

Sustainable Livelihoods Among Small-Scale Women Entrepreneurs in Lusaka Urban, Zambia

Dr. Atangambuyu S. Silungwe¹, Dr. Wilson Silungwe²

¹Rusangu University, Lusaka Campus, Zambia

²Zambia Institute for Tourism and Hospitality Studies, Lusaka, Zambia

Abstract: There has been a growing body of knowledge that has advocated involvement of women in economic activities such as entrepreneurship for purposes of making a meaningful contribution to the growth of economies. The focus of this study, however, was not women's involvement and contribution to economic growth, rather their quest to attain sustainable livelihoods. Following the scientific method of enquiry, quantitative and qualitative data were collected and analysed. Data collection tools included focus group discussions (FGDs), observations and a questionnaire. The overall findings of the study were that women's entrepreneurship did not lead to sustainable livelihoods among small-scale women entrepreneurs in Lusaka Urban due to several impediments that negatively affected their businesses' potential. A number of suggestions are listed and discussed that are aimed at guiding policy makers to create an enabling environment that will stimulate the growth and success of women's entrepreneurship in Zambia.

Keywords: Entrepreneurship, women entrepreneurship, small-scale entrepreneur, sustainable livelihood.

I. INTRODUCTION

Women's entrepreneurship has been recognized in most polities during the last decade as an important, but unexploited sub-sector that can profoundly contribute to the growth of any economy, according to Fetsch, Jackson and Wiens, (2015, p.1). Fetsch, Jackson and Wiens state that there is documented evidence from research that shows that women entrepreneurs potentially can create new jobs for themselves and others.

According to Tandrayen-Ragoobur and Kasseeah (2012, pp.12-40), entrepreneurship is the process of establishing, organising and managing an undertaking or business. The undertaking often carries with itself considerable risks Yetisen and others (2015, pp.3638-3660) suggest that the concept entrepreneurship has over the years attracted traditional definitions centred around the process of designing, launching and running new businesses, which predictably begin as small business entities offering products or services for sale or hire. Entrepreneurs conceive and start these business entities. Scott and Venkatraman (2000, pp. 217-226), however, attempt to deviate from the traditional definitions of entrepreneurship by suggesting that entrepreneurship actually is the "...capacity and willingness to develop, organize, and manage a business venture along with any of its risks in order to make a profit."

Although considered a recent phenomenon, women's entrepreneurship forms an important sub-sector within the larger entrepreneurship sector. It is, therefore, imperative to not only embrace women's entrepreneurship as an integral sub-sector within the overall entrepreneurship sector, but also to study the phenomenon. The need to investigate women's entrepreneurship emanates from two main reasons, and according to the OECD (2004, p. 5), they are the following: [1] Women's entrepreneurship has been recognized during the last decade as important, but untapped subsector that has tremendous potential to contribute to economic development within economies around the world. [2] The inadequate literature that covers women's entrepreneurship leads to the conclusion that society and academia (social sciences research) have cast a deaf ear towards women's entrepreneurship as a subsector and a discipline of study respectively. This study, therefore, focussed on empirically investigating women's entrepreneurship and sustainable livelihoods as a

way to meet the literature gap, while gaining an understanding regarding the possibility of women's entrepreneurship leading to sustainable livelihoods.

II. OBJECTIVES OF THE STUDY

The overall objective of this study was to investigate whether women's entrepreneurship in Lusaka Urban are able to attain sustainable livelihoods. The focus was on the small-scale entrepreneurs. In investigating the possible correlation between the two identified variables, the types of entrepreneurial activities, factors motivating the choice for entrepreneurship, challenges women entrepreneurs face and whether these women entrepreneurs attained sustainable livelihoods from their entrepreneurial efforts.

III. RELATED WORKS

Several related studies were reviewed during the investigation of women's entrepreneurship and sustainable livelihoods.

Women entrepreneurs in Mauritius

Tandrayen-Ragoor and Kasseh (2012, pp.12-40) conducted a study under the topic "Unveiling of profiles of women entrepreneurs in Mauritius". The overarching aim of the research was to examine the characteristics of women entrepreneurs and their activities so as to better implement policies aimed at encouraging women entrepreneurship in that country. The goal was to stimulate economic empowerment of families through empowering women because as the women attained economic empowerment through entrepreneurial activities, their families stood to benefit through sustainable living, which was having a stable family income.

The study concluded by stating that stimulating women entrepreneurship contributed to both economic and social inclusion. The study concluded by challenging governments around the world to create and implement projects to encourage women's entrepreneurship as a pathway out of poverty, as it was discovered in the study that women remain an untapped economic resource that had been under-utilized in most countries because of inherent discriminatory practices leading to gender inequalities. The study made a very strong business case for promoting women's economic development, entrepreneurship and enterprise in developing countries and in particular in a small island developing state like Mauritius.

Tandrayen-Ragoor and Kasseh further concluded that Mauritian women entrepreneurs were more likely to focus mainly on familiar activities and thus transferring into the same sectors of business ownership as what they were doing in the mainstream labour market sector.

Women entrepreneurship in Bangalore Urban, India

A study conducted by Gayathridevi (2014, pp.24-30) aimed at identifying and evaluating the various constraints/barriers faced by the women entrepreneurs in the Association of Women Entrepreneurs in Karnataka and Karnataka State Women Development Corporation.

The study found that women not only faced barriers as entrepreneurs, but as women themselves. When compared with their male counterparts, women faced more problems. The problems of women ranged from mobilizing resources financial capital, marketing skills, sourcing raw materials, sales, labour, technical competencies, withstanding competition, adoption of new technology, electricity power cuts, lack of family support, lack of training, lack of awareness, lack of government support and so forth.

Women entrepreneurship in rural India

A study by Manickavasagam and others (2007, p.432) highlighted the problems faced by the rural women entrepreneurs in India. The further reviewed the steps government was taking in order to develop women entrepreneurship. The study was mainly based on secondary data. The researchers consulted with various published research papers in leading journals such as *The Southern Economist*. General information was collected from different libraries. The researchers consulted some teachers teaching the subject and noted their views on the topic. A few rural women entrepreneurs were interviewed for their views on women entrepreneurship.

Some of the hardships women entrepreneurs encounter in India according to the findings from the study by Manickavasagam and others (2007, p.432) include: lack of female role models, inefficient marketing arrangements, socio-cultural barriers, lack of confidence, problem of financing, and negative self-perceptions.

The study revealed that the government did not have special training programmes for women entrepreneurs and no special financial assistance in the rural areas, though some NGOs are engaged in training of rural women entrepreneurs with different training programmes but no sufficient financial assistance is provided to them. Women, who have started business, find various challenges such as how best to sell their products as well as knowledge on how to competently run their businesses.

IV. RESEARCH DESIGN AND METHODS

A mixed research design were utilised in this study. This was important for purposes of triangulating and consolidating the findings. The target population was small-scale women entrepreneurs within Lusaka Urban. It was discovered in the preliminary investigations that most entrepreneurs in Zambia generally and in Lusaka to be specific were in the trading business. Specific trading areas within Lusaka were, therefore, targeted and these were: Kamwala, Town Centre and Northmead markets where a questionnaire was administered and Woodlands and Chilenje markets where observations were conducted. The three trading areas were chosen because of their proximity to each other, making the work of data collection easy. This population provided the base for sampling respondents for the questionnaires, discussants for the focus group discussions and the targets for observations. The respondents for the semi-structured interviews were selected from the Women's Entrepreneurs Development Association of Zambia (WEDAZ) organisation on the basis that they are officials of the organisation directly concerned with the improvement of networks of women entrepreneurs.

A total of 120 women entrepreneurs were conveniently sampled as respondent for the questionnaire from the three markets identified. The choice for 120 respondents was on the basis of the assumption of representativeness especially that the markets do not have well maintained registers and thus sampling from the register would not be possible. Thus a total of 40 respondents from each market were selected. These were sampled conveniently on the basis of availability.

In addition to the 120 respondents selected to participate in the study, 24 women entrepreneurs were sampled from the few registered and regular members of the WEDAZ to participate in the FGDs. The FGD discussants were sampled according to their availability and also ability to attend the discussions at a central place as this research did not have a budget for transporting discussants. The discussions took place in a comfortable conference facility and were organised in three (3) groups of eight (8) discussants each. The discussants discussed a wide range of issues on the subject of women entrepreneurship and sustainable living in Zambia.

With regard to observations, 50 women were observed during this study. The women were conveniently sampled for this purpose on the basis of availability. This researcher visited the markets and took time to observe the women that were available on the days the markets were visited. The findings of the observations are discussed in the chapter on findings.

Thematic analysis was used to analyse the qualitative data that was transcribed from the video recordings of the FGDs. Thematic analysis focuses on identifiable themes and patterns of living and/or behaviour which is organised into categories (Cooper & Schindler 2008, p.421; Neuman 2006, p.460). The data collected from the questionnaires were analysed using SPSS. Descriptive statistics as well a correlation coefficients were drawn analysing various variables.

V. FINDINGS

This study focused on the small-scale women entrepreneurs. The findings are now presented in the following categories.

A. Theme 1: Types of Entrepreneurial Activities

The findings from the study show that women entrepreneurs in Lusaka were inclined to trading food items more than any other type of merchandise. Statistics show that 80.8 per cent were involved in the trade of food items, while only 19.2 per cent were trading in non-food items such as cosmetics, medical supplies, household goods and so forth. The findings from the FGDs were not any different. Nineteen out the 24 women (79.1%) indicated that they were trading in food items, while 4 out of 24 women (16.7%) indicated that they were trading in non-food items. Only 1 (4.2%) ran a training facility where she trained women in various home-making skills such as housekeeping, cooking, baking and so forth.

Furthermore, from the observations, it was revealed that a total of 76 per cent (38 out of the 50) of the women observed were trading in food items such as beans, vegetables, fruits, fish, kapenta, mealie meal, sugar, salt, cooking oil, cassava and so forth while only 10 percent were trading in non-food items such as cosmetics, medicines, and so forth. Additionally, 8 percent were operating hair salons while 6 percent operated business centres where they did photocopying, printing, typing, selling mobile phone talk-time and so forth.

B. Theme 2: Factors Motivating Choice for Entrepreneurship

It was learned in the interviews that 40.8 per cent had opted for entrepreneurship primarily due to the desire to make a decent profit that would help them live a better life, while a 59.2 per cent went into entrepreneurship out of interest in career with the view that it was a good occupation option. They stated that they had passion for entrepreneurship.

This researcher wanted to know if there were any respondents who had engaged in other occupations before embarking in entrepreneurship. From the responses collected, 82.5 per cent stated that they were engaged in other occupations before turning to entrepreneurship. From the 82.5 per cent, 57.6 per cent switched to entrepreneurship because they loved the idea of being entrepreneurs while 36.3 per cent stated that they opted for entrepreneurship with a view of making more money, than they were earning. Only 6.1 per cent indicated that they opted for entrepreneurship when they lost their employment.

The case of FGDs yielded similar information with regard to the factors that motivated women to opt for entrepreneurship. From the discussions, the women stated that they were prompted into entrepreneurship because of the need to meet material and financial needs that could not be fully met by their salaries alone. According to the statements from the women in the focus group discussions, the drive into entrepreneurship was for purposes of sustaining their lives and those of their family members because of insufficient salaries that they were getting from their regular jobs.

C. Theme 3: Challenges Women Face as Entrepreneurs

This study sought to understand the challenges women entrepreneurs currently face in Zambia. The women shared some of the many challenges they face as they engage in their various entrepreneurial activities. Some of challenges faced by women entrepreneurs as revealed in the study include: [1] Lack of access to start-up capital, [2] Lack of business training/skills and experience, [3] Bureaucratic business registration systems, [4] Negative attitudes by society towards women in business, [5] Inhibiting costs of inputs, [6] Gender issues in the entrepreneurial sector that has been considered a preserve for men, [7] Inadequate financial support from financial and government institutions.

D. Theme 4: Sustainable Livelihoods

In order to attain sustainable livelihood, the five capitals of sustainable livelihood must be met. Serrat (2010, p.30) conceived the Sustainable Livelihood Pentagon to explain the five capitals. They are the following: [1] Natural capital natural resource stocks (soil, water, air, genetic resources etc.) and environmental services (hydrological cycle, pollution sinks and so forth), [2] Human capital skills, knowledge, labour (includes good health and physical capability), [3] Economic or financial capital capital base (cash, credit/debt, savings, and other economic assets), [4] Social capital social resources (networks, social claims, social relations, affiliations, associations), [5] Physical capital Infrastructure (buildings, roads), production equipment and technologies).

In order to analyse the state of the economies of the individual women entrepreneurs' homes, data for their average monthly home incomes and expenditures were collected. Statistics show that the average incomes from the enterprises were as follows: In the questionnaire, the response categories ranged from K1,000 and below to K5,000 and above each month (the money is quoted in Zambian Kwacha). From the responses collected, 31 out of the 120 respondents (25.8 %) were earning below K1,000 a month from their businesses, while 45 out of the 120 respondents indicated that they earned between K1,000 and K2,000 each month from their businesses, representing 37.5 per cent of the responses. Six (6) out of 120 (5.0 %) were earning between K3,000 to K4,000 while 9 out of the 120 (7.5 %) were earning between K4,000 and K5,000 per month. A total of 20 out of 120 (16.6%) earned more than K5,000 a month from their businesses.

On the other hand, the findings show the following expenditure patterns in the homes: 53.3 percent (64 out of 120 respondents) spend less than K1,000 each month, while 20.8 percent (25 out of the 120 respondents) spend between K1,000 and K2,000 per month. Furthermore, 5 out of the 120 respondents (4.2 %) spend between K2,000 and K3,000 per month, while 13 out of the 120 respondents (10.8 %) spend between K3,000 and K4,000 per month. One (1) out of the 120 respondents (0.8 %) spends between K4,000 and K5,000 per month and a total of 12 out of the 120 respondents (10 %) spend above K5,000 per month.

A cross-tabulation of income from the business and household expenditure of the business income yielded the following results as an example: 96.8 per cent that earn below K1, 000 also had their expenditure at less than K1,000 a month. One household out of the 31 households (3.2%) earning less than K1,000, spent between K1,000 and K2,000 each month according to the data collected. The response implies that either the respondent did not understand the question or that the

business was being heavily supplemented by other sources of income for the family. In both cases, it clear that the households in this category did not satisfy the financial capital on the basis of income of the business and expenditure at home. The findings show that the enterprises were not sustaining the livelihoods of the women as the businesses were not supporting fully.

A total of 26 households out of the 45 households (57.7%) that earned between K1,000 and K2,000 maintained their expenditure at less K1,000 a month. For the households earning between K1,000 and K2,000, it was learned that they also spent within the range of K1,000 to K2,000. This category totalled 19 households out of the 45 (42.3%). For the households that earned between K2,000 and K3,000 totalling nine households, one household (11.1%) spent less than K1,000 a month, five (55.6%) spent between K1,000 and K2,000, while three households (33.3%) had their monthly expenditure ranging between K2,000 and K3,000. Concerning the K3,000 to K4,000 monthly income range, one household (16.7%) out of the total six households spent less than K1,000 a month, another one (16.7%) spent between K2,000 and K3,000 while four households (66.6%) spent between K3,000 and K4,000 each month.

In the K4,000 to K5,000 monthly income category with a total of nine households, two (22.2%) out of 120 respondents indicated that their household expenditure was less than K1,000 a month, while six households (66.7%) spent between K3,000 and K4,000 a month. In addition, one household (11.1%) spent between K4,000 and K5,000. Twenty (20) households earn above K5, 000, according to the gathered data. Of the 20 households, four households (20%) spent below K1,000, one household (5%) spent between K2,000 and K3,000, three households (15%) spent between K3, 000 and K4,000 while 12 households (60%) spent over K5,000 a month. It was learned from the cross-tabulation table for instance that for those who spent up to K1,000 each month from their businesses, 30, earned up to K1,000, 26 earned up to K2,000, one earned up to K3,000, one earned up to K4,000, two earned up to K5,000 and four earned more than K5,000. This shows that more women were spending closer to what they were earning from their businesses. The lower categories of below K1,000, between K1,000 and K2,000 and K2,000 to K3,000 totalled 58 women out of 64 (90.6%) while the higher categories of between K3,000 to K4,000, K4,000 to K5,000 and above K5,000 totalled 6 out of 64 (9.4%).

It can be concluded from the statistics above that on the basis of income from the businesses, if it was the sole source of funds for home consumption, it would not suffice for sustainable living because almost all the households indicated that they had to supplement their income with other sources of income in order to survive. The revenue from the business was not enough. A similar trend is seen as far as other aspects of life such as affording paying school fees, medical bills, buying sufficient clothes and buying sufficient food. The businesses for the women can be considered unsustainable since a good percentage of the women were indicating that they could not afford these essential needs for their homes.

The narratives in the FGDs yielded similar findings. The findings of the FGDs show that the income from the businesses was not sufficient to sustain household expenditure. As far as possession of disposable income by the women to allow them to be bank some cash during a particular month, the statistics show that the majority, 36.7 percent, considered their income sufficient to allow them to save some money every month while 63.3 percent stated that they were unable to save anything. This leads to the conclusion that as far as sufficiency of income to allow for saving of extra income is concerned, women's entrepreneurship was not leading to sustainable living since financial capital, an integral component of the Sustainable Livelihood Pentagon, was not satisfied.

Another test for sustainable livelihoods conducted was the ownership of physical capital. It was established by Serrat (2010, p.31) that ownership of physical capital/assets such as houses, land, heavy machinery, business premises and other such assets was evidence of sustainable livelihood because these assets were of a permanent nature and would sustain the owners for a long time. In the questionnaire administered, respondents were asked to state whether they owned the house they lived in, the business premises they operated from and whether they owned a car. The following statistics were gathered: 80 out of 120 respondents (66.7%) indicated that they did not own the house they lived in, instead they rented it while 40 out the 120 respondents stated that they owned the house they lived in, representing 33.3 per cent. In order to make sense of the statistics and in order to house ownership was cross tabulated with the average income in order to see the trends of house ownership as it relates to income levels.

A similar test was conducted on the ownership of the premises at which the women operated their businesses. The responses show that a total of 39 out of the 120 respondents (32.5%) who participated in this study indicated that they owned the premises where they operated their businesses. Eighty one respondents (67.5%) stated that they did not own the premises. The study further tested the relation between the two variables by cross tabulating income with ownership

of business premises where the entrepreneurs operated from in order to observe the distributions regarding the two variables.

The findings show that 81 out of 120 respondents (67.5%) did not own the premises from which they operated their shop. This is in contrast to the 39 out of 120 respondents (32.5%) who indicated they owned the shop they operated in. This test yields the result that leads to the conclusion that women's entrepreneurship in Zambia does not lead to sustainable livelihood since the most women do not own physical capital. Cross-tabulating the two variables, income and ownership of premises leads to the conclusion that income of the business does not necessarily determine ownership of the premises.

In further testing for ownership of physical capital, respondents were asked to indicate whether they owned a car. As Serrat (2010, p.31) suggests, ownership of assets is a demonstration of sustainable living. A car is useful for sustainable living as it assists in many areas especially in easing transportation challenges as the women entrepreneurs do their business. The distributions show that: Only seven out of 120 respondents (5.8%) owned a car. 113 out of 120 respondents (94.2%) did not own a car. It is clear that the ownership of physical capital in this instance was not satisfactory and thus it is easy to see that women entrepreneurship was not leading to sustainable living.

From the findings shown so far, it can be concluded that women entrepreneurship does not lead to sustainable living because most of the women in the study indicated that they did not own physical capital.

Respondents were asked whether they were able to invest their money into other projects and business activities that would advantage the family economically. The responses show that 59 out of 120 respondents (49.2%) stated that they were investing while 61 out of the 120 respondents (50.2%) stated that they were not. Cross tabulations were conducted to further see the distribution of those who invested as opposed to those who did not in relation to income.

Another aspect of this study investigated sustainable living in relation to ownership of social capital, which according to Serrat (2010, p.30) was one of the hallmarks needed for one to enjoy sustainable living. Social capital is ability to relate with family both nuclear and extended family, as well as other social relations. One way in which people relate is through support for each other. This researcher was interested to find out whether there was a correlation between income and ability to support members of the extended family. Statistics show that 81 out of the 120 respondents (67.5%) were able to support their extended family members in one way or the other while 39 out of the 120 respondents (32.5%) were unable to support their extended family members. These statistics show that most women are able to support their families, in a way demonstrating ownership of social capital.

As far as the women entrepreneurs' perceptions of profitability of their businesses were concerned, the findings show the following: 83.3 per cent considered their businesses profitable while 16.7 per cent considered their businesses unprofitable. The responses collected from this test were absurd since the majority of the women were giving the clear responses that their businesses were unprofitable. It became necessary at this juncture to test whether there was a correlation between average monthly income and perceptions of profitability. Cross-tabulation was conducted to see how the income variable matched with perceptions of profitability variable. The objective was to see whether those who earned a little more considered their businesses profitable as compared to those who earned less. In the income bracket of K1,000 and below, 24 per cent of respondents stated that they considered their businesses profitable.

In the income bracket of between K1,000 and K2,000, 35 out of 120 (29.1%) stated that they considered their businesses profitable, while 9 considered their businesses unprofitable. In the income bracket of between K2,000 and K3,000, the 9 out of 120 (7.5%) respondents stated that they considered their businesses profitable, while none considered their businesses unprofitable. In the income bracket of between K3,000 and K4,000, three (2.5%) stated that they considered their businesses profitable, while the other three considered their businesses unprofitable. In the income bracket of between K4,000 and K5,000, all the 9 (7.5%) respondents considered their businesses profitable. In the income bracket of K5,000 and above, all the 20 (16.6%) respondents considered their considered their businesses profitable.

VI. RELATING FINDINGS TO REVIEWED LITERATURE

The case of women entrepreneurs of Mauritius as studied by Tandrayen-Ragoor and Kasseh (2012, pp.12-40) was that the majority of the women (39.39%) were in the 31-34 age category while another 40 per cent were in the age bracket of 45 to 59 years. This in a way contrasts with the Zambian scenario where the women entrepreneurs were younger, predominantly in the 21 to 30 age category.

When comparing the cases of Mauritius and Zambia as far as marital status was concerned, Mauritius, with 81.6 per cent of the women in small scale entrepreneurship being married, scores far less than Zambia with 52.2 per cent of women entrepreneurs who are married. The education attainments recorded related results between Zambia and Mauritius. Majority of the women in both jurisdictions were in the high school category. What is also clear is that most women in both jurisdictions are did not have college level training, therefore, did not have any specialised profession.

Literature shows that the women entrepreneurs of Mauritius mainly engaged in the garment industry. Statistics show that around 29 per cent of women entrepreneurs were in garment making while 21.7 per cent were in handicrafts and jewelry. The other 19.6 per cent were in the manufacturing of food products. The choice of business for most women was in line with their previous work, where the small enterprise of the female entrepreneur was just an extension of their previous activity where she was the employee or in activities which she has some prior knowledge (Ayres-Williams & Brotherton, 1999, pp.107-113).

The findings from the study show that women entrepreneurs in Zambia were inclined to trade businesses, particularly food related items. Statistics show that 80.8 per cent were involved in the trade of food items, while 19.2 per cent were trading in non-food items such as cosmetics, medical supplies, household goods and so forth.

The FGDs yielded similar results with 79.1 per cent of the women indicating that they were trade sector. It could be concluded that factors prevailing in a country or community dictate the choice of entrepreneurial activity that the women engage in. In the case of Mauritius, the majority of women opted for the garment industry because most of the entrepreneurs worked within that industry before, while the women of Zambia opted for trade related businesses because that sector was easy to engage in and did not need much capital to start.

There are several examples from the reviewed literature that describe the factors that motivated the choice for entrepreneurship among women from different jurisdictions. In the case of the United States of America, for instance, several examples can be cited. It is also clear from the reviewed literature that the women entrepreneurs in the case of America were engaged in different trades which include the service industry such as media and catering (in the case of Martha Stewart) and beauty products (in the case of Mary Kay Ash). In the case of women entrepreneurship in Zambia, factors motivating choice for entrepreneurship included the desire to make a decent profit that would help them live a better life, while others opted for entrepreneurship out of interest in the career with the view that it was a good occupation option. They stated that they had passion for entrepreneurship.

Other studies within Africa reveal the following challenges that women in Africa face according to Dejene (2006, p.3), women have higher labour burden as compared to men, women's high illiteracy rate also limits the types of vocational and skills training they can be offered, women entrepreneurs concentrate in less lucrative industries, women in the mainstream labour market are concentrated in the personal services and retail industries thus transferring into the same sectors of business ownership from the mainstream labour market sector seems like an obvious transition.

The case of Zambia is not too different. Small-scale women entrepreneurs struggle with lack of access to start-up capital, lack of business training/skills and experience, bureaucratic business registration systems and negative attitudes by society towards women in business. Other peripheral challenges faced by women entrepreneurs include inhibiting costs of inputs, gender issues in the entrepreneurial sector that has been considered a preserve for men, lack of financial support from financial and government institutions.

A study conducted by Kabir and others (2012, pp.265-280) dealt with the impact of small-scale agricultural entrepreneurship on livelihood of rural poor women of Bangladesh and the role of NGOs to develop women's living standards in that country and control over the resources. The study concluded by confirming that that most of the entrepreneurs in rural Bangladesh had improved their socio-economic conditions through small-scale entrepreneurship. Entrepreneurship in the livestock sector was significantly associated with financial, physical and social capital. Vegetables entrepreneurship had significant co-efficient with natural and physical capital. Fisheries entrepreneurship was also significant and positively associated with human capital.

The findings of the study of Bangladesh showed that semi-intensive entrepreneurs have benefited the most. They also show that the role of NGOs, micro credit and training program have great impact on entrepreneurs livelihood patterns and developed living standard. Moreover, poor livelihood assets, vulnerabilities and weak transforming structures and process are identified as constraints for sustainable livelihoods of entrepreneurs and associated groups. It is, therefore, necessary to provide institutional, organizational, and government support for sustainable small-scale agricultural entrepreneurship.

From the study done, there is evidence to suggest that small-scale women entrepreneurship in Zambia does not lead to sustainable living as most women showed and explained on the challenges they faced and at the same time the failure of their businesses to make better income and more revenue.

VII. CONCLUSION

This research investigated women entrepreneurship and sustainable livelihood among small-scale entrepreneurs in Lusaka Urban district. The focus of the study was trading. It is evident from the information collected and presented that women entrepreneurs in Zambia are motivated by certain factors to engage in entrepreneurship as an occupation, that the women face certain challenges that impact negatively on their efforts to succeed as entrepreneurship, but above all that women's entrepreneurship does not lead to sustainable livelihoods in Zambia because of the factors that have been raised. Policies that support women entrepreneurship must be formulated in order to motivate more women to engage in entrepreneurship. These should include deliberate financial support as well as provision technical skills and knowledge in entrepreneurship and enterprise management so that the women can run these business ventures profitably.

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