

# Entrepreneurship and poverty reduction; opportunities and challenges. A case study of Lusaka district of Zambia

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## ABSTRACT

**Purpose:** The study was prompted by high poverty levels in Lusaka despite several poverty interventions in place.

**Design/methodology/approach:** Respondents for the study were drawn from beneficiaries of poverty reduction intervention through stratified random sampling and structured questionnaires were used. Descriptive statistics were employed with results indicating that 97% of respondents categorized themselves as poor. The reason provided for the status quo was inability to generate enough income for normal livelihoods.

**Findings:** An exploration was then done on the role of entrepreneurship with respective challenges and opportunities in increasing incomes and contributing to poverty reduction. Content analysis of literature was done and results highlighted major huddles to entrepreneurship development as access to finance challenges, undeveloped markets, lack of supportive infrastructure and low entrepreneurial competence. This was in the midst of favorable environment supporting the thriving of entrepreneurship.

**Practical implications:** Recommendations were to remedy identified challenges which if implemented, could lead to thriving entrepreneurship and poverty reduction.

**Paper type:** Research paper

**Keywords:** Poverty, Poverty Reduction, Entrepreneurship, Entrepreneurial Competence, Opportunities, Challenges.

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## I. INTRODUCTION

Poverty is defined as a pronounced deprivation in well-being with the poor being defined as those who do not have enough income or consumption to put them above some adequate minimum threshold (World Bank). The concept of poverty has several definitions mainly because of its multidimensional and complex nature resulting in no universally agreed definition.

With regards to the Zambian case, the Living Conditions Monitoring Surveys (LCMS) consider an individual to be poor if he/she suffers some levels of economic and/or social deprivation. Though main forms of poverty determination are used, income deprivation is the most commonly used indicator to identify the poor. Many poverty assessments across the world use the Income Shortfall approach when measuring poverty as this concept directly relates to income deprivation (UN Statistics Division, 2005). According to the (LCMS,2015), the income shortfall approach is in many ways intuitively appealing since the ability to acquire nearly all basic human needs depends on the levels of income a household commands.

Poverty is one of the global challenges. As a result, poverty reduction and eradication has usually been the first item on the global agenda. This was highlighted during the Millennium Development Goals (MDGs) which ran from 2000 to 2015 whose goal was to halve the global number of people under poverty. Poverty is again on the global agenda through the Sustainable Development Goals (SDG) of the United Nations whose goal number one is to end poverty by 2030.

Zambia has been one of the countries which was committed towards the attainment of the MDGs but failed to meet the goal of halving the number of the poor by 2015. According to ZAMSTAT, poverty levels in Zambia during the MDGs implementation period, only reduced by 25.5% as opposed to 50%. Zambia is again part of the international community which have subscribed to the attainment of the SDGs. However, latest statistics according to ZAMSTAT, 2022, puts poverty levels in Zambia at 60% with only 6 years remaining before the SDGs come to an end. Poverty levels in Zambia have been raising instead of reducing. Poverty levels were at 54.4% in 2015 but rose to 60 % in 2022 (ZAMSTAT, 2022). This has been the case despite poverty reduction interventions put in place through the national development plans. The Seventh Zambian National Development Plan (7NDP), which ran from 2017 to 2021 highlighted unemployment and underemployment, limited access to finance, inadequate infrastructure, and limited access to social services and markets as the main causes of poverty in Zambia. From the cited causes of poverty, an exploration was carried out on how unemployment and underemployment could be addressed through the enhancement of entrepreneurship among the population.

The study therefore is an exploration of opportunities and challenges for enhancing entrepreneurship as a key driver in poverty reduction focusing on Lusaka district of Zambia. The study aimed at providing recommendations which could enhance entrepreneurship resulting in increased household incomes and reduction in poverty levels.

Entrepreneurship just like poverty has no universally accepted definition. Prince et al (2021) explains this phenomenon as due to the fact that entrepreneurship is studied from the perspectives of different disciplines such as economics, business, management, psychology and sociology whose scholars have all contributed definitions to the entrepreneurship literature resulting in varying ontological paradigms that underlie these different disciplines. Professor Howard Stevenson, the godfather of entrepreneurship studies at Harvard Business School, defines entrepreneurship as the pursuit of opportunity beyond resources controlled. Diandra & Azmy (2020) define entrepreneurship as a natural phenomenon in business which is part of business life. Just like there is no consensus on the definition of entrepreneurship, there is also no consensus on who the entrepreneur is. OECD (2012) define an entrepreneur as those persons (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets. Entrepreneurship has however common terms regardless of the definition. Some of the common terms as highlighted by Gartner (1990) are innovation, organization creation, creating value, profit or nonprofit, growth, uniqueness and owner manager. Entrepreneurship has many benefits at different levels which could be categorized as financial as well as non-financial. Some of the benefits of entrepreneurship as highlighted by Luke et al (2007) are independence and autonomy, competitive advantage, increased market share, employment and increased standards of living, enhanced remuneration or rent from revenue, profits, cash flow, return on investment and increases in GDP among others.

Entrepreneurship therefore was expected to contribute towards resolving the challenge of poverty in Zambia and Lusaka district in particular. Of interest was poverty induced by unemployment and under employment resulting in households having incomes of below the poverty line. ZAMSTAT (2021) pegged the unemployment rate in Zambia at 13.8%. Lusaka province had the highest unemployment rate standing at 33.8%. The total employment rate was therefore 86.2%. However, despite higher employment rate, 73.2% of those employed were under informal employment, where there were not entitled to social security coverage and contracts in addition to annual paid leave, or any such entitlements. Most of these under informal employment together with the unemployed are living in poverty.

The study therefore focused on the possibility of entrepreneurship impacting on such a population by noting opportunities and challenges specifically for Lusaka province being a province with the highest unemployment rate. The objective of the study therefore was to explore possible challenges and opportunities for entrepreneurship to enhance employment creation and increased incomes which could have a direct impact on reducing high poverty levels in Lusaka district. This is at the backdrop of existing poverty reduction programs failing to achieve any impact as demonstrated by an increased in poverty levels despite such programs being in place.

## II. METHODS

Mixed methods were used in the study through the use of semi structured questionnaires as well as through extensive review of relevant literature. The study therefore reported on both quantitative and qualitative parameters. The study was exploratory in nature and used cross sectional data as well as being a non-experimental design.

Questionnaires were administered to collect primary data from households in Lusaka district who were under the poverty reduction programs namely the Social Cash Transfer (SCT), Food Security Pack (FSP) and the Farmer

Input Support Program (FISP). The total population for the study was 44,273 out of which a sample of 78 respondents was drawn.

Cochran's formula was used in sample determination with selected parameters being 95% confidence level, 6% precision and 0.1 of estimated proportion. Stratified sampling was used to randomly pick respondents from each of the 33 Wards and 20 agriculture camps.

Primary data was imputed in JASP package for descriptive statistics. The assessments were mostly to determine the poverty status of respondents and reasons behind the status as well as reasons preventing such households to move out of poverty.

Since poverty in Zambia is measured using income deprivation as an indicator to identify the poor, entrepreneurship was assessed to determine its possible role in raising household income and possible contribution to poverty reduction. Respective challenges preventing the thriving of entrepreneurship in raising incomes for the poor households were also assessed. This was done through content analysis of secondary data collected from extensive literature review.

### III. RESULTS AND DISCUSSION

*Table 1: Summary of respondents' poverty status and reasons behind the status*

<i>Poverty status</i>	<i>Number of respondents</i>	<i>Reasons given for the status</i>	<i>Percentage</i>
<i>None poor</i>	<i>2</i>	<i>Above the poverty rate</i>	<i>3%</i>
<i>Moderately poor</i>	<i>42</i>	<i>Lack of adequate household income</i>	<i>55%</i>
<i>Very poor</i>	<i>9</i>	<i>Lack of adequate household income</i>	<i>12%</i>
<i>Moderately poor</i>	<i>5</i>	<i>Inability to work on account of old age or differently abled</i>	<i>7%</i>
<i>Very poor</i>	<i>4</i>	<i>Inability to work on account of old age or differently abled</i>	<i>5%</i>
<i>Moderately poor</i>	<i>15</i>	<i>Lack of/not having enough capital to engage in income generating activities</i>	<i>20%</i>
<i>Very poor</i>	<i>1</i>	<i>Lack of/not having enough capital to engage in income generating activities</i>	<i>1%</i>
<i>Total</i>	<i>78</i>		

From table 1 above, it could be noted that 67% of respondents were poor because of lack of adequate household income. It is also noted that 21% of respondents cited lack of or not having enough capital to engage in income generating activities. These were respondents who were either already engaged in some entrepreneurial activity or where planning to commence some entrepreneurial activity but challenged with start up capital. It was however noted that 5% of the respondents were unable to engage in any entrepreneurial activity on account old age or being differently abled.

Overall, 97% of respondents mentioned of not having enough income to sustain their livelihoods as the main reason of categorizing themselves as poor. Only 3 % mentioned of being non poor.

In a country where good jobs are scarce with only 26.8% in formal employment (ZAMSTAT, 2021), it was anticipated that the majority should have focused on self-employment for sustenance. Self-employment makes up a large portion of those under informal employment. Informal employment currently stands at 73.2% in Zambia. self-employment could be worthwhile if it was capable of pushing those undertaking them to above the poverty line. However, as highlighted in table 1 above, the respondents are unable to generate enough income to push them above the poverty line. This demonstrates the inability to take up viable entrepreneurial activities by most

of the respondents. One of the key feature of an entrepreneurship undertaking is value creation. The created value should be able to appeal to the market resulting in income and profit to the entrepreneur and respective improvement in standard of living. This however, was not observed with respondents under the poverty reduction programs.

### **A. Challenges of engaging in entrepreneurship for Lusaka district.**

A number of factors were found to have an effect on the development of entrepreneurship in Zambia and particularly in Lusaka district. Key factors highlighted in the Zambia Seventh National Development Plan (7NDP) which could have an effect on the performance of entrepreneurship were limited access to finance, inadequate infrastructure, and limited access to markets. The same factors were attributed to be behind high poverty levels. This paper therefore delved in these factors as the main challenges affecting performance of entrepreneurship in Zambia. The same factors were prominent in the reviewed literature. One other prominent factor from literature review was inadequate capacity to undertake a viable entrepreneurial activity. Details of the factors are discussed below;

#### **1. Limited access to affordable finances**

Limited access to finances to support some entrepreneurial activity was the major reason provided by respondents under the study as to why they had failed to move out of poverty. Some of the respondents were involved in some small-scale businesses but lacked capacity to upscale due to limited access to finances. Others were interested to start some entrepreneurial activity but lacked start up finances. Access to finances had been a challenge due to high cost of borrowing as well as demand for collateral by most financial institutions. The average lending rates from commercial banks stood at 26%, based on statistics from the Bank of Zambia, for the first quarter of 2023. Unless a business yield returns of 26% and above, failure to which it will not be viable due to high cost of borrowing/capital. Most institutions focus on lending to established businesses and to those in formal employment where salaries could be used as collateral for the loans. The majority of the poor, who were mostly in the informal sector, have no access to finance exacerbating their poverty status. This is because of their inability to source finances to support entrepreneurial activity. The situation for those in the informal sector and the unemployed is also made worse especially for the illiterate due to their inability to put up funds solicitation documents such as business plans.

Most studies on entrepreneurship and on the development of small and medium enterprises in Zambia mentioned limited access to finances as the major challenge. This was reflected by Nuwagaba (2015), Aurick et al (2017), Mwanga & Chewe (2016) as well as revised national micro small and medium enterprise development policy (2023) under the Ministry of small scale and medium enterprises.

#### **2. Inadequate supportive infrastructure**

For entrepreneurship to flourish, it requires some supportive infrastructure. Infrastructure is key for the delivery of goods or services produced by the entrepreneur as they are delivered to the final consumer. (Aurick et al 2017) reports that small enterprises in Zambia are largely in trading (49%), followed by simple manufacturing and services with (41%) and (10%) respectively. Basic infrastructure such as roads and markets are required to support entrepreneurs given that the majority are into trading. According to MSME policy (2023), Micro, Small and Medium Enterprise sector lacks systematically structured and developed business premises and infrastructure that can facilitate the development of individual enterprises so that they can have meaningful contribution to economic growth. The key infrastructure of interest being markets, industrial yards, incubation centres and economic zones that could play a critical role in the smooth operations of MSMEs. Lusaka district depend on fresh foods mostly from outlying areas surrounding Lusaka. Most of farm produce such as vegetables and grains are produced by small scale farmers who either supply to urban markets or supply to aggregators who deliver the produce to open markets in Lusaka. The produce from outlying areas are finally sold to consumers by small scale traders or marketeers in some markets dotted around the Lusaka city. Infrastructure such as roads play key role for such processes. Foster & Dominguez (2010) were able to observe that while 70 percent of Zambians depend on agriculture for their livelihood, only 17 percent of this population lives within 2 km of an all-season road. This statistic indicate that Zambian situation is about half the African average and that the condition of the existing rural networks were exceptionally poor with only 21 percent in good or fair condition. Apart from roads, appropriate storage is also vital to support entrepreneurs especially for perishable products. The shelf life of most perishable products is short due to none existence of appropriate storage facilities such as cold chains as products move from production areas to open markets dotted within Lusaka city.

#### **3. Limited access to markets**

Entrepreneurship involves value creation but this could only be worthwhile if the entrepreneur is able to get some value from the initiative. The value could be in form of profit. Most Zambian entrepreneurs are involved in

trading, simple manufacturing and production of farm produce. However, market for most of the products is a challenge due to stiff competition. This is because most of the small and medium scale entrepreneurs tend to focus on similar enterprises resulting in high competition. World Bank data indicated the 57% of the total employed in 2022 where in the agriculture sector. However, most of the value chains for most agriculture products remain undeveloped constraining the market. This is due to limited value addition and industrial use for most of the agriculture products grown by small scale farmers. As a result, market for most produce has remained domestic without larger off takers of the produce apart from few agriculture products such as maize and soybeans.

#### **4. Inadequate capacity to undertake viable entrepreneurial activity**

Entrepreneurship entails the ability to capture existing opportunities and turning them into viable businesses. An entrepreneur is therefore expected to possess some skills necessary for them to carry out key activities. The notable characteristics are risk taking, decisiveness, persistence/perseverance and curiosity among others. Some of these entrepreneurial attributes could be learnt. In an event that an entrepreneur wants to source start up capital from financial institutions, it's a requirement to put up some fund solicitation documents such as a business plan. This therefore calls for some basic education on the part of the entrepreneur so that they are at least literate. However, with regards to most of the poor, though most of them could be literate, entrepreneurial competences are very low. Kawimbe (2024), attributed lack of entrepreneurship training as the leading cause of entrepreneurship failure. As a result, despite some possible existing potential in Lusaka district, few of such are taken advantage of due to low entrepreneurial competence. Low entrepreneurial competence is a big challenge even for the skilled labour. Most skilled labour focus on getting formal jobs as opposed to pursuing entrepreneurship. Lusaka has hundreds of thousands of trained labour in various skills who cannot find formal jobs. The majority of the trained labour have remained unemployed for a couple of years but are still unable pursue self-employment through entrepreneurship due to low entrepreneurial competence.

Though there could be other huddles stifling the thriving of entrepreneurship in Lusaka, the above are the major ones highlighted in the studies as well as in the national development plans.

#### **B. Existing entrepreneurial opportunities in Lusaka district**

Poverty in the midst of plenty had been the driving force behind the researcher's interest in this assessment. Zambia is endowed with abundant natural resources and has the land size of 752,612 square kilometres of which only 58 percent of total land area amounting to 39 million hectares is potentially good for agricultural production (LCMS, 2015). However, only about 1.5 million land hectares are currently being used for agriculture purposes (ZDA, 2023). Zambia boast of abundant water resources for irrigation due to numerous rivers and perennial streams and is said to account for 40 percent of the water resource in the SADC region. Zambia has also favourable climatic conditions which can support production of numerous crops as well as livestock. Apart from existing huge potential for agriculture, Zambia is endowed with mineral resources such as copper and cobalt as well as precious minerals such as emeralds and gold. From the time when Zambia earned independence in 1964, the country had generally experience peaceful environment and has not experienced any war or civil strife. The environment above was expected to be a recipe for economic development and wellbeing of citizens. However, reality indicate that 60 percent of Zambians are living in poverty.

From the abundant natural resources, a number of opportunities exists. The opportunities arise from utilization of the same natural resources namely arable land, trees and water bodies. Currently close to 60% of those employed in Zambia are in the agriculture sector taking advantage of abundant arable land resources as well as both underground and surface waters. Numerous entrepreneurial activities therefore exists focusing on exploitation of the natural resources. The opportunities in the utilization of natural resources are amplified due to the fact that Zambia and Lusaka are not self-sufficient in the production of some of the products and rely on imports from foreign countries. Supermarkets in Lusaka stock a number of agriculture products such as peanut butter, rice, fish, meat products, products processed from wheat, as well as fruits and vegetables among others from foreign countries.

Entrepreneurs can position themselves on different points of the value chains of viable agriculture products such as being primary producers, aggregators, processors, transporters, retailers, marketeers as well as input suppliers. Numerous opportunities also exist in trading of manufactured goods which could be sourced from local manufacturers or from imports. Some numerous opportunities also exist in the provision of numerous services apart from in the trading of goods.

Some business opportunities are evident as a result of perceived challenges such as unmet demands of some of the products and services warranting the services of entrepreneurs to take advantage sort out the identified challenges. Lusaka, just like other Zambian cities has numerous imported products, both food and non-food products. Numerous opportunities exist to replace the imported products with the local ones provided entrepreneurs could strive to be more efficient to be competitive as well as to meet the required quality standards.

Opportunities are therefore many, such that if taken advantage of, it could contribute to the reduction of high poverty levels. Since the poverty reduction strategies put in place seem not to be yielding results as reflected by increase in poverty levels despite such interventions being in place, viable entrepreneurship should be promoted especially for the poor households. A number of recommendations should therefore be considered in enhancing entrepreneurship.

### **C. Recommendations on enhancing entrepreneurship in Lusaka district**

#### **1. Innovatively increase access to financing to the unemployed and the informal sector**

Access to affordable finance for commencement or upscaling of entrepreneurial activities was highlighted in all studies as the biggest barrier to the development of entrepreneurship in Zambia and Lusaka. It is therefore recommended that the focus should be to strive and innovatively increase access to financing for entrepreneurial activities especially to the unemployed and those in the informal sector who make the majority of the poor. The Zambia Government spends millions of funds towards poverty alleviations and yet poverty levels have been going up instead of receding. The funds are usually spent on programs such as social cash transfers to the vulnerable members of the community as well as support for farming inputs to most of the small-scale farmers. However, recipients of all such interventions have remained in poverty with little hope of getting out of it. Though provision of finances for business and entrepreneurship development is usually the preserve of the private sector through lending institutions such as banks, the government should come in to focus on the underserved group of the unemployed and those in the informal sector. Therefore, poverty reduction packages should be innovatively looked at to incorporate entrepreneurship. Instead of just providing cash transfers or farming inputs, such funds spent for the purpose can be relooked at with a view of them being used as catalytic funds to spring up entrepreneurship among the target group. This could be by building capacity in entrepreneurial competences, enhancing efficiency such as productivity and market facilitation for produced goods and services. The poverty reduction funds should therefore be used to provide a package riding on entrepreneurship to move the target group out of poverty.

Current poverty reduction interventions focus on the vulnerable, who are provided with cash transfers and the farmers who are provided with farming inputs. Those considered under cash transfers are the differently abled and the aged. This leaves out a huge number of the poor particularly those in urban areas such as Lusaka who are unemployed or in the informal sector with no chance of being under any poverty reduction intervention. Ways of providing catalytic funding for this group should be explored through government intervention. This could be through supportive lending policies, public private partnerships, usage of public funds to provide collateral on behalf of selected entrepreneurs among others.

The government established the Citizen Economic Empowerment Commission (CEEC) to foster broad based economic empowerment to Zambian citizens through provision of loans. However, this has failed to address increased access to financing challenges especially to the informal sector and to the unemployed. This is because the commission focuses on the formal sector and deals with registered entities and also demand for collateral. This has resulted in favoring the part of the citizens, who could as well be funded through the commercial banks. The available funding under CEEC is also a drop in the ocean compared to the demand even among the formal sector. Access to finance for entrepreneurship development requires an overhaul approach with view of using it as a key element in the fight against poverty.

#### **2. Address the infrastructure challenges hindering entrepreneurship development**

Infrastructure plays a key role in facilitating entrepreneurship development and poverty reduction. This is because it plays a key role in the provision of an enabling environment for entrepreneurship to thrive. Among the notable key infrastructure requiring development are roads especially from high production areas, sources of power such as electricity, trading infrastructure such as markets, storage and cold chain facilities among others. Since the majority of those employed are in the agriculture sector, supportive infrastructure such as roads to high production areas should be worked on. This can reduce the cost of doing business resulting in the thriving of entrepreneurship and poverty reduction. The recommendation therefore is for the provision of public infrastructure which should be done after considering key entrepreneurial activities taking place in different locations of Lusaka district and challenges in terms of supportive infrastructure for such activities. Due to limited fiscal space in the provision of public infrastructure, infrastructure development should be targeted to promote catalytic entrepreneurship development unlike having blanket infrastructure development everywhere with some being white elephants.

#### **3. Address the issue of market access for key commodities**

Though 60% of those employed are in the agriculture sector, value chain of most agriculture products remains undeveloped. As a result, most of such products cannot enhance entrepreneurship and poverty reduction among the small-scale producers and other value chain participants. The overall demand for products from

undeveloped value chains remain low due to the absence of large off takers of the products. This has resulted in limited markets and value for participants in such value chains. It is therefore recommended that deliberate efforts be made to develop value chains for most agricultural products. This could be through provision of enabling environment for potential products such as tax holidays, public private partnerships in the establishment of processing plants, provision of supportive infrastructure among others. Developing value chains of farm products can open up a number of avenues for small scale entrepreneurs to take advantage of different portions of the value chain to become a source of livelihoods and contributing to poverty reduction.

Most small scale entrepreneurs such as traders and marketeers in the streets and markets of Lusaka face stiff competition to sale their merchandise because most of them trade in similar goods as well as offer similar services. Capacity building in entrepreneurship could greatly help most of such small-scale entrepreneurs to have increased market access. This is because their ability to serve niche markets, business diversification and product differentiation will be enhanced by developed entrepreneurial competences resulting in increasing market access. Recommendation for public policy therefore is to enhance entrepreneurial capacity of the unemployed and those in the informal to enable them have increased access to the markets which could contribute towards poverty reduction.

#### **4. To promote entrepreneurial competences for citizens**

Entrepreneurial competence among citizens is very low. This has contributed to high poverty levels in Lusaka and Zambia because few people opt for self-employment. This is the case even for skilled personnel who are chasing few available formal jobs even in instances where the acquired skill is ideal for self-employment. As a result, hundreds of thousands of skilled personnel have remained unemployed for years after completing their studies in colleges and universities. Despite existing business opportunities in some locations, such are not taken advantage of, due to low entrepreneurial competence. This has exacerbated poverty levels due to the high number of the unemployed personnel who cannot take up the initiative of self-employment. It is therefore recommended that deliberate efforts be put in place to enhance capacity in entrepreneurial competences among the citizens. Curriculum in schools, colleges and universities should be structured in such a way to promote self-employment and entrepreneurship. More work in schools, colleges and universities should focus on mindset change so that students should not entirely focus on getting formal jobs after graduating but also to use the acquired skill to employ themselves. Increase in the number of citizens who are self-employed under viable entrepreneurship undertaking can greatly reduce poverty levels and unemployment.

## **IV. CONCLUSION**

Entrepreneurship has potential to reduce high poverty levels in Lusaka district especially unemployment and underemployment induced poverty. Potential exists for entrepreneurship development but huddles exist as well with key ones being difficult to access affordable financing, poor infrastructure, undeveloped markets and low entrepreneurial competences. The recommendations therefore are to remedy such challenges which could result in thriving entrepreneurship and resolving of high poverty rate challenges. Poverty rates have been going up, despite poverty reduction intervention put in place.

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