

A Historical Transformation of Socio-Economic Life of Small Scale Traders of Mulungushi Community from 1972 to 2020

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Abstract

Background: The study sought to examine socio-economic life of the small scale traders of Mulungushi University because little is known about economic development of small scale businesses since the transformation of the institution from PCC-1972 to Mulungushi University 2008-2020 and this necessitated the study.(Mulungushi University policy, 2014).

Methods: The study employed the descriptive design. Purposive sampling was used to select key participants/traders who were present from the onset of the institution from 1972 to 2020 and at the time of the study were still active in business. While snowball was used to select the main vendors; vegetable, grocery, butchery, saloon, restaurant and boarding house owners.

Results: Findings revealed that as the learning institution transformed from being a President's Citizenship College (1972-1994) to National College (PCC-1994-2007) through to Mulungushi University (MU-2008-date), the socio-economic life of the small scale traders also transformed upwards. Further findings showed that when the institution transformed into Mulungushi University, boarding houses emerged and all the other businesses blossomed.

Conclusion: In conclusion, a study of the small scale trading could provide some insight into the stage of development from PCC to National and to Mulungushi up to date. In additional, such a research could help identify the challenges small scale entrepreneurs faced, if any, and what other stakeholders could do to help mitigate such challenges.

Key words: *Socio-economic, transformation, small scale traders, business sustainability, market*

Introduction

Mulungushi University's main campus is located in Kapiri Mposhi about 26 kilometers north of Kabwe town, on the Great North Road in the Central Province of the Republic of Zambia.

The forerunner to Mulungushi University was President's Citizenship College, (PCC) established in 1972. The college provided leadership training to civil servants, employees of parastatal bodies, and the labour movement. Later, the College was transformed into the National College for Management and Development Studies with an expanded portfolio of regular academic programmes including human resource management, business studies and social work at certificate and diploma levels (Mulungushi University Research Policy, 2014).

The University is closer to Kabwe town, which is the provincial capital of the Central Province and lies mid-way between the country's capital city, Lusaka, and the provincial capital of the Copperbelt, Ndola. Kabwe town has an estimated population of 203,000 people, made up of a mix of civil servants, private sector employees, micro/small/medium entrepreneurs and farmers. After the closure of Lead and zinc mining which were the mainstay of the town's economy. The following decade of 1990 also hit the economy of Zambia and made it more difficult for residents of Kabwe to make it (CSO 2010 on statistical data).

The economy has been slowly recovering and the province has great potential for agricultural development. Moreover, Kabwe town is the home of educational, military and civic training institutions, making it a potential host town for education and skills development activities (Friedman, 2011). Learning institutions have great influence over social life. The coming of PCC in 1972 contributed to change in social life of Mulungushi community. Further, The small scale trading experienced socio-economic change due to the presence of the institution. Although these changes might not have been felt therein during PCC but gradual transformation of the institution from National

College for Management and Development studies (2007) to Mulungushi University (2008) and onwards experienced the change. Did the coming of the institution caused the chance of status quo of small scale traders of Mulungushi University? This study focused on small scale traders of Mulungushi community in sustainable development.

The community surrounding Mulungushi University existed over time with people of all kinds of trade, their survival is through small scale sustainable business (Sather, 2012). We do not know the socio-economic life of small scale traders of Mulungushi community from 1972 to 2020. The study sought to evaluate the economic development of small scale trading, tracing the historical background of the institution and its statutory change from President's Citizenship College (PCC) to National College for Management and Development Studies to Mulungushi University. With the transformation experienced by the institution, there is need to know how the small scale traders transformed their businesses alongside the growing institution.

The objective that anchored the study was to explore the trading atmosphere that existed from 2008 and 2020 by small scale traders within Mulungushi community.

In this review, the researchers looked at the relevant literature based on small scale trading that impacted the growth of entrepreneurs. Literature review was discussed according to stages of entrepreneurial development based on the periodical transformation of the of the institution from 1972 to 1994 PCC, 1994 to 2007 National College for Management and Development Studies and 2008 to 2020 Mulungushi University and the level or stage of entrepreneurial development, type of business one is operating and growth, challenges faced by entrepreneur in their pursuit for growth and what government (and other stakeholder) could do to help entrepreneurs overcome these challenges. The literature depicted both Zambian, African and Western point of view.

Small scale business during PCC (1972 to 1994)

There has been a number of research works carried out and published concerning small scale entrepreneur growth in urban areas such as Mulungushi community. However various scholars and researchers have written from different perspective on the small scale business which impact the growth of entrepreneurs. Therefore, the literature review regarding the small scale trading during the period of 1970s to 1990s.

Davidson (2006) and Dollinger (2008) noted that, entrepreneurship development stages have been identified as one of the factors hindering their growth. Research has revealed that budding entrepreneurs or entrepreneurs who were in their early stage of development such as new business owners (or those running a certain business for the first time) were likely to fail to move from that level to the next. Davidson (2006) pointed out that, activities of already established businesses were high and as such the rate of growth for new and budding entrepreneurship could not match. This was partly because established entrepreneurial already had public support whereas nascent entrepreneurs could fail to develop simply because despite the brilliant ideas, most are not too decided as to which possibilities to pursue, they lacked business plans as well as effort to envision the desirable future and to try visualise its reality (Davidsson, 2006; Dollinger, 2008).

It is worth noting that, the above levels or stages are similar with Sugars' (2008) levels of entrepreneurial development. As with most things in life, there are so many different levels to 'being in business' and Sugars identified five different types or levels of entrepreneurial mind-sets, patterns of thinking, and belief systems. According to Sugars (2008) the basic level starts from that of *being an employee* through to that of a *true entrepreneur* which is the fifth and last level of entrepreneurial development. The employee entrepreneur who lacked security would not be in a position to relinquish the job and pursue the autonomy which comes with self-

employment; such an employee entrepreneur would not grow because s/he could not do without an employer. At the other end of the scale, the true entrepreneur would learn. At the other end of the scale, the true entrepreneur would learn new things every step of the way and would evolve through various stage of entrepreneurial accomplishment. Such entrepreneurs would experiences a paradigm shift that involves the idealisation (imagination), visualisation (picture the ideal as a reality), verbalisation (putting into words the dream and talk as if it was happening) and materialisation (things falling into place and ideas becoming real).

Most importantly, the levels or stage of entrepreneurs helps distinguish growing entrepreneurs from those who do not and helps identify characteristics or traits that are commons to entrepreneurs with a propensity to grow such as confidence, sense of ownership, motivation and ambition, not afraid to take risks and optimistic among others.

Small scale business during National College for Management and Development Studies

Nkoniki's (2010) study indicated that, education or training is considered as a very important cognitive factor for the development of entrepreneurs. It is the key constituent of human capital needed to run or manage a business. Nkoniki (2010) further noted on factors limiting the success and/or growth of small businesses, pointed out that educated entrepreneurs could discharge their entrepreneurial responsibilities effectively as they showed more promise result of how their businesses were doing, could take and manage risks more easily and had access to information regarding entrepreneurial activities.

Another study by Sather (2012) on small scale aquaculture in rural Zambia indicated that lack of business knowledge posed a serious hindrance to sustainable growth as local entrepreneurs were not equipped rationally to provide the momentum and motivation needed for the business to remain successful.

As could be expected, lack of education or training not only affect the efficiency of entrepreneurs but also affect the opening of new lines of businesses, restrains access to information as well as inhibits business knowledge such as keeping accounts or estimating costs and profits which subsequently affect operations.

Therefore education or training is a key issue to entrepreneurs' growth as it guides the rate of development and also guides which science, technology and management style would be used. Thus, lack of basic education, knowledge, training (and experience) seriously affected the entrepreneurial growth as it was a barrier to expansion of business in all sectors such as processing, manufacturing or service (Sather 2012).

A further argument is seen in several studies that have been conducted with regards to the role of government policies in the development of entrepreneurship generally (Friedman. 2011; Minnit, 2008; Pals, 2006). Their various contributions have been contradictory as well as supporting. For example while some researchers are in support of government policies in encouraging entrepreneurship, others are on the contrary. A case in point was Friedman (2011) argued that perceived government effectiveness was significantly negatively related to entrepreneurship on a national level. On the other hand, Minnit (2008) observed that government policy add vigorously to the development of an institutional setting that encourages productive entrepreneurship. He added that the relationship between policy and entrepreneurial activity varies across countries.

Further, a research conducted by McConnell et al (2011) to find out how government could help stimulate growth in entrepreneurs revealed that instead of protectionism, support could be in the context of liberalization, to infuse more vitality and growth to entrepreneurs in the face of foreign competition and open market. The report further indicated that supportive measures could concentrate on improving infrastructure, technology and quality. In a nutshell, as was cited by Drucker (1985),

government and government related policies had been important factors affecting business growth or failure.

In view of these findings, the National League of Cities of the US conducted research in 2010 and 2011 to help identify key areas for action. The report revealed that in order to support entrepreneurs, governments should first examine the policies and actions that lie squarely within their powers. This could include policies on leadership, communication strategies (that create avenues for local businesses to engage with government) and an efficient regulatory environment.

On the other hand, the research indicated that small business development stakeholders could create programs that could target supporting businesses and entrepreneurs within their various stages of development. For example, support programs could help examine the feasibility of a business idea and provide the resources to legally become an entity in the community; provide mentoring services and activities focused on improving business plans and building local base; provision of targeted resources to help businesses grow; provide research facilities to help them expand into external markets and avenues to network with peers and mentors on common growth issues as well as assistance with expansion financing and new legal and regulatory commitments.

Small scale Business during Mulungushi University (2008-2020)

Papadaki et al (2000) discussed the entrepreneur's experience, the characteristics of management know-how of an entrepreneur were considered as important factors in the process of firm growth. Management know-how was the possible outcome of many factors like having experience of paid-employment in a similar business, or of having previous management experience being owner of some other business.

Papadaki et al., (2000), pointed out that individuals from families owning business were more inclined to start and 'grow' entrepreneurial ventures by developing

knowledge of how to run businesses. The study suggested that belonging to an entrepreneurial family augmented the probability of survival.

Other literatures stated that related experience contributed positively to enhancing self-confidence among entrepreneurs and lead them to venture success (Delmar and Shane 2006). This was because it was obvious that such entrepreneurs would use past experiences to help them in both managing new venture and took advantage of an already established network of customers, employees, investors and suppliers playing a crucial role for the success of a new business.

Lack of association with professional advisors like bankers, accountants, business associates, customers and suppliers could be a hindrance to entrepreneurial growth. This is because such associations could help small business owners gain knowledge and access to information networks leading to develop more formal joint venture and alliances. Partnerships and alliances could help both in spreading risks and sharing costs along with opening of new markets and development of new services, products and processes. Partnered business ventures also provided psychological support in decision making and other major problems faced by the owners (Perren, 2000; OECD, 2000).

McConnell (2011) on the other hand revealed that, basically, a firm's growth was limited to its resources. Resources could determine the industry the firm would enter, its growth processes and subsequently the levels of profit it could attain. For example, insufficient or lack of access to capital, lack of proper infrastructure, lack of market information and connection, labour shortages and poor management posed a challenge to entrepreneurs in their pursuit for growth (McConnell, 2011).

Kuzilwa (2005) discussed inadequate or Lack of Access to capital. All business ventures regardless of size require finances from inception and throughout their life cycles. The amount invested could greatly influence the size of the undertaking, which in turn could

determine the very survival of an enterprise if other factors were held constant. The entrepreneur could require seed capital to start the business, to operate and manage the business enterprise.

Studies by Kuzilwa (2005) and Nkoniki (2010) pointed to finance capital as one of the key constraints to small enterprise growth. Small enterprise owners could not easily access finance to expand business and they were usually faced with problems of credit restrictions and need for collateral among other numerous conditions. This meant that when pursuing growth, entrepreneurs did not have sufficient financial resources to enable them achieve the intended target.

In a study by Mbugua et al (2013) on factors affecting growth of micro and small scale enterprises, it was noted that unavailability or lack of information about alternative sources of finances and inability of entrepreneurs to evaluate financing option were some of the major problems which entrepreneurs faced in their pursuit for growth. In essence, lack of information about alternative sources of finance was one of the constraining factors or hindrances to small enterprise growth.

World over entrepreneurs operating at a small scale face a serious challenge in lack of infrastructural facilities. It is a universal belief that certain basic infrastructural facilities aid the development of the mind and body and assist productivity in any environment. For a business organisation, some of these facilities could be identified as appropriate or good business premises, access to information and communication technology and other tools of trade. A case where these were lacking growth will be adversely affected.

Safdar and Siddiqi (2011) carried out a research on the role played by technological infrastructure in entrepreneurial growth. Their findings revealed that small entrepreneurs could carry out a large number of technological innovations based on their unique know how as well as access to technological infrastructure.

However, the research findings revealed that most small entrepreneurs lacked the current ability and their future potential to access (and utilize) firm-specific technology to resolve technical problems and to expand the technical functioning of its production processes along with its finished products. Because of their smallness these enterprises could end up using cheap technology which was usually not top of the range. This could result into high costs of production and un-competitiveness and subsequently failure to grow. Most entrepreneurs do not know how to operate computers or continuously upgrade their equipment or system (Dabson 2001; Malecki 2001).

Generally, entrepreneurs faced stiff competition among themselves and as such any business could require marketing strategies for it to survive or grow (Kotler and Armstrong 2003). Effective marketing was vital to the future growth of any business and it was often stated that 'if anyone wanted to make the business better, then one needed to get better at marketing'.

Boateng (2011) revealed that many entrepreneurs faced a combined lack of market connection and exposure. These resulted in limited capacity to identify and take advantage of market opportunities offered by the growing local economies and globalization. Furthermore, because of their lack of market connections, most entrepreneurs could not afford to develop the critical mass of functions that were essential to access and secure market shares. (IFAD)

Having highlighted what had been done by other scholars' world over, there was need to conduct an investigation especially in the Zambian context and in this case a per urban community which was rapidly transforming. Those investigations should at least provide a framework for the small scale traders to enhance entrepreneurial growth.

Methodology

This study used qualitative research methodology which according to Bryman (2008)

is a research strategy that usually emphasise on words rather than quantifications in the collection and analysis of data. Therefore, qualitative research methodology helps to establish the meaning of participants' experiences without engaging them into rigid pre-test categories. Aryl (1996) argued that the experiences must be as they are lived by informants in a particular context, for instance, a community, school, culture, group or institution. In this instance, a qualitative research methodology was appropriate to bring about the anticipated outcomes of the socio-economic life of small scale traders of Mulungushi University community.

The study used a descriptive case study research design, which is the detailed and intensive analysis of a single case concerned with the complexity and particular nature of that case in question (Stake, 1995). Further, Kombo and Tromp (2006) argues that, case study brings about deeper insights and better understanding of the problems faced by students. Therefore, this design was appropriate to bring about in-depth views of all participants on how business has transformed since the 1972 in Mulungushi community.

Targeted population involved in this study was business community of Mulungushi University and their participation in the community small scale entrepreneurial activities. As Kombo and Tromp (2006) define population as group of individuals, objects or items from which the samples are taken for measurement while Oso and Onen (2009) describe it as the total environment of interest or focus to the one carrying the research. In this case the sample size according to Kahn and Best (2006) explanation is a subset or small proportion of the population which has been selected for analysis and observation. 42 respondents were purposively selected through homogeneity sampling and snowball sampling basing on the fact they owned or running business ventures from 1972 to 2020. 3 respondents were interviewed from each business category (vegetable selling, the grocery dealers, the butchery, saloon and restaurant owners as well as the boarding house owners), then 6 focus group discussions comprising of 4 participant

were done to get the lived experiences in business transformation in Mulungushi community. Homogeneity sampling was used as traders had similar characteristics of being in business in the same locality. Seasoned traders were identified through snowball sampling especially those who had been in business for a longer period to help tell a story on business transformation since 1972.

In this study, primary and secondary data was used to gather empirical data. Data collection according to Kombo and Tromp (2006) is defined as the gathering of specific information aimed at providing or refuting some facts. There are two types of data sources namely; secondary and primary data which were used in this study to collect the views of traders on transformation of socio-economic life of small scale traders of Mulungushi community. Ranjit (2005) define secondary sources of data as those which have already been collected and analysed by someone else. Examples of secondary data includes; news bulletins, magazines, newspapers, documentaries, advertising, the Internet, books and many others (Walliman, 2011). On the other hand, primary source of data is when collecting the information direct from the respondents through interviews or questionnaires (Ranjit, 2005). It is the data that has been observed, experienced or recorded close to the event for the purpose of getting the truth. The views from traders were collected using one-on-one interviews and group focus discussion comprising of 4 respondents each from vegetable selling, the grocery dealers, the butchery, saloon and restaurant owners as well as the boarding house owners.

In any conducted research it is important to show how data was analysed in order to give a clear view of the study findings. Data analysis refers to data reduction, display and conclusions and verifications of information collected in the field (Boyatzis, 1998) in order to make sense of vast amounts of information, often from different sources (Dey, 1993). This study used a thematic type of qualitative data analysis where themes on topics or major subjects that came up in discussions (Kombo and Tromp, 2006). Thematic data analysis

compels the researcher to select wording of the theme in a way that accurately represents the meaning of the responses categorized under a theme. Therefore, qualitative data from semi-structured interviews was collected, transcribed and coded into themes and sub-themes that emerged through thematic analysis. This was done by carefully listening to the recorded conversations in order to interpret, reduce and code key responses into major and sub-themes that emerged during the discussion in relation with the research purpose.

Results

Small Scale Business during PCC (1972 to 1994)

Using interview guide semi-structured questions which were asked to all respondents involved in vegetable vending to find out if business during PCC was sustainable. The findings from small scale traders revealed that, during PCC, there was no designated place for the market both within the institution and surrounding community in general. One respondent said that,

“I came to this place in 1977, when it was PCC, there was no designated market place. The place was not developed as it is today we were selling from our homes. We also had challenges in ordering our merchandise. Although during Kaunda’s rule, the college provided free transport to and from town but people were still selling from their homes”.

Another respondent venturing in the same business had the following to say,

“Business during PCC had no much impact as it is now, the government did not support us to build shelter where we could operate from with less inconveniences. At that time, where we are operating from, there was a village under chief Chipepo. When the market was set, we, coming from Mulungushi community did not benefit, we were not given land to build our own shops. The villagers shared the land at a minimal fee and now we are renting from them. Just this table you see it is k50 rent per month,

te fintu iyo... (the situation is bad). We have been struggling to raise that money....

Especially corona virus time, it was hard.”

When asked how they handled the situation during covid-19 she answered that, “we looked to God and prayed even now we are still praying to God to intervene in our situation.”

Small Scale Business during National College (1994-2007)

When interviewed the small scale traders on sustainable economic business during the National College from PCC, the results showed that, small scale traders still struggled in conducting business activities. The government facilities were still able to sustain the college and minimal numbers were admitted to college. One shop keeper said that,

“Just like it was during PCC even when it changed to National College, small scale business were still poorly conducted. This place was not as it is today. We were given space to put up a market shelter but the villagers put it on fire making our operations hard once again.

Sales were not as much as they are today. There were very few people around this place. No students were coming outside to buy our merchandise since they were all fed by the institution. We had no capital to expand our business. Boarding houses were not in existence at that time.”

Another respondent said,

“We received no help from the government that is why we are still struggling. As you can see we have no shelter, when rain comes we cannot operate free in this place. We have nowhere to put our tables.”

You people who are in higher frontiers, speak for us. The findings revealed that they had not received any help from the government. When ask what help would you want in order to improve your business? All respondents indicated that, there was need for a shelter for traders, piped water, and proper ablutions block.

Small Scale Business during Mulungushi University (2008-2020)

A focus group discussion was conducted and it comprised restaurant owners. When answering the question; is there change in business from the time the institution became a university? All respondents in this business indicated that there was a great change and the place has improved. One respondent said that,

“I started this business in 2013 and my restaurant is doing well because I have customers from Mulungushi University especially students, awe mwandi I cannot complain, there is business throughout the year. Although at the beginning it was slow but in 2016 when distance students started coming, we saw some change. Later on, full-time students started coming and whatsoever I prepare on the menu finishes the same day. And there is high demand not only food but all items are sold and bought.”

Another restaurant owner said,

“we can no longer complain, at least business is back to normal during corona period it was hard, even if you prepared food no one could come to eat. To avoid wasting we use to prepare on request. These days we do sell, eyilyako mwandi” [much better now].

Further, interview with the shop owner, he had this to say,

“I have been doing business for a long time here. I came from Luapula as a builder (brick layer) but when I bought these shops, my wife opened a boutique and in this one I sell salaula (second hand clothes). From that time things changed. There is business here. My clothes are selling and our main customers are student and some of residents around. But during covid-19 there was no business, it was time to pray to our almighty father to restore our business. Now we are getting there.”

While those who run saloons indicated that, there is business quite okay but there is high challenge of competition because there are so many saloons around. One of them said that,

“I came from Kapiri Mposhi town and am running this saloon, it is my saloon. I rent this shop and pay rentals at k400 per month. The only challenge at the moment is that, there are many saloons here and we struggle for customers.”

On the other hand, the butchery operator explained that, business was booming.

“there is business from the time we opened this butchery we have been selling. There are three other butcheries within but in this particular one our sales are amazing. Our meat products sale fast, especially sausages.”

In interview with the prominent business woman specialized in running boarding house results indicated that she joined National college in 2006. When the college was upgraded to university level in 2008, she built a boarding house through loans from Mulungushi University. Her business is booming, she has students throughout the year. She makes good capital to sustain her business. Although in the interview she seemed to be stressed out because there is no other source of income apart from loans that demand paying interest. She further indicated that,

“I’m stressed out with paying back the loans I had borrowed to sustain my business. I don’t even want to talk about it.”

She was overwhelmed with high demand for boarding houses and needed more capital to increase boarding spaces. Same applies to others who owned houses, their houses were filled up as long as there was electricity, and students are willing to occupy them.

Discussion

This chapter presents the discussions of the findings according to the research objectives as follows:

Small Scale Business during PCC (1972 to 1994)

In the first phase of the institute (PCC) the results on small traders’ experience reveal that,

small scale business during PCC in general, small-scale traders were struggling to expand their business. They did not receive any governmental subsidy in their business activities. As one respondent indicated that, “business during PCC had no much impact as it is now, the government did not support us to build shelter where we could operate from with less inconveniences. When the market was set, us who came from Mulungushi community did not benefit, we were not given land to build our own shops. The villagers shared the land at a minimal fee and now we are renting from them. Just this table you see it is k50 rent per month, *te fintu iyo...* (the situation is bad). We have been struggling to raise capital....” The results further revealed that, traders had no knowledge of finance sources to develop their business, this was in line with Mbugua, et al (2013) who found out that, small scale traders lack information about alternative sources of finance which was one of the constraining factors or hindrances to small enterprise growth. Mulungushi community small scale traders engaged themselves to hand to mouth kind of business that kept them going. Furthermore, at the time of this study, traders were facing a great tragedy of covid-19 which paralyzed their operations from all angles. Orders were too expensive and products bought not selling as expected. Results indicated that, traders made loss during this period.

Small Scale Business during National College (1994-2007)

The findings of the study during this period also showed that, the small-scale traders still struggled to improve their businesses. Market for their merchandise was limited. Less profit affected business expansion resulting in static kind of business. One shop keeper revealed that, just like it was during PCC even when it changed to National College, small scale businesses were still poorly conducted. The market place was not as it is today. They were given space to put up a market shelter but the villagers put it on fire making traders operations hard once again. Sales were not as much as they are today. There were very few people around the place. No students were coming outside to buy the merchandise since

they were all fed by the institution. They had no capital to expand our business. Boarding houses were not in existence at that time.”

Findings of the study also showed that, respondents received no help from the government that is why they were still struggling. Due to lack of shelter, they face challenges during rainy season. They have nowhere to place their tables. The findings further, revealed that they had not received any help from the government as they lack market shelter, piped water, and proper ablutions block.

Research results were similar to what Mwaanga and Chewe (2016) found on entrepreneurs’ experience on Solwezi community. Although their study concentrated on level of education and business factors. The current research on Mulungushi community was more interested in expansion of small-scale sustainable business at each stage of the institution.

Small Scale Business during Mulungushi University (2008-2020)

Results showed that, this period under discussion, traders were overwhelmed in their endeavours in business. Research results revealed that small scale business increased with the coming of the university in 2015 to 2020, evidence was seen in high demand of different commodities sold on the market. All respondents indicated that, whatever type of business one was involved in at the moment was profitable and needed to increase their business. Further, research findings showed that, Mulungushi community small scale traders were not determined by their level of education to expand their business as it was the case with what Mwaanga and Chewe (2016) discovered among Solwezi community business owners. At Mulungushi community market, anyone who had the capacity to start a business struggled to grow it. The responses on covid-19 experience indicated the same worries such as, business was disturbed and they all pray that God may help them (CSO, 2014).

Conclusion

In conclusion, a study of the small scale trading could provide some insight into the stage of development from PCC to National and to Mulungushi up to date. In additional, such a research could help identify the challenges small scale entrepreneurs faced, if any, and what other stakeholders could do to help mitigate such challenges.

During the study of the Mulungushi community based on small scale business it was discovered that though most of them had been operating for a longer period, their level of development was still not very high as only half of them had ventured into some other businesses or products other than the initial ones. It was also observed that as much as many entrepreneurs struggled to perform better, they experience some challenges which hinder growth due to inadequate capital, lack of infrastructure, market connection and some lack of appropriate skills.

Recommendation

Based on the findings of this study, the following recommendations are being proposed:

1. There is need to provide the basis for policy formulation which will promote the growth of small businesses through the provision of loans at subsidized interest rates, reduced taxes, free or subsidized information and advice, so as to enhance their entrepreneurial growth.
2. There is need for the local authority (Kapiri District Council) to engage the community and ensure that the trading places meets the standards of the Market by having clean water and sanitation facilities.

Availability of data and materials

Data can be gotten from the corresponding author on reasonable request

Abbreviations

OECD – Organisation for Economic Co-
operation and Development

Appendices

None

Reference

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AMP conceived, interpreted the results and drafted the manuscript; IM and DKC interpreted the results and drafted the manuscript. We wish to state that we all reviewed the manuscript before finally submitting it to the journal.

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Consent for publications

No images, individual details or videos for clients’ data are part of this paper.

Competing Interests

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