouraging to note that many Zambian women entrepreneurs have embraced technology in their businesses. The extent to which women have embraced technology is discussed in the subsequent sections of this report.

The study revealed that many women entrepreneurs own computers despite the fact that they do not have the knowledge and skills to use them, but intended to start learning how to use their equipment. For example one woman business owner did not hide the fact that she lacked adequate knowledge to use the laptop that she had acquired for her business:

*I haven't started yet, but I have a laptop.....I know how to use it, but I haven't mastered everything.*

Some women business owners enjoy support from family members in their entrepreneurial activities, especially in areas where they lack knowledge, competence and skills, such as the Internet. One woman shared during interviews how her cousin who is based abroad has been helping her to market and sell her products using the Internet. Although this project has just taken off, she is excited about it, and hopes that it would soon bring benefits to her business:

*But as I have said, I have a cousin in Australia, he managed to put me on the website.... so, I have a website....Just to tell people about myself. And to display my work in there.... Because we just did it recently, so, we are still waiting to see the response.*

Cases of this nature are not uncommon in Zambia where the majority of women business owners lack technical knowledge on some critical aspects of their business ventures. In such situations relatives and close friends usually offer assistance. This kind of assistance from relatives and friends like the one this woman received is a demonstration of the availability of useful social capital within family networks for many women entrepreneurs in Zambia.

Some women entrepreneurs who have incorporated technology in their business operations have depended on their educated children who have been able to teach them how to use computers. One woman who has been supported by family members shared during her interview that her daughters taught her how to use a computer and now she has the knowledge and skills to use a computer:

*Fortunately, my daughters have taught me a little. I'm semi-literate. [laughter].. I can do that now. If I have one, I can use it, yeah. Yeah, so I need one in my house.*

For a lot of women in business, the desire is there for them to embrace technology, especially to have internet connectivity to enable them take advantage of the opportunities that have come with technology, but lack of funds has hindered them from acquiring equipment and the Internet. As one interviewee explained:

*We don't have access to that....Yes, we really want to have. We really want to buy that, but the funds won't allow.*

The interest expressed by some of the women is indicative of the fact that they understand the need and the importance of incorporating technology in their business operations, especially how critical technology is to unlocking the potential that is available in entrepreneurship.

Women entrepreneurs' desire to acquire and use technology is also demonstrated by the effort some of them have made by undertaking some training in computers, which has given many of them some basic knowledge in the use of computers. Given the opportunity, many of them would take up the challenge to go along with technology:

*I have an idea on how to use computers. I did an introductory course.....that time when computers started coming. So I can operate a computer... I can type the file...I can store the information.*

It is not surprising that many women business owners have come to understand the importance of having technology in their businesses. One interviewee shared that despite her lack of skills in the use of computers she was aware of the tremendous benefits that accrued with the use of technology in one's business, and therefore decided to employ someone to ensure that technology was part of her business operations:

*I employed someone to do that..... But I know how to use it but not so much. Maybe these things we are discovering in old age also they're a bit of a challenge, yeah.*

Women entrepreneurs who have been in formal employment, especially those who worked in administrative or secretarial duties possess technology skills which they have been able to utilise in their entrepreneurial activities. Their previous experience with computers has served as a motivation for them to embrace technology in their enterprises:

*I have a computer in the secretarial service business, a tabletop, and then for my own use, I bought a laptop.....I do, yes because I even used it in my work when I was working.....In my former employment.*

It was also evident that many women entrepreneurs had many ideas on what they would do if they had a chance to have technology in their business operations. For one interviewee, although she could not express herself clearly, it was apparent what she would do if she had a chance to acquire the knowledge and skills to use the internet. She mentioned that she was interested in learning how to build a website which she could use to promote her business:

*And maybe one thing I wanted to find out, but I haven't really gone through the computer sites. Is there somewhere like when you're making cards and whatever. And there are some templates. Is there also where I can learn how to do a website?*

It is clear that if there possibilities of offering training opportunities in the use of technology many women entrepreneurs would not hesitate to undertake training. The only challenge is that training opportunities in technology are rare for women entrepreneurs in Zambia.

For women entrepreneurs who have chosen to provide educational services as a form of entrepreneurship, incorporating technology in their business enterprises is an absolute necessity if they have to become competitive in the market, as many parents would not want to take their children to schools that do not have computer facilities. For such business operations, not only are computers required for children's learning process, but also needed for administrative purposes, especially for record keeping, accounting, management, and other activities. One woman interviewed and running a school in the capital city expressed the need to acquire computers for her school so as to attract students. She said she was losing both existing and potential customers to her competitors who had computer facilities at their schools. When asked if she had any computers, she said she had only one computer that was being used by her school administrator and accountant, and nothing for students.

## 7.4 Respondents' ICT usage

Embracing and usage of ICT is important in today's business environment, without which it would be difficult for business owners to compete favourably in both the local and international business environments (Migiro & Ocholla, 2005). Therefore, use of ICTs in business presents women business owners with numerous advantages and opportunities that may greatly help enhance chances of entrepreneurial success. For example, using ICTs in business would be helpful in various aspects of business such as marketing of products and services, location of raw materials and supplies, pricing products and services, improving skills, decision-making, and for communication purposes, among others.

Earlier in the study, participants were asked to state if they used any computer skills in their business operations, and over half of them answered in the affirmative, while slightly less than half of them also indicated non-use of any computer skills in their operations. The study also sought to find out the type of equipment that women entrepreneurs used in their business.

Respondents were asked to indicate the most important types of equipment used in their business operations. Table 7.1 below shows the type and popularity of equipment.

**Table 7.1: Ranking Type of Equipment used in Business**

Type of Equipment	Respondents	Percent
Computer	114 (202)	56.4
Mobile Phone	38 (83)	45.8
	17 (42)	40.5

It is observed from the results in Table 7.1 above that the majority of respondents used computers in their business with mobile phones second and telephones third as the most used equipment in business operations by Zambian women entrepreneurs. Though mobile phones appear second in importance in this table, they are ubiquitous in most parts of Zambia including rural areas, and many women business owners use them to communicate with clients, colleagues and relatives.

Many women may have the knowledge and skill to use the Internet but the problem is that some of them may not own computers and have no access to Internet in their homes or place of work. So whenever they need to use the Internet, they go to an Internet café. The hindrance is that it is expensive to access the Internet from an Internet café, which most women may not afford. For example, depending on the type and location of the Internet café you go to, and the type of work you are doing, the cost would range from US\$10 – US\$30 an hour:

*Internet I use, but you have to go to a paying Internet café.... Now again there, it's expensive. So for you to go and check your mails, it's very expensive again. Too expensive.*

The majority of the women in the sample are educated, and that meant that they would have learnt how to use computers and to access the Internet when they were still in school, long before they joined entrepreneurship. One of the women business owners explained that she started using Internet when she was in university:

*From the Internet, when I was studying... I was studying, doing my first degree....Yes, in the adult education. It really helped me because I was able to access the information from the Internet.*

Such women are likely to be successful in their entrepreneurial activities as they would be able to use computer knowledge and skills in their business operations.

## 7.5 Internet Use

In this study respondents were asked to state how often they used Internet to search for information for use in their business activities. Table 7.2 shows the frequency percentages of Internet use.

**Table 7.2: Use of Internet for Information Searching**

<b>Use of Internet for Searching</b>	<b>Percent</b>
Nearly everyday	33.7
Never	32.7
Twice or once a week	21.2
Once or twice a month	7.7
Not often/When needed	3.8

The results indicate that 32.7% of surveyed women had never used the Internet to search for information, while 33.7% indicated that they used the Internet to search for information nearly every day, while those who used it twice or once a week represented 21.2%. Others indicated that they did not use it often or used it only when they needed to, both of which represented 3.8% of the surveyed women. While the number of those who use the Internet less frequently is high, the percentage of those who use it nearly every day is marginally higher, which is an indication that use of Internet for searching for information for entrepreneurial activities is steadily growing. However, at the same time there are women entrepreneurs who are unable to use the Internet to search for information mainly due to lack of knowledge and technological skills. Many others, despite possessing computers and phones that would enable them Internet access, are unable to connect to the Internet due to prohibitive costs of accessing the Internet in Zambia.

Trade support institutions also play a vital role in assisting women entrepreneurs to access business information through the Internet. For example, the Zambia Development Agency a government agency that promotes trade in Zambia has an information resource centre, which provides an opportunity for members of the public to access online information free of charge. Women entrepreneurs who may not access Internet facilities at home may make use of the Zambia Development Agency information resource centre to access information for their entrepreneurial activities. One woman interviewed explained that she accesses the Internet from ZDA:

*Yes. I do go to Zambia Development Agency along Cairo Road. So, if I want to use it, I normally sit there for some time and use it.*

The statement above holds true, as the Zambia Development Agency is one of the few government business support institutions that offer free Internet access to not only women business owners, but also the business community at large.

In Zambia finding Internet facilities and accessing it can be challenging for most people, including women entrepreneurs, as very few people have Internet in their homes. For many others, despite possessing mobile phones they are not able to use their phones to access the Internet. Therefore a question was included in the study to find out where women entrepreneurs accessed their Internet. Table 7.3 below, presents respondents' answers.

**Table 7.3: Internet Access**

**N=170**

<b>Internet Access</b>	<b>Percent</b>
Phone	32.4
Work place	20.7
Internet Café	18.4
Home	11.7
Not Applicable	11.7



The results show that 32.4% of women surveyed indicated that they accessed the Internet from their mobile phones, while 20.7% said they accessed the Internet from their work place. Those that accessed the Internet from an Internet café represented 18.4%. The rest of the respondents, 11.7%, did not access the Internet anywhere, meaning that they do not use Internet for any aspect of their business operations. Those who access the Internet from their homes also represent 11.7% of the sampled respondents. Some women use the Internet occasionally, and usually for leisure or non-business communication with family and friends. It may be that some business operations do not require a lot of input, for instance trading in local products such as used or second hand clothes:

*I use the Internet, but mainly for just family communication. But last year about October or so, I remember using Internet to enquire about water packing machinery.*

Many women entrepreneurs interviewed also indicated that they accessed the Internet on their mobile phones, but bemoaned poor internet connectivity which often forced them to go to the Internet cafes to access internet where internet connection was a bit more reliable. For instance, one woman I interviewed, did not hide her frustration with the situation:

*Yes, I must say, I do use Internet, but lately... I had a smartphone which I was using, but somehow, I'm not using it anymore. So, I found each time I need to maybe access information or send an email, I'd have to go into the Internet cafe and the connectivity in Zambia is very bad sometimes... ..Yes, sometimes it's slow. You want to do this, you can't connect, and you want to browse. The Internet provider will tell you, "Right now, we don't have network." So, somehow, it slows you down, but it's there and I try to use it whenever I can. Yes.*

There is need for Zambian women entrepreneurs to adopt use of ICTs, especially the Internet as there is overwhelming evidence that the internet has helped to increase both visibility and revenue for fledgling businesses, and enabled them to reach out to potential customers who previously were difficult or impossible to reach. Therefore an entrepreneur who understands the advantages and benefits of using the Internet in their entrepreneurial operations has the chance to reap huge gains for their businesses (Aleke, 2010; Chowdhury, 2006). For example, through the Internet, entrepreneurs can stay in constant touch with their current and potential suppliers and clients, irrespective of the distance and their locations. Many transactions can be conducted through the Internet, thereby significantly reducing the time and cost of running a business (Ndubisi, 2003; Migiro & Ocholla, 2005). In addition, the Internet is very rich in information, which business owners can easily have access to with internet connectivity.

## 7.6 Mobile phones

ICTs are not just about computers only, but include various technologies such as hardware, software and applications used to process, manage, store, and transmit information, of which mobile phones are a part (Froumentini & Boyera, 2011). Of all the aspects of ICTs, mobile phones are the most ubiquitous, not only in the developed world, but in the developing world as well. Many studies have found that both in developed and developing countries, mobile phones have been able to connect individuals to other individuals, organizations, information, markets, and various places (Froumentini & Boyera, 2011). The African continent has not been left behind in the use of mobile phones. The effects of mobile phones are very visible everywhere in all the African countries, including Zambia.

During the interview the ILO program officer for the Zambia office explained that the majority of people have mobile phones, which also could be found even in most rural areas of the country. The widespread use of mobile phones has made it easy for individuals and organizations in all sectors of the economy to send and receive information, faster and cheaper. She explained that with use of mobile phones people in rural areas are able to receive money without having a bank account:

*You know that banking and technology are really going hand in hand for rural people, more in fact than urban people. The reason is that someone told me, wherever all technology has failed to arrive, the phone has arrived. You know where the car didn't arrive, where the computer didn't arrive, where even Internet didn't arrive, the phone has arrived. Now, the phone happens to do almost all those things. So, now we are sending money to our parents by phone. So, they don't have to walk again to the post office. So this is the technology which needs to be harnessed more. So the mobile phone has really become a very useful technology.*

This will ease the problems of sending and receiving funds, a problem which people in the rural parts of the country have been facing. The good thing is that mobile phones have reached almost all the remotest villages. Women entrepreneurs in rural areas can also take advantage of this technology that is helping rural people with banking services. The information provided by the ILO officer about how mobile phone service has penetrated rural areas is an important development because it gives hope that some of the challenges facing rural based entrepreneurs will be overcome.

Also according to the ILO officer, farmers are now able to receive information on various aspects of farming, especially commodity prices through mobile phones. A number of banks in Zambia have introduced various financial services aimed at serving rural based customers. The ILO officer explained during interviews about some of those services. One of the banks, First National Bank (FNB) has introduced a banking facility called wallet which enables someone in the city to send funds to their relatives or anyone in the rural areas of Zambia through an automated teller machine (ATM) even if the recipient does not have a bank account with FNB or any bank. The sender who has a bank account notifies the recipient about the availability of the money and the amount they need to withdraw. The only thing the recipient needs to have is a mobile phone number, which they punch in at the ATM. A one-time PIN is given, which they can use to withdraw the money. She further explained that this service different from mobile and Internet banking which is for up-market people, but this is for low status women. Therefore, in this study, respondents were asked to indicate if they used a phone or computer at home or at their work place. The results of the women's responses indicate that an overwhelming majority (79.2%) of women entrepreneurs owned or used either a mobile phone or computer at home or their place of work, and only 19% of them indicated non-use of either of the computer or phone.

Many women interviewed about use of mobile phones in their business revealed that they use phones for communicating with their clients. One advantage of a mobile phone is that a person is able to store contact details of their clients, making it easy to communicate with them:

*My mobile phone is just to receive the calls from my customers and sometimes, remind my customers once in a while, with the ones I've stored in the phone, to ask them, if they still need the things, they want to order new things.*

A good number of women have acquired technologically advanced phones such as smart phones with high-speed Internet connectivity that allows them to access any kind of information and download documents. Mainly these are women who are well established and have been successful in their businesses and can afford to use phones to access the Internet without going to Internet cafes. One woman respondent who had a smart phone had this to say regarding use of her mobile phone:

*No, no, actually, on the phone, when I was using the BlackBerry, it was even much faster than going to an Internet cafe, I was actually using a BlackBerry Curve 9500, which is*

*quite good with even downloading, or sending emails, receiving emails, yes... Even to receive calls.*

With modern technology, the issue of international borders does not arise any more as someone is able to reach their clients in any part of the globe, just at the touch of a button. Therefore the cell phone has become a very important tool in many business operations. For example, another woman dealing in leather and leather products used her cellphone to communicate with international clients some of whom are based in North America:

*We use it for... Anyway, as men always say women like to gossip on the phone, but [laughter] it hasn't been possible to do that because they're expensive. So we don't really gossip. We use it for, as we say, to access information, and it's easier now to communicate with somebody in Canada and send a message to say I would want A, B, C, D accessories for my handbag or this is the address that I have, can you go and source it for me.... So if I've got an address I can source it and if I'm lucky, I've got a Blackberry, it has got Internet on it.*

The majority of women in local trading also used cellphones to communicate with their clients. One woman in the tailoring business in one of the markets in Lusaka said she uses her cellphone to inform her clients when their orders are ready for collection. She does not use her phone for Internet:

*I use it just for contacts, not for Internet. Always when a customer comes, we always get their information. Then later with the number. So, that number will be just for contact if the outfit is ready in time.*

For many women entrepreneurs, the cell phone is also useful when it comes to debt collection. It is easier to reach debtors by phone as opposed to going there in person, and writing to them. So you can make a follow up on your payment by just calling the debtor:

*It's for... That's the way my customers call me, and when I, maybe I'm chasing for the payment, I call back to them.*

Use of mobile phones has proved to be convenient for many women's entrepreneurial operations. For example, one woman who is in a wholesale business mentioned that using a cellphone in her business has been helpful in her operations, because since she started using the phone, her movements have significantly reduced as she makes her orders by phone and products are delivered to her shop. She conducts most of her business from the comfort of her office seat, as she explained:

*The mobile phone I just use it to make my orders, like in a day, if my biscuits are running out, I just phone a factory to say, "Can you deliver 500 cases of biscuits?" And they deliver. Yeah. If any payment is due, I just phone them to say "Can you send the security, cash in transit to pick up the money", they do. So that is how I utilize my mobile phone.*

Using a mobile phone in her business, a woman running an elementary school in Lusaka shared that with the use of a cellphone she is able to contact the school board for any clarification or any issue she wanted to find out regarding running a private school without necessarily going to the offices of the school board. The other way the use cellphone has been of help in her business is that she uses the cellphone to contact parents whenever a child fell ill, or for any emergency regarding children. This is important especially since fixed lines are not available in the area where her school is located. The cellphone has multiple uses/functions, and this makes it a very versatile tool for a business owner. Not only can a cellphone be used for making and receiving calls, but can also be used for other things such texting, taking pictures of products, and using it for doing mathematical calculations. One business owner who has a smart phone shared her experience with her cellphone regarding its usefulness in business operations:

*I use my mobile phone to check on my mail. And maybe even sending some texts. And even to just do some calculations, simple calculations.*

For others it may appear that they have not realised or discovered the usefulness of their mobile phones as effective business tools, and so they only use them for non-business communication purposes. When one participant was asked as to whether she used her mobile phone for business purposes, she gave the following response:

*This is just to communicate with friends, relatives and other people.*

One possible explanation for this kind of response may be that many women may not be able to afford and sustain the cost of Internet connectivity, considering that cost of acquiring internet services is still high in developing countries, especially in Africa.

## 7.7 Acceptance and use of ICT

The Unified theory of acceptance and use of technology (UTAUT) is a technology acceptance model formulated by Venkatesh, et al., (2003). The UTAUT aims to explain user intentions to use an information system and subsequent usage behaviour. UTAUT is a useful theoretical framework, with its four determinants or constructs of 1) performance expectancy, 2) effort

expectancy, 3) social influence, and 4) facilitating conditions helping us to understand women entrepreneurs' relationship with ICTs. The first three constructs are direct determinants of usage intention and behavior, and the fourth is a direct determinant of use behavior. Based on these constructs, specific questions were asked both in the questionnaire survey and during interviews with respondents, especially with regard to ICT usage, ownership of ICT equipment, availability of ICT facilities in Zambia and their accessibility. Other questions asked related to respondents' level of skills and knowledge of ICTs and their preferred ICT tools and equipment. Using the UTAUT framework and its four constructs, the questions helped to understand women business owners' relationship with ICTs.

Employing UTAUT determinants of ICT adoption and use behaviour in this study has helped us understand how various factors influence women entrepreneurs' motivations or lack of them to adopt and use ICTs in their business operations. Research has shown that use of UTAUT as theoretical framework in most ICT based studies has been successful (Davis, 1989). In the UTAUT model, performance expectancy, effort expectancy, and social factors have direct effects on behavioural intention, which along with facilitating conditions have direct effects on use behaviour (Venkatesh, et al., 2004). Results of this study also reveal same effects of the behavioural intentions of Zambian women business owners.

### 7.7.1 Performance Expectancy (PE)

Performance Expectancy allows for an understanding of how business owners view the likely ability of the technology to make their company more efficient. According to Venkatesh et al. (2003) PE is seen as the "strongest predictor of intention and remains significant at all points of measurement in both voluntary and mandatory settings" (p.447). It is therefore expected that when a potential user adopts some form of technology, they expect their performance or performance of their organization to improve. Therefore, in the context of this study, women entrepreneurs' behavioural intentions to adopt and embrace technology is based on the fact that their businesses would become profitable with the use of technology. Some of the women business owners interviewed gave a number of reasons for introducing technology in their business. For example, one business owner mentioned that she acquired a computer to help her sort out records which were in a mess:

*It was becoming difficult to manage our records manually.... files were all over the place, so we decided to buy computer to improve our record keeping, yeah.*

This does not only apply to use of computers, but was also applicable in the acquisition of any kind of technological equipment or facility.

Another business owner said they used computers to create databases for the items that they have in their enterprises, as this helps them when they want to place or make orders for some of the items that they want to procure for operations. They also use computer for purposes of internet, especially for advertising their products:

*We use the computer itself for our database of the items that we have in the shop, we have a database. And when we make orders, we do, do them. Then we also use the computer for internet, mostly like when we... We're trying to advertise some products.*

One participant who runs a private school on the outskirts of Lusaka, believes that introducing computers in her school would improve their operations, and that use of computers would help their students find a lot of information for their research work:

*Definitely that would improve the operations of our work. 'Cause the children will be able to know how to use the computers, operate the computers, and they would get a lot of information, at times of research, they want to use the computer.*

A woman farmer said she uses a computer, especially the internet for various things such as making orders for equipment for her work, and to check for a variety of information pertaining to the performance of her crops, among others:

*Sometimes on the market, when I'm doing a market survey, or maybe there's something, an item or equipment I want to order. To check on the prices and how much it will cost me. I compare it to if I have to buy it locally. And just some new information maybe on the crops in my area. In the crops, they... Because sometimes there are chemicals that are phased out. I want to see which chemicals I shouldn't be using in my fields. Various things, it depends what I want.*

Another school owner mentioned that she procured computers for her school to train teachers in the use of computers so that they can be preparing their own work especially tests and exams, as opposed to leaving all the typing work to the school secretary:

*Yes we use the computers in the business especially with the teachers. We are trying to train the teachers so that they are going to be computer literate. So they need to make their own, to prepare their own tests using the computer instead of relying on the school secretary. Because we've seen to it that it delays and we will also start the computer lessons with the pupils despite that, we have a challenge with some computers. We only have five computers but the number needs to be more.*

## 7.7.2 Effort Expectancy (EE)

Effort Expectancy focuses on the perceived effort that will be required to learn a newly introduced technology or system into a company or in society, and get to master and effectively and efficiently use it to the advantage and development of one's enterprise or activities or programs. The understanding is that if a newly introduced technology or system proves difficult to learn then it is likely to be shunned by the potential users, and likelihood of adopting it becomes remote. In the context of this study, which is looking at women entrepreneurs' use of ICT in their business operations, qualitative results suggest that it would not be difficult for most women entrepreneurs to embrace technology, especially the use of mobile phones, computers and the Internet, given that the majority of them are well educated, as the results of this study have shown.

However, for others, it would be difficult to embrace technology due to low literacy levels. It would therefore require a lot of time and effort for this category of women to learn how to use some of the ICT gadgets and equipment such as computers, iPads, scanners, and to use Internet or online/electronic services, as they would prove too complicated for them.

For example, one business owner had a laptop but did not use it for entrepreneurial work because she lacked adequate knowledge and skills to effectively utilise it. Usually in such situations, some people are hesitant or completely shun using technology:

*I haven't started yet, but I have a laptop. I know how to use it, but I haven't mastered everything..... I don't know how to operate it nicely.*

One participant said she was facing challenges in the use of computers probably because of her advanced age:

*But I know how to use a computer, but not so much. Maybe these things we are discovering in old age also they're a bit of a challenge, yeah.*



Another business owner said, though she had knowledge of how to use a computer she could only use it if there was someone to guide her:

*No, I can't say, yes or no, but when there's someone guiding me, yes, I can do it. Yes.*

Effort expectancy has a significant influence on individual intentions to use ICTs. This means that user friendliness is an important factor in the use of technology. For example, the overwhelming majority of women entrepreneurs in Zambia have mobile phones, and this is because this type of technology is very easy to use. It does not require a lot of effort for an individual to operate a cell phone, even the illiterate ones, especially with touch screen phones. Though there are prohibitive charges for accessing the Internet, the ease of use of phones makes more women access the Internet on their phones. For those that access computers and the Internet at Internet cafes, it would be important that Internet café owners provide simple guidelines on use of equipment, especially for clients that may not have adequate technical and technological skills. With this initiative, more people would be encouraged to use Internet cafes.

### **7.7.3 Social Influence (SI)**

Social Influence (SI) is the degree to which a person perceives that important others, those who they regard as role models, believe he or she should use a particular technology (Venkatesh et al., 2003). In many societies many people are influenced by those who are around them, especially by emulating what they do, or have achieved in life or in society, and tend to base some of their life changing decisions on what other are doing or have done in, life. In the context of this research, competition can be cited as a major influence among women entrepreneurs, especially when it comes to using advanced gadgets such as smart phones and related technologies. Women entrepreneurs have a tendency of wanting to outdo each other. If one person sees a friend has a Blackberry, they also want to own a Blackberry or a more advanced phone than what their friend has. This kind of influence is apparent among women entrepreneurs. This was observed during interviews and interactions with research participants. This means women will tend to use ICTs if their important others use ICTs. When some women become adept at the use of ICTs in their work, their colleagues and friends may be persuaded to adopt and use ICTs in the business operations.

One woman participant said despite having computers and the internet she was not able to utilise the technology in her business work because there was no one around her to emulate or encourage her to use it or someone to ask questions about the technology.

*I don't think I can blame anybody other than maybe myself. We have the Internet, okay. Maybe the other hindrance might be local technology or local knowhow. I mean there must be people, but then where to find them or who to ask? It's easier to sort of knock on somebody's door and ask.*

Social influence is indeed an important factor regarding the behavioural intention in the use of ICT as some women entrepreneurs make their decisions based on what other people are doing or have done. We can look at this from a positive perspective, because if their “role models” buy some ICT equipment they are likely to buy it as well, or buy even a more advanced one. Some women would also desire to have ICT training opportunities that their fellow entrepreneurs may have had. Government can therefore take advantage of social influence to promote use of technology among women entrepreneurs by providing such training opportunities for women. This would then enable acquire technical and technological skills that would enable the use of ICT equipment to access information for business development. This has potential to increase chances for women’s entrepreneurial growth.

#### **7.7.4 Facilitating Conditions (FC)**

Facilitating Conditions (FC) is defined as the perceived extent to which the organisational and technical infrastructure required for the support of the technologies exist (Venkatesh et al.2003). The embracing of any adopted technology will depend on the kind and level of support given or provided to the potential users. In the context of this study, government and other organizations concerned with the introduction of technologies in Zambia need to provide facilitating conditions that would enable women entrepreneurs to embrace and learn how to use different types of ICTs, so that their performance expectancy is not negatively affected. Government needs to provide women with various training programs in the use of ICTs. The appropriate training programs need to be accessible to women entrepreneurs, and this could be done by providing training programs either free of charge or at a minimal charge that will be affordable for everyone. The other way would be for the government to establish as many information resource centres as possible, especially within every community so that women would not have to travel long

distances to access the Internet or use computers. Some of the women participants we interviewed revealed that it was difficult for them to access the Internet.

An example of the kinds of facilities that the government needs to establish in the country to facilitate women entrepreneurs' use of technology is the Zambia Development Agency's (ZDA) information resource centre which provides free internet access to small and medium sized enterprises (SMEs) and the business community at large. It is these kinds of facilities that government needs to establish in many parts of the country to encourage women to use and embrace ICTs, especially in their entrepreneurial operations.

A similar internet facility was made available to women entrepreneurs in Zambia by the American Embassy in Lusaka where women entrepreneurs were offered free computer training sessions for three years. This was aimed at helping women acquire computer and internet skills so they could start incorporating technology in their business operations.

*The American Embassy just offered that they should be training women in computers for free. We made that agreement between the American embassy, American Information Centre and the SSIAZ, but the problem was that very few women were going there.*

Even if Zambia is a liberalised and open market economy there is need for government to provide facilitating conditions to enable many people, especially women entrepreneurs to use ICTs. Women's organizations to which most women entrepreneurs are affiliated need to also provide facilitating conditions for their members by establishing information resource centres with internet access within their secretariats.

## 7.8 Implications for information access and entrepreneurial growth

There is no doubt that performance expectancy influences behavioural intention to use ICTs for many women business owners, as they know and understand the usefulness of technology in business operations. Therefore the perception that their business operations would improve with use of technology is enough motivation to proceed with their intentions to adopt ICT in their entrepreneurial activities. So in order for government to help women entrepreneurs in Zambia to succeed in their business endeavours, they need to understand the benefit and advantages of using technologies in business. The Government of Zambia and concerned parties should provide women entrepreneurs with required resources to use ICTs in their business operations.

The Government needs to establish information resource centres and information portals to enable women to gain access to current and usable information, most of which is in electronic format. Introducing subsidies on ICT products and services would also make it possible for most women to buy ICT equipment and install Internet facilities in their homes and work places. The Government has to play a facilitative role that would enable citizens including women entrepreneurs to have the motivation to use technology. Provision of training opportunities in ICTs would greatly motivate women entrepreneurs to embrace technology in their work. Effort expectancy has a significant influence on individual intention to use ICTs. This means that user friendliness is an important factor in the use of technology. For example, the overwhelming majority of women entrepreneurs in Zambia have mobile phones and this is because this type of technology is very easy to use. It does not require a lot of effort for an individual to operate a cell phone, even the illiterate ones, especially with touch screen phones. Though there are prohibitive charges for accessing Internet, the ease of use of phones makes more women access Internet on their phones. For those that access computers and Internet at internet cafes, it would be important that internet café owners provide simple guidelines on the use of equipment, especially for clients that may not have adequate technical and technological skills. With this initiative, more people would be encouraged to use Internet cafes.

Social influence is indeed an important factor regarding the behavioural intention in the use of ICT as some women entrepreneurs make their decisions based on what other people are doing or have done. We can look at this from a positive perspective, because if their “role models” buy some ICT equipment they are likely to buy it as well, or buy even a more advanced one. Some women would also desire to have ICT training opportunities that their fellow entrepreneurs may have had. Government can therefore take advantage of social influence to promote the use of technology among women entrepreneurs by providing such training opportunities for women. This would then enable them to acquire technical and technological skills that would enable them to use ICT equipment to access information for business development. This has potential to increase chances for women’s entrepreneurial growth.

## 7.9 Summary

This chapter attempted to provide insight on the status and use of ICTs by women business owners in Zambia. The importance of information and communication technologies (ICT) to the

operation and sustainability of women in small-scale enterprises cannot be over-emphasised. Therefore this chapter's summary is discussed in relation to use and non-use of ICTs by women business owners based on their demographic characteristics. This approach is useful for understanding the context of the Zambian women business owners' use and non-use of ICTs in their business operations. An analysis of respondents' responses was conducted, and the analysis is presented in terms of the following variables: age, marital status, level of education, household income per month, number of employees and sectors of operation. Respondents' demographic and business characteristics have far reaching implications in the adoption and use of information and communication technologies (ICTs) in their business operations. Table 7.4 below shows responses of respondents for use and non-use of ICTs in their business operations.

**Table 7.4: Descriptives: Distribution of respondents' characteristics for use and non-use of ICTs**

<b>Variable</b>	<b>Age Category</b>	<b>Yes (used)</b>	<b>No (did not use)</b>
Age	Below 20	2	5
	21-30	21	15
	31 -40	36	33
	41 -50	30	26
	51 -60	18	11
	60 +	7	2
	<b>Marital Status</b>	<b>Yes</b>	<b>No</b>
Marital Status	Single with no partner	14	12
	Cohabitation	14	7
	Married	53	48
	Separated	6	5
	Divorced	10	8
	Widowed	17	12
	<b>Income Categories</b>	<b>Yes</b>	<b>No</b>

Household Income per month	Chose not to answer	39	24
	\$0 - \$200	17	27
	\$201 - \$400	15	21
	\$401 - \$600	15	10
	\$601 - \$800	13	3
	\$801+	15	7
	<b>Level of Education</b>	<b>Yes</b>	<b>No</b>
<b>Education</b>	Primary	0	20
	Secondary	20	36
	College	54	32
	Undergraduate	12	2
	Graduate	19	1
	Postgraduate	7	0
		<b>No</b>	<b>Yes</b>
<b>Industry Sector</b>	Trading	51	53
	Production/Manufacturing	12	5
	Construction	2	2
	Service	20	6
	Agriculture	5	10
Number of Employees	0	27	9
	1 – 3	44	53
	4 – 6	7	19
	7 – 9	2	8
	10 -15	2	6
	>15	1	8

The distribution of the respondents by age shows that women business owners in the age category 31- 40 years of age have embraced ICTs in their business operations more than any other age group. This is expected because this is the category with business owners who are active and established in their operations. The results also suggest that most married women business owners are using ICTs in their work more than those who are not. One of the explanations for this may be that married women receive financial or other forms of support from their husbands to enable them acquire computers and other ICT equipment. However with regard to household income, it is interesting to note that almost an equal number of women business owners in each of the household income range as shown in the respondents' distribution by income, women are more likely to embrace ICTs. The distribution of respondents by education in relation to use of ICTs also shows that women business owners with higher level of education are more likely to use ICTs than those in other categories. This is also expected because women who are educated may have acquired ICT knowledge and skills during their school years in various study programs and previous work places. Therefore it is easy for respondents in this category to acquire and embrace technology in their work because of early exposure to technology. It is also interesting that distribution of respondents by industry sector suggests that women entrepreneurs in the trading and service sectors are more likely to use technology in their business operations than those in other sectors. This is an unexpected revelation as anecdotal evidence shows that many women business owners in the trading sector in Zambia conduct their business operations in open market places without proper office environment and without computers or related ICT equipment. It would there be helpful to conduct further studies on this category of entrepreneurs to find out the kind of ICTs they use and how they use them.

Respondents' number of employees may also determine one's decision to adopt use of ICTs in their work. Respondents' distribution by number of employees suggests that women business owners with fewer employees are more likely to use ICTs in their business. This may be explained in terms of the cost that goes with the acquisition of technologies for a small-scale business operation. Since most small scale businesses owned by women in developing countries are low profit operations and therefore those with many employees may not afford the cost computers or related ICT equipment. Many of them would also rather invest their meagre

resources in areas that they perceive to be critical and a priority to their business operations than to procure ICT equipment that may be expensive to acquire and to maintain.

Respondents' household income also is an important factor in the adoption and use ICTs. The study shows that close to 50% of respondents fall in the US\$200 – US\$800 income bracket, which almost matches the proportion of respondents who use computers in their business operations. ICT equipment and Internet services are expensive and only those with good and reliable income may be able to afford to adopt and embrace use of ICTs in their business operations.

It is also a concern that the study shows that almost 50% of women business owners do not use computers in their business operations. For this proportion of respondents, there are a number of factors preventing women business owners from using ICTs in their work. One of the factors is the cost associated with acquisition of ICT equipment. Many women business owners, especially those with low household income may not be able to afford the expensive ICT equipment that has to be imported from abroad. There are also some business owners who are educated but do not possess any knowledge and skills in the use of ICTs, especially operating a computer and accessing Internet. Some of the educated women business owners I interviewed told me they even bought laptops but had not used them because they had not learned how to use them. The other factor to consider is the fact that majority (72%) of women business owners are in sole proprietorship and usually work alone or with one or two hired workers. Such small-scale business operations usually do not make much profit and so may not see a need to embrace ICTs, and are satisfied with the status quo, especially if they are the ones who make all the decisions in the company. Still a few others simply lack interest in the use of ICTs, and a deliberate program to sensitise women in the use of ICTs would be helpful. One of the major steps that government needs to take to improve the ICT environment in Zambia is to undertake a comprehensive review of the existing national ICT policy, especially to ensure that interests of the various sectors, including women entrepreneurship are taken into account, after which a full and proper implementation of the policy should be undertaken.

Though many women business owners have adopted the use of ICTs, there is need to improve the ICT environment in the country so that even those who are still struggling to start using ICTs can have an opportunity to do so. The almost 50-50 state of affairs in terms of



internet use among women entrepreneurs in Zambia can also be explained from the digital divide point of view. This gap needs to be bridged by ensuring that ICTs are available and affordable. For now only those with higher income are able to afford Internet access while those with low income maybe finding accessing Internet expensive. Onyejekwe (2011) also observed that like any high technology, access to the Internet contributes to the inequity seen in many societies because many people who have access to it are generally those with higher education and higher income than those without access. She further explained that the existence of the digital divide between those with lower and higher incomes, “this lack of access to the Internet particularly for lower income individuals and the constant access for the higher income individuals tend to keep the groups separated – the “Haves” and “Have-nots” described as the digital divide”(2011, p.59). Therefore in order to enable many Zambians women included, government should invest in ICT infrastructure, which at the moment is lacking. Currently the private sector is the major player in the delivery of ICT services in Zambia, with government having very little role in it. As a result, the cost of ICT equipment and services has remained inaccessible to many women entrepreneurs.

## **CHAPTER 8**

### **8. DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

#### **8.1 Introduction**

My motivation to conduct research into this particular area stemmed from years of working with small scale business owners while working for the national trade promotional agency in Zambia, where I was in charge of implementing information projects, some of which involved setting up business information portals for women exporters. Other projects involved assisting women entrepreneurs to develop value added products for export, and also to promote other export oriented companies on the global export market. It is through working with women business owners, especially seeing the many challenges they encountered, that I became interested in their entrepreneurial activities and decided to pursue additional studies focusing on women's entrepreneurship and empowerment. Since my interest was in the information access problems women business owners faced, I approached this study with specific questions that I thought would help me achieve my goal; 1) What are the major information needs of Zambian women entrepreneurs? 2) What are the major sources of business information for women entrepreneurs in Zambia? 3) How do the characteristics of social networks affect Zambian women entrepreneurs' information behavior? 4) What kinds of skills do Zambian women entrepreneurs possess in the use of information and communication technologies with regard to information access? 5) What are the major barriers that affect Zambian women entrepreneurs' access to information? These questions and many other approaches helped uncover issues affecting Zambian women entrepreneurs' information seeking and access. Therefore, this study identified a number of women entrepreneurs' information needs, information seeking patterns, barriers to information access, and other challenges of Zambian women entrepreneurs face.

#### **8.2 Discussion**

As ILO (2003) has observed, women entrepreneurs in Africa, and Zambian women entrepreneurs in particular, do not have a "level playing field" with men, as many of the social, cultural, regulatory and attitudinal barriers restricting women entrepreneurs' access to the support and resources needed to grow their enterprises are well enumerated. Richardson, Howarth and Finnegan (2004) and the World Bank (2004a), have in their reports identified several barriers

that are affecting women entrepreneurs. If these barriers are not addressed, African countries will be unable to benefit from the potentially significant contributions of women and their enterprises to economic growth, and to meet targets set out in the UN Millennium Development Goals (ILO, 2005). Results of this study indicate that most Zambian women entrepreneurs lack access to credible information, and one of the reasons is that most of them are not aware of the availability of this kind of information. The majority of them mentioned friends and relatives as their alternative sources of information for their entrepreneurial activities. They also feel more confident to approach people they have a relationship with than seek other sources. Feeling a sense of insecurity and vulnerability makes it difficult for many women to approach formal sources of information. This is similar to Urquhart and Yeoman (2006)'s finding that feelings of vulnerability may also be a mitigating factor in seeking information by women entrepreneurs. Due to personal and individual inadequacies, some women prefer "approachable" information sources (Urquhart and Yeoman, 2006). Preference for informal sources of information by women entrepreneurs in developing countries can be explained from their socio-cultural environments that do not encourage women to participate in formal activities (Urquhart and Yeoman, 2006). This study also found that many of the challenges faced by Zambian women entrepreneurs are caused by cultural factors. For example women business owners find it difficult to obtain loans from banks because they do not have property such as houses and land which they can use as collateral. Also some women, especially married ones, have to ask for permission from their husbands for them to engage in business activities. Other factors that contribute to avoidance of formal sources of information by women entrepreneurs are that most of them lack education, lack self-confidence, and cannot afford the cost of information (Mchombu, 2000). This is also true in the case of participants for this study. Because of the prohibitive cost of accessing information, especially Internet based information, many of them prefer approaching relatives and friends for business information. Some of them also just lack self-confidence to seek information from formal sources. Others also indicated that they obtained information from Women's organizations, the Internet, trade shows, and seminars. These mainly are those women business owners who have been in the business for some time and are well established. Others are those who are educated as they are able to read various types of literature.

Results of this study indicate that the level of knowledge and use of information and communication technologies among Zambian women entrepreneurs is very low. The majority of

women entrepreneurs in this study lack computer skills and have limited knowledge of computer applications. Many of them cited this as one of the main reasons they have not embraced ICTs in their entrepreneurial activities. Other reasons given are that ICTs and the Internet are expensive to use. Therefore very few women entrepreneurs in Zambia have incorporated information and communication technologies in their businesses. This is despite the fact that Zambia has a national ICT policy in place, whose goal is to use ICTs as an instrument to mainstream youth and women in all activities of the economy and society as well as to empower youth and women through opportunities created by the implementation of ICT projects and programs in Zambia. Unfortunately the national ICT policy for Zambia has not been implemented in a manner it should be. A policy, with such clearly defined objectives such as increasing empowerment opportunities through ICTs and to enable full and equal participation of women and youth in creating the Information society, would have brought increased opportunities not only for the Zambian women entrepreneurs, but for the country as a whole had it been properly implemented. It is therefore not surprising that the majority of women in Zambia still lack ICTs skills. In this era government and even the private sector have a responsibility to ensure that information infrastructure is developed to allow citizens, especially women, to embrace technology without which they risk lagging behind. As Lor and Britz(2007) indicated, “to be able to participate in information and knowledge societies in the era of the information economy a well-developed and maintained and affordable information and communication infrastructure is needed”(p.390). A well-developed ICT infrastructure will enable not only women business owners but other citizens to use technology in their various activities. It is in this light that Huyer and Carr’s (2002) suggest that given the speed with which ICTs are spreading, it is imperative that attention be paid now if women are not to be excluded from the benefits of the present technological revolution as they were in the industrial and agricultural revolutions in the past. They need to embrace technology in order for them to become and remain competitive both on the local and global markets. Failure to embrace technology may create a barrier to information access and may spell doom for their businesses. While we acknowledge the fact that it is still possible to obtain information from alternative sources other than through use of technology, the trend is that there are more business transactions being conducted electronically than ever before. In emphasizing the importance of ICT in information seeking, Alzouma (2005) explains that, “poor access to ICTs isolates women from sources of information which could be helpful to them” (p.348) and

therefore should be embraced for their entrepreneurial operations. Quoting a commercial officer in Uganda, Okello-Obura et al (2008), contend that:

most of the business managers are ignorant of the vast opportunities the Internet can provide. The Internet can provide enormous business opportunities and a well-coordinated approach in sensitizing the business community in ICTs could go a long way in improving business prospects. (p.17).

This study found that for most women entrepreneurs in Zambia, use of the Internet as a source of information is something that is not a priority. For example, some of the participants in this study had mobile phones that were connected to the Internet, but would not use the Internet to search for business information. Instead, they used it for exchanging messages unrelated to their business operations. Socio-cultural attitudes also account for low rates of access to information and communication technologies for women (Huyer and Carr, 2002). Partly this is due to long held beliefs that women are averse to science and technology based courses, a stereotype of women's activities by society. One of the findings of this study regarding women's aversion to use of technology is that some women shunned training programs that involved use of computers. The American Embassy in Zambia offered free computer training programs to women entrepreneurs but only a few of them attended the training. However it is encouraging to see that technology use, especially use of the Internet, is growing in Zambia, though it may take a bit longer for everyone to have access. However, government has to play a facilitative role to enable citizens including women entrepreneurs to have the motivation to use technology. Provision of training opportunities in ICTs would greatly motivate women entrepreneurs to embrace technology in their work.

This study also identified various obstacles to entrepreneurial success for women in Zambia, such as lack of micro funding and prohibitive lending rates set by most banks in the country. Others are lack of government support, competition, absence of markets, and lack of management skills that impede entrepreneurial development for most women. Lack of information, corruption in accessing public services and resources, family commitments and responsibilities have also been cited as barriers to entrepreneurial success. ILO (2003) highlights that women face a number of challenges as they attempt to start and grow their own enterprises. They have difficulty accessing financing due to collateral constraints; they have unequal access

to land and property titles through matrimonial and inheritance laws; they are stifled by laws requiring them to have permission from their husbands to borrow money; they are subject to patriarchal controls within their families, thus limiting their mobility and economic independence; they lack information regarding business opportunities; and they operate within a cultural environment that reflects limiting stereotypes regarding their potential to have growth enterprises (ILO, 2003). This study's findings are similar to the findings from the ILO study.

Women in Zambia face a range of socio-cultural, legal, familial, and economic impediments to the growth of their enterprises. Women-owned enterprises represent a sizeable and untapped source of future employment and economic growth in Zambia and have potential for making an even greater contribution to the country's poverty reduction targets. Women have inadequate access to education, training, and skills development. There is a lack of strategic focus on the development of women entrepreneurs and their enterprises in the Zambia (ILO, 2003).

The situation of women entrepreneurs in Zambia with regard to information access can be described as information poverty, which according to Britz (2004) should be considered as a serious moral concern and a matter of social justice that should be on the world's moral agenda of social responsibility. The reason is that most of the problems that have caused women to be information poor have been unfairly imposed on them, and also that authorities in Zambia have not taken responsibility to deal with some of the issues that are impeding access to information, and hindering women's participation in entrepreneurial activities. Most individual women entrepreneurs do not have the skills, abilities or material means to obtain access to information, interpret it and apply it appropriately. This is because conditions to help women acquire skills and knowledge to enable them gain access to required information are not available.

The study also examined the issue of networking in relation to women entrepreneurs' access to information. Entrepreneurs face numerous challenges and an entrepreneur who decides to join a specific industry faces transaction and learning costs depending on the kind of business and the level of competition in that type of business in a given location and environment (Kristiansen, 2004). This study found that most women entrepreneurs in Zambia preferred family networks to professional networks. Family networks may not always offer much benefits in comparison to professional ones. It is therefore advisable that women entrepreneurs join some

entrepreneurial networks to reduce some of these costs. As Kristiansen (2004) advises, social networks are one way in which entrepreneurs reduce transaction costs and risks and improve learning and information-sharing possibilities and are critical to moving economic resources. By joining a social network an actor gains some level of trust which helps in facilitating cooperation between entrepreneurs, and is important in achieving efficiency. Because most women entrepreneurs operate as isolated individuals they enjoy very little trust and support from the community. This situation has worked against them as it attracts very little social capital. This study found that some of the women business owners did not belong to any women's organization and preferred to isolate themselves from their colleagues. When I asked some of them if they knew what government programs were available, they said they had no idea since they did not attend women's meetings. This is a problem as most women entrepreneurs have always worked in isolation from others, with very little interaction among themselves, resulting in the absence of strong and cohesive social networks. Social networks have the capacity to mitigate the effects of information inequity and inequality among women entrepreneurs in Zambia. The literature shows that social networks have the capacity to provide better access to outside resources and support for entrepreneurial and business activities resulting from various relationships and contacts, a demonstration that entrepreneurs' social relationships are important and that it pays to operate within a social context and not in isolation (Hansen, 2012; Murphy, 2002; Aldrich and Zimmer, 1986). This study found that most of the women who have benefited from government grants, donor funds and subsidised participation in tradeshows accessed these resources and opportunities through their membership in women's organizations, through which government and donor support is channelled. It is therefore important for women business owners to realise that building relationships is a fundamental factor in determining the success of their business. The findings of this study have confirmed that some of the many challenges that women entrepreneurs face, such as lack of capital, market opportunities, and resources, can be overcome by women entrepreneurs building network relationships with other individuals and organizations. This is also consistent with Kristiansen's (2004) findings. From social networking women entrepreneurs will obtain social capital, which is important in aiding new business start-ups and ongoing entrepreneurial projects. Women entrepreneurs also need to forge links with formal entities such as banks, lawyers, transporters and other formal organizations for other types of social capital that is not found within their own social networks, and therefore, entrepreneurial network

relationships provide better access to outside resources and support. Through interactions with participants during this study I discovered that many of them did not have formal links with important business support institutions such as banks, revenue agencies, business registration offices and related organizations. Building relationships is a fundamental factor in determining the success of the business, and entrepreneurial networking can create a successful business by helping to overcome the lack of resources and the managerial and professional weakness of a business within a broader supportive external environment. Therefore, women entrepreneurs must engage in networks in order for them to survive.

Lack of individual skills on the part of most women entrepreneurs is another major obstacle to information seeking and access. While the study results show that a majority of women entrepreneurs in Zambia are educated, some of them still fail to access information due to lack of information skills. Lack of skills is when an individual lacks the necessary training and expertise to acquire information. Okello-Obura, et al, (2007) refer this to as information illiteracy, which is common in African societies. Lack of information skills for this category of people may be due to a variety of reasons; for some, it could be due to different priorities, lack of awareness of availability of information sources, and for some, it could be due to lack of initiative, because for some of them information may be available within their reach.

It is not uncommon for many women to start a business venture without knowing where they will be getting information for their business operations. Lack of knowledge of sources of information may act as a barrier to information access. While governments, business support organizations and non-governmental organizations try to provide women entrepreneurs with access to information, most women are not aware of the availability of this kind of information. This may be attributed to the lack of publicity campaign initiatives on the part of organizations that are mandated to provide information to this intended audience. For instance organizations that provide information do not have adequately trained personnel in the organization and dissemination of information. Sometimes information may be available but the providers may not have the capacity and skills to disseminate the information to target groups. It would therefore be difficult, if not impossible, for information seekers to know of the existence of the information if the providers have not alerted the potential consumers about its availability. This would require governments or information providers to put in place mechanisms that will ensure that information gets to target groups.



This study has also found that one of the barriers to information access for Zambian women entrepreneurs is lack of current information and non-availability of required information. This is a common phenomenon, not only in Zambia but for many parts of Africa and other developing parts of the globe. In their study of information needs and seeking in Namibia, Chiware & Dick (2008) also found that one of the barriers women entrepreneurs faced was the poor quality of the available information. This is also consistent with the findings of this study. Many participants in this study complained of the poor quality of business information, most of which was out-dated. Good quality and relevant information is what any women and other business owners require to succeed in their entrepreneurial operations. Moyo (2003) in his study also talks about high unreliability levels of market information in the textile and chemical sectors, mainly because these sectors deal with distant markets. This is a common problem for business owners in most African countries including Zambia where distributional channels for disposal of products and services present challenges.

The study has also found that cultural factors act as barriers to information access and to entrepreneurial growth in general. In most African countries women entrepreneurs are subjected to a number of social and cultural barriers that compel them to occupy secondary positions in relation to male counterparts. Mchombu (2000) contends that the socio-cultural environment in most African communities have placed heavy burdens on women in terms of roles and responsibilities, which have prevented them from engaging in information seeking and sharing. As cited in Mchombu (1999), Bassette (1996:28) observed:

in the most basic terms, and at the risk of generalization, African women are normally responsible for the majority of daily activities: domestic labour, food production, processing and storage, animal husbandry, supply of drinking water, and fuels, etc. We must add to this caring for children and assisting their husbands in agricultural production and small-scale, commercial activities to earn extra income. (p.213).

With such huge responsibilities it is extremely difficult for many women to actively participate in information seeking and sharing, and these roles have a direct bearing on women's entrepreneurial activities. Some of the participants in this study also complained that they had many orphans they were looking after, and without support from anyone. However, with the growing number of human rights movements, the trend is changing as some countries in Africa,

Zambia included, have implemented international protocols aimed at protecting the rights of women. The other barriers to information access for women entrepreneurs is lack of self-confidence on the part of women. This is worsened by society's lack of confidence in the women as entrepreneurs, with society stereotyping women's work (Richardson, Howarth & Finnegan, 2004). Some participants in this study also mentioned they could not join certain women's organizations because their English proficiency was low. It is this kind of attitude which prevents some women business owners from approaching formal sources of information. For many women this is due to the fact that they lack skills and knowledge to engage in information seeking as many of them have little or no education. This kind of attitude can be discouraging for women business owners.

Literature shows that women entrepreneurs need access to information on markets, technology, raw materials, regulations and standards, sources of finances, government policies, among other types of information. Chiware and Dick (2008) observed that most of the studies conducted on the needs of small-scale entrepreneurs do not address the information needs and information seeking patterns of small and medium enterprises, nor to try and assess the existing information services for entrepreneurs. Therefore, in addressing the problem of lack of information for women entrepreneurs, the point of departure for governments and responsible nongovernmental organizations (NGOs) should be to assess and analyze the information needs, and information seeking patterns of women entrepreneurs. Chiware and Dick (2008) also emphasize that:

The provision of integrated and sustainable business information services to the SMME sector in developing countries is one of the important services that governments and business support organizations should consider in building the sector's capacity in economic development, poverty reduction and employment creation. Emphasis on addressing SMMEs' business constraints is usually placed on issues like access to finance, markets, transport, training and technology with limited attention to business information. Access to business information is equally important in that it provides the enterprises with a competitive edge in running their businesses. (p.136).

Results of this study also revealed that Zambia's information infrastructure is not very supportive of women business owners. Most of them complained that the ministry of commerce, trade and industry, chambers of commerce and other business support organizations in the country rarely provide information needed to support women entrepreneurship.

For any country to achieve sustainable development, it takes the involvement and intervention of government by way of enacting favorable policies that level the playing field in all sectors of the economy. Therefore, suitable and sustainable system and information policies that will take into account the information needs of the women entrepreneurs will help resolve women's challenges in information access. The importance of information in business management cannot therefore be over emphasized. Information is the lifeblood of any organization and so the use or non-use of it can determine the fate of one's stay in business. The profitability of any business enterprise depends largely on access to and use of information that is critical in making decisions that affect core activities and operations of the organization.

### **8.3 Implications for information seeking and use for women entrepreneurs**

The study reveals several barriers to information access and use for women entrepreneurs in Zambia. Many women need information on various aspects of entrepreneurship but are unable to access it due to a number of barriers. As the study has revealed there are factors preventing women entrepreneurs' access to information, some of which have been cited as lack of technological skills, inadequate time, lack of awareness, lack of current information, lack of awareness of appropriate information and poor networks. As long as these barriers are not addressed women entrepreneurs will continue facing the same challenges, which will continue to negatively impact their entrepreneurial development. Because of these barriers there are limited sources of information and as a result business owners as the study has revealed, tend to resort to friends and relatives for business information. The organizations that are established to provide or support entrepreneurship with required information resources, do not have the capacity or ability to support women business owners. Organizations such as chambers of commerce, business organizations, appropriate government ministries and agencies that are mandated to facilitate entrepreneurship do not deliver on their mandate leaving business owners with no other option but to turn to relatives and friends and acquaintances

Therefore in order to ensure information accessibility and use for women business owners, government and the private sector need to come up with deliberate projects aimed at building information infrastructure in the country and specifically developing information portals for women entrepreneurs. It is also important for government to assess the information needs of women entrepreneurs so as to design programs that will enable women to gain access to information resources that they need for their business operations. Women entrepreneurs, despite the fact that they face challenges in obtaining information, need to be proactive in their information seeking. They need to make connections to reliable information sources by engaging in various information practices, especially active seeking and active scanning for information (McKenzie, 2003), as opposed to being passive information seekers (Belenky, et al., 1986).

#### **8.4 Contribution to the understanding of women entrepreneurs' information seeking and access.**

This study contributes to the understanding of information access in Zambia because it is the first study to focus on women entrepreneurs in Zambia. A few studies have been conducted on general issues affecting small-scale entrepreneurship in Zambia but not related to information access. The study also contributes to the understanding of information access in this era where society has been inundated and overwhelmed by technology against the background of women business owners most of whom have little knowledge and skills on the use of ICTs and the Internet. It is an interesting phenomenon where women suddenly start facing challenges in their entrepreneurial activities due to technological advances for which most women have no knowledge. This means that women business owners have to quickly respond to the challenges brought by the advent of technology so that they can embrace and make it part of their entrepreneurial operations. Unfortunately women business owners cannot make adjustments on their own without the support of the government which is supposed to enact appropriate policies that spell out guidelines on how to adopt ICTS. This therefore means that this is also a challenge not only for the women entrepreneurs but for the government as well, because advances in technology also directly affect them as policy makers.

The study also contributes to the understanding of women entrepreneurs' information seeking and use in relation to the characteristics of social networks. The study finds that many women entrepreneurs are discouraged from using social networks comprising members of the

women's associations owing to the way the affairs of the women's organizations are run. Some of them cite lack of transparency as one of the reasons they do not want to be part of women's organizations. The situation leaves women at a disadvantage, as they miss out on the benefits of belonging to a social network. However, many of them rely on family networks from whom they get entrepreneurial support whenever they need it.

The study also contributes to the understanding of the information seeking behaviour of the poor. Chatman's (1996) theory of information poverty suggests that disadvantaged people are excluded from accessing good sources of information because of their low economic status.

The basis for Chatman's Information Poverty theory is Merton's (1972) work from which she identified social factors that constitute a small world lived in the round. She used two groups, which she called outsiders and insiders to explain that world. Chatman modified Merton's work of worldviews where he had identified two types of individuals (cosmopolitan and local) and the network they use for support and advice. In Chatman's work on women in prison and elderly people in a retirement home, the basis for *A Theory in the round*, Merton's cosmopolitans became *outsiders* while locals became *insiders*. Small worlds are the social environments where individuals live and work, bonded together by shared interests, expectations and information behaviour and often economic status and geographic proximity as well (Burnett et al. 2001).

Chatman (1996) summarizes her research with the worlds of janitors, women in prison, and the elderly people in a retirement home by describing the impoverished life-world of the locals (insiders). Impoverishment is based on the notion that their interests were centred around the everyday reality of their immediate small world. Chatman (1996) found that the existence of the two worlds of insiders (locals) and outsiders (cosmopolitan) created barriers to information seeking and sharing behaviours. She also found that insiders perpetuate information poverty by refusing information from outside of their own world. Based on her findings, Chatman concluded that the life experience of poor people is characterized by shielding needed information from outsiders' risk-taking and situational relevance. These social behaviours she observed were negative to information seeking and sharing.

The relevance of Chatman's theory of living life in the round, and information poverty theories to this study is that examining how economically impoverished women business owners

react to outside information provides insights about women's relationships with ICTs. Women business owners have accepted the information about the need for them to adopt and embrace ICTs in their entrepreneurial work. ICTs have originated from somewhere outside and not from their (women's) small world. Because of their economic poverty, the women entrepreneurs are characterized by imprecision and uncertainties (Chatman 1996). This study shows that despite their low economic status women are adopting use of ICTs. This study shows that women business owners are composed of both educated and uneducated ones. Despite being low income earners, and with many of them only having little knowledge in the use of ICTs they are able to adopt new technologies.

According to Chatman (1996) information poverty is associated with class distinction. The relevancy of this proposition to my study is that women business owners are literally denied access to information by the outsiders (cosmopolitan) who control the economy. For example this study found that business support organizations, most of which were set up by government have failed to adequately provide information support to women business owners. This is not because they do not have resources to do so, but because for them provision of information to women is not a priority as they do not seem to recognise and appreciate the relevancy of women entrepreneurship to the overall economic development of the country. So the outsiders (government) who control access to information have chosen not to improve the country's information infrastructure.

Chatman (1996) also says information poverty is determined by self-protective behaviours used in response to social norms. *Secrecy, deception, risk taking* and *situational relevance*, the four concepts that define the impoverished life world, are the actions that members of the small world engage in when they put up self-protective behaviours. They protect themselves against information that they perceive to threaten their small world.

Secrecy is used to guard oneself against unwanted exposure. It is a deliberate attempt not to inform others about one's true state of affairs. In short, the object of secrecy is to protect as closely as possible the true picture of one's personal reality. *Deception* is the need to appear to be coping successfully, or at the very least to be coping as well as everyone else and seems to be derived by social norms. That is, no one wants to be viewed less capable than one's neighbours or friends at solving problems. Deception is a deliberate attempt to act out a false social reality.

According to Chatman (1996), both secrecy and deception are self-protective mechanism due to sense of mistrust regarding the ability of other people to provide useful or accurate information. This proposition too describes the behaviour of some of the participants in this study.

The notion behind risk taking is that members of the small world feel that sharing information with others may be too risky and so they believe that the best thing to do is not to share any information especially information about opportunities and personal issues. This aspect of self-protective behaviour is true for my study participants. The study revealed that one of the problems with women's organizations is that some individual members have a tendency to hide information from each other, especially if it involves opportunities such as funding, sponsored training programs, international travel and others. Exposure of such information to their friends would be too risky.

Another proposition states that new knowledge will be selectively introduced into the information world of people. This is connected to the concept of *Situational relevance*, which pertains to the notion of sense making. The idea is that things that make sense are relevant, especially sources of information must make sense to an individual who is engaged in some problematic situation. A condition that influences this process is the relevance of that information in response to everyday problems and concerns. An application of relevance in an everyday context therefore means that which will be of interest is that which is useful in response to some concern or problem. This applies to my study in the context of the advent and introduction of ICTs to business operations. The study has shown that a majority of women business owners are interested in the adoption and use of ICTs in business operations despite the fact that theirs is an impoverished world. They seem to have seen the relevance of ICTs as they believe that it is relevant even in their small world. However with situation relevance there is risk that potentially helpful sources might be ignored.

According to Chatman, self-protective behaviours lead to information poverty and it is not surprising that there is so much information poverty among women business owners as many of them tend to engage in these kinds of self-protective behaviours, which work against them with regard to acquisition of new information and sharing.

This study contributes to the understanding of women entrepreneurs' information access and use of ICTs within the theoretical framework of the Unified Theory of Acceptance and Use of Technology framework which enhances the understanding of adoption and use of ICTs in the women's information seeking. UTAUT has helped us understand how various factors influence women entrepreneurs' decisions to adopt and use ICTs in their operations. The determinant factors in the UTAUT framework are the performance expectancy (PE) which is premised on the fact when an entrepreneur adopts technology they expect their performance or the organization's performance to improve. Under this women entrepreneurs have given reasons why they started using technology in their work. The other determinant which has also helped us understand women entrepreneurs use technology is Effort Expectancy (EE) which is based on the understanding that if a newly introduced technology is difficult to operate it is likely that the potential user will shun the technology unless they make an effort to learn how to use it. Some of the women who have adopted ICTs explained how they managed to use ICTs and those who have not adopted ICTs also explained why they shunned them, mainly due to lack of knowledge and skills to use technology. Another determinant is Social Influence (SI), which is based on the understanding that the degree to which a person perceives that important others, those who they look up to as their role models, believes she should use technology. One women explained to me that she has not used ICTs because no one uses them in her community, meaning that she has not started using ICTs because no one has been able to influence her, or there are no other people to emulate. The last determinant of use of ICTs and adoption is the Facilitating Condition (FC) based on the understanding that embracing technology will depend on availability of computers or other ICT equipment or availability and level of support a potential user receives from either government or other entities. Women entrepreneurs interviewed said they did not use computers or ICTs because of lack of availability of computers.

## 8.5 Strengths and Limitation of the Study

As expected this study has strengths and limitations. One of the strengths relates to the recruitment of study participants, all of whom were females and were recruited through women's organization membership lists which served as sampling frames. The strength is that all the study subjects were active participants in entrepreneurship at the time of recruitment, which means that the information they provided, was based on their real experiences thereby enhancing the quality



of data collected from both the survey and the interviews. Participants were also randomly selected, hence making it possible to generalize the results of the study to the rest of the population. One of the limitations of this study is that it did not include women entrepreneurs from rural areas. All the participants except three were recruited from Lusaka the capital city of Zambia, where there is a huge concentration of women entrepreneurs. The other three participants were recruited from Ndola, another city in the northern part of the country, during Zambia's annual trade show. Views of rural based business owners may have enhanced the quality of the study had they been included in the study, and identified problems unique to rural areas. The other limitation was that being a male researcher collecting data from an all-female population of participants presented a challenge in that I could not ask some of the questions that were perceived or regarded as culturally sensitive. For example issues relating to spousal support, divorce and related topics presented limits beyond which I could not go in terms of probing during interviews because they involve culturally sensitive issues. Therefore certain information that would have provided more insights or clarifications could not be obtained. It is also possible that some of the participants may not have been providing accurate information either during interviews or in the questionnaire survey.

The other limitation of this study is the locale of the sample of the study which was restricted to two cities, the first being Lusaka the capital city, where women's organizations are located. The women's organizations work with most women entrepreneurs but cannot be said to be an exhaustive list of all the women business owners in Zambia, as there are many others conducting their business operations without the assistance of women's organisations, especially those in remote parts of the country. Therefore any generalizations that are made in the study are limited to the population of the Zambian women entrepreneurs sampled from the lists provided by the women's organizations. However the confidence in the findings of the study comes from the high response rate from the survey and the interviews out of 300 questionnaires administered 220 were successfully completed while 25 of those participated in one on one interviews, which was over 70% response rate.

## 8.6 Future research

Based on the results of the study, there are some areas of recommendations for future research. A study could be conducted on a larger scale that will include both rural and urban based women

entrepreneurs so as to obtain input from both sides for a comprehensive study so that a clear picture regarding women business owners in Zambia is obtained. Another study on women entrepreneurs' could be conducted using Belenky's (1986) information model of Women's Ways of Knowing (WWK). Examining the Five Stages of Knowing of *Silence, Received Knowledge, Subjective Knowledge, Procedural Knowledge, and Constructed Knowledge*, may help to further understand Zambian women entrepreneurs' information behaviour, providing more insights on the topic. From a social network and social capital point of view studies could be conducted in order to understand women entrepreneurs' networking behavior, and the factors that impact networking for this group of information seekers.

What also should be realized is that women entrepreneurs have different information needs, depending on the sector or products they are dealing in, and so there is need to conduct studies according to sectors. What is required, and which is a challenge for the researchers and information professionals, is to conduct studies sector by sector so as to assess the information needs of each sector within the business sector. Zambian women entrepreneurs are found in various economic sectors and they have unique information needs, and different information seeking patterns.

## 8.7 Recommendations for government interventions

The government of Zambia needs to ensure that necessary interventionist programs to deal with poverty are introduced. Access to information about market incentives, credit, investment and other profitable opportunities should be widely available to avoid the isolation of women. The government needs to provide a common hub of information and support services. This could be done in collaboration with the chamber of commerce, universities and other relevant institutions in Zambia to ensure that information support services are mainstreamed in the national development program. There is also need for government agencies in charge of trade and commerce to organize and facilitate entrepreneurial forums, business workshops and mentoring programs for women on a regular basis. Such programs would greatly help to resolve problems facing women in accessing information as they would create an environment conducive to networking, and through this, women will be able to obtain some of the information they need. Therefore there is a need for training programs in information skills for women entrepreneurs, a need for government to establish information portals targeted at women, and also a need to

reduce or waive taxes on computers and ICT related equipment so that ICT equipment and related facilities can become accessible and affordable for women entrepreneurs.

The Zambian government should formulate policies and programs that help develop information infrastructures that would help to connect and integrate the country with the global information systems. While we urge government to level the playing fields for equitable distribution and sharing of information, there is also need specifically for women especially entrepreneurs to forge links and join social networks of their interest for the sake of gaining the social capital that they need for their entrepreneurial development. Therefore government needs to invest in information infrastructure development, especially to create information portals that would provide information on various aspects of entrepreneurship that would cater to all economic sectors. Also proper implementation of the national ICT policy for Zambia would help create numerous entrepreneurial opportunities for women entrepreneurs.

## 8.8 Potential use of the results

The knowledge gained from this study is very critical in decision-making, especially since there is a need for authorities concerned to plan and design a business information system for women entrepreneurs in Zambia. The knowledge could also be used to design development projects targeted at local organizations that are working with women on poverty reduction programs in Zambia. Knowledge from this research could be utilised in the design of training programs for women entrepreneurs, to be delivered through seminars, workshops, and related forums.

## 8.9 Beneficiaries of the research

The primary beneficiaries of this research are the Zambian women entrepreneurs and other women who are involved in various economic activities that require the use of business information. A greater understanding of their difficulties and challenges in accessing information for their entrepreneurial activities may result in the design and development of a women-friendly business and entrepreneurial information system. Other beneficiaries would be various organizations promoting small scale entrepreneurs in various parts of Zambia, such as district and provincial business associations under the umbrella of the Zambian Chamber for Small and Medium Associations of Zambia (ZCSMBA), the Zambia Professional Women in Business (ZPWB), Women for Change (WFC), Women Entrepreneurs Development Association of Zambia (WEDAZ), and the Zambia Federation of Associations of Women in Business (ZFWIB),

among others. Local and international aid agencies are also potential beneficiaries of this study as the results in the form of a report will be made available to organizations that have programs and projects dealing with women's economic empowerment. Others would be faculty members and students of the University of Zambia, the Copperbelt University and other institutions of higher learning in Zambia. Hired university students involved in this research have gained practical experience in conducting research on information needs, and information seeking habits, and they have also gained knowledge of the challenges faced by women in Zambia.

### **8.10 Significance of the research**

This is one of only a few studies that have examined information seeking behaviour among women entrepreneurs in Zambia especially in relation to the use of ICTs for accessing and sharing business information. The study has provided a view of the environment and the kinds of problems and challenges Zambian women entrepreneurs face in finding business information. The study also tried to uncover the patterns of information relationships in the women's information networks. It is hoped that the study results would be used in the design and development of an information system tailored to the information needs of women entrepreneurs in Zambia, especially taking into account technological advances and changes in the ICTs with the advent of the Internet and mobile phones. Specific interventions in enhancing skills in the use of ICTs may be designed for Zambian women entrepreneurs.

### **8.11 Dissemination plan for results**

The study has the potential to develop solutions to some of the challenges facing Zambian women entrepreneurs as the findings will be shared with women entrepreneurs, aid agencies, NGOs, women's organizations and policy makers in government. At the conclusion of the study workshops and seminars have been planned with Zambian decision makers to communicate the findings and make recommendations to improve dissemination of business information for women. Through collaboration with researchers from the University of Zambia, results will also be communicated to other researchers throughout Africa. Various parts of the research results will be published as journal articles and disseminated through conference presentations in Africa and North America and through open access electronic publishing. I will also make use of newspapers and magazines as channels through which to disseminate results.

## 8.12 Conclusion

The main objective of this study was to investigate information access and use of Information and Communication Technologies (ICTs) by women-owned enterprises in Zambia, especially to uncover the factors that affect Zambian women entrepreneurs' information access and use of ICTs. As expected, the study has revealed many issues affecting women entrepreneurs in Zambia. The era in which we find ourselves today places heavy demand for information and it is information that will help solve some of the many problems women entrepreneurs are facing. Women entrepreneurs are lagging behind in terms of business as they do not have enough competitive strength to compete both in local and global markets, especially those that are engaged in the export of products to the international markets. One of the problems that is making them lag behind is lack of information. Information is a key ingredient or factor in any business. It is in view of this that governments have a role to play in supporting entrepreneurial efforts of women by ensuring that some of the difficulties they are encountering in obtaining information are mitigated. There should be a realization that running a business not only needs capital, but also information and skills as key ingredients. It is evident that the business environment is becoming increasingly competitive, whereby business firms are confronted with the challenge to adapt in order to survive and remain viable. But this will require accurate and up to date information, so that business owners can make sound decisions. Therefore women entrepreneurs in Zambia require access to relevant business information sources using the most appropriate means of access, especially ICTs, business organizations, and other formal sources. Women entrepreneurs need support not only from government but also from other stakeholders in order for them to succeed in their entrepreneurial activities as they have great potential to make a contribution to the development of society.

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## APPENDIX 1: QUESTIONNAIRE

ID # \_\_\_\_\_



### FACULTY OF INFORMATION AND MEDIA STUDIES

#### Empowering women entrepreneurs in Africa: Investigating information access and use of ICTs by women-owned enterprises in Zambia

#### QUESTIONNAIRE

---

#### SECTION A: PROFILE OF RESPONDENT – YOUR CHARACTERISTICS

**Q1.** Which age group do you belong to?

- Below 20 years
- 21 – 30 years
- 31 – 40 years
- 41 – 51 years
- 51 – 60 years
- Above 60 years

**Q2.** What is your marital status?

- Single with no partner
- Single with partner
- Married
- Separated
- Divorced
- Widowed

**Q3.** How many children do you have? \_\_\_\_\_

**Q4.** What is the highest level of education you have attained?

- Primary
- Technical/Vocational
- Secondary School
- College
- Undergraduate



- To be my own boss
- To be independent
- For job satisfaction
- Saw business opportunity
- Was introduced to business by a friend/ relative
- To do the kind of work I prefer
- To use my talent and skills.
- Non availability of formal employment opportunities in Zambia
- Other (Please specify).....

**SECTION C: ABOUT YOUR ENTERPRISE**

**Q10.** In what industry sector(s) is your enterprise? Tick as applicable.

- .... Trading
- .... Production/Manufacturing
- .... Construction
- .... Service
- .... Agriculture
- .... Agro Processing
- .... Education
- .... Textile and Fabric
- .... Small scale mining
- .... Handicrafts
- .... Any other (please specify) -----

**Q 11.**What is the legal structure of your business? Tick as applicable

- .... Sole Proprietor
- .... Partnership
- .... Pty Ltd Company
- .... Trust
- .... Non-Governmental Organization
- .... Other (Please specify) -----

**Q12** In what year was your business established? Year: -----

**Q13** How many employees do you have in your business? Number: -----

**Q14.** In what area of the city is your business located? Tick as applicable

- .... In your home
- .... In your own business premises away from home
- .... In a rented office downtown
- .... In a rented area in industrial area









.....  
.....  
.....  
**Q33.** Have you had any type of training relating to the present work you do? Ye... No...

**Q34.** When was the last time you undertook training to improve your management skills (Tick applicable answer)

- .... Never
- .... One year ago
- .... Nine months ago
- .... Six months ago
- .... Three months ago
- .... Other (Please specify) -----

**Q35.** If you undertook any training, in which one of the following areas was it? (Tick applicable answer)

- .... Financial management
- .... Production Skills
- .... Marketing Skills
- .... Business Management Training
- .... Any Other (Please specify)

**Q36.** What type of training to enhance the operation of your business do you plan to undertake in the next 12 months? (Tick applicable answer)

- .... Human resource management
- .... Information Management
- .... Computer Training
- .... Financial management
- .... Marketing Skills
- .... Business Management Training
- .... Information Skills
- .... Any Other (Please specify).....
- .... None

**SECTION G: INFORMATION AND COMMUNICATION TECHNOLOGIES (ICTs)**

**Q37.** Do you use a mobile phone or a computer in your work or house? Yes..... No.....

**Q38.** How would you rate your computer skills in relation to the following? (Rank according to skill).

- .... Use of MS-word processing (Or other word processor)

- .... Use of MS- Excel (Spreadsheet)
- .....Use of MS-Power Point
- .... Internet use
- .... Use of Email
- .... Other software (Please specify).....

**Q39.** Do you utilise computer skills in the running of your business? Yes..... No...

**Q40.** Please rank the importance of the following in your business

- ..... MS-word
- ..... Excel
- ..... Power Point
- .....Internet
- ..... Email
- ..... All of the above

**Q41.** What type of equipment do you have for use in your business? (You may tick more than one item)

- .... Computer
- .... Fax
- .... Printer
- .... Telephone
- .... Mobile phone
- .... Tablet
- .... Other (Please specify)
- .... None

**Q42.** If you own any of the following items, explain what you use them for in relation to your current business

- Computer.....
- Mobile phone.....
- Internet Access (Either on phone or computer).....
- Tablet.....
- Fax-----

**Q43.** Tell me about a task in your business that required you to search for information on the internet. What type of information did you need? How did you go about it, and what was the outcome?

.....  
.....  
**Q44.** How did you come to start using ICTs in your business? Did you consult anyone about your desire or intention to incorporate technology in your business? If any, please mention the name of the person who told you about ICTs and why you consulted that particular person. What kind of relationship do you have with that person?

.....  
.....  
.....  
**SECTION H: INFORMATION NEEDS AND SOURCES**

**Q45.** Describe a situation where you needed to find information for your business operations. Exactly what did you do? Did you find the information you needed? How satisfied were you? If you did not find the information, why?

.....  
.....  
.....  
**Q46.** Give a practical example of a time when you missed a business opportunity because you did not have the right information regarding that particular business opportunity. Why do you think this happened? How did this situation affect you? What lesson did you learn from that situation?

**Q47.** What are the major information needs in your business? (Rank according to importance)

- .... Business management
- ..... Technological skills
- .... Technical Skills
- .... Financial information
- .... Legal information
- .... Marketing information
- ..... Source of raw materials
- .... Other (Please specify)

**Q48.** What are some of the major problems you face in running your business? (Tick applicable answers).

- .... Lack of information
- .... Lack of raw materials
- .... Non availability of microfinance lending
- .... Transportation
- Lack of markets/Limited distribution channels
- Other (Please specify)

**Q49.** What new ideas would you want to learn in order to improve your business? (Tick applicable answers)

- .... Ideas about business diversification
- .... Business partnerships
- .... Participation in trade promotion events (Trade fairs, exhibitions)
- .... Value addition and product branding
- .... Others (Please specify)

**Q50.** What type of tools/facilities do you normally use to obtain information for your business? (Tick applicable answers)

- |   | <u>None</u> | <u>Sometimes</u> | <u>Often</u> |
|---|-------------|------------------|--------------|
| .... Internet                             |             |                  |              |
| .... Radio                                |             |                  |              |
| .... Television                           |             |                  |              |
| .... Cell phone                           |             |                  |              |
| .... Land phone (fixed line)              |             |                  |              |
| .... Libraries                            |             |                  |              |
| .... Newspapers                           |             |                  |              |
| .... People (Please provide name(s))..... |             |                  |              |
| .... Other (Please specify).....          |             |                  |              |

**Q51.** What kind of barriers do you face in your information searching process? (Tick applicable answers)

- .... Lack of technology skills
- .... Non availability of appropriate information
- .... Lack of current information
- .... Lack of awareness of availability of information
- .... Inadequate time
- .... Other (Please specify).....

**Q52.** How often do you use the internet to search for information for your business operations? (Tick applicable answers)

- .... Twice or once a week
- .... Nearly everyday

- .... Once or twice a month
- .... Never
- .... Other (Please specify).....

**Q53.** Where do you access the Internet? (Tick applicable answers)

- .... Phone
- .... Home
- .... Workplace
- .... Internet café
- .... Other (Please specify).....

**SECTION I: AFFILIATIONS AND PERSONAL NETWORKS (SOCIAL NETWORKS)**

**Q54.** Describe a situation where you needed information about a personal matter. What did you do? Who did you consult? Please provide name..... How are you related to this person?

.....

.....

**Q55.** What are your major sources of information? (You may tick more than one)

- .... Friends and relatives
- .... Internet (Online Sources)
- .... Business organizations
- .... Chambers of commerce
- .... Ministry of trade and Commerce
- .... Trade fairs and exhibitions
- .... Libraries
- .... Television
- .... Social networks
- .... Radio
- .... Other (Please specify).....

**Q56.** Describe a situation where you needed help with information in relation to your business. Who did you go to for that kind of help, and why did you go to that person?

.....

.....

**Q57.** Who do you consult when you are faced with a problem in your business?

- .... Family and friends (Acquaintances)
- .... Business colleagues

- .... Business consultant/Advisor
- .... Customers
- .... Nobody
- .... Other (Please specify)

**Q58.** How many business associations do you belong to? (Tick applicable answer)

- .... One
- .... Two
- .... Three
- .... Four
- .... Five
- .... More than five
- .... None

**Q59.** What proportion of people in your business and professional network are female? (Tick applicable answer)

- .... Between 1% and 20%
- .... Between 21% and 40%
- .... Between 41% and 60%
- .... Between 61% and 80%
- .... Between 81% and 100%

**Q60.** What kind of assistance do you receive from your friends and colleagues? (Tick applicable answers)

- .... Equipment
- .... Transportation
- .... Telephone service
- .... Office space
- .... Printing services
- .... Other (Please specify).....

**Q61.** How often do you meet up with some of your friends and colleagues? (Tick applicable answer)

- .... Twice or once a week
- .... Nearly everyday
- .... Once or twice a month
- .... Never
- .... Other (Please specify).....

**Q62.** Describe some of the activities that take place in your business associations that are beneficial to your business operations?

-----  
-----  
**Q63.** Are you satisfied with the frequency and level of interaction with your colleagues?

Very satisfied                      Not Very satisfied  
1   2   3   4   5

**Q64.** Please explain how much and what type of support you have received or you are receiving from your husband/spouse with regard to running your business, if at all. What has been the impact of this support on your business?

.....  
.....  
.....

**Q65.** Who from outside your household has in the recent past helped you with tasks like cleaning your backyard, moving furniture, painting, cooking or any related tasks or chores at your home?

.....

**Q66.** If you needed to borrow some foodstuff like cooking oil, cup of sugar, tea bags or butter from someone for your home consumption, who would you approach for this?

.....

**Q67.** Let's suppose you had an emergency that required you to borrow \$5000, who would you approach for help with that amount of money?

.....

**Q68.** Please list names of other people who are close to whom you have not mentioned?

.....

## **SECTION J: SUPPORT FROM GOVERNMENT AND NGOs**

**Q69.** Are you aware of any existing program/project set up by either government or NGOs directed at assisting women entrepreneurs in Zambia?      Yes..... No.....

**Q70.** If yes, please explain what kind of project/program(s) is available and the kind assistance provided. How has this support or intervention impacted your business?



.....  
.....  
.....

**Q71.** If not, what initiatives would you like either government or NGOs to introduce to help women in their entrepreneurial activities?

.....  
.....  
.....

**Q72.** Is there any form of assistance that you have received or you are receiving as an individual, from the Zambian government with regard to improving your business?

.....  
.....

**Q73.**What kind of initiatives would you like to see Zambian government or non-government organizations set up or introduce to support women entrepreneurs in Zambia?

.....  
.....

**Q74.**What is your opinion of the prevailing business environment in Zambia with regard to women entrepreneurial success?

.....  
.....

**Thank you for your support.**

## Appendix 2: Consent Form

**Study Name:** Empowering women entrepreneurs in Africa: Investigating information access and use of ICTs by women-owned enterprises in Zambia

**Researcher:** Daniel Mumba (PhD student),  
Faculty of Information and Media Studies,  
Western University, Canada

I have read the Information Letter and have had the nature of the study explained to me. All questions have been answered to my satisfaction.

### Interview Consent:

\_\_\_\_ I consent to being interviewed.

### Consent to complete questionnaire:

\_\_\_\_ I consent to fill out a questionnaire with the help of a research assistant.

\_\_\_\_\_  
**Participant's Name (please print)**

\_\_\_\_\_  
**Participant's signature Date**

\_\_\_\_\_  
**Name of person obtaining informed consent**

\_\_\_\_\_  
**Signature of person obtaining informed consent Date**

## **Appendix 3: Letter of Information**

**May 2013**

**Project Title:** Empowering women entrepreneurs in Africa: Investigating information access and use of INFORMATION AND COMMUNICATION TECHNOLOGIES (ICTs) by women-owned enterprises in Zambia

**Principal Investigator:** Dr. Catherine A. Johnson, Faculty of Information and Media Studies, Western University

### **1. Invitation to Participate**

You are being invited to participate in a research study that will examine information access and use of Information and Communication Technologies (ICTs) by women-owned enterprises in Zambia. ICTs include such communication technologies as computers, mobile phones, and computer tablets. You have been identified and recommended to participate in this study as you are one of the Zambian women entrepreneurs who might be willing to participate in my study, given the nature of your business, which is directly related to the scope of the study.

### **2. Purpose of the Letter**

The purpose of this letter is to provide you with information required for you to make an informed decision regarding participation in this research.

### **3. Purpose of this Study**

The purpose of this study is to examine information access and use of Information and Communication Technologies (ICTs) by women-owned enterprises in Zambia. By studying Zambian women's information access and use, we will be able to; determine the barriers that make it difficult for Zambian women entrepreneurs to find and obtain information that they require for their entrepreneurial activities; examine sources of information used by Zambian women entrepreneurs to access information for their business operations; examine other patterns of relationships that may exist among the women entrepreneurs that may affect information sharing and exchange; and to determine levels of knowledge and use of ICTs (such as the Internet and mobile phones) among Zambian women entrepreneurs.

As a result we will have an understanding of the Zambian women entrepreneurs' information needs and sources, and the various barriers that make it difficult for them to find and access information they need for use in their business operations.

### **4. Inclusion Criteria**

Potential participants for this study are women business owners, who will be selected from women's organizations to which they are affiliated and registered as active

entrepreneurs. You are eligible to participate in this study if you are female, 18 years of age or older and currently involved in small scale entrepreneurship in Zambia.

**5. Exclusion Criteria**

The basis to exclude potential participants is that the study is only focussed on Zambia women entrepreneurs who are 18 years of age and older. Most studies conducted in Africa and other parts of the developing world on this subject matter have revealed that women face a number of challenges in their entrepreneurial activities, with very few of them succeeding compared to their male counterparts. It is therefore the aim of this study to uncover factors that negatively affect women's access to information, which they need for entrepreneurial success. Since women know and understand the challenges they face in their entrepreneurship, they are more qualified to participate in this study. Therefore, any individuals who are not female entrepreneurs are not eligible to participate in this study.

**6. Study Procedures**

If you agree to participate in this study, you will be asked to participate in one or both parts of this study: (1) filling out a questionnaire with the help of one of the research assistants, WHICH MAY TAKE BETWEEN 60 AND 90 MINUTES (2) being interviewed by the lead researcher. *If you agree to be interviewed:* the interview (involving you and the lead researcher) WILL LAST BETWEEN 30 AND 45 MINUTES. The interview will be scheduled at your convenient time and place of your choice in the month of July 2013. One-on-one interview with lead researcher will be audio-recorded for purposes of transcription and analysis of data. HOWEVER, YOU MAY REFUSE TO BE AUDIO-RECORDED WITHOUT ANY PENALTY OR IN ANY WAY AFFECTING YOUR PARTICIPATION IN THE STUDY.

**7. Possible Risks and Harms**

There are no known or anticipated risks or discomforts associated with participating in this study. You do not waive any legal rights by signing this consent form.

**8. Possible Benefits**

There may not be immediate benefits to you from participating in this study, but information gathered may provide benefits to society as a whole. It is hoped that the study will result in the design and development of an information system that will be tailored to the information needs of women entrepreneurs in Zambia, especially taking into account technological advances and changes in the ICTs, with the advent of the Internet and mobile phones. Depending on the results, specific interventions in enhancing skills in the use of ICTs may be designed for Zambian women entrepreneurs.

**9. Compensation**

You will not be compensated for your participation in this research.

## **10. Voluntary Participation**

Participation in this study is voluntary. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time.

## **11. Confidentiality**

All data collected will remain confidential and accessible only by the investigators of this study. All data collected will remain anonymous. No identifying information will be on the questionnaires or the interview transcripts. All questionnaires will be given an identification code. Codes will be used to connect the questionnaires with the interview transcripts. If the results are published, your name will not be used. If you choose to withdraw from this study, your data will be removed and destroyed from our database. Your research records will be stored in the following manner: locked in a cabinet in a secure office; audio recordings will be reviewed only by members of the research team and they will be destroyed 3 years after all publications from the study are completed.

## **12. Contacts for Further Information**

If you have any questions or concerns about this study, please contact the Principal Investigator: Dr. Catherine A. Johnson, Phone: xxxxxx Email: xxxxxx

You are free to ask questions or contact the researchers about the study at any time. Contact Mr. Daniel Mumba at: xxxxxx

If you have any questions about your rights as a research participant or the conduct of this study, you may contact The Office of Research Ethics xxxxxx, email: [xxxxxx](mailto:xxxxxx)

## **13. Publication**

If the results of the study are published, your name will not be used. If you would like to receive a copy of any potential study results, please contact Mr. Daniel Mumba on email: xxxxxx

Yours sincerely,

**Daniel Mumba** (Researcher)

This letter is yours to keep for future reference.

## **Appendix: 4: Participant Recruitment Letter**

June 10, 2013

Dear Member,

This letter serves to invite you to participate in a study that is investigating information access and use of information and communication technologies (ICTs) by women owned enterprises in Zambia. ICTs include such communication technologies as computers, mobile phones and computer tablets. The study is being conducted by Mr. Daniel Mumba, a doctoral candidate at Western University in Canada.

Mr. Mumba is requesting your assistance with his dissertation study. His study will especially investigate the extent of ICT usage among Zambian women entrepreneurs and identify barriers to their use of ICTs, their ICTs needs and outline the implications for policy initiatives and incentives to encourage women's use of ICTs. The study will also examine information relationships that exist among women entrepreneurs that may affect information sharing and exchange, especially within the existing social networks.

The findings of the study may serve as a useful advocacy tool by local Non-Government Organizations, women's organizations and other non-profit organizations in Zambia, and if used effectively could serve to marshal broader international support for various projects aimed at raising living standards of women in Zambia.

The study will involve a questionnaire survey and perhaps an interview. All information collected will be kept confidential and participation is completely voluntary.

The researcher will contact prospective participants to make scheduling arrangements for you to complete the questionnaire. This will take place at a date and time of your choosing and will last between 60 and 90 minutes. It may be necessary for the researcher to contact you for a post-interview for the purposes of clarification, and if so, it will be based on your most convenient schedule.

Should you be willing to participate, please either call or email me about your availability, and indicate how you may be reached, so that an appointment may be set up, at your convenience. In order to ensure confidentiality, your name will only be disclosed to the researcher and will not be associated with any of the information you provide to the researcher.

If you are willing to participate in this study or would like to ask questions please contact me at the Secretariat or by phone at phone number..... Your contribution will address the lack of literature on the experiences of women entrepreneurs in Zambia.

Thank you for your time and support with this study.

(CEO's Signature)

ZFAWIB

## **Appendix 5: Schedule of Field Activities**

The following is the timeline of the fieldwork for this research. It is estimated that fieldwork will be conducted within four months.

### **3.10.1 First month (May, 2013)**

- Make contacts with relevant organizations dealing with women entrepreneurs
- Hire research assistants and conduct training workshop for them.
- Select survey sites
- Pre-test Questionnaire

### **3.10.2 Second month (June, 2013)**

#### **Departure date for Zambia (June 1, 2013)**

- Administer questionnaire
- Collect Data
- Supervise data entry
- Attend Zambia International Trade Fair (June 26-July 02,2013)

### **3.10.3 Third month (July, 2013)**

- Develop interview schedule
- Conduct one-on-one interviews

### **3.10.4 Fourth month (August, 2013)**

- Interview staff/heads of various women associations, government officials
- Preliminary coding of interview data
- Wind up data collection

#### **Date of Return from Zambia (August, 30, 2013)**



Use of Human Participants - Ethics Approval Notice

Principal Investigator: Dr. Catherine Johnson  
 File Number: 103719  
 Review Level: Full Board  
 Approved Local Adult Participants: 0  
 Approved Local Minor Participants: 0  
 Protocol Title: Empowering women entrepreneurs in Africa: Investigating information access and use of Information and Communication Technologies (ICTs) by women-owned enterprises in Zambia  
 Department & Institution: Information and Media Studies \ Faculty of Information & Media Studies, Western University  
 Sponsor:  
 Ethics Approval Date: May 29, 2013 Expiry Date: August 31, 2013

Documents Reviewed & Approved & Documents Received for Information:

Document Name	Comments	Version Date
Western University Protocol		2013/04/09
Revised Letter of Information & Consent		
Other		
Instruments		
Recruitment Items		
Instruments		2013/05/16
Other		
Revised Letter of Information & Consent		

This is to notify you that The University of Western Ontario Research Ethics Board for Non-Medical Research Involving Human Subjects (NMREB) which is organized and operates according to the Tri-Council Policy Statement: Ethical Conduct of Research Involving Humans and the applicable laws and regulations of Ontario has granted approval to the above named research study on the approval date noted above.

This approval shall remain valid until the expiry date noted above assuming timely and acceptable responses to the NMREB's periodic requests for surveillance and monitoring information.

Members of the NMREB who are named as investigators in research studies, or declare a conflict of interest, do not participate in discussions related to, nor vote on, such studies when they are presented to the NMREB.

The Chair of the NMREB is Dr. Riley Hinson. The NMREB is registered with the U.S. Department of Health & Human Services under the IRB registration number IRB 00000941.



## Curriculum Vitae

**Name:** Daniel Mumba

**Post-secondary** University of Zambia

**Education and** Lusaka, Lusaka, Zambia

**Degrees:** 1987-1991 B.A. LIS

The University of Oklahoma

Norman, Oklahoma, USA

2002- 2004 M.L.I.S

The University of Western Ontario

London, Ontario, Canada

2010 - 2014 Ph.D. LIS

### Honours and

#### Awards

Doctoral research grant by the International

Development Research Centre (IDRC) to conduct research on

“Empowering African entrepreneurs: Investigating information access and use of ICTs by women-owned enterprises in Zambia,”

2012.

Grant from the American Embassy to represent Zambia at the

World Fulbright Scholars Alumni Conference and the Fulbright

Scholars’ Interdisciplinary Conference held in Athens, Greece,

2004

Fulbright Scholarship by the U.S Department of State to study for

Master of Library and Information Science (M.L.I.S), at the

University of Oklahoma, 2002 – 2004.

Scholarship by the Government of the Republic of Zambia to study  
for Bachelor of Arts in Library and Information Studies,  
1987-1991

**Related Work** Graduate Teaching Assistant

**Experience** The University of Western Ontario  
2010 - 2014

**Publications:**

Boateng, G.O., **Mumba, D.**, Asare-Bediako, Y & Boateng, M. O. (2013). Examining the correlates of gender equality and the empowerment of married women in Zambia. *African Geographical Review*, DOI: 10.1080/19376812.2013.814188