



FACULTY OF EDUCATION

DEPARTMENT OF ADULT EDUCATION

**AN INVESTIGATION OF THE FACTORS CONTRIBUTING TO LIMITED GROWTH
IN YOUTH INFORMAL SECTOR BUSINESSES IN MASVINGO PROVINCE:
A CASE STUDY OF ZAKA DISTRICT**

By

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DEDICATION

First and foremost I would like to assert that this work would not have seen the light of day without the Almighty God who provided the blessing of life, energy and lovely people who supported the effort.

I would like to dedicate this work to Dr Philip Bhebhe for his tireless supervisory support for this dissertation and inspiration throughout my Master of Adult Education programme. I am grateful for the professional approach to supervision and warm guidance as well as his friendliness during the writing of this dissertation

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ACRONYMS

AfDB	African Development Bank
ASGISA	Accelerated and Shared Growth Initiative for South Africa
BAZ	Bankers Association of Zimbabwe
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GoZ	Government of Zimbabwe
IBD	Islamic Development Bank
ILO	International Labour Organisation
IMF	International Monetary Fund
KII	Key Informant Interview
MPGRC	Manpower Group Research Centre
MSME	Micro, Small and Medium Enterprise
NGO	Non-governmental organisation
NYP	National Youth Policy
OCHA	Office for the Coordination of Humanitarian Affairs
OECD	Organisation for Economic Cooperation and Development
OPRS	Office for the Protection of Research Subjects
RDC	Rural District Council
SBAC	Small Business Advisory Council
SEDCO	Small Enterprise Development Corporation
SME	Small and Medium Enterprise
SMEDCO	Small and Medium Enterprises Development Corporation
UN	United Nations
UNWPP	United Nations World Population Prospects
UNWY	United Nations World Youth Report
ZEPARU	Zimbabwe Economic Policy Analysis Research Unit
ZIMASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation

ABSTRACT

This study was a contribution to the limited literature and knowledge on the performance of the rural informal sector businesses. The study sought to conduct an investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo Province: A Case Study of Zaka District. The study was motivated by the understanding that the informal sector was viewed as having great potential for employment creation and driving economic development. The investigation was conducted using a qualitative Case Study design and data was collected using the following research instruments; in-depth interview guides, observation, Focus Group Discussion (FGD) and Key Informant Interviews (KII). Literature at international, regional, and national levels was reviewed to provide insights in to knowledge that existed as well as gaps that required attention. The conclusions from the study were that; there was limited growth of youth informal sector businesses in Zaka and hence youth unemployment remained very high. The informal sector businesses required a lot of support to address the infrastructural, environmental and behavioural and, or perceptual challenges affecting business growth. Lack of appreciation of the potential of the informal sector to create employment and drive the economy by stakeholders affected support to the sector. Youth engaged in more consumption than re-investment activities and hence needed capacity development to address that negative behaviour. Stakeholders had more influence on types of businesses youth participated in and this was less sustainable. There were limited financial resources circulating in the informal sector businesses in Zaka. Limited but quality support was given to youth businesses leading to quality business decisions by the youth. Youth support needs were diverse and hence required well-coordinated, multidisciplinary approach. The conclusions meant that holistic support was needed for rural informal sector businesses to unlock their potential for employment creation and economic development.

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CHAPTER ONE: THE PROBLEM AND ITS CONTEXT

1.0 INTRODUCTION

William (2006) says the research problem is a general statement of an issue meriting research. William (2006) further posits that the nature of the problem and the context will suggest appropriate forms for its investigation. Leedy and Ormrod (2010) corroborate William's view by asserting that a question which demands an answer, or a need which requires a resolution, or a riddle which seeks a solution can be developed into a research problem, which is the heart of the research project. Leedy and Ormrod (2010) further postulate that one of the first tasks towards deciding on the detailed topic of research is finding a question, an unresolved controversy, a gap in knowledge or an unrequited need within the chosen subject. However Leedy and Ormrod (2010) quickly advise that although the world is teeming with questions and unresolved problems, not every one of these is a suitable subject for research. Key guides to identifying an appropriate research problem include identifying a question of interest to the researcher, a significant and not trivial problem, clearly and concisely stating or delineating the problem, the data that is required to answer the question should be obtainable, using abstained data conclusions related to the problem should be drawn. The problem therefore should be one to which the research can offer some solution (Leedy and Ormrod, 2010). In light of the above, this study therefore sought to investigate the factors contributing to limited growth of youth informal sector businesses in Masvingo Province: A Case Study of Zaka District. This chapter looked at the background to the study, statement of the problem, research questions, significance of the study, assumptions, limitations to the study and delimitations of the study, definitions of key terms and the summary.

1.2 BACKGROUND TO THE STUDY

Why the interest in the youth informal sector businesses?

The World Bank report (2014) claimed that internationally the informal sector was steadily growing and it constituted the majority of the economy in both Latin America and Africa. Estimates showed that the non-agricultural employment share of the informal workforce was 78% in Africa, 57% in Latin America and the Caribbean, and 45–85% in Asia (Sida, 2004). The International Labour Organisation (ILO) report (2016) corroborated the same view by affirming that currently the informal sector accounted for nearly half of all workers in the world and it was expanding in both developing and industrialised countries. On the other hand the World Bank

report (2014) posited that many countries had registered interest in understanding the size, performance and motivation of the informal sector, especially where the sector provided the livelihood and employment for a critical segment of the population particularly youth and women. However the World Bank report (2014) also asserted that while the existence of informal businesses was well-known, the size, nature, sector and employment of their operations was not well-documented

At the beginning of 2012, the world population surpassed 7 billion with people under the age of 30 who accounted for 50.5% which was more than half of the world population (Euromonitor International, 2012). The United Nations (UN) report (2007) posited that 60 percent of the world youth live in Asia; 15 percent in Africa; 10 percent in Latin America and the Caribbean; and the remaining 15 percent, in developed countries and regions. The UN report (2009) asserted that youth comprised 41 percent of the world's unemployed people. The UN report (2011) claimed that 85 percent of the world's population of youth lived in developing countries. The UN report (2011); The UN report (2004; p.21), and ILO report (2011b, p. 10) posited that “despite important gains in education among young women, their outcomes continued to lag behind those of young men.” These reports further claimed that globally, in 2010, 56.3 per cent of young males participated in the labour force, against 40.8 per cent of young females. The ILO report (2011a) and UN report (2011) further claimed that in 2010 the global youth unemployment rate remained at 12.6%, dramatically overshadowing the global adult unemployment rate of 4.8%. The World Bank report (2010) posited that in all regions, young women of up to 24 years trailed behind young men in labour force participation.

The ILO report (2011a) and UN report (2011) declared that youth unemployment rates were significantly higher than adult rates in all geographic regions, of the world though with considerable variation among regions.

1.2.1 Latin America

Youth unemployment was a problem the world over and both the formal and informal sectors of the economies were struggling to create adequate employment for the ballooning youth population (Calbreath, 2015). According to the ILO report (2003), Latin America had 108 million youth searching for employment. The ILO report (2008) further claimed that youth unemployment rate in Latin America remained twice as high as the overall rate and three times that of adults. Latin America's economic growth had not been able to create enough employment

for the youth (ILO report, 2017). Furthermore, youth represented 43 per cent of all the job seekers in the region. The ILO report (2017) posited that almost 6 in 10 youth who worked were in the informal sector. More than half of the working youth in Latin America were in informal employment (ILO report 2017). The ILO report (2017) further claimed that informality was highest among youth with primary education, and had recently increased fastest for highly educated youth. This reflected lack of labour demand by the formal private sector companies as well as mismatch of skills obtained in secondary and tertiary education and what was needed in industry (Islamic Development Bank (IDB), 2012). One major concern was that there were about 21 million youth not in employment, education or training (known as NEETs) (ILO report, 2017). The ILO report (2017) posited that sixty percent of employed people in Latin America were in the informal sector.

It was clear that for a long time the informal sector in Latin America had played a critical role in employment creation as reported by Sethuraman (1997) that in general, the majority of the working poor were in informal sector for example 66.2 percent in Bolivia, 66.4 percent in Brazil, 87.1 percent in Panama and 57.4 percent in Venezuela.

ILO (2017) recommended the implementation of innovative and effective policies to counter the situation of high unemployment which caused discouragement and frustration among the youth and the general citizenry.

Latin America's youth in informal wage employment largely considered it as temporary way of earning income while looking for a formal job (Bosch and Maloney 2010).

The informal employment was sometimes considered as a training ground or source of experience to prepare for a secure job in the formal sector. This had been interpreted as evidence of deficiencies in the education system. Preferably, youth were supposed to learn the skills that employers required during their education and did not require experience from the informal sector work to plug gaps left by the education system (Bosch and Maloney 2010, Wendy and Salvagno, 2011).

The design of social insurance and social assistance systems in Latin America constituted a specific problem related to its informality. The people employed in the formal sector paid mandatory contributions to social insurance schemes to cover informal sector workers. This increased the cost of formal labour while subsidising the informal workers. Ferreira and

Robalino (2010) advocated for the redesigning of these financing mechanisms in order to have important positive impacts on the labour market.

Another problem that Ferreira and Robalino (2010) debated was for policies to move from protection through safety nets towards a holistic approach for employment promotion, especially for vulnerable groups such as youth and women.

1.2.2 Sub-Saharan Africa

The United Nations World Population Prospects (UNWPP) report (2010) asserted that the world's highest youth population growth rate and the highest share of youth in the working age population were in Sub-Saharan Africa. The report further claimed that the region contained the world's highest youth unemployment rates. Women suffered more in these regions than men both in terms of unemployment and vulnerable employment. The UNWPP report (2010) also proclaimed that youth constituted nearly 40 percent of the working age population in Sub-Saharan Africa, compared to 23 to 33 per cent in other developing regions. As a result of the above situation, informal sector self-employment and unpaid work was more prevalent than non-agricultural wage employment in the region. The UNWPP report (2010) affirmed that agriculture in rural areas provided employment for the majority of youth in Sub-Saharan Africa, especially in low-income countries. Becker (2004) corroborated this view by affirming that since most youth did not own land for agricultural purposes, they constituted the most vulnerable people as they worked for a wage on other people's land. The UNWPP report (2010) postulated that demand for agricultural labour depended on a number of factors such as labour-intensity of production technology, land distribution, and seasonality of production. The report asserted that rural poor progressively diversified into non-agricultural activities as part of their livelihood strategies, largely in the form of informal, unpaid or self-employment. The urban poor were also concentrated in the informal non-agricultural economy, and were not any better off than the rural population.

As was the case with other regions, private sector employment creation was weak, because of low growth-elasticity in employment, particularly in countries that were resource-rich (ILO report, 2013a). The ILO report (2013a) further claimed that electricity and finance were cited as the biggest obstacles to growth by business owners. ILO report (2013a) postulated that pro-employment economic and social policies that stimulated and built on structural change were needed urgently.

The African Development Bank (AfDB) report (2012) claimed that informal economy was a structural feature of Sub-Saharan countries' economies that employed up to 90% of the working age population in low-income countries. The report further demanded that following its prevalence, the informal sector was supposed to be part of any policy that addressed youth employment.

The AfDB report (2012) declared that self-employment and the informal economy low productivity limited sustained poverty reduction. The report proposed that increasing agricultural productivity and non-farm rural activities was crucial in countries that had the majority of youth in rural areas. The report further suggested that since rural-urban migrants were time and again worse off than urban youth, it was critical to invest in rural areas in order to prepare youth for more successful migration. The AfDB report (2012) noted that lack of learning opportunities for youth was a major contributor to low productivity in the informal economy. Also other urgent challenges included lack of basic formal education, gender gaps in enrolment and the poor quality of education.

1.2.3 South Africa

The Organisation for Economic Co-operation and Development (OECD) Economic Survey report (2008) claimed that South Africa had high unemployment rate of 59 percent among 21 to 30 youth age group. OECD report (2008) claimed that creating jobs and reducing unemployment were key economic and social challenges facing South Africa. OECD report (2008) asserted that facilitating the growth of self-employment in the informal sectors presented an alternate employment strategy. The OECD report (2008) affirmed that informal sector self-employment was recognised by the South African government as evidenced by the development of a policy framework known as the "Accelerated and Shared Growth Initiative for South Africa" (ASGISA). According to the OECD report (2008) this policy was meant to serve as catalyst to accelerated and shared growth and development through improvement in policy implementation and economic growth. The report further claimed that the policy sought to deal with the following challenges that the government of South Africa was facing; lack of adequate, skilled and committed staff in the public service to implement policies, inadequate financial resources, corruption and mismanagement of funds, lack of people-driven development, poor co-ordination between institutions, barriers to entry, business monopoly and absence of new investment

opportunities. ASGISA sought to promote small businesses such as village cooperatives as these would contribute to economic growth and employment creation (OECD report 2008).

Murray, Woolard, McEwen and Koep (2010) claimed that while South Africa registered some growth in the informal sector; the growth had not been enough to respond to growing unemployment in the country. This implied the existence of some impediments that prevented the participation of unemployed people in the informal sector. The OECD report (2008) claimed that the impediments to informal sector growth in South Africa were not known hence there was a research gap. The level of youth participation in the labour market was still relatively low by international standards, at 55% in 2008 (Murray, Woolard, McEwen and Koep, 2010). Murray, Woolard, McEwen and Koep (2010) declared that long-term unemployment, defined as being unemployed for longer than a year, was prevalent mainly among the youth in South Africa.

Burger and Woolard (2005) asserted that a high level of long term unemployment generally meant that the economy was not capable of creating sufficient jobs to support the working age population. However, the fact that in South Africa many skilled sectors were having difficulty in filling certain positions and unemployment was structural in nature, also contributed to long-term unemployment (Department of Trade and Industry, 2004). Unless South Africa managed to address its skills shortage, long-term unemployment remained a dominant characteristic of the country's labour market (Knight, 2008).

1.2.4 The Informal sector in South Africa and barriers to employment

Informal jobs were defined as those within a business that was not registered, in addition to all domestic workers (The OECD report, 2008). Murray, Woolard, McEwen and Koep, (2010) asserted that workers operating within the informal sector were not offered the rights and protections enshrined in South African labour law, and thus were open to exploitation in terms of wages, hours, leave etc. The informal sector was generally considered the last preserve of the unemployed for the reasons stated above (Murray, Woolard, McEwen and Koep, 2010). Murray, Woolard, McEwen and Koep (2010) claimed that following the extent of unemployment in South Africa one expected the informal sector to be equally large but in reality it was rather small by international standards. Murray, Woolard, McEwen and Koep (2010) noted that more females than males were found in the informal employment in South Africa. This was so supposedly because of their involvement in domestic work.

Maloney (2004) identified the following as some of the entry barriers into informal entrepreneurship; capital and experience. Maloney, (2004), also noted that while access to capital for the poor was very low in South Africa, age seemed to be less of an issue for entrance into the informal sector as the 16-20 year age bracket exhibited markedly higher rates of informal employment compared to other ages. This was an indicator of the high rate of unemployment for this specific age group, as generally unemployed youth resorted to informal sector activities.

1.2.5 Zimbabwe

Until 1972, the informal sector was not recognized as a sector that required space in the socio-economic and political domains of many nations (ILO Kenya report, 1972). In Zimbabwe the informal sector was officially recognised by government in 2002 through the establishment of the Ministry of Micro, Small and Medium Enterprises (Government of Zimbabwe (GoZ) report, 2015). The GoZ also promulgated an Act of parliament [Chapter 24:12] of 2011 and developed the Micro, Small and Medium Enterprises Policy and Strategy Framework (GoZ) report, 2015). The roles of the Ministry of Small and Medium Enterprises included implementation of the Micro, Small and Medium Enterprises Policy and Strategy Framework, enforcement of the Small and Medium Enterprises Act [Chapter 24:12] and reviewed legislation and policies that obstructed the development and growth of Micro, Small and Medium Enterprises in Zimbabwe (GoZ report, 2015).

According to the GoZ report (2015), the Zimbabwe Micro, Small and Medium enterprises policy goal was to provide an enabling environment for developing and promoting the diverse economic opportunities outlined in the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) policy document. The report further asserted that the policy framework was intended to provide the enabling regulatory and supportive environment for informal sector entrepreneurs. It was also intended to spur vibrant growth and cultivate immense business opportunities and skills development for informal sector entrepreneurs. The policy framework promoted nurturing of informal sector businesses developing them into mature and formalised enterprises that grew the national economy's revenue base (GoZ report, 2015).

According to the GoZ report (2015) financial inclusion of youth and women was noted as critical for the successful implementation of the policy framework. The GoZ report (2015) claimed that the informal sector in Zimbabwe employed six (6) million people.

The GoZ report (2015) had youth development and gender as cross cutting issues that the policy framework specifically focused on. The GoZ report (2015) claimed that the policy sought to deliberately continue to develop and implement a plan of action to promote women and youth businesses. The report further asserted that a deliberate strategy to create an entrepreneurial culture and prepare youth for self-employment was being pursued.

The GoZ report (2015) declared that the introduction of entrepreneurship in the curriculum of primary, secondary and tertiary education was meant to develop the entrepreneurial culture among the youth at an early age.

According to the GoZ report (2015) the Act of parliament [Chapter 24:12] of 2011 empowered the Ministry of Small and Medium Enterprises to establish the Small Enterprise Development Corporation (SEDCO) that provided funding and capacity building for the informal sector businesses. The report claimed that SEDCO sourced and disbursed funding for the informal sector businesses. Besides the funds that SEDCO directly disbursed to informal sector businesses, it also worked with other private sector financial service providers such as the Agricultural Development Bank, the Infrastructural Development Bank of Zimbabwe to provide funding to the informal sector businesses (GoZ report, 2015). The financing that SEDCO provided to the informal sector businesses was meant to cover acquisition of tools and equipment, renovations of business premises, boosting stock and meeting some operational costs (GoZ report, 2015).

According to the GoZ report (2015) the Act of parliament [Chapter 24:12] empowered the Ministry of Small and Medium Enterprises to set up Small Business Advisory Council (SBAC) that advised government, local authorities and Small and Medium Enterprises Development Corporation (SMEDCO) and other statutory bodies on issues relating to the informal sector businesses.

The report further claimed that the Act of parliament [Chapter 24:12] of 2011 opened space for informal sector businesses to benefit from government tendering and contracting processes. The Act was also said to have supported the establishment of an advisory board that worked closely with the informal sector to establish their needs and advise government and local authorities for appropriate support (GoZ report, 2015). The GoZ also developed a National Youth Policy (NYP) in 2000 (GoZ, report, 2000). The vision of the policy focused on empowerment of young women

and men to realise their full potential both as individuals and as members of youth organisations since this was key to the development of Zimbabwe.

The NYP sought to achieve the following goals among others; to contribute towards the participatory eradication of poverty and all forms of social and economic exclusion of the youth since poverty was one of the most formidable enemies of choice; and to develop a coordinated response and participation by all stakeholders including government, non-government and private organizations for the development of the young women and men of the country (GoZ report, 2000).

The NYP sought to achieve the following objectives among many others; (1) systematically integrate youth issues into all policies, plans, programmes and strategies at all levels and within all sectors and institutions of government, NGOs and the private sector; (2) make available reliable and up-to-date information on the youth development situation in the country in order to inform policy making and programme design, implementation, monitoring and evaluation at all levels and in all sectors; (3) provide opportunities for youth employment and initiatives; (4) promote the value and development of vocational and skills training for the youth and reduce the incidence of teenage and unplanned pregnancies (GoZ report, 2000).

The GoZ report (2000) acknowledged that, the youth population aged 10 to 30 constituted about 43% of the total Zimbabwe population. The GoZ report (2000) further claimed that female youth constituted more than 45% of the married female population and more than 94% of the never married female population. It was clear from these statistics that youth constituted a significant population of Zimbabwe hence the interest to focus on youth in this study.

The GoZ policies had common areas of focus with similar policies in other parts of the world. The SME policies in Latin America, South Africa and Zimbabwe considered the informal sector as a critical vehicle for employment creation (GoZ report, 2015, GoZ report, 2000, ILO report, 2017, and OECD report, 2008). The SME policies in Latin America, Asia and Zimbabwe identified financial inclusion and skills development as critical for the success of the informal sector.

To complement the government of Zimbabwe efforts in supporting the informal sector businesses, other development partners such as Non-governmental organisations like CARE International, Caritas, and Rural Unity for Development among many others supported youth in the informal sector businesses in Masvingo Province.

Some private sector financial institutions such as CBZ Bank, VIRC Rural and Social Microfinance, MicroKing and many others also provided both training and financial services to deserving youth and women.

Despite all the support provided by government of Zimbabwe, and some development partners including private sector, the growth of the informal sector businesses remained subdued in Zimbabwe. FinScope survey report (2012), the first comprehensive survey on the Zimbabwe informal sector produced empirical evidence on limited growth of businesses in the informal sector. The report claimed that 71 percent of individual entrepreneurs had no employees, 24 percent of micro businesses only had between 1 and 5 employees, and only 4 percent of small businesses employed between 6 and 40 employees and lastly 1 percent of the medium businesses employed between 40 and 75 employees. The big question remained as to why these informal sector businesses were not growing?

The current issues on the informal sector included the following among many others; World Bank report (2015) asserted that poverty remained a prevalent problem especially in Africa hence its alleviation and eventual eradication now occupied a central position on the development agenda of many developing countries and Zimbabwe was not an exception. UN report (2007) affirmed that the informal sector was acknowledged as a critical vehicle for employment creation, economic growth and poverty alleviation. While 74 percent of the developed countries population lived in urban areas, 44 percent of the developing countries lived in rural areas (World Bank report, 2015). The AfDB report, (2012) claimed that only 36 percent of Africa's populations lived in urban areas. This meant the majority of people in Africa, 64 percent lived in rural areas. The researcher observed that most research on the informal sector businesses had targeted urban areas than rural areas creating significant knowledge gap on rural informal sector businesses. World Bank report (2015) claimed that while world migratory trends elsewhere showed movement of people from rural to urban areas, the exact opposite was happening in Zimbabwe. Statistics from the Zimbabwe Statistical Agency (ZimStat) report (2012) cited in the World Bank report (2015) revealed that the population in rural areas had increased two percent between 2002 and 2012 to 68 percent. The above factors motivated interest in targeting rural areas for this study.

In addition to the above factors, Uzhenyu (2015) asserted that there was no growth of the informal sector as operations were merely intended for mere survival without intending to

expand operations. The ZimStat Labour force Survey report (2011) corroborated this view through supporting statistics presented in table 1 below.

Table 1: Income received per month by Zimbabwe informal sector businesses in 2011

Month	Income level (US\$)	Informal sector (%)
1	100	52.5
2	101 – 200	27.8
3	201 – 300	13.1
4	301 – 400	2.8
5	401 – 500	1.3
6	501 – 1000	1.3
7	1001 – 3000	0.6
8	Above 3000	0.2

Source: ZimStat Labour Office (2011)

It was clear from the statistics presented in table 1 above that the informal sector in Zimbabwe was not growing in terms of value of income received per month. The big question was what was constraining the informal sector from growing in order to meet the aspirations of leaders, researchers and other development agencies of using it to drive employment creation, economic growth and poverty alleviation?

My observations from the following reports the UN report, (2011); ILO report (2013a); Murray, Woolard, McEwen and Koep, (2010) and the AfDB report (2012) revealed that the following remained as silent issues in most research on informal sector businesses; (a) there was limited research on rural informal sector businesses, (b) there was perception that the informal sector

was for the very poor and marginalised members of society, (c) there was no qualification of knowledge and skills required for successful participation in the informal sector, (d) there was limited focus on other stakeholders that could support informal sector business other than government and financiers, (e) there was no focus on profitability of informal sector businesses (f) how the knowledge and skills being used in the businesses had been acquired and their adequacy in supporting business growth (g) what motivated the business people to enter into their respective businesses, that is, whether it was their own initiative/business idea or they inherited the businesses or just copied another person.

The following had been noted as general or common factors affecting informal sector businesses development and growth; lack of access to finance, lack of skills, and lack of formalisation among many others (ILO report, 1997, ILO report, 1999, ILO report, 2016, World Bank report, 2015 and UN report, 2007). However while the GoZ recognised the micro, small and medium enterprises (MSMEs) as an important contributor to job creation, poverty alleviation and development, it had acknowledged that lack of accurate and reliable information about the sector and the challenges it faced obstructed the development of targeted and evidence based strategies to promote SME growth (FinScope survey report, 2012). The European Union Policy Brief report (2015) corroborated this view by declaring that measuring the informal economy was an elusive quest, as the main purpose of those who worked in the informal sector was to “fly under the radar” of public authorities. This therefore created a compelling need to carry out research on the sector in order to address the information gaps and contribute towards a more structured and focused support to the sector.

1.3 STATEMENT OF THE PROBLEM

Despite all the efforts and support by the stakeholders highlighted above, there was still limited growth in youth informal sector businesses in Zaka District of Masvingo Province.

1.4 RESEARCH QUESTIONS

The following were the research questions for the study;

1. What are the factors contributing to limited growth of youth informal sector businesses in Zaka District?
2. How has limited growth of youth informal sector business impacted on the Zaka community?
3. What support do youth informal sector businesses get from stakeholders?

4. How effective is the support provided by the stakeholders?
5. What are the possible solutions and recommendations for promoting growth of youth informal sector businesses in Zaka District?

1.5 SIGNIFICANCE OF THE STUDY

1.5.1 Researcher

The research benefited me as a researcher in the sense that it led to my acquisition of the Master of Adult Education Degree qualification. The study also helped me to acquire research knowledge and skills and lastly the research helped me to become knowledgeable about youth informal sector businesses in particular in addition to having general appreciation about the informal sector businesses. This research therefore enhanced my understanding of the factors contributing to limited growth of youth informal sector businesses, the impacts of limited growth in youth informal sector businesses and possible solutions to the problems of limited growth in youth informal sector businesses in Zaka District.

1.5.2 Other researchers

The research benefited other researchers as well as they got to appreciate gaps that still existed and needed further research in the rural informal sector businesses as well as shortcomings on researches that were conducted in the past.

1.5.3 Non-governmental organisations (NGOs)

The majority of NGOs in development work were striving to reduce poverty through encouraging communities to engage in informal sector businesses. The NGOs benefited from this study by improving their project designs so that they became more responsive to the specific needs of youth informal sector businesses. The NGOs also benefited by tailor-making their education and training programmes to be responsive to the specific needs of the informal sector business owners. The NGOs were able to mobilise financial and other resources to support directly the informal sector businesses as well as to support government and the private sector to address their own gaps in the support they provided to the informal sector businesses.

1.5.4 Youth Informal Sector Business Owners

The youth informal sector business owners appreciated the factors that contributed to limited growth of their businesses as well as the gaps in the support that was provided by government, private sector and other development partners. The entrepreneurs were also motivated to look for ways of addressing these gaps as well as demanded for appropriate products and services that

improved the performance of their businesses. In other words the business owners were able to hold their duty bearers accountable for the type and appropriateness of products and services that they provided.

1.5.5 Government

The GoZ through the Ministries of Youth Indigenisation and Economic Empowerment, Women Affairs, Gender and Community Development, Small and Medium Enterprises Development and Agriculture Mechanisation and Irrigation Development Youth Desk benefited from this study by using the findings and recommendations to develop and re-align policies to be more responsive to issues affecting youth informal sector business owners. The government also used the results of the study to mobilise appropriate resources both financial and material for supporting youth informal sector businesses. Government used the results of the study to improve coordination of the various stakeholders that supported youth informal sector businesses.

1.5.6 Rural District Council (RDC)

The Zaka RDC benefited from the study by getting to understand the performance of the informal sector in their area as well as appreciating the roles they were expected to play by other stakeholders in order to support youth informal sector businesses. The RDC was motivated to want to understand what kind of support other stakeholders in the District were providing to the youth businesses and how the RDC could coordinate that.

1.5.7 Private Sector Financial Service Providers

The private sector benefited from the study by using research findings to develop policies and re-align existing policies, processes and procedures to respond to the needs of the youth informal sector businesses. The private sector was also motivated to lobby with government to create an enabling environment to enable it to support the youth informal sector business.

1.6 ASSUMPTIONS

The following assumptions were made for the study; it was assumed that youth informal sector business owners would be available and willing to cooperate during the research period and that they would find the questions resonating with the challenges they faced in their businesses. It was also assumed that the political environment remained conducive for conducting the study in Zaka District and that the questions that were asked were not interpreted as having political motivations. It was also assumed that the researcher would be able to mobilise adequate resources to carry out the study.

1.7 LIMITATIONS TO THE STUDY

The researcher encountered the following limitations during the study.

1.7.1 Time constraints: Research was a very demanding exercise in terms of time for data collection, processing, data sorting, analysis and presentation. Some key informants were not available at the time of data collection and hence required separate visits to interview them. This generated a lot of pressure in terms of time. The researcher addressed these challenges by making firm appointments with key informants at times that were convenient to them.

1.7.2 Financial limitations: The research was very demanding in terms of financial resources for travelling, lodging, meals, printing and binding of the research instruments, letters to stakeholders and the report. The researcher addressed this problem by using the available financial resources in a very cost effective way to ensure that maximum value was attained in accomplishing the assignment.

1.7.3 Validity: Zaka District received a lot of donor support for a long time hence some youth tried to falsify information with the hope that they would get hand-out support for their businesses. The researcher probed and triangulated the data from the youth and made sure valid data was collected.

1.7.4 Methodology: The statistics of informal sector businesses at district level in the whole of Zimbabwe were not available. Some informal sector businesses may have been left out because of their limited visibility or prominence in the district. The researcher therefore used some mixed methods involving random and purposive sampling approaches.

1.7.5 Generalisation of the findings: the findings from this study could not be generalised to youth informal sector businesses outside Zaka District because the findings were informed by Zaka context specific issues.

1.8 DELIMITATIONS OF THE STUDY

This study took place in Zaka District during the period September to October, 2017. Zaka is a district in Masvingo Province, Zimbabwe and is located 86 km southeast from Masvingo in the Ndanga communal land and share boundaries with Bikita District in the East and Chiredzi in the South. Zaka District has thirty four (34) administrative wards. The study targeted nine of the thirty-four wards

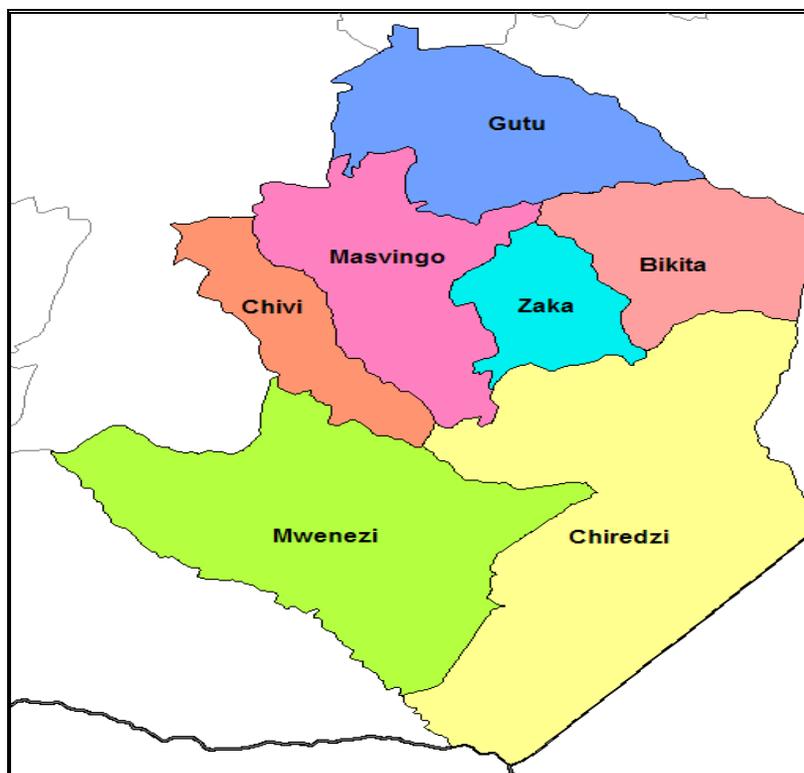


Figure 1: Location of Zaka District in Masvingo Province

Source: United Nations Office for the Coordination of Humanitarian Affairs (OCHA) (2017)

1.9 DEFINITION OF KEY TERMS

Informal sector refers to the production and employment that takes place in unincorporated small or unregistered enterprises (ILO, report, 2003).

While originally the term informal sector referred to self-employed small enterprises like street vending, sewing, artisanry and small farming, it now also includes wage-earning jobs like crop-harvesting, cleaning and any other unprotected occupation, (ILO, 2016)

The government of Zimbabwe definition of informal sector was adopted for this study which reads “informal sector businesses are business enterprises that are not formalised through the legal structures such as registration in terms of company Act or partnership agreements. They also include cooperatives registered in terms of Cooperative Society Act and registered companies with employment levels ranging from 30 to 70 employees (Government of Zimbabwe, 2002).

The Government of Zimbabwe (2015) defines a Micro, Small and Medium Enterprise as a legal business entity defined by the following variables; autonomy, not subsidiary branch or associate

of a large business organisation, number of permanent workers, capitalization excluding fixed assets, turnover, economic sector and registration and, or licensing. It is acknowledged however that most MSMEs start their business operations without licenses and they gradually obtain licenses and get into the mainstream economy.

The Government of India, (2006) defines the Micro, Small and Medium Enterprises based (i) on the investment in plant and machinery for those engaged in manufacturing or production, processing or preservation of goods and (ii) on the investment in equipment for enterprises engaged in providing or rendering of Services.

In other words Micro, Small and Medium Enterprises are businesses found in both the formal and informal sector and are distinguished by formalisation status, number of employees, nature and size of equipment that is used.

The concept of 'Youth' has many connotations to different people and organizations. Definitions range from those that are purely of a legal nature to those that are of a functional one. In all countries, the terms "adolescent," "teenager," "youth" all refer to young people undergoing physical, mental and cultural transition from childhood to adulthood. The UN (2005) for statistical purposes defines 'youth', as those persons between the ages of 15 and 24 years, without prejudice to other definitions by Member States. Oxfam (2003) says youth is best understood as a period of transition from the dependence of childhood to adulthood's independence. That's why, as a category, youth is more fluid than other fixed age-groups. Oxfam (2003) further says age is the easiest way to define this group, particularly in relation to education and employment, because 'youth' often refer to a person between the ages of leaving compulsory education, and finding their first job.

The GoZ (2000) define youth as those 10-35 year olds irrespective of their gender, race, colour, religion, political affiliation, and marital status, physical or mental disability. For the purposes of this study, youth will refer to the age group from 18 to 35 years

According to Nuber (2016) business growth is the process of improving some measure of an enterprise's success either by boosting the top line or revenue of the business with greater product sales or service income, or by increasing the bottom line or profitability of the operation by minimizing costs.

For the purpose of this study growth refers to the informal sector businesses ability to generate profit, create employment, increase value of business stock, increase diversity of business

products and services and increase in number of business operating outlets. Cannon (2011) defines GDP as currency value of all final goods and services produced within a country's borders. The total value of goods and services produced within the borders of a country, regardless of who owns the assets or the nationality of the labour used in producing that output.

1.10 SUMMARY

This chapter looked at the following aspects; the background to the study, statement of the problem, research questions, significance of the study, assumptions, limitations to the study, and delimitations of the study as well as definitions of key terms. The researcher clearly articulated the background to the study based on the contextual setting. As asserted by William (2006) that the research problem is a general statement of an issue meriting research, the researcher came up with a clear statement of the problem that deserved research. The context and nature of the study informed the identification of an appropriate form of investigation for the study. The significance of the study was well thought out and presented. Appropriate research questions were designed to provide answers to the broad research questions. Fundamental assumptions as well as limitations to the study were presented. Delimitations of the study were also presented to guide the study. The chapter was wrapped up with definitions of key terms.

The next chapter focuses on the following aspects; identification of relevant literature, contextualisation of the literature, identification, structuring and logical sequencing of topics and sub-topics, discursive skills and concluded with a summary of key aspects contained in the chapter.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.0 INTRODUCTION

Bhebhe (2015) defines literature review as a critical and evaluative account of what would have been published by other researchers on a chosen research topic. In support of Bhebhe's view, the University of Wisconsin Writing Center (2014:01) affirmed that a literature review is a "critical analysis of a segment of a published body of knowledge through summary, classification, and comparison of prior research studies, reviews of literature, and theoretical articles" Bagele and Preece (2005) weighed in by affirming that literature review is a summary of what has been already written or said about a chosen research topic.

The purpose of a literature review is to summarise, synthesise and analyse the arguments of others (Bhebhe, 2015). A literature review is also meant to provide a description and analysis of the existing knowledge and gaps in relation to the chosen area of research (Bhebhe, 2015). Bhebhe (2015) further posits that a literature review can also reveal similarities and differences, consistencies and inconsistencies as well as controversies in previous research. Drawing from the above views, this chapter focused on the review of related literature at international, regional and local levels and attempted to analyse and synthesise knowledge and gaps that existed on the research topic. The literature review also identified areas of convergence and divergence with the findings from this study. The chapter also contextualised the literature to the youth informal sector businesses in Zaka District and concluded with a summary of the key issues that were highlighted in the chapter.

2.1 LITERATURE REVIEW AND ITS IMPLICATIONS TO THE STUDY

In this study the researcher critically reviewed the researches that were conducted by other researchers on youth employment and informal sector growth issues with a view to getting more insights into what other researchers found on the topic, what gaps existed including the pitfalls that other researchers encountered.

The researcher identified literature at international, regional and local levels.

2.1.1 International trends

The Manpower Group Research Center (MPGRC) report (2011) conducted a survey on youth unemployment challenges and solutions. The survey looked at the youth employment challenges from the talent-centric perspective of the Human Age. The report revealed that youth had challenges in the labour market due to apparent and remediable shortfalls in potential aptitude

that was valued by employers. The European Union report (2015) supported this point of view by claiming that these were lack of work-relevant skills, lack of information and connections for acquiring appropriate skills, lack of experience and credentials that could get them started on an upward path, and limited opportunities for entry-level work that was career oriented. The MPGRC report (2011) survey used a talent-focused viewpoint that presented a framework and a justification for business investment and action, to help create inventive, effective, and sustainable solutions to the challenge of youth un- and under-employment.

The MPGRC report (2011 p. 5) claimed that "...high rates of youth unemployment represented both widespread personal misfortune for individuals and a lost opportunity for critical national and global economic development". The report further revealed that unemployment in youth had lifelong effects. The effects were that affected youth started out with weaker career credentials and reflected inadequate confidence and elasticity in dealing with labour market prospects and obstacles over the course of their working lives.

The UN World Youth (UNWY) report (2012) also conducted a survey on youth unemployment globally. The UNWY report (2012) claimed that from 1998 to 2008, a period of 10 years, world youth unemployment increased by 0.2 percent, or about 100,000 persons per year; but from 2008 to 2009 it increased by 5.3%, or 4.5 million persons, in a single year. UNWY report (2012) further claim that by the end of 2010, an estimated 75.8 million young people were unemployed. The survey exposed that youth faced specific challenges in getting employment because of limited experience and skills.

Joerres (2011) conducted research on technological transformations and how they had impacted on youth. The research put talent at the centre of analysis and this offered new perspectives on one of the world's most pervasive economic and social challenges facing many young people. The survey publicised that in nearly all countries and regions youth were having difficulty entering the workforce and establishing themselves in viable careers. The results exposed that while technological transformations had made many previously scarce resources abundant, the key limitations on youth economic and business development was inadequate skills, knowledge, and talent. Joerres (2011) exposed that youth economic success and failure was progressively influenced by the strategic attainment and management, of economically-relevant skills.

The ILO report (2011) conducted a survey on global employment trends for youth. The survey revealed that the global youth unemployment rate rose from 11.8 to 12.7 percent between 2008

and 2009. This was the largest increase recorded on one year in the history of youth unemployment. The ILO report (2011) publicised that during the same period the young people global labour force participation rate continued to drop from 53.8 to 50.1 percent between 1998 and 2008, it further dropped to 48.8 percent by 2011. The challenge of youth unemployment is principally extreme in the developed world. According to the Economist, September 10 (2011) in Spain, (51.4%) constituting the majority of youth were unemployed by the third quarter of 2011, and Greece had (46.6%) unemployed youth. In Portugal the unemployment rate of the youth was 30.7%, and in the UK it was 22%.

The ILO (2011) revealed that youth unemployment in the developing world represented lost potential for national economic transformation, and high numbers of youth that were frustrated economically could contribute to social instability.

The ILO (2011) further revealed that developing regions with markedly high youth unemployment rates included North Africa (26.6%), the Middle East (24.0%), and Southeast Europe/Former CIS states (22.6%).

The four surveys above by different organisations focused on youth unemployment as a thematic area. The four studies clearly identified limited knowledge, skills and talent as major contributors to high youth unemployment. However the four studies did not investigate why the youth did not have the required knowledge, skills and talent. This was a gap that this research explored in the context of Zaka District.

Babson College (2009) conducted a survey on stimulating small business growth in the United States of America. Data was collected through 10,000 small businesses measurement and evaluative system established by the Goldman Sachs Small Businesses. Babson College (2009) found that business owners change in attitudes and business practice influenced increase in their incomes and creation of new jobs. This was made possible through practical, growth-oriented; peer-to-peer driven capacity building that had a classroom experience, linked together with business support services.

The U.S. Small Business Administration and the U.S. Bureau of Labour Statistics (2013) conducted survey on small businesses job creation capacity. The results from the survey revealed that over the last two decades, small businesses had created two out of every three net new jobs. This was evidence that small businesses in the informal sector had potential to create jobs.

Chen (2011) conducted a study on the informal sector. Chen's results reflected that there was renewed interest in the informal economy worldwide as it had grown worldwide. Horn (2009) cited in Chen (2011) further claimed that the interest in the informal sector was motivated by the fact that informal employment had expanded significantly during the recent great recession. To reveal the importance of informal sector business in employment creation, Chen (2011) distinguished informal sector employment into two broad categories which were self-employment and wage employment. This dimension of looking at informal sector employment enhanced data analysis in this study.

Vanek et al. (2012) also conducted a study on global informal sector employment. Vanek et al. (2012) corroborated Horn's view by publicising that informal employment was more than half of non-agricultural employment in most developed regions and as high as 82 per cent of non-agricultural employment in South Asia in recent years.

In support of Vanek et al., the Islamic Development Bank (2012) publicised that if data on informal employment in agriculture was included in the non-agricultural employment estimates statistics, the proportion of informal employment in total employment would be even higher. Vanek et al. (2012) therefore implied that there was limited research on informal sector businesses in rural areas. This justified the relevance of this study which was targeting informal sector businesses in rural Zaka District.

2.1.2. Regional trends

Hedegaard (2012) conducted a literature review of recent years' trends and perspectives of informal economy in Sub-Saharan Africa. The study reviewed a wide variety of literature from academia, development practitioners, non-governmental organizations and international organizations. The findings emphatically revealed that the informal phenomenon was a permanent feature of many economies in the region. This view point was supported by the following statistics which reflected continuous growth of the sector in the region from more than 60 per cent in the 1970s and mid- 1980s, to more than 70 per cent at the end of the 1980s beginning of the 1990s and more than 80 per cent at the end of the 1990s.

Hedegaard (2012)'s findings also revealed that the reasons behind the increased informal sector growth were many and varied in the literature and included the following; increased urbanization, inability of the formal job markets to absorb the high number of migrants,

increasing poverty, the globalization of the economy and the unequal policies from structural adjustment programmes.

Chen (2011) conducted research that provided an overview of the definitional, theoretical, and policy debates on the informal economy including statistical profiles of informal employment. Chen (2011) brought up interesting reflections on how structural adjustment economic policies that were promoted by the World Bank and the International Monetary Fund (IMF) in the majority of Sub-Saharan African countries since the early 1980s caused among other things increased inequalities, high risk of unemployment due to liberalization reforms, insecurity of domestic food security and environmental exposure leading to the proliferation of the informal sector (Carr et al. 2011, Chen 2003, 2005 and 2006, Lindell 2010 and 2012,).

Chen (2011) exposed that structural adjustment programmes reinforced confidence in the informal economy. Liberalisation initiatives reduced prices and therefore profits on commodities due to greater competition, which resulted in driving out many small-scale workers.

Carr and Chen (2001) demonstrated how the informal economy tended to expand when countries had implemented economic structural adjustments.

Contrary to long held views that informal sector participation was only motivated by poverty and government failures or private sector inability to create adequate employment, recent studies revealed that informal sector participation was also influenced by independent choice, or volunteering by some participants (Lindell 2010a, Lindell et al., 2010b, Simon, 2012, Grimm et al., 2012).

Simon (2012) the RUC-graduate, in his thesis “The Juakali Connection - Young Professionals Straddling Nairobi’s Informal Networks”, revealed that 37% of those who responded as formally employed, were also running informal businesses on the side. Simon concluded that most youth were in self-employment in the informal sector by choice, and a lot of them left their formal job as they could do better in the informal sector.

Chen (2011) concluded that there was no single reason behind people choosing the informal pathway. Therefore, there was no need of classifying informal workers in a united class position, but as numerous groups of individuals, socially constructed in the dynamic fields of power. Chen (2011) further revealed that there was increased recognition of the importance of the informal sector in the global economy. Chen (2011) further found out that the thinking of informal activities as impediments to economic growth appeared to have reversed.

Chen et al. (2006) brought in a gender lenses to the discussion by revealing that 84 per cent of women were informal non-agricultural workers as compared to 63 per cent of men in Sub-Saharan Africa. Chen et al. (2006) further affirmed that few women were employers, who hired others, but more likely own-account workers, domestic workers, industrial outworkers and unpaid contributors in family enterprises. The gender lenses influenced data analysis in this research.

The AfDB (2013) conducted a study on recognizing Africa's Informal Sector. The findings from the study revealed that nine in 10 rural and urban workers had informal jobs in Africa and most employees were women and youth. The AfDB (2013) claimed that the importance of the informal sector in most African economies stemmed from the opportunities it offered to the most vulnerable populations such as the poorest, women and youth. The AfDB (2013) however bemoaned that unemployment remained high among youth and little attention had been paid to the role of informal sector in fostering growth and job creation.

The AfDB (2013) publicized that middle-income countries had smaller informal sectors but higher unemployment rates than the poorest countries. This implied that the informal sector had potential to create employment and reduce unemployment as well as underemployment.

The AfDB (2013) also exposed that the informal sector did not seem to be on the development agenda of African countries or their multilateral development partners.

The AfDB (2013) lamented that authorities' or policy-makers in Africa were not recognizing the important role informal sector companies played in the economy. It revealed that policy makers associated the informal economy with criminal endeavours or tax evasion and that this was not a good way to formalize the sector in Africa.

The AfDB (2013) noted that effective regulatory framework, good governance, better government services, improved business environment, and improved access to financing, technology and infrastructure was essential in the process of formalising the informal sector.

2.1.3 South Africa

Lindile and Ndabeni (2013), PhD student at research fellow, Institute for Economic Research on Innovation (IERI), Tshwane University of Technology, South Africa conducted research on the informal sector in South Africa. Lindile and Ndabeni (2013) revealed that neither the public sector nor the private sector was able to provide enough jobs for the expanding labour force in

South Africa. They further declared that the informal sector was increasingly recognised as an alternative option to the growing unemployment, particularly among the youth and the poor.

Lindile and Ndabeni (2013) publicised that efforts to improve the performance of the informal sector needed to be seen in light of its potential contribution to increase the overall performance of the economy at national, provincial and local levels.

Lindile and Ndabeni (2013) in unison with the AfDB (2013) highlighted the need for South African authorities to develop new thinking about informal sector and its contribution to local economic development. That is, the South African authorities needed to recognise the importance of the informal economy in fostering economic development.

Lindile and Ndabeni (2013) corroborated AfDB's revelation that authorities needed new thinking that encouraged local municipalities to view informal sector as a key service delivery function that promoted the informal sector. Lindile and Ndabeni (2013), called on the municipalities in South Africa to balance their regulatory function of the informal sector with the need to support livelihoods and employment that reflected the developmental agenda of the state.

2.1.4. Zimbabwe

The Zimbabwe Economic Policy Analysis and Research Unit (ZEPARU) and Bankers Association of Zimbabwe (BAZ) (2014) conducted a study on the informal sector in Zimbabwe which targeted 144 informal sector players. While this study did not focus specifically on youth it publicised a couple of interesting findings. The study revealed that the Zimbabwean economy had significantly shifted from formal to informal in the last decade. The study confirmed that a lot of financial resources were circulating in the informal sector than in the formal financial sector. The study also revealed that the formal financial sector in Zimbabwe which consisted largely of banks and microfinance institutions had developed interest in working with the informal sector. The ZEPARU and BAZ study (2014) exposed that most of the graduates from the education system who were desperate for jobs found themselves engaged in the informal sector jobs. While the ZEPARU and BAZ (2014) study focused on urban areas only it provided some insights into some aspects that were explored further by this study in the rural areas.

Chidoko, et al., (2011) conducted research on the informal sector in Zimbabwe. Chidoko revealed that Zimbabwe's informal sector was fast growing and creating employment for huge numbers of graduates that Zimbabwean colleges and universities were churning out every year.

Chidoko (2011) further claimed that the Zimbabwean government was playing its part in supporting the informal sector through the activities of the Ministry of Small and Medium Enterprises. Chidoko et al. lamented limited life span of informal sector businesses in Zimbabwe as their survival or continuity was tied to the interest of the owner.

The majority of informal sector studies that were conducted in Zimbabwe focussed on the urban areas; Dhemba (1999), Chidoko (2011) among many others. This motivated the researcher to focus on the informal sector in the rural areas and hence justified the need for this study.

2.2 CONTEXTUALISATION OF THE LITERATURE

There were seven distinct findings from the literature review. These were;

2.2.1 Urban versus rural focus

A significant number of studies that were conducted on the informal sector businesses focused on urban areas (Dhemba, 1999, Chidoko, 2011, Chingwenya, 2013, ZEPARU and BAZ, 2014, Lindile and Ndabeni, 2013). This justified the relevance of this study as it was focusing on rural informal sector businesses. There were gaps in knowledge on the rural informal sector businesses in Zaka District.

2.2.2 High youth unemployment

There was convergence among most of the studies that youth unemployment was high and constituted a global phenomenon (AfDB report, 2013, MPGRC report, 2011, UN report, 2012, Joerres, 2011, ILO report, 2011)

2.2.3 Rapid growth of informal sector

There was convergence that the informal sector was rapidly growing (Chen, 2012, Hedegaard, 2012, Horn, 2009, Vanek et al., 2012). This also justified the relevance of this study as it sought to establish unemployment related issues within the youth informal sector businesses in Zaka.

2.2.4 Employment creation

There was also convergence on the aspect that the informal sector was contributing to significant employment creation (AfDB report, 2013, UNWPP report, 2010, UN report, 2004, Vanek et al., 2012, Horn, 2009, Chen, 2012, The US Small Business Administration and Bureau of Labour Statistics, 2013). This justified the importance of this study as it sought to address knowledge gaps in terms of understanding the levels of employment creation among the youth informal sector businesses in Zaka.

2.2.5 Contribution of structural adjustment programmes

The structural adjustment programmes significantly contributed to the proliferation of the informal sector in Sub-Saharan Africa (Carr et al., 2011, Chen 2003, 2005 and 2006, Lindell, 2010 and 2012). While this study was not focusing on understanding the causes of informal sector business, it was good to reconnect with that historical perspective since Zimbabwe went through structural adjustment programmes whose effects were still being felt to day in a big way.

2.2.6 Motivation for joining informal sector

It was clarified from the literature review that people joined the informal sector for varied reasons which broadly were either by choice or circumstances beyond the participants control (Hedegaard, 2012, Chen, 2012, Lindell, 2010a, Lindell et al., 2010b, , Grimm et al., 2012). This made this study relevant in the sense that during interaction with respondents their decisions to join the informal sector were influenced in one way or the other by the factors that were established by other researchers.

2.2.7 Limited support to informal sector businesses

It was also established that there was limited support to the informal sector by the authorities (AfDB, 2013, Chen, 2012, Joerres, 2011). This justified the relevance of this study as it also sought to understand the kind of support services that the youth informal sector businesses in Zaka were receiving. The literature review was very instrumental in informing the focus of this study as reflected by the following research gaps that were established during the literature review process.

2.2.8 Knowledge gap

Focus of most of the available studies was on the informal sector in urban areas. This created a significant knowledge gap on informal sector businesses in the rural areas. There was knowledge gap on the types of informal sector businesses run by youth in the rural areas. There was also knowledge gap on the growth of the informal sector businesses in the rural areas as available studies focussed on the informal sector businesses in urban areas. This reflected significant knowledge gap in terms of understanding whether informal sector businesses in rural areas were also growing or not and whether that growth was understood in the same context as was for urban areas. There was knowledge gap in terms of rural informal sector employment status, capacity or potential.

There was also knowledge gap on the kind of stakeholders that supported the youth informal sector business in rural areas, the nature of the support that they provided and whether the support was adequate and relevant to meet the expected growth of the informal sector businesses. This study focused on addressing some of these knowledge gaps and contributed to the reduction in the knowledge gaps on these aspects.

2.3 STRUCTURING AND LOGICAL SEQUENCING OF HEADINGS AND SUB-HEADINGS

Logical presentation of issues was a fundamental requirement in any research. To ensure observance of this requirement, during literature review, the researcher identified literature at international, regional and Zimbabwe levels and clearly labelled these using appropriate headings. The researcher also identified some research gaps and provided appropriate sub-topics to highlight this. The research findings that were identified from other researchers' work were grouped by thematic areas. The thematic areas were identified by some sub-topics which made it much easier for any reader to navigate through the report. This way of structuring the report ensured that it was flowing in a logical and coherent way which made it easier for readers to follow and understand the issues in the report.

2.4 DISCURSIVE SKILLS

Collins English Dictionary (2012) defines discursive skills as proceeding by reasoning or argument rather than intuition or knowledge. Collins English Dictionary (2012) further says discursive skills refer to communication of thought by words, talk, conversation, earnest and intelligent discourse or a formal discussion of a subject in speech or writing, such as a dissertation, treatise or sermon etc.

Harrie and Gillett (1994) say discursive skills refer to the grasp of the use of a word or concept and are seen as the increasingly skilled use of social practices rather than the inner cognitive skills. Harrie and Gillett (1994) claim that words do not have independent, objective meaning outside the social and relational context in which they are used. Harrie and Gillett (1994) assert that people live in two worlds; the physical world and the symbolic world (world of symbols). The world of symbols is organised by the norms and conventions of correct symbol use and it comes into being through intentional action. The relationship of a person to both these worlds can be understood through the idea of skilful action using complimentary manual and discursive skills. To operate in the world of symbols we need to be adept at using discursive skills. True to

Harrie and Gillett's assertions, the researcher used a lot of discursive skills to get better understanding of the symbols that were used by the youth informal sector businesses. For example youth used different symbols to denote the different currencies they were using in their businesses. Also youth used different symbol codes to refer to some operations within their businesses. For example the word 'ngoda' was used to refer to the United States Dollar while the word paper was used to refer to the bond note and the word coin was used to refer to any bond coin irrespective of the value, that is, twenty-five cents, fifty cents or dollar. There were many other symbols that both youth and stakeholders used to refer to some aspects which required the researcher to deploy discursive skills in respective social contexts and get the true meanings of those symbols.

2.5 SUMMARY

As affirmed by the University of Wisconsin Writing Center (2014) that a literature review is a critical analysis of a segment of a published body of knowledge through summary, classification, and comparison of prior research studies, reviews of literature, and theoretical articles, the researcher identified literature for review at international, regional and local levels. The literature was summarised, synthesised, analysed and contextualised to the chosen area of research. A summary of findings from other researchers was drawn as part of establishing existing knowledge and gaps including similarities and differences, consistencies and inconsistencies in previous researches. Attention was also paid to structuring and logical presentation of information which was critical in research. Discursive skills were deployed to appreciate meanings from symbols and words that had multiple meanings. In light of the above this chapter focused on the review of related literature, contextualisation of the literature, summarisation of findings from other researchers including existing knowledge and gaps, structuring and logical presentation of issues and use of discursive skills to secure appropriate meanings of words and symbols.

The next chapter focuses on the following aspects; research design, population and sample, research instruments, data collection procedures, data management, data analysis and summary of the chapter.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 INTRODUCTION

According to Polit (2004:233), methodology refers to “ways of obtaining, organising and analysing data.” Methodology in research can be considered to be the “theory of correct scientific decisions” (Karfman as cited in Mouton, 2014:16). According to Burns and Grove (2009:488), “...methodology includes the design, setting, sample, methodological limitations, and the data collection and analysis techniques in a study.” Henning, van Resburg and Smit, (2004) say methodology is a coherent group of methods that complement one another and that have the ability to fit and deliver data and findings that will reflect the research question and suit the researcher purpose. In agreement with Karfman and Polit (2004) assert that methodology decisions depend on the nature of the research question. Clark (2005) asserts that research methodology ensures that research is structured in an orderly and comprehensive fashion. Jackson (2009) further claims that research methodology ensures that all rigorous steps for the research process are followed and avoids unnecessary mistakes that may compromise the attainment of the research goals. In other words research methodology increases the probability of success in research. In light of this critical function of methodology in research, this chapter focused on the research design, population and sample, sampling technique, research instruments, data collection procedures, data management, data analysis and summary of the chapter.

3.1 RESEARCH DESIGN

Trochim (2006:83) defines research design as the structure of research “...it is the ‘glue’ that holds all of the elements in a research project together.” Yin (2009: 29), corroborates this view by saying “...research design refers to the structure of an enquiry.” Malhatra (2001) weighed in by defining a research design as a framework for conducting research project and Hale (2011) in support says a research design includes how data will be collected, what instrument would be used, how the instrument would be used as well as the intended means for analysing the collected data. In other words a research design is a step by step plan in conducting a study.

This investigation was conducted using a qualitative case study design.

Simons (2009) defined case study as an in-depth exploration from multiple perspectives of the complexity and uniqueness of a particular project, policy, institution, program or system in a ‘real life’ (ibid., p. 21). Shuttleworth (2008) in support of Simons definition described a case

study design as an in depth study of a particular situation rather than a sweeping statistical survey.

The qualitative Case Study design was used to investigate the factors that contributed to limited growth of youth informal sector business in Zaka District. The research design was chosen because it allowed the researcher to study the phenomenon of youth informal sector businesses in a rural context. The qualitative case study design helped the researcher to analyse qualitatively complex events associated with youth informal sector businesses. The qualitative case study design allowed the researcher to take into account numerous variables during data collection because the design was not affected by the number of variables. The qualitative case study design was not limited to readily quantified variables or pre-existing, well-defined datasets hence that flexibility was very good for the researcher. The design also allowed the researcher to identify and measure the indicators that best presented theoretical concepts that the researcher wanted to measure. The qualitative case study design was able to accommodate complex causal relations, such as interactions that took place between youth informal sector businesses with government, private sector and other stakeholders. Qualitative case study design allowed the researcher to produce generalisations that were narrower and more contingent.

The qualitative Case Study design allowed the researcher to develop different views of reality, including the awareness that human behaviour could not be understood merely as an act that was driven by a rule or a theory as there were other variables that influenced it such as the environment. The qualitative case study design also contributed significantly to my professional development as a researcher, as the design provided me with concrete, context-dependent experience that increased my research skills.

However the researcher had to deal with the risk of biases associated with the qualitative case study design. This was achieved by doing more probing to avoid making conclusions based on personal biases.

3.1.1 Theoretical framework

This investigation was guided by Churchill and Lewis (1983) Five Stages of Small Business Growth Framework.

Churchill and Lewis (1983) posited that grouping the problems and growth patterns of small businesses in a logical way that was beneficial to business owners appeared to be a desperate assignment at a glance. This was motivated by the understanding that there were significant

differences in small businesses size and capacity for growth. Churchill and Lewis (1983) further asserted that motivation was also emanating from the understanding that small businesses were characterized by independence of action, varied organizational structures, as well as management styles.

However subsequent closer analysis, made it apparent that the small businesses experienced conjoint problems arising at similar stages in their development. The similar aspects could therefore be structured into a framework that increased understanding of the nature, features, and challenges experienced by the businesses starting from the small to the medium size.

Churchill and Lewis (1983) developed the framework relevant to small and growing businesses using a combination of experience, a search of the literature, and empirical research. The framework outlines the five stages of small businesses development shown in figure 2 below.

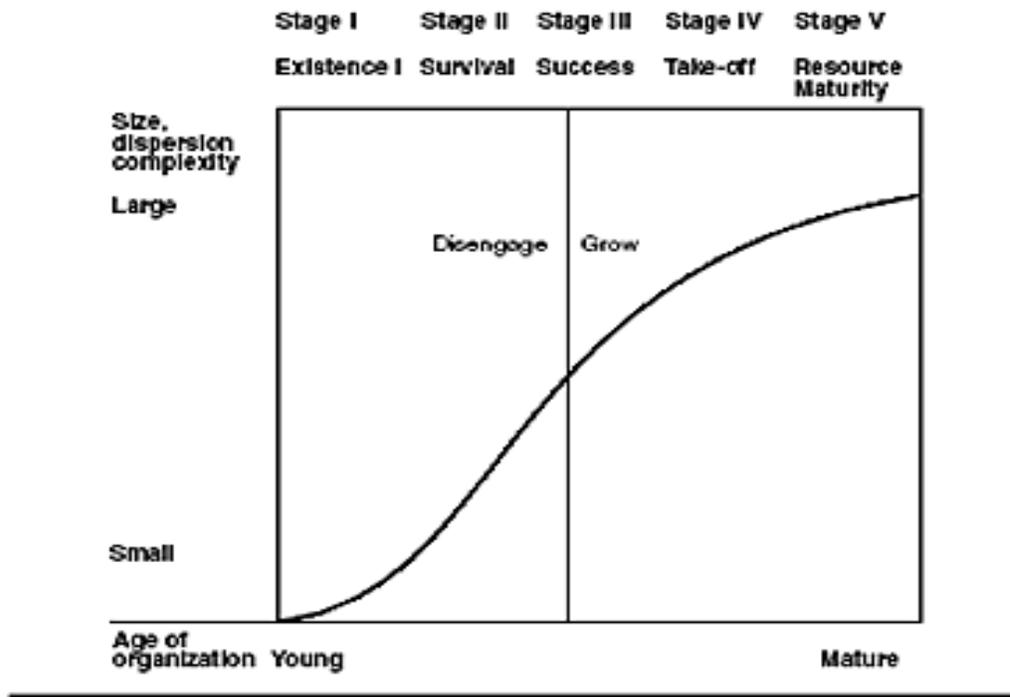


Figure 2: Small Businesses Growth Stages.

Source: Churchill and Lewis (1983) the Five Stages of Small Business Growth Report.

Churchill and Lewis (1983), described the five stages of small business growth as follows;

3.1.2 Stage I: Existence

The main challenges of this business stage included inability to secure customers as well as delivering of contracted products and services. Some of the critical questions that the business

owners asked themselves were whether they could secure enough customers, deliver their products, and provide services appropriately to develop a worthwhile business.

The business owner also wondered if he or she had sufficient money to meet the significant demands of the business start-up phase. The businesses were simple, the owner did everything including direct supervision of staff. The businesses had negligible to non-existent systems and formal planning. The business's strategy was merely to remain alive. The main supplier of capital, energy, direction to the business including performance of important tasks was the owner with support from relatives and friends.

3.1.2 Stage II: Survival

At this stage the business proved that it had enough customers and satisfied them adequately with its products or services

The key challenges changed from mere existence to the link between revenues and expenses. The following constituted some of the key issues capacity to generate enough cash to break even and to cover the repair or replacement of capital assets as they worn out generate adequate cash flow to stay in business and to finance growth to make an economic return on available assets and labour?

The businesses were still simple with limited number of employees managed by managers or a general foreman who were not empowered to make independent decisions but rather carried out well-defined orders of the owners.

The development of the systems remained insignificant. Formal planning only focussed on cash forecasting and the goal remained survival, and the owner remained synonymous with the business.

However in the survival state some businesses grew in size and profitability and moved on to Stage III while other remained at the Survival Stage for some time.

3.1.3 Stage III: Success

At this stage the business owner was faced with the decision on whether to grow the business or just maintain its stability and profitability based on its achievements. The business had attained true economic health, had sufficient size and product-market penetration that ensured economic success, including earning average or above-average profits. The business had an option to stay at this stage indefinitely, provided environmental change did not destroy its market niche or ineffective management reduced its competitive abilities. The business had grown large enough

to require functional managers to take over some of the responsibilities that were executed by the owner. Cash was not a problem. Uncomplicated financial, marketing, and production systems were in place. Operational budgets, functional delegation as part of business planning existed. Business maturity allowed the owner to focus on other interests outside the business because of the presence of other managers to run the business. Because of this, this stage was sometimes called Success-Disengagement substage and many businesses continued for long periods in this stage.

The business owner also consolidated the business by organising resources for growth.

3.1.4 Stage IV: Take-off

This stage focussed on how to grow the business rapidly and how to finance that growth. The most important questions were on delegation and cash. Specific to delegation the issue was on whether the owner delegated accountability to others to increase the managerial efficiency of a fast growing and progressively complex business. And on cash the issue was on whether there was enough to meet the great growth demands of the business.

Competent key managers were critical to handle a growing and complex business environment. Operational and strategic planning was done by specific managers. The owner and the business had separated,

3.1.5 Stage V: Resource Maturity

Consolidation and control of the financial gains brought about by rapid business growth and, retention of the advantages of small size business including flexibility of response and the entrepreneurial spirit were the two highest concerns of a business entering this stage. The following was noted as critical at this stage; quick expansion of the management force to remove the inefficiencies that growth produced as well as professionalise the business by using such tools as budgets, strategic planning, management by objectives, and standard cost systems. A business in this stage had the staff and financial resources to engage in detailed operational and strategic planning. Its management was also decentralized, experienced and adequate staff. The systems were extensive and well developed. The owner and the business were quite separate, both financially and operationally. The theoretical framework was relevant to this study because it reflected what was required and expected at each stage of the development of informal sector businesses.

3.2. POPULATION AND SAMPLE

3.2.1 Population

A population is a group of individual persons, objects, or items from which samples are taken for measurement or research purposes (Webster, 2000). The population for this study was all youth informal sector business owners in Zaka District totalling one thousand and fifty (1050), and stakeholders from private sector financial service providers, government ministries and departments, Rural District Council (RDC) and traditional leaders. The youth were spread across all the thirty-four (34) wards of Zaka District while the stakeholders were from the provincial and district levels.

3.2.2 Target population

Burns and Grove (2009) define target population as the entire aggregation of respondents that meet the designated set of criteria. The target population in this study comprised of male and female youths aged 18 to 35 years and participating in informal sector businesses as well as residing in nine wards of Zaka District as well as key stakeholders to youth informal sector businesses.

3.2.3 Sampling

A sample is a finite part of a statistical population whose properties are studied to gain information about the whole (Webster, 2000). When dealing with people, it can be defined as a set of respondents (people) selected from a larger population for the purpose of a survey.

Brink (2000) says a sample consists of a subset of the entities that make up the population selected by the researcher to participate in the research project.

Sample size refers to the number of individual pieces of data collected in a survey, or number of individual samples measured or observations used in a survey or experiment (Zamboni, 2017). Studying the whole population is practically impossible because of budgetary constraints, time constraints as well as constraints associated with other organisational resources.

A sample survey was therefore used for this study because it saved the researcher the amount of time and expenses needed to print the research instruments, collect the survey data, analyse the survey data and synthesize it into a report, printing and binding the report.

A sample enabled the researcher to conduct quality study, made it possible to generalise the results to the entire youth participating in informal sector businesses in Zaka District.

The sample made it possible for the research instruments to be printed, distributed, administered, and analysed more quickly thereby attaining a shorter turnaround time for results by the researcher.

The sample enabled the researcher to use the results to identify strengths and opportunities for youth informal sector businesses and made sound recommendations emanating from the quality of the survey. However, determining the correct sample frame took a bit of time for the researcher. This required consideration of a number of factors such as the total population size, appropriate confidence level, anticipated participation level and specific stratification needs.

3.2.4 Sample size

Zamboni (2017) defines sample size as the number of individual pieces of data collected in a survey. Zamboni further asserts that sample size measures the number of individual samples measured or observations used in a survey or experiment. Therefore in the case of this research it was the number of youth informal sector business owners that were interviewed and stakeholders with crosscutting interests in youth informal sector businesses. A survey sample size was important in determining the accuracy and reliability of the survey findings in this study. A sample size of 10 percent of the youth participating in informal sector businesses and key stakeholders was used for the survey. The sample size was therefore 100 respondents. This sample was chosen for the following major reasons; 10 percent sample was large enough to give more accurate reflection of the population. This gave me confidence that my survey results were representative of the target population as larger samples more reliably reflect the population mean. Also from a resources point of view 10 percent sample was achievable within available time and financial resources. This was corroborated by Frankfort-Nachmias & Nachmias (2012) who affirmed that reducing the number of individuals in a study reduced the cost and workload, and made it easier to obtain high quality information.

3.2.5 Sampling Procedure

Sampling is the process of selecting a portion of the population to represent the entire population in a survey (Croke, 2010). Simple random sampling method was used in this study. Patton (2005) defined simple random sampling as a process where every member of the sample is selected from the group of population in such a manner that the probability of being selected for all members in the study group of the population is the same. In other words, sampling units are selected at random so that the opportunity for every sampling unit being included in the sample

is the same. This method was selected because it was easy to use and free from bias. The researcher used the simple random sampling method to select the wards as well as select the youth that participated in the survey. Purposive sampling was used for key informants. This method was chosen because it allowed the researcher to purposely identify stakeholders that were knowledgeable about youth informal sector businesses whose inputs were invaluable to the study.

3.2.6 Selection of wards

Zaka District has thirty-four administrative wards. The researcher needed to conduct the study in nine wards. The researcher used the paper and hat method where pieces of paper with names of wards written on them were put in a hat. One of the Headmen in Zaka was asked to pick the first 9 pieces of papers with ward names and those wards automatically became the study areas.

3.2.7 Selection of youth for in-depth interviews

The selected wards had a combined total of eight hundred and ninety-six (896) male and female youth comprising of three hundred and ninety-eight (398) male youth and four hundred and ninety-eight (498) female youth. The researcher interviewed 10 percent of the youth which gave a total of ninety (90) youth. The ninety (90) youth comprised of forty (40) male youth and fifty (50) female youth. The researcher calculated the proportion of the youth by each ward to get the number of youth that were interviewed per ward. Using youth registers from development partners working in the respective wards, the researcher wrote on pieces of paper the names of all the female and male youth participating in informal sector businesses in the respective wards. The papers were put in different hats by sex and one person was identified to pick the cards that were equivalent to the proportion of youth that were required per ward using simple random sampling method.

Table 2: Ward population and sampled proportion of youth by ward

Ward	Ward Population		Proportion Selected Randomly	
	Males	Females	Males	Females
A	44	45	4	5
B	45	50	5	5
C	42	55	4	6
D	35	45	4	5
E	52	52	5	5
F	43	55	4	6

G	54	68	5	7
H	43	62	4	6
I	40	66	4	7
Sub totals	398	498	40	50
Grand totals	896		90	

3.2.8 Selection of Focus Group Discussion (FGD) participants

With the help of traditional leaders and development partner staff male and female youth participating in informal sector businesses were mobilised to participate in FGD. Random sampling method was also used to identify participants using the hat and card method. Cards equivalent to the proportion of youth that were required to participate in the study in selected wards were cut. A single alphabetical letter was written per card. The cards were put in a hat. An equivalent number of cards with same alphabetical letters were given to potential participants. Ten cards from the hat were then picked randomly and the participants who had the first ten matching alphabetical letters became participants in the FGD. This exercise was done to identify male participants in one ward and female participants in another ward. Two separate FGD were therefore held, one for female and another one for male youth. The researcher printed the FGD guide that was used to facilitate the discussions during the FGD.

The male and female youth were separated to allow open and free discussion among the respective genders. The separation of male from female youth allowed the researcher to get rich data from the two groups as they were not influenced by some cultural biases that normally creep in when women and men are put in the same group for discussion.

3.2.9 Selection of Key Informants

Purposive sampling was used to identify Key Informant Interviewees. Palys (2008) defines purposive sampling as a non-probability technique that involves the conscious selection by the researcher of certain people to include in a study. The researcher therefore selected 10 key

informants that represented government, private sector, development partners and traditional leaders. Participants were selected because they had particular characteristics that were of interest to the researcher.

3.3 RESEARCH INSTRUMENTS

Criswell (2009) says research instruments are measurement tools designed to obtain data from research subjects on a topic of interest.

Anun (2017) defines research instruments as fact finding strategies or tools for data collection which include questionnaires, interviews and observations.

Research instruments are surveys, questionnaires, tests, scales, ratings, or tools designed to measure the variable(s), characteristic(s), or information of interest (Pierce, 2009).

In other words, research instruments are any tools which a researcher uses to gather research information and address a research problem. In this research, the researcher used the following research instruments for data collection;

3.3.1 In-depth Interview

Kvale (2000) says an in-depth interview is a qualitative research technique that allows person to person discussion. In support of Kvale, Lavrakas (2008) affirmed that in-depth interviews are a qualitative research method; their goal is to explore in depth a respondent's point of view, experiences, feelings, and perspectives.

The researcher chose this research instrument because it led to increased insight into interviewees' thoughts, feelings, and behaviour on important issues. Since this type of interview was often unstructured it permitted the researcher to encourage research respondents to talk at length and share more information on the questions that were asked thereby generating useful data during the research exercise.

The in-depth interview was also chosen because it uses a flexible interview approach. It allowed the researcher to ask questions and allowed respondents to explain the reasons underlying their respective problems or practices in their businesses.

The In-depth Interview was also chosen because it allowed the researcher to ask open-ended questions which provided the researcher with the opportunity to probe on aspects of interest during the research.

The In-depth Interview was also preferred because the face to face interaction between the researcher and the respondents allowed for complex questions to be explained to the

interviewees when it was necessary, the interviewees were not put off by the length of the discussions or did not give up halfway through. The researcher was able to pick up on non-verbal cues that indicated what was relevant to the interviewees and how they were responding to different questions. Visual aids were also used in the face-to-face situation. The interviewer could control the context and the environment in which the interview was taking place. For instance, the interviewer could make sure that the questions were asked and answered in the correct order and that the interview took place in an appropriate setting which was conducive to accurate responses.

Other considerations that were made in selecting the in-depth interview method were that the method uncovered valuable insights, and enabled the researcher to find out “the real story” from the people in action. In other words it provided more depth to the issues that were being investigated. The method encouraged more disclosure as the respondents were more open during one-on-one interactions. In terms of time management, in-depth interviews provided opportunity for faster data collection, within two weeks the researcher had collected all the data that was needed.

3.3.2 Observation

Marshall and Rossman (2005, p. 79) defined observation as "the systematic description of events, behaviours, and artefacts in the social setting chosen for study" Flick (2006, p. 219) in lending support to Marshall and Rossman defined observation as “an attempt to observe events as they naturally occur.”

Bernard (2006) defined participant observation as the process of establishing rapport within a community and learning to act in such a way as to blend into the community so that its members will act naturally, then removing oneself from the setting or community to immerse oneself in the data to understand what is going on and be able to write about it.

The researcher chose observation as a data collection instrument because it allowed the researcher to interpret the business intentions, behaviours and situations of the youth informal sector business owners and generated rich descriptions based on the interpretations. The observation provided me as a researcher with opportunities for viewing the youth informal sector business owners as they started their day in the business, served their customers, planned to order more stock and dealt with other non-business related issues that arose in their respective communities such as funerals, community meetings and many others. As a researcher I got good

appreciation of how these affect both positively and negatively the youth businesses. Observation as a data collection instrument improved the quality of my data collection and interpretation and facilitated the development of new research questions. However as a researcher I noted that observation required more time to make conclusive views on some aspects that were observed. For example some shops did not have much stock and the youth respondents advised that they were waiting for their delivery. Because of limited time this made it difficult to appreciate whether the respective respondents had challenges of stocking or it was indeed true that their stock was on its way.

3.3.3 Focus Group Discussion (FGD)

According to the Wikipedia the free encyclopaedia, FGD is a form of qualitative research method consisting of interviews in which a group of people are asked about their perceptions, opinions, beliefs and attitudes towards a product, service, concept, advertisement, idea or packaging. Stewart et al. (2006), weighed in by affirming that FGDs processes are commonly used methods of evaluating research problems.

The researcher chose FGD as a data collection method for this study because it was a cost effective way of harvesting several youth informal sector business players views, opinions, beliefs and perceptions about their businesses, operating environments and many other such factors that impacted positively or negatively on their businesses, families, community and country. The approach generated new insights and perspectives about youth informal sector businesses and the general operating context which supported it. FGD presented the researcher with the opportunity to ask questions, probe on areas of interest, read respondents non-verbal communication as well as appreciate areas of convergence and divergence in their view of issues. FGD also provided rich data which was triangulated with the data that was collected through in-depth interviews and observation methods.

3.3.4 Key Informant Questionnaire

According to Krueger and Casey (2000), "...Key Informant Questionnaire are in-depth interviews with people who know what is going on in the community." Payne and Payne (2004), summed this up by asserting that key informants are those whose social positions in a research setting give them specialist knowledge about other people, processes or happenings that is more extensive, detailed or privileged than ordinary people; and this is key in validating information from other respondents.

For the reasons cited in the definitions above, the researcher used the key informant interviews to collect information from ten critical people that included community leaders and professionals in government, private sector and other development partners who had first-hand knowledge about the Zaka community. This generated a wealth of data which was used for triangulation with data that was collected from other sources.

The researcher chose Key Informant Questionnaire also because the research instrument could be sent to some stakeholders through email, some interviews were done over the phone and a few were done face to face. This flexibility allowed the researcher to complete data collection within the set time frame.

The researcher also used this method in order to solicit for recommendations from the key informants based on their in-depth understanding of the issues that were being investigated. Kumar (2003) supported this understanding by saying the community experts, with their particular knowledge and understanding, will provide insight on the nature of problems and give recommendations for solutions.

3.3.5 Instrument design procedure

Meyburg (2004) asserted that no standardized procedures for question formulation and survey instrument design had been developed, nor was it likely to be developed in the near future, considering the variety of survey objectives, client expectations, social, cultural, and language environments. Common sense dictated in large part the design of survey instruments, once a decision about the appropriate survey procedure had been made (Meyburg 2004).

The research instruments design for this study were guided by the research design which was qualitative case study design as well as the survey objective which was to assess factors that contributed to limited growth of youth informal sector businesses in Zaka District. The researcher designed four data collection instruments which were In-depth Interview which was used to collect data from youth that participated in the informal sector businesses. Focus Group Discussion which was used to collect data from groups of youth that participated in informal sector businesses. This data was mainly used for triangulation and validation of the data that was collected through In-depth Interview. Observation guide instrument was designed and used by the researcher to collect data through observations of some aspects that were selected. Lastly the Key Informant Questionnaire was developed and used to collect data from key informants that were purposefully identified from government ministries and departments, traditional leadership

and development partners as well as private sector. All these research instruments were found to be appropriate for qualitative case study design. All the instruments with the exception of the observation guide had open ended questions.

Consultations with other key stakeholders such as government ministries and departments were done during research instruments design stage, this ensured approval of the questions by the relevant government line ministries. The research instruments were pre-tested and revised as necessary before the actual survey was conducted, and final copies of the research instruments were printed and used to carry out the research.

3.3.6 Ethical considerations

Zikmund (2010) defines research ethics as the appropriate behaviour of a researcher relative to the norms of the society. Potter and Perry (2008) corroborated Zikmund's view by asserting that in research ethics involve the responsibility to respect and protect basic human rights. Cohen et al. (2003) posited that the researcher must decide if the scientific and social benefits of carrying out a study outweigh the possible cost or risk to the persons who participate in the study. Patton, (2005) postulated that each research process is confronted with an ethical question which may be the right to privacy or confidentiality. In lending support to Patton, Calvert (2013) asserted that sometimes, some informants may not be at liberty to disclose all the relevant information, due to the possible risk of victimisation or dismissal.

While conducting this study the researcher upheld the following ethical considerations in order to protect the research subjects from any adverse consequences; informed consent, anonymity and confidentiality and deception.

3.3.7 Informed consent

The Office for the Protection of Research Subjects (OPRS) (2013) affirms that informed consent is a voluntary agreement to participate in research. It is not merely a form that is signed but is a process in which the subject has an understanding of the research and its risks. In this respect the researcher explained the purposes of the research to each and every selected respondent before they were engaged in the actual research activities. This allowed the potential respondents to decide on whether they wanted to participate in the research or not. For example one potential respondent refused to participate in the survey as he felt that disclosing information on the performance of his business would lend him in problems with Zimbabwe Revenue Authority officials. The researcher respected the potential respondent's decision.

3.3.8 Anonymity

Anonymity refers to data collected from respondents who are completely unknown to anyone associated with the survey, that is, only the respondent knows that he or she participated in the survey, and the survey researcher cannot identify the participants (Caven, 2014). More often, anonymity refers to data collected in surveys in which the respondents are de-identified and all possible identifying characteristics are separated from the publicly available data (Lavrakas, 2008). In line with this principle, the researcher ensured that the collected data was not linked to any respondent by not writing respondents names, telephone numbers or addresses. This helped the researcher to get as much data from the respondents as possible because they had trusted the researcher.

3.3.9 Confidentiality

Confidentiality is an explicit or implied guarantee by a researcher to a respondent in social science research whereby the respondent is confident that any information provided to the researcher cannot be attributed back to that respondent (Caven, 2014).

In this respect the researcher gave assurance to the respondents that any information they provided would not be attributed to them in any way. This helped the researcher to secure as much data from the research process as possible because the respondents had developed trust in the researcher.

3.3.10 Deception

Guerrero, Anderson, and Afifi, (2007) advanced that deception, is the act of propagating beliefs in things that are not true, or not the whole truth (as in half-truths or omission). Deception can involve distraction, camouflage, or concealment. The researcher did not engage in any deceitful actions during and after the conduct of this research and shared that understanding with the potential respondents. This helped the researcher to have an uninterrupted data collection process.

3.3.11 Protection from harm

The Office for the Protection of Research Subject (OPRS) (2016) asserts that harm in research can be physical, psychological, social, emotional, legal, or economic. In the context of this research, the researcher did his assessments to gauge the likelihood of any of the harm taking place and manage the situation appropriately. The idea was to prevent or minimise any form of harm taking place to the respondents, their families, neighbours or work colleagues.

3.3.12 Honesty

The university of Texas, (2013) defines honesty as not embracing the following elements ‘fabrication’ that is “making up data or results and recording or reporting research; ‘falsification’ that is “manipulating research materials, equipment, or processes, or changing or omitting data or results such that the research is not accurately represented in the research record and ‘plagiarism which is the appropriation of another person's ideas, processes, results, or words without giving appropriate credit.” The researcher upheld honesty as a fundamental research ethic by collecting raw data from the respondents, synthesised and analysed the data and originated the research report himself as well as acknowledging the work by other researchers.

3.4 DATA COLLECTION PROCEDURES

Burns and Grove (2009) define data collection as the precise, systematic gathering of information relevant to the research purpose or the specific objectives, questions, or hypothesis of study.

I was given an introductory letter from Midlands State University introducing me as a research student. I used the letter to prepare my own letters to the Provincial Heads of the Ministries of Women Affairs, Gender and Community Development, and Small and Medium Enterprises and Cooperative Development and a traditional Chief and a Kraal Head in Zaka District seeking for their permission to undertake the research study in areas under their jurisdictions. I also used the letter from the Midlands State University as proof that I was a research student. My letters to the government ministries and the traditional leaders were stamped as proof that they had granted me the permission to undertake the study. After securing the permission I conducted a pilot study in one ward of Zaka District.

3.4.1 Pilot testing research instruments

Hulley (2007) defines a pilot study as a small scale preliminary study conducted in order to evaluate feasibility, time, cost, adverse events, effect and size in an attempt to predict an appropriate sample and improve upon the study design prior to performance of a full-scale research project. Barker (1994) supports Hulley’s definition by affirming that a pilot study is a strategy used to test the questionnaire using a smaller sample compared to the planned sample size.

In this study the researcher pre-tested the in-depth interview guide, FGD guide and Key Informant Interview guide in a selected ward in Zaka with similar characteristics to the wards

were sampled for the study. The research instruments pre-test allowed the researcher to test the relevance, appropriateness and correctness of questions as well as to determine the strengths and weaknesses of the research instruments with respect to the question format, wording, flow, order and timing. The pilot study also helped the researcher to determine the effectiveness of the research instruments in collecting data that was required to respond to the research goal and objectives. The pre-test helped the researcher to test the reliability and validity of the survey questions. The researcher made the necessary corrections to the research instruments based on the results of the pre-test.

3.4.2 In-depth interviews

Ninety (90) face to face in-depth interviews were conducted with male and female youth that participated in informal sector businesses in nine wards of Zaka District.

3.4.3 Observation

During the course of conducting in-depth interviews, the researcher conducted observations on aspects that were of interest to the research using the observation guide. Observations were made on all the 90 respondents that participated in the in-depth interviews.

3.4.4 Focus Group Discussions (FGD)

The researcher printed the FGD guide that was used to facilitate the discussions during the FGD. Two separate FGD were conducted one for female and another one for male youth.

The male and female youth were separated to allow open and free discussion among the respective genders. The separation of male from female youth was meant to promote active participation as well as free articulation of issues that were specific to the respective gender. This generated rich data for the researcher.

3.4.5 Key Informant Interviews

Different methods were used to distribute the ten Key Informant Interview questionnaires. Three questionnaires were printed and hand delivered to the key informants for completion as they did not have access to internet services. These were collected upon completion by the respondents. Five of the questionnaires were administered directly as the respondents did not have time to complete them while the other two were sent by email to the respondents' and send back upon completion. Another two questionnaires were sent through email to the respondents who completed and send them back to the researcher.

In all the cases, verbal consent was secured upon provision of a comprehensive explanation of the purpose of the study and who would benefit from the results and how they would benefit.

3.4.6 Data processing procedure

Data processing is, generally, "the collection and manipulation of items of data to produce meaningful information (Carl, 2008).

The researcher took down detailed notes on respondents' answers in a note book during the data collection activities. The data was coded, synthesised, and sorted by thematic areas and patterns that were emerging in readiness for analysis.

3.5 DATA MANAGEMENT

Research data management is a cornerstone of responsible conduct of research as it is necessary to validate the outcomes of research, and maintain the integrity of research results (Greiner, 2002). Greiner, (2002) further posits that research data management applies at all stages of the data lifecycle that is from collection to disposal.

Data management in this research included ensuring that research data was stored, archived or disposed off in a safe and secure manner during and after the conclusion of a research project. This was important in ensuring the integrity of research data since it addressed concerns related to ethical issues such as confidentiality, security, and preservation or retention of research data among many other concerns.

The researcher bought a hard cover exercise book for recording all the research data. The researcher also bought memory sticks for storing typed data and reports as back up. The researcher created private folders with passwords on his computer to ensure safety and privacy of the research data. The researcher also ensured virus protection was updated regularly to prevent vulnerability of data.

3.6 DATA ANALYSIS

Chambers and Skinner (2003) postulates that data analysis is a process of developing answers to the investigation questions through the examination and interpretation of the data that will be collected. Frankel and Wallen (1996) cited in Chambers and Skinner (2003) claim that data analysis, also known as analysis of data or data analytics, is a process of inspecting, cleansing, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making (Charles and Gary, 1989).

Since the researcher used qualitative case study design and qualitative data collection methods, discourse analysis, that is, analysing the statements by the respondents' during face to face interactions and non-verbal interactions in order to find meaning that provided answers to the research questions was used. The researcher paid attention to words that were commonly used by respondents and paid attention to the connotations of those words. The researcher also looked out for ambiguous words that had multiple meanings and sought clarification on their context specific meanings. Attention was paid to the following aspects; the extent to which the beliefs, feelings or thoughts shared by the respondents were wide spread, the frequency and extensiveness of specific perceptions across interviews and number of respondents that were sharing the specific views and how strongly people felt about specific perceptions. The researcher also observed if respondents were passionate about a particular point of view, or were neutral and unconcerned. The researcher also checked if the respondents' feelings and beliefs were based on specific personal experiences and feelings, or were talking generally about what most people said. Perceptions and experiences that were widely held became major findings, whereas perceptions that came up only once were not considered major finding unless they were an excellent idea or insight. Microsoft Word and Microsoft Excel were used to analyse the qualitative data including development of graphs, tables, and pie-charts. Widely emerging findings were organised by themes and patterns and by each research question thereby providing responses or answers to the questions. These methods were used because they condensed large amounts of information into easy-to-understand formats that clearly and effectively communicated important points, presented a variety of data elements together to create a powerful visual impact, attracted interest and presented data in a more powerful way than text only.

3.7 SUMMARY

Drawing from Burns and Grove (2009)'s assertion that methodology includes the design, setting, sample, methodological limitations, and the data collection and analysis techniques in a study and Malhatra, (2001) who posited that a research design is a framework for conducting research project and includes how data would be collected, what instrument would be used, how the instrument would be used as well as the intended means for analysing the collected data, this chapter defined the concepts research methodology, research design, population and sample. Research instruments, data collection procedures, data management and data analysis. The

discussion on what each of the concepts meant to this study was undertaken. This process led to the selection of appropriate research design for this study, a theoretical framework to guide the study, the population and appropriate sample was determined. Sampling techniques were clearly articulated including the research instruments that were going to be used to collect data. Data collection procedures were clearly spelt out including data management related issues. The chapter concluded with a focus on data analysis and a summary of the chapter. Chapter four focuses on results presentation, analysis and discussion.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS, DISCUSSION AND INTERPRETATION

4.0 INTRODUCTION

Data presentation is the method by which people summarise, organise and communicate information using a variety of tools, such as diagrams, distribution charts, histograms and graphs. The methods used to present mathematical data vary widely. Common presentation modes including coding data, data analysis, drawing diagrams, boxplots, tables, pie charts and histograms Calkins, (2005)

Marshall and Rossman, (2005) posit that data analysis is the process of bringing order, structure and meaning to the mass of collected data. It is a messy, ambiguous, time-consuming, creative, and fascinating process. It does not proceed in a linear fashion; it is not neat. Devey et al. (2008) affirm that qualitative data analysis is a search for general statements about relationships among categories of data. The purpose of analysing data is to obtain usable and useful information.

Bhebhe, (2015) asserts that the research discussion involves interpreting one's findings, placing them in the context of the hypothesis and the reviewed literature and examines critically their implications and limitations. In unison with Bhebhe, Graf, (2008) says a research discussion present one's research findings, analysis of those findings and the limitations.

Bradley, Curry and Devers, (2007) assert that the act of organising and interpreting data to get meaningful information is data interpretation. Marshall and Rossman, (2005) support this view by affirming that data interpretation is the process of attaching meaning to data and identifying lessons learnt.

Drawing from the above definitions and insights, this chapter focussed on data presentation, analysis, discussion and interpretation of the data that was collected through interviews, questionnaires, observations and focus group discussions. The purpose of the study was to investigate factors contributing to limited growth of youth informal sector businesses in Zaka District. Ninety (90) youth involved in informal sector businesses and ten stakeholders from the provincial, district and ward levels participated in the study. One hundred percent (100%) response was achieved. The researcher used Microsoft Excel and Microsoft Word to analyse the data and used tables, graphs and pie-charts to present the data.

4.1 PRESENTATION AND ANALYSIS OF FINDINGS

4.1.1 Socio- demographic information of respondents

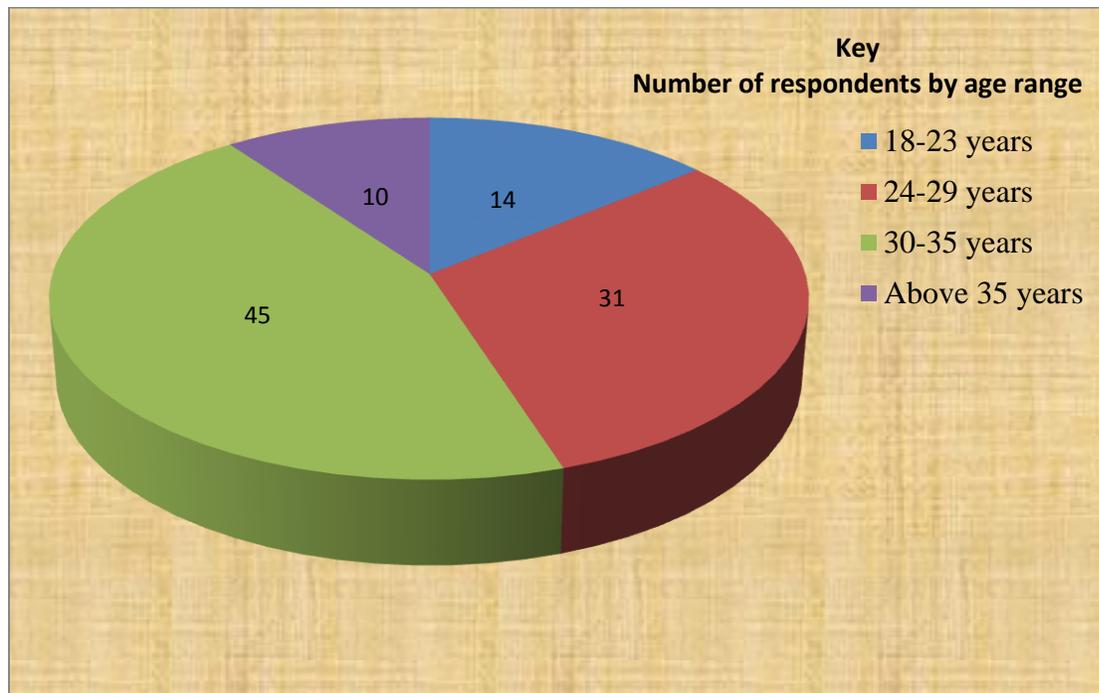


Figure 3: Age ranges of respondents

On the question which sought to investigate the ages of the respondents, the data as presented in figure 3 above showed that out of the one hundred respondents the majority forty-five percent (45%) were in the age range 30 to 35 years, followed by thirty-one percent (31%) in the age range 24 to 29 years. Fourteen percent (14%) were in the age range 18 to 23 years and only ten percent (10%) were 35 years and above. The data showed that the majority of the older youth were found in rural Zaka compared to the much younger youth. This could have been caused by the fact that younger youth were highly mobile in search of better paying jobs in urban areas. Ten percent of the respondents that were 35 years and above were stakeholders from government, development partners, private sector and traditional leaders.

Table 3: Gender of respondents and its distribution by age range

N = 100

Age range	Female	Male	Percentage Female	Percentage Male
18-23 years	12	2	12%	2%
24-29 years	25	6	25%	6%
30-35 years	31	14	31%	14%
35 years and above	4	6	4%	6%
Total	72	28	72%	28%

On the question which sought to establish the gender of the respondents, the data as presented in table 3 above revealed that overall seventy-two percent (72%) of the respondents were female while twenty-eight percent (28%) were male. Further analysis of the data to appreciate the gender of the respondents by age range showed that thirty-one percent (31%) of the respondents' were females in the 30 to 35 years age range while men in the same age group constituted fourteen percent (14%). Twenty-five percent (25%) of the respondents were females in the 24 to 29 age range while the male composition in the same age range was only six percent (6%). Twelve percent (12%) of the respondents were females in the age range 18 to 23 years against a mere two percent (2%) males in the same age range. Only four percent (4%) female respondents and six percent male respondents were above thirty-five years.

The data revealed that there were more female youth in Zaka District compared to male youth. The data also revealed that there were more 'older' and 'middle' aged female youth in Zaka District than younger ones. This was attributed to the fact that most of these youth were either married or running their own businesses under the guardianship of their parents or relatives. This was confirmed by an older female youth who declared that "...I am married here and running my family business, my husband works in South Africa". Another middle aged youth said "...my marriage collapsed so I came back home and my parents helped me to set up this business so that I can take care of my child" Another 33 year female youth with three children said "where do you expect old women like us to go leaving these children behind, I run my business and support my children from here"

The data also showed that there were more ‘older’ (30 years and above) male youth in rural Zaka compared to the middle aged and younger ones. This was attributed to the marriage factor as well as confirmed by one respondent who said “...I am better off staying with my family and running our business together here that go to town or outside the country”

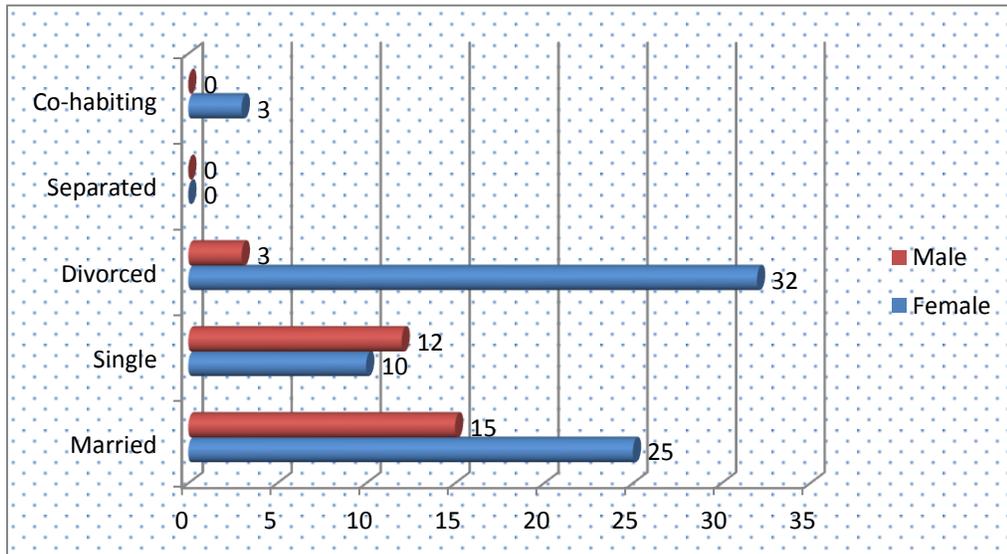


Figure 4: Marital status of respondents

Question three sought to establish the marital status of the respondents. The data as presented in figure 4 above showed that twenty-five percent (25%) of the female respondents were married while a striking thirty-two percent (32%) of female respondents were divorced. Twelve percent (12%) of the female respondents were single. Three percent (3%) of the female respondents were co-habiting.

The data also revealed that fifteen percent (15%) of the male respondents were married while ten percent (10%) were single. Only three percent (3%) of the male respondents were divorced.

None of the female and male respondents were separated.

The number of divorced female youth was quite high and cause for concern among the residents who attributed it to a decay in cultural values as declared by one traditional leader who asserted that “...today’s girls are uncultured and no men would want to live with such un-termed women”. In an apparent shift of the blame to the men, another traditional leader complained that today’s boys don’t marry, they just want to play with other people’s daughters” From the sentiments of the traditional leaders, the researcher felt that there appeared to be a serious problem associated with marriage which required investigation.

Table 4: Average number of people in respondents' households by age range and gender

**N =
100**

Age range	Female	Average number of people	Male	Average number of people
18-23 years	12	2	2	0
24-29 years	25	2	6	1
30-35 years	31	4	14	2
Above 35 years	4	1	6	1
Total	72		28	

On the question that sought to establish the number of people living in the respondents households, the data analysed and presented in table 4 above showed that averages of 1, 2 and 4 people lived in respondents' households.

Analysis of the data by respondents' age ranges and gender showed that female respondents in the age range 30 to 35 years had an average of four (4) people under their guardianship while female respondents in the age range 18 to 23 years and 24 to 29 years had an average of two (2) people under their guardianship. Interestingly, female respondents of thirty-five (35) years and above had an average of one (1) person under their guardianship. This was contrary to claims by other researches that older members of the family are burdened by taking guardian of other members of the family.

Male respondents in the age range 30-35 years had an average of two people under their guardianship while those in the age range 24 to 29 years and 35 years and above had the least number of people under their guardianship averaging one (1). The male respondents in the age range 18 to 23 did not have anyone under their guardianship.

The results of the data revealed that 'older' female youth had more people under their guardianship. This was attributed to African cultural practices that assigned the role of caring and nursing of household members to women. This was affirmed by one traditional leader who claimed that "...our women have big hearts, they take care of many people in the family, and

without them we would all perish” apparently in reference to the perceived kind heartedness of the African woman.

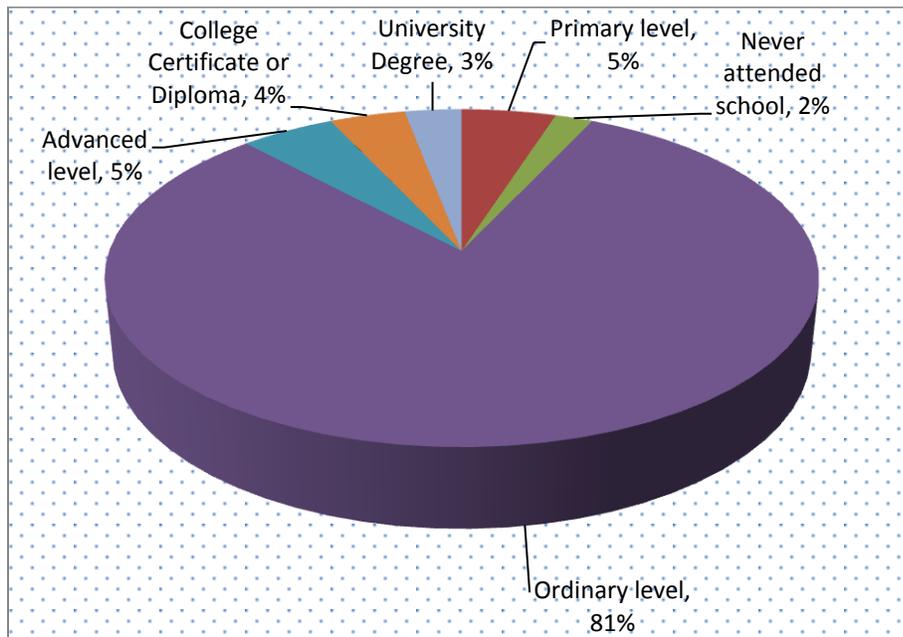


Figure 5: Educational qualifications of respondents

On the question that sought to establish the educational qualifications of the respondents, the analysed and presented data in figure 5 above revealed that eighty-one percent (81%) of the respondents attained ordinary level education, five percent (5%) attained advanced level education, four percent (4%) attained college certificate or diploma and three percent (3%) attained university degree.

Five percent (5%) of the respondents attained primary level education while two percent (2%) never attended school.

The results showed that the majority of youth in Zaka District attained ordinary level education. However it was also strange to notice that in this age and time, there were still youth in Zaka who never attended school. This was attributed to children who grew up under the guardianship of their grandparents or other relatives following the passing away of their parents. One government ministry official affirmed this by declaring that “...yes we do have a few youth who cannot read or write because they have never been to school because they lost both parent when they were still young”

On the question that sought to investigate the religion of the respondents ninety-five percent (95%) of the respondents claimed that they were Christians. Strangely five percent of the respondents claimed that they did not belong to any religion.

One female youth declared “Handiende kusvondo ini chero zvechivanhu handiite” literally translated as “... I don’t go to church and neither do I believe in the traditional religion.”

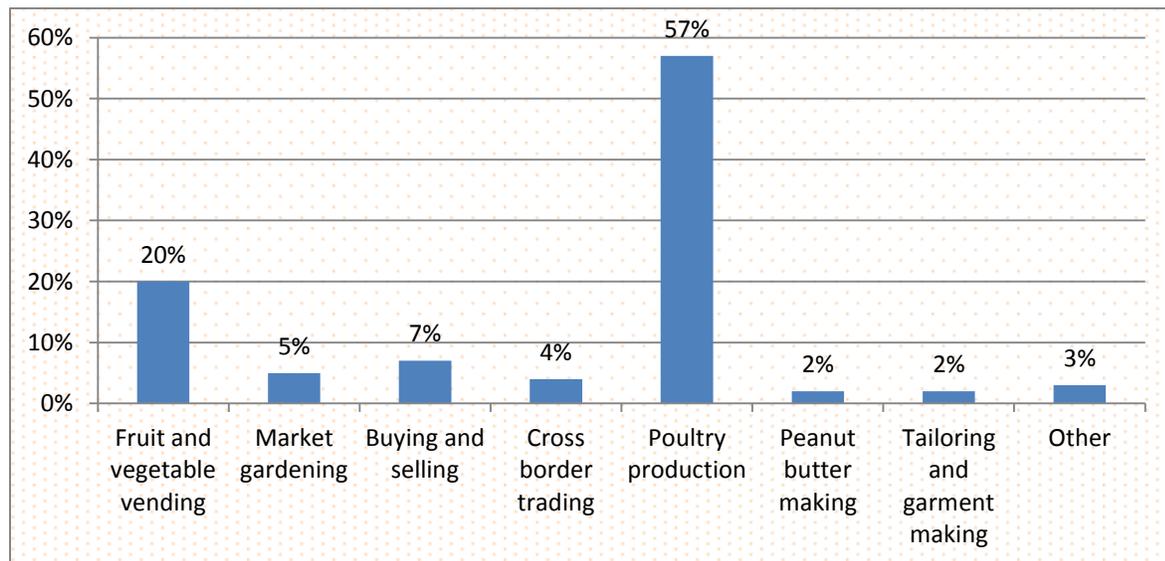


Figure 6: Common types of informal sector businesses being run by respondents

On a question that sought to establish the types of informal sector businesses that were run by the youth, the investigation data as presented in figure 6 above exposed that fifty-seven percent (57%) of the respondents participated in poultry production, followed by twenty percent (20%) that participated in fruit and vegetable vending. Seven percent (7%) of the respondents participated in cross border trading while five percent (5%) participated in market gardening. Three percent of the respondents participated in other informal sector businesses while two percent of the participants participated in peanut butter making and tailoring and garment making businesses. Through further probing, it was established that poultry production was popular among the youth because it was being promoted by non-governmental organisations working in Zaka District. One responded declared that “...kana dzirihuku muno muZaka tototi asina ibenzi” literally translated it meant in Zaka District they would consider anyone not into poultry production insane”. An ‘older’ female youth roared “...huku ndidzo dzirikutoraramisa vanhu muno muZaka” meaning poultry had become the major livelihood source for the Zaka people.

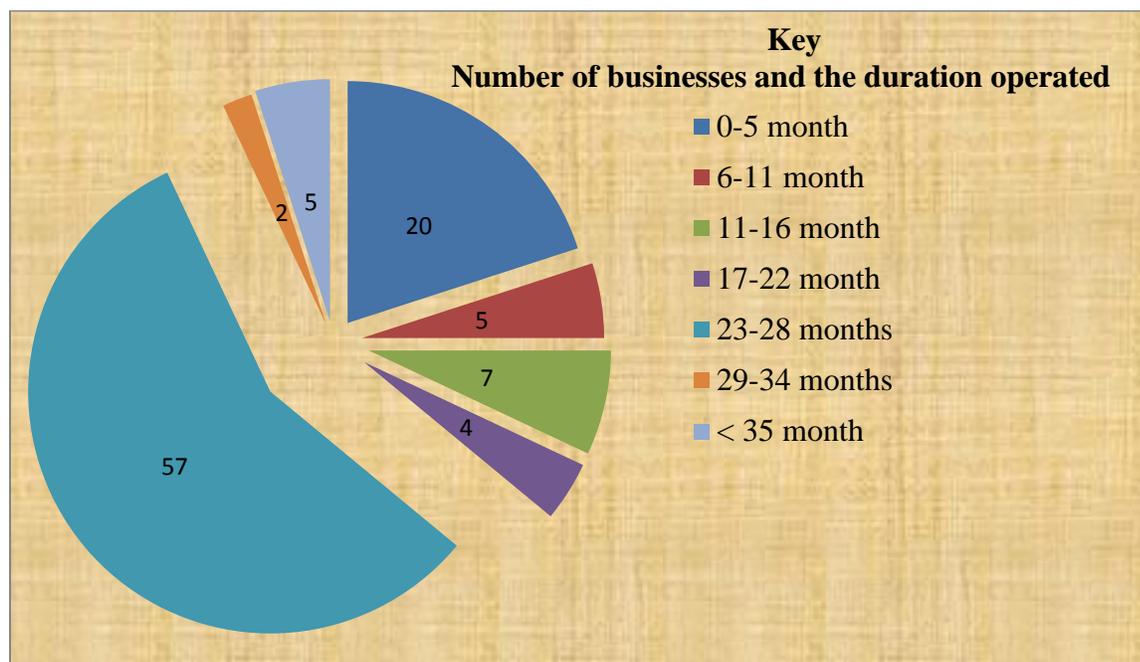


Figure 7: Duration that the businesses had been operated

An investigation of the duration that the youth informal sector businesses had been operated presented in figure 7 above revealed that fifty-seven (57) respondents businesses were operated for a period of twenty-three (23) to twenty-eight (28) month. Twenty (20) businesses were operated for a period of zero (0) to five (5) month. Seven (7) businesses were operated for a period of eleven (11) to sixteen (16) month. Five businesses were operated for a period of six (6) to eleven (11) month while another five (5) businesses were operated for of more than thirty-five (35) month. Four (4) businesses were operated for a period of seventeen (17) to twenty-two (22). Two businesses were operated for a period of twenty-nine (29) to thirty-four (34) month.

Five (5) businesses were operated for a period of six (6) to ten (10) month.

The researcher observed that the businesses that had been operated for longer durations were owned by the ‘older’ youth and those that were operated for much shorter durations were owned by the younger youth. The researcher also observed that more businesses that had been operated for longer durations were operated by female youth. This implied that ‘older’ youth and female youth operated more stable businesses than the younger youth. This was confirmed by some

sentiments from one ministry official who pointed out that “...younger youth were difficult to support because of their high mobility and switch between business opportunities”

Table 5: Number of businesses operated consistently and inconsistently

N = 100

Business	Operated Consistently	Operated Inconsistently
Fruit and vegetable vending	10	10
Market gardening	3	2
Buying and selling	7	0
Cross border trading	1	3
Poultry production	20	37
Peanut butter making	0	2
Tailoring and garment making	0	2
Other	0	3
Total	41	59
Percentage	41%	59%

On the question that sought to appreciate how consistently or inconsistently the youth informal sector businesses were run, the analysed data which was presented in table 5 above revealed that forty-one percent (41%) of the businesses were operated consistently without stopping while fifty-nine percent (59%) of the businesses were operated inconsistently. Poultry production had the highest number of both consistency (20 businesses) and inconsistency (37 businesses) followed by fruit and vegetable vending that had ten (10) businesses that were run consistently and another ten (10) that were run inconsistently.

It appeared as though there were some relationship among consistency, age and gender as the researcher observed that businesses that were operated by ‘older’ youth irrespective of their gender and then female youth had more stability than those operated by younger youth.

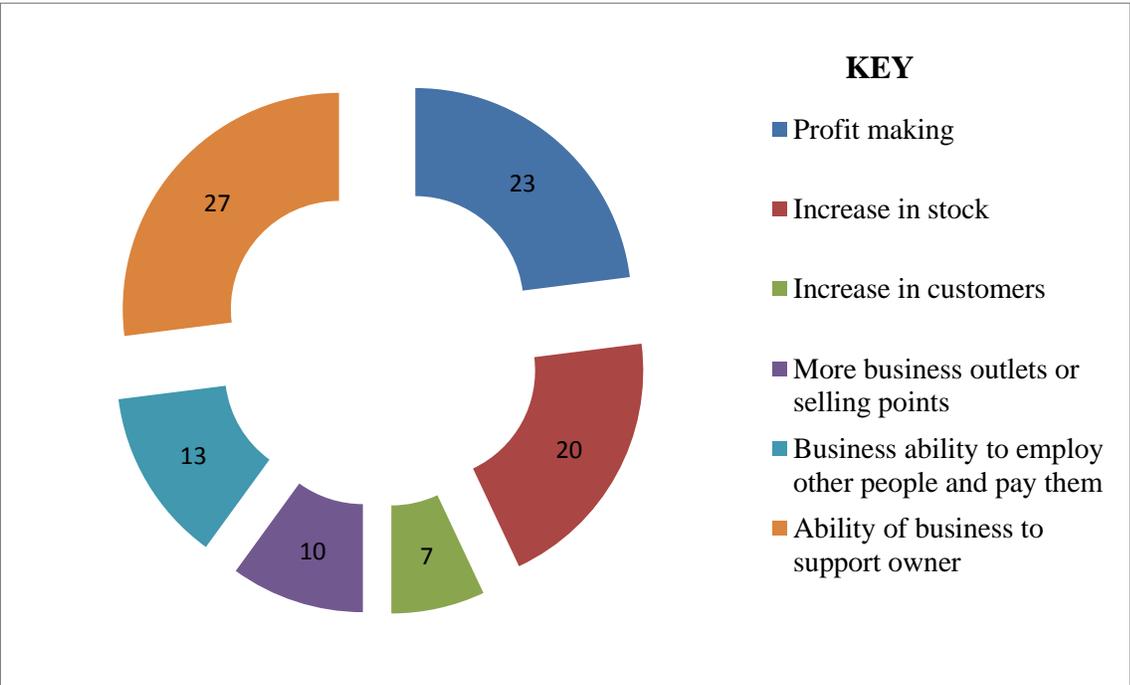


Figure 8: Understanding of the concept business growth by sex

On the question that sought to appreciate the respondents understanding of the concept business growth, analysed data presented in figure 8 above revealed that twenty-seven (27) participants understood the concept business growth as ability of business to support the owner. Twenty-three (23) respondents understood the concept business growth as making profit while twenty (20) participants understood the concept to mean increase in business stock. Thirteen (13) participants understood the concept as ability of business to employ other people and pay them. Ten (10) participants understood the concept business growth as opening of more business outlets while seven (7) participants understood the concept as an increase in customers.

The interpretation of the concept business growth by the majority 27 of the participants was worrying as further probing by the researcher revealed that the business operators thought more in terms of consumption than re-investment in the business. Other than this, generally there was a fair and positive understanding of the concept business growth.

Table 6: Value of business stock when business started

N = 100

Stock Value (Range) in USD	Number of respondents	Percentage
>\$100	30	30%
\$100-\$300	55	55%
\$3001-\$500	10	10%
\$501-\$700	2	2%
\$701-\$900	2	2%
<\$1000	1	1%
Total	100	100%

On the question that sought to understand the value of business stock value when the respondents businesses started, the analysed data presented in table 6 above reflected that fifty-five percent (55%) of the respondents highest business stock value ranged between one hundred and three hundred United States Dollars (\$100-\$300), followed by thirty percent (30%) of respondents who had highest business stock value of less than one hundred United States Dollars (USD100). Ten percent (10%) of the respondents had highest business stock value of between three hundred and one United States Dollars and five hundred United States Dollars (USD3001-USD500). Only two percent (2%) of the respondents had highest business stock value of between five hundred and one United States Dollars and seven hundred United States Dollars (USD501-USD700) and seven hundred and one United States Dollars and nine hundred United States Dollars (USD701-USD900) respectively. A mere one percent (1%) of the respondents had highest business stock value of more than one thousand United States Dollars (USD1000) when the business started.

It was clear from the data that very few youths, just one percent, managed to start business with meaningful stock value. The researcher observed that the youth struggled to raise start-up capital for their businesses. This was confirmed by one female participant who, in apparent reference to the challenges associated with securing start-up capital said ‘...Dhora rekutangisa business haribatike vakuru vangu’ meaning that it was difficult to get start-up capital.

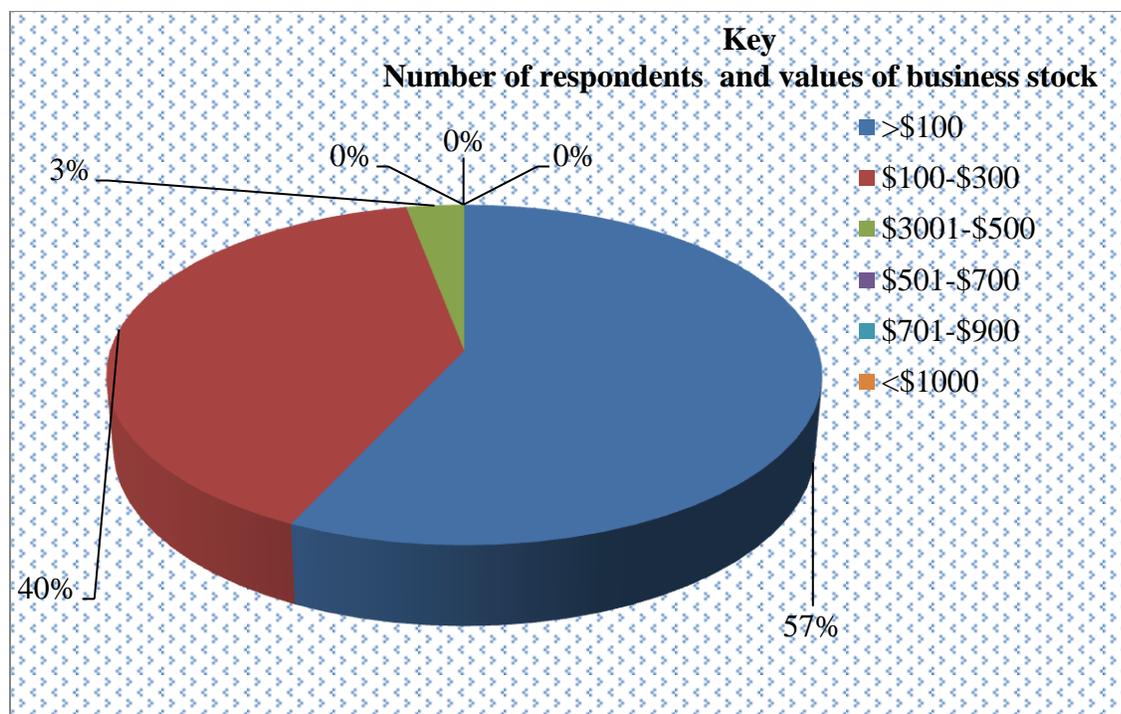


Figure 9: Value of business stock at time of interview

On the question that sought to establish the value of business stock at the time of the interview, the analysed data presented in figure 9 above revealed that fifty-seven percent (57%) of the respondents had value of business stock of less than one hundred United States Dollars (USD100) at the time of interview. Forty percent (40%) of the respondents had value of business stock of between one hundred United States Dollars and three hundred United States Dollars (USD100-USD300) while three percent (3%) of the respondents had business stock value of between three hundred and one United States Dollars and five hundred United States Dollars (USD3001-USD500). Overall, the results showed that the majority of the respondents, 57% had value of business stock of less than USD100 at the time of the study. Only 3% of the respondents had business stock value of between USD3001 and USD500. This reflected how small in terms of value most of the business that were being operated by youth in Zaka District were. An official from one government ministry acknowledged this by declaring that “...youth here have difficulties in securing capital to grow their businesses because banks shun them” One traditional leader echoed similar sentiments by saying “...we wish banks in Zimbabwe could support our youth, some of them are very talented and hardworking”

Table 7: Highest number of employees since business started

N = 100

Number of employees	Number of respondents
0	72%
1	21%
2	6%
3	1%
Total	100%

Data on the investigation to establish the highest number of employees the respondents had since the beginning of their businesses was analysed and presented in table 7 above. The results from the data showed that seventy-two percent (72%) of the respondents did not have any employees since they started their businesses. Twenty-one percent (21%) of the respondents had one (1) employee while six percent (6%) of the respondents had two (2) employees and one percent (1%) of the respondents had three (3) employees since they started their businesses. The results suggested that youth informal sector businesses did not create significant employment for other people other than the owners themselves, that is, self-employment as opposed to wage employment.

Table 8: Lowest number of employees since business started.

N = 100

Number of employees	Number of respondents
0	72%
1	23%
2	5%
3	0%
Total	100%

Additional data on the investigation to establish the lowest number of employees since the youth informal sector businesses started was secured through an in-depth interview guide. The collected data was analysed and presented in table 8 above. The results exposed that seventy-two percent (72%) of the respondents did not have any employees since the start of their businesses. Twenty-three percent (23%) of the respondents had one (1) employee while five percent (5%) had two (2) employees as their lowest. The results suggested that youth informal sector businesses did not create significant jobs for other people other than the business owners themselves.



Figure 10: Increase in number of business outlets since beginning of business

On the question that sought to establish whether there was an increase in the number of business outlets since the beginning of the youth informal businesses, the data was analysed and presented in figure 10 above. The results publicised that eighty-two (82) of the respondents did not increase business outlets since the start of their businesses. Eleven (11) of the respondents increased their business outlets by one (1) and seven (7) of the respondents increased their business outlets by 2. Overall, the data suggested that there was no significant increase in business outlets.

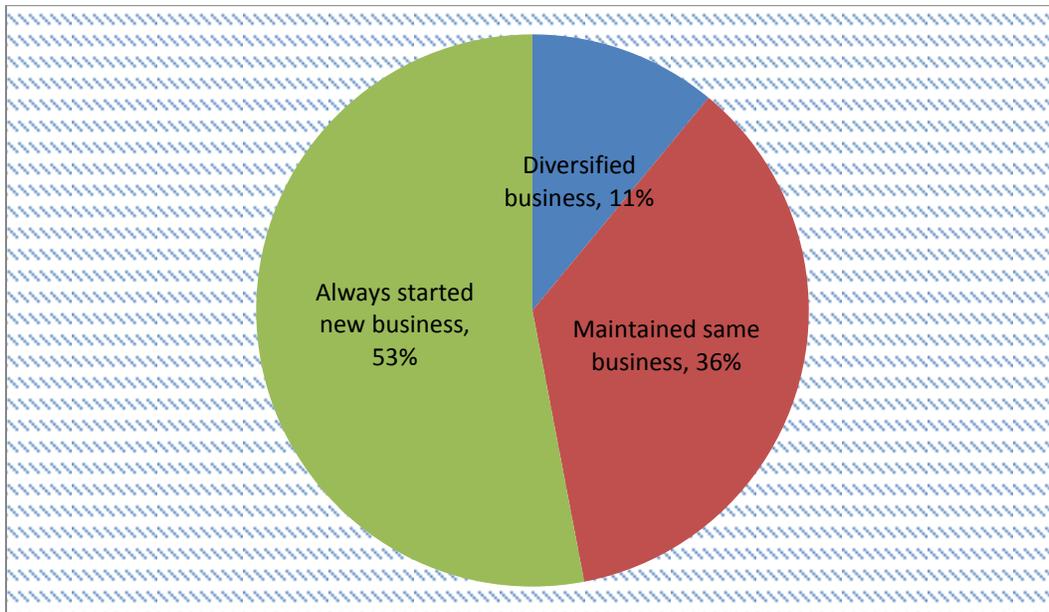


Figure 11: Business diversification since start of business

Another area of investigation sought to establish if youth diversified their businesses. Analysed data was presented in figure 11 above and it revealed that eleven percent (11%) of the respondents diversified their businesses and thirty-six (36%) maintained their original businesses while a striking high proportion of respondents of fifty-three (53%) of the respondents had always started new businesses. That meant they neither maintained their original businesses nor diversified them. This behaviour of the youth informal sector business owners suggested that there was very high instability in youth operated businesses.

Table 9: Number of businesses closed since beginning of business

N = 100

Number of businesses closed since start starting business	Number of respondents
0	1
1	4
2	3
3	12
4	32

<5	48
Total	100

On the question that sought to investigate the number of businesses that were closed since the start of their operation, data was analysed and presented in table 9 above. The results showed that one (1) respondent did not close any business since beginning of operations, four (4) respondents closed one business each since the beginning of operations, three (3) respondents closed two (2) businesses each since the beginning of operations and twelve (12) respondents closed three businesses each since the beginning of operations. Thirty-two (32) respondents closed four businesses each since beginning of operations and whopping forty-eight (48) respondents closed more than five (5) business outlets since the beginning of operations. Overall results suggested that more youth informal sector businesses were closed as exemplified by 32 of the respondents each one closing four businesses.

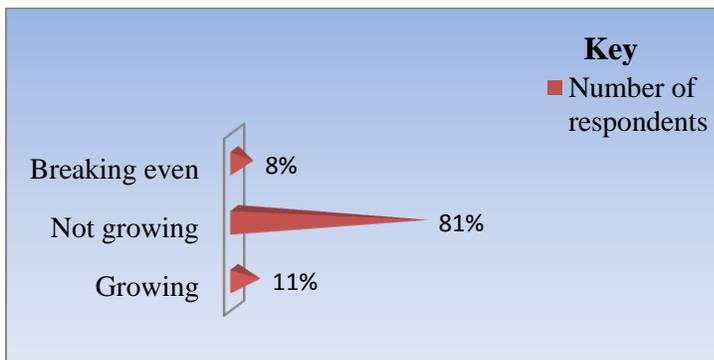


Figure 12: Business growth or no growth

Data to investigate whether there was growth or no growth of informal sector businesses was collected using in-depth interview guide. The data was analysed and presented in figure 12 above and the results showed that eighty-one percent (81%) of the respondents registered that their businesses were not growing while eleven percent (11%) of the respondents confirmed that their businesses were growing. Eight percent (8%) indicated that their businesses were breaking even. The results suggested that the majority of informal sector youth businesses were not growing.

Table 10: Impact of business growth or lack of it on individual's life

N = 100

Impact of business growth on individual	Number of respondents	Impact of no business growth on individual	Number of respondents
Earned me respect in community	10	Lost money invested in the business	20
Increased business stock	2		
Managed to take care of myself (food, clothing etc)	10	Did not manage to fulfil my aspirations	28
Made lots of business contacts while looking for business stock	3	Closed other business outlets	15
Managed to marry my wife	2		
Bought some goats	7		
Bought some cattle	3		

On the question that sought to establish the impact of business growth or lack of growth on the individual's life, analysed data was presented on table 10 above. The results from the data revealed that ten (10) of the respondents earned themselves respect owing to the growth of their businesses, another ten (10) respondents managed to take care of themselves. Three (3) respondents managed to buy cattle and made more business contacts respectively.

On a negative perspective, data from this investigation also exposed that twenty (20) of the respondents lost some money while twenty-eight (28) did not manage to fulfil their aspirations and fifteen (15) closed other businesses. The data suggested that there were more negative impacts than positive ones based on the statistics presented in table 10 above.

Table 11: Impact of business growth or lack of it on the family

N = 100

Impact of business growth on family	Number of respondents	Impact of no business growth on family	Number of respondents
Send children to school	3	Not able to send children to school	15
Bought food during drought	9	Did not manage to fulfil our aspirations	30
Bought clothes for family	10	Children who used to assist with business chores have nothing to do now	25
Increased business stock	2	Lost income from shop rentals	4
We renovated our house	2		0

On the question that sought to investigate the impact of business growth or lack of it on the respondent's family, data was analysed and presented in table 11 above. On a more positive perspective the results from the data reflected that ten (10) of the respondents managed to buy clothes for their families while nine (9) managed to buy food for the family during drought years. Three (3) of the respondents indicated that they managed to send their children to school while two respondents increased their business stock. In showing appreciation of the impact of business growth on the family, one male responded claimed "Zhara ndakairova neshamhu mukuru wangu" meaning his family did not feel any impact of food insecurity as profits from the business cushioned them.

On the contrary, the results from the data showed that thirty (30) of the respondents did not manage to meet their aspirations while twenty-five (25) of the respondents' children who used to assist with business chores were now idle following non-growth of the businesses. Fifteen (15) of the respondents were unable to send their children to school. Four (4) of the respondent lost income from the shop rentals due to lack of growth in the business. One female youth declared "...I failed to raise school fees for my daughter who was supposed to start form one at the local secondary school" A male youth bemoaned "...maplans angu ese akaenda mudondo mudhara" meaning all his plans were up in smoke because of lack of business growth.

Table 12: Impact of business growth or lack of it on Zaka community

N = 100

Impact of business growth on Zaka community	Number of respondents	Impact of no business growth on Zaka community	Number of respondents
Created employment	8	High unemployment	80
Community members were saved from travelling to growth point or town to buy groceries and other commodities. Save money.	5	Increased travel costs to growth point or town to buy items not locally available	30
		No cash circulation in local community. Cash being taken out to towns	92
		Failure to meet community needs	70

The results of the investigation on the impact of business growth or lack of it on the Zaka community presented in table 12 above exposed the following; on a more positive note, eight (8) of the respondents expressed that business growth created employed in the Zaka community and five (5) respondents acknowledged that business growth saved the community from expensive and time consuming travel to growth points or towns looking for some goods and services.

However on a negative note ninety-two (92) of the respondents echoed that lack of business growth affected cash circulation in the Zaka community. Eighty (80) respondents claimed that lack of business growth created very high unemployment in Zaka District. Seventy (70) of the respondents registered that lack of business growth caused inability of businesses to meet the needs of the Zaka community while thirty (30) expressed that lack of business growth increased travel costs to town by the Zaka community in search of goods and services. The researcher observed that generally there were more negative impacts than positive ones suggesting that many youth were affected negatively by lack of growth in their businesses.

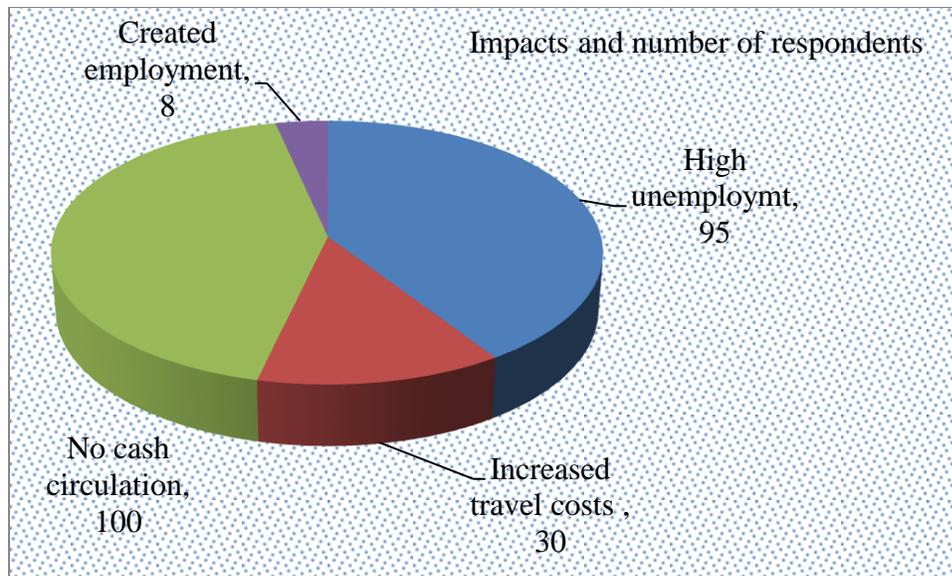


Figure 13: Impact of business growth or lack of it on Zimbabwe

On the question that sought to investigate the impact of business growth or lack of it on Zimbabwe, the data was analysed and presented in figure 13 above. The results from the data showed that on a positive note eight (8) respondents expressed that youth informal sector business growth in Zaka District created employment and this complimented government effort in creating employment in the country. In opposing, ninety-five (95) of the respondents expressed that lack of business growth had contributed to the national high unemployment figures. One hundred (100) of the respondents expressed that lack of business growth contributed to lack of cash circulation in the country while ten (10) respondents stated that lack of business growth contributed to huge travel costs by citizens looking for goods and services elsewhere. Again the overall results suggested that there were more negative impacts than positive ones on the country caused by lack of growth of youth informal sector businesses in Zaka District.

Table 13: Reasons for business growth or lack of it

N = 100

Business growth	Number of respondents	Lack of business growth	Number of respondents
Good knowledge and skills	20	No cash to order or for customers to buy	88
Good relationships with others	10	In adequate water in dams constructed by stakeholders	33
Good customer care	30	Poor/no markets	98
Strong worker supervision	7	Lack of knowledge and skills	73
Good market research	5	Politics	87
Good business records	5	Lack of transport	44
Good planning	15	Bad roads	86
Timeliness of operations	35	Cost of running a business too high	35
Quality of products and services	25	Prices of goods and services too high	34

On the investigation that sought to establish the reasons for business growth or lack of it, data was analysed and presented in table 13 above. On a positive note, the results from the data revealed that thirty-five (35) of the respondents expressed that timeliness of business operations were critical for business growth. Thirty (30) of the respondents said good customer care was important for business growth. Twenty-five (25) of the respondents presented quality of products and services as contributor to business growth. Twenty (20) respondents alluded to good business knowledge and skills as fundamental for business growth. Closely related to that fifteen (15) respondents cited good planning as critical for business growth. Ten (10) respondents cited good relationships. Five (5) of the respondents mentioned good market research and good business records as key to business growth

On the other hand, the data showed that ninety-eight (98) of the respondents cited poor or absence of markets as having contributed to lack of business growth. Eighty-eight (88) of the respondents argued that there was no cash in circulation hence businesses could not grow. Eighty-seven (87) of the respondents stated that politics was a big inhibitor of business growth. Eight-six (86) of the respondents pointed to bad roads as having contributed to lack of business growth. Thirty-five (35) of the respondents cited cost of running business was too high while

thirty-four (34) of the respondents mentioned that prices of goods and services were too high and not affordable by many customers hence subdued business growth. Inadequate water was featured by thirty-three (33) of the respondents as having contributed to lack of growth in their businesses. The researcher observed that there were more negative reasons such as lack of cash for ordering stock or for customers to buy, inadequate water in dams, poor or no markets etc that contributed to lack of business growth than positive ones.

Table 14: Business support received from stakeholders

N = 100

Stakeholder	Business support	Number of respondents
A	Business training	80
B	Business training	60
C	loans	10
D	Business training	20
E	Facilitation for business loans	5
F	Loans	15

An investigation to appreciate the kind of support that was received from stakeholders was conducted. Data was analysed and presented in table 14 above. The results from the data revealed that three (3) stakeholders provided business training as expressed by the respondents and these were; A; eighty (80) respondents, B; sixty (60) respondents and D; twenty (20) respondents. Stakeholder E played a facilitator role in the provision of loans to some of the respondents. Thirty-five (35) respondents confirmed that they received loans from microfinance institutions C and F respectively. The researcher observed that despite many of the respondents having received business management training, business performance did not seem to match the training that was provided.

Table 15: How best stakeholders can support youth businesses

N = 100

Support required	Number of respondents	Percentage
Technical skills training	73	73%
Business management training	84	84%
Record keeping training	52	52%
Provision of training that is specific to the needs of the specific business	95	95%
Marketing training	96	96%
Provision of grants	52	52%
Provision of loans	43	43%
Sourcing for markets	98	98%
Provision of business infrastructure-operating spaces	33	33%
Grading of roads	58	58%
Water supply	22	22%
Electricity supply	47	47%
Transport to ferry our produce to the market	55	55%
Provision of inputs (seed, fertiliser, pesticides etc)	82	82%
Building of warehouses with cold room facilities	7	7%
Building of bigger dams that carry enough water to sustain crop and livestock production	45	45%

On the question that sought to investigate how best stakeholders could support youth businesses, data was analysed and presented in table 15 above. The results from the data revealed that ninety-eight percent (98%), ninety-six percent (96%) and fifty-five percent of the respondents registered need for market and marketing related support. Specifically they stated need for support in sourcing markets for their commodities (98%), training in marketing (96%) and transport to ferry produce to the market (55%).

Need for appropriate infrastructural support was clearly spelt out by some respondents; fifty-eight percent (58%) road grading, forty-seven percent (47%) electricity, forty-five percent (45%) dam construction, thirty-three percent (33%) business operating spaces, and seven percent (7%) warehouses. A significant ninety-five percent (95%) of the respondents registered their desire for need based training as opposed to one-size-fits all training. Eight-four percent (84%) required business management training while seventy-three percent (73%) required technical

skills training. A significant eighty-two percent (82%) registered need for agricultural inputs such as seed, fertilisers, pesticides and many others. Fifty-two percent (52%) of the respondents requested for record keeping training and business grants respectively. The results suggested that the youth informal sector business owners and the stakeholders knew what kind of support that was needed to enable their businesses to grow.

4.2 DISCUSSION AND INTERPRETATION

Research Questions

4.2.1 What are the factors contributing to limited growth of youth informal sector businesses in Zaka District?

There was clear evidence from the research data that there was limited growth of youth informal sector businesses as eight-one percent (81%) of the respondents expressed that their businesses were not growing (Figure 12, page 64). The respondents raised a myriad of factors contributing to limited growth of their businesses (Table 13, page 69). The researcher categorised the factors as infrastructural, environmental and behavioural and, or perceptual.

Factors of an infrastructural nature were in-adequate water in dams, bad roads, inadequate transport and poor or no markets.

Factors of an environmental nature were lack of cash in circulation, politics, and too high costs of running a business and prices of goods and services.

Behavioural and, or perceptual factors that emerged from the research results were; the youth culture of always starting new businesses, stakeholder prescription of businesses to youth and youth adoption of any business prescriptions without proper business assessments, tendencies of youth to engage in more consumptive than investment activities. This finding converges with Uzhenyu (2015) who asserted that there was no growth of the informal sector as operations were merely intended for mere survival without intending to expand operations. Uzhenyu (2015) seemed to point to the consumptive than re-investment tendencies by informal sector players.

The research findings suggested that youth informal sector businesses in Zaka District still required a lot of support.

Contrary to the declaration that the informal sector businesses were growing and creating significant wage employment for the youth (Horn, 2009, Chen, 2011, Vanek et al, 2012, World Bank, 2014, ILO, 2016), youth businesses in Zaka were not growing and creating wage

employment. The informal sector in Zaka still needed more deliberate and holistic support to unlock its potential for creating wage employment.

Convergence was on the creation of self-employment. The informal sector in Zaka created self-employment for the youth. In the case of Zaka poverty and lack of formal employment compelled the youth to engage in the informal businesses to earn a living.

The research findings also converged with the African Development Bank (AfDB) report (2013) which exposed that the informal sector did not seem to be on the development agenda of African countries or their multilateral development partners and bemoaned its lack of support. While Zaka had its own fair share of development partners, more deliberate support to the informal sector was required. Lack of support appeared to be associated with lack of appreciation by stakeholders on the potential of the informal sector to create employment and drive economic development. The AfDB (2013) corroborated this view by claiming that authorities' or policy-makers in Africa were not recognizing the important role informal sector companies played in the economy.

The research findings also converged with Chidoko et al. (2011)'s findings who lamented limited life span of informal sector businesses in Zimbabwe as their survival or continuity was tied to the interest of the owner. In the case of Zaka, some youth were encouraged to engage in some businesses, it was not their intrinsic motivation hence once the motivator (NGO in this case) was out of picture, even worse still in their presence, the youth lost interest in the business ideas and closed shop.

The research findings broadly confirmed that the majority of respondents businesses were in the first stage of development as articulated in the theoretical framework that guided this study. The majority of the respondents seventy-two percent (72%) did not employ other people (tables 7 and 8 on page 61). This implied that they were running their businesses by themselves or with support from friends and relatives. Fifty-seven percent of the respondents value of business stock was below one hundred United States Dollars at the time of the interviews, having dropped from a range of between USD100 and USD300 at the start of their businesses (Table 6, page 59 and figure 9, page 60). This implied that the respondents did not have enough money to invest in their businesses.

The research results also converged with what was expected in stage 1 in the theoretical framework as they revealed that youth had more consumptive than business re-investment

behaviour. This implied that youth business behaviour was more survivalistic in nature than developmental and growth oriented.

The limitations related to the study were that, it did not ascertain whether the factors that were presented by the respondents were genuine and informed by some assessment. They could just have been a shopping list motivated by their history of exposure to donations from donors. Another weakness was that the study did not investigate the roles or contributions the respondents were prepared to make to address the challenges.

There was need for further research to establish if the infrastructural challenges were informed by some assessment, what training was needed to address the behavioural challenges and how the environmental issue would be addressed.

The general implications were that, if appropriate interventions were not taken to address the factors that were contributing to limited growth of informal sector businesses, the potential in the sector would not be unlocked.

Research implications were that more research needed to be undertaken to broaden and deepen understanding of factors contributing to limited growth of informal sector businesses in rural areas in light of the diversity of the business opportunities that youth participated in.

4.2.2. How has limited growth of youth informal sector business impacted on the Zaka community?

The results from the study revealed that there were more negative than positive impacts caused by limited growth of youth informal sector businesses in Zaka (Table 12, page 67). Respondents presented the following as impacts caused by limited growth of their businesses; limited cash circulation, high un-employment, failure of businesses to meet community needs leading to increased travel costs to urban areas in search of products and services. However the observations by the researcher pointed to much more broader impacts such as reduction in the quality of life of the youth themselves, their families and the generality of the Zaka community. This was supported by statements by some of the respondents such as "...I failed to meet all my plans" or "... all our plans went up in smoke" suggesting than respondents in one way or the other had needs they wanted to be fulfilled based on the performance of their businesses. Inability to meet these needs meant some gaps in their lives were either maintained or worsened.

One respondent claimed that their children who used to be part of the businesses were now spending more time idle at home as they did not have anything to do. This implied that the quality of life that was being led by those youth was not what they had hoped or expected. They were trapped in a hopeless situation.

The study results converged with the ILO Global Employment Trends for Youth survey (2011) and the AfDB (2013) on high unemployment among the youth. This was attributed to the fact that regardless of the performance of both formal and informal economies, high youth population and unemployment was a global phenomenon.

The research findings were divergent to the research findings by the Zimbabwe Economic Policy Analysis and Research Unit (ZEPARU) & Bankers Association of Zimbabwe (BAZ) (2014) that claimed that a lot of financial resources were circulating in the informal sector than in the formal financial sector. The Zaka informal sector was starved of financial resources as there was no money circulating in that sector deserving highlight. The divergence could have been caused by the fact that the ZEPARU and BAZ study focussed on urban informal sector while this study focussed on the rural informal sector. Urban areas had more informal sector economic opportunities and were better supported than rural informal sector businesses.

The general implications were that if no measures were taken to address those negative impacts, they were a recipe for social and economic destabilisation because if youth's energy was not harnessed for the good cause it would be deployed for the wrong cause.

The research results revealed that the majority of respondents businesses were in stage 1 according to the theoretical framework. Seventy percent (70%) of the respondents registered inability of their businesses to meet the needs of the Zaka community (Table 12, page 67). Ten of the respondents affirmed that inability of youth businesses to meet the needs of the Zaka community led to increased costs of travel by the residents as they sought products and services elsewhere.

4.2.3 What support do youth informal sector businesses get from stakeholders?

Evidence that was generated from the study showed that youth informal sector businesses received limited range of support services from stakeholders. The business management training was the major service that was received (Table 14, page 70).

There was convergence between the study findings and other researchers on the aspect of limited support given to youth informal sector businesses. AfDB (2013) bemoaned that unemployment remained high among youth and little attention had been paid to the role of informal sector in fostering growth and job creation and Joerres (2011) claimed that the key limitations on youth economic and business development was inadequate skills, knowledge, and talent. Both implied that there was limited support to the youth to address the identified shortcomings. This was attributed to lack of deliberate and coherent mechanisms to support the informal sector as a result of limited appreciation of the potential role the sector played in reducing youth unemployment and drive economic development.

However there was also divergence on the findings with ZEPARU and BAZ study that claimed that the formal financial sector in Zimbabwe which consisted largely of banks and microfinance institutions had developed interest in working with the informal sector. The ZEPARU and BAZ study focussed on informal sector in urban areas. The situation in Zaka was different as formal financial service providers appeared to have continued to shun rural areas.

The limitations of the study included the following; exploration to understand why limited numbers of youth accessed financial services from formal financial institutions was not done. The study also did not broaden its scope to investigate why other stakeholders were not supporting the youth informal sector businesses.

The general implications of the study findings were that ‘policy makers’, development partners and other stakeholders with crosscutting interest in youth informal sector businesses got to appreciate that support needs for youth informal sector businesses were diverse and hence piecemeal support was a waste of both supporter and beneficiary time and other resources as it did not yield desired results. Evidence on the performance of the youth businesses bore testimony to this. (Table 15, page 71)

The other research implication was that more research was needed to appreciate the diversity and depth of support that was needed by the youth, including feasibility of partnerships among stakeholders in order to effectively support youth businesses.

4.2.4 How effective is the support provided by the stakeholders?

The support that was given to youth informal sector business owners, though limited appeared to be very effective based on the quality of business decisions that were made by the youth. A cumulative total of 160 respondents expressed that they had received business management training from the stakeholders in (Table 14 page 70).

The researcher observed that youth informal sector business owners applied the knowledge, skills, appropriate attitudes and values in their businesses as more than half (57%) of the respondents operated their businesses for more than 24 months (Figure 7, page 56). Seventy-two (72%) of respondents did not employ other people as their businesses could not support the cost (Tables 7 and 8, page 61), 48 of the respondents closed other business outlets as they became less viable (Table 9, page 63), while 81% expressed that their businesses were not growing they did not close the businesses. This evidence demonstrated some level of resilience among the youth informal sector businesses, supposedly because of increased business management capacity that was provided through the business management training.

These results on business decisions by the youth represented that stakeholders were capable of delivering quality services to the youth informal sector businesses despite the service being limited.

The 72 percent finding on youth businesses without employees converged with the results of the FinScope survey report (2012) that also found that 71 percent of individual entrepreneurs did not have employees. The implication of the convergence was that it strengthened the conclusion that informal sector businesses were not creating wage employment but mostly self-employment.

The study also revealed that youth engaged in more consumption than re-investment activities.

There was convergence on the consumptive behaviour of youth with Joerres (2011) who asserted that the key limitations on youth economic and business development were inadequate skills, knowledge, and talent. Appropriate behaviour was associated with appropriate knowledge, skills, attitudes and values which was associated with appropriate capacity development interventions.

The convergence had the implications that it strengthened the body of knowledge on the need for effective support to the youth informal sector businesses.

While stage three of the theoretical framework asserted that one of the expectation at this stage was that business owners consolidated their businesses by organising resources for growth. The results from the research revealed that private sector financial service providers shunned rural areas thereby affecting respondents' capacity to mobilise financial resources for their businesses.

The limitation related to the study finding was that the study did not explore how the service was delivered in order to generate lessons on effective ways of delivering quality service to the informal sector businesses.

The general implications of the study results were that they motivated stakeholders to strive to deliver quality service to the informal sector because it generated quality results.

There was need for more research on appropriate approaches for delivering quality service to the informal sector businesses in order to generate learning on this important aspect.

4.2.5 What are the possible solutions and recommendations for promoting growth of youth informal sector businesses in Zaka District?

Youth expressed knowledge of what they perceived to be solutions to the growth of their informal sector businesses (Table 15, page 71).

Youth solutions and recommendations for promoting growth of informal sector businesses in Zaka were quite diverse in nature depending on the type of businesses that the individual youth were engaged in. Broadly they were clustered under infrastructural, environmental and behavioural or perceptual solutions

There was general convergence with other researchers on the fact that knowledge, skills, talents, attitudes were critical for youth to run their businesses successfully (Joerres, 2011, World Bank, 2014, ILO, 2013a, ILO, 2016). However other researchers did not group solutions by thematic areas as was done in this study.

In terms of implications this diversity caused complexities in terms of resource mobilisation, knowledge and skills composition for development facilitators, efficiency and cost effectiveness and feasibility of an all-embracing capacity building approach. It appeared as though youth limited capacity was a global phenomenon hence researchers picked its redress as a solution to most youth related problems.

The implication of the convergence was that it solidified evidence on the importance of capacity development for youth.

The general implications of the study finding were that they exposed other stakeholders to some possible solutions to youth informal businesses growth challenges.

4.2.6 Limitations of the study

The researcher would like to bring to the attention of the readership the following limitations of the study;

While the factors contributing to limited growth of the youth informal sector businesses as presented by the respondents made a lot of sense, the study did not ascertain whether the factors were informed by some assessments by the respondents. They could have been a shopping list motivated by the respondents' history of exposure to donations from donors. Another weakness was that the study did not investigate the roles or contributions the respondents were prepared to make to address the challenges.

Another limitation of the study was that it did not make an exploration to understand why limited numbers of youth accessed financial services from formal financial institutions. The study also did not broaden its scope to investigate why other stakeholders were not supporting the youth informal sector business players.

While the study confirmed that the quality of service delivery by stakeholders, though limited, was good as evidenced by the quality of business decisions that were made by the youth, the study did not explore how the service was delivered in order to generate lessons learnt on effective ways of delivering service to the informal sector businesses.

However, notwithstanding its limitations, this study offered some significant insights into factors that were contributing to limited growth of informal sector businesses in rural Zaka District and contributed immensely to the body of knowledge on rural informal sector businesses.

4.3 SUMMARY

This chapter focussed on data presentation, analysis, discussion and interpretation. The research data was analysed using spread sheet, categorization and theme-based and text-based data analysis which focussed on the search for general statements about relationships among categories of data. The data was presented using tables and figures such as pie-charts and bar graphs. Data presentation looked at data summarisation, organisation, and communication of the information using a variety of methods which included tables and figures. The data analysis focussed on bringing order, structure and meaning to the data that was collected. The researcher found the experience quite a confusing, time-consuming, creative, and fascinating process. The data analysis exercise sought to search for general statements about relationships among categories of data and obtaining usable and useful information from all the data that was

collected. The discussion involved interpreting the research findings in the context of the research question and the literature that was reviewed. It examined critically implications and limitations of the research findings. The chapter also focused on data interpretation which entailed organising the research data and attaching meaning to the data.

Chapter five focuses on summary, conclusions and recommendations.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 INTRODUCTION

The BusinessDictionary.com defines a summary as an overview of content that provides a reader with the overarching theme, but does not expand on specific details. The BusinessDictionary.com further explains that a summary describes a larger work such as an entire book, speech, or research project, and should include less content than the original work. Firestone (2017) corroborates The BusinessDictionary.com by asserting that a summary is a condensed version of an original text, usually a full article or book.

The UNB Writing Centre (2016) says a conclusion is a formal consideration of the strength of one's position. The UNB Writing Centre (2016) further posits that one must briefly sum up the strength of their case and their most telling pieces of evidence, and must still do s more including explaining the implications of their argument. Firestone (2017) weighs in by asserting that a conclusion is a summary that reiterates, replies, recommends, and reflects on the overall document or write up. National Institute for Health and Care Excellence (2011) says as we develop guidance, we identify gaps and uncertainties in the evidence base which could benefit from further research. The most important unanswered questions are developed into research recommendations

This chapter therefore focussed on summary, conclusions and recommendations of this study.

5.1 SUMMARY

This study sought to carry out an investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo province using a Case Study of Zaka District. A qualitative Case Study design was used to conduct the study. Data was collected from one hundred (100) respondents using in-depth interviews, observations, Focus Group Discussion (FGDs) and Key Informant Interviews (KII). The researcher encountered some problems with key informant interviewees. Some of the interviewees did not have access to internet and hence the questionnaires could not be sent by email as initially planned. The other key informant interviewees did not have time to complete the questionnaires. These challenges were addressed by hand delivering the questionnaires and conducting face to face interviews with some of the key informant interviewees while other were interviewed through telephone. This change of plan however, increased the researcher's costs for conducting the study both in monetary terms as well as in terms of time and other related pressures. However the researcher benefited from the

opportunity of probing and seeking some clarification through both face to face and telephone interviews.

The other challenge that was encountered was that of missing some of the youth on the days and times that appointments were set up with them. New successful appointments were made.

In addition to the above challenges, some traditional leaders wanted to be paid for them to stamp the letters for seeking permission to conduct the study in their areas. This challenge was addressed by convincing the traditional leaders that I was a student who did not have money and that the study was going to benefit their areas.

Lastly, the financial resources were not enough to cover the welfare of the researcher during the field work. This challenge was addressed by cutting on some meals and negotiating for free accommodation facilities with some stakeholders.

5.2 CONCLUSIONS

The following conclusions were drawn from the study;

There was glaring limited growth of youth informal sector businesses in Zaka District and hence the businesses created self-employment than wage employment hence youth unemployment remained high in the district.

Lack of growth in youth informal sector businesses had negative impact at the individual, family and broader community levels in Zaka District and beyond.

Lack of appreciation of the potential of the informal sector to create employment and drive economic development by stakeholders affected support to the sector.

The youth informal sector businesses required diverse, holistic and well-coordinated support to address the infrastructural, environmental and behavioural and, or perceptual challenges affecting growth of youth businesses.

Some stakeholders motivated youth to engage in business enterprise selected by the stakeholders and not by the youth themselves. This affected sustainability of the businesses in the long term.

There was very limited financial resources circulating in the informal sector businesses in Zaka. The support that was given to youth informal sector business owners, though limited was very effective based on the quality of business decisions that were made by the youth.

Youth engage in more consumption than re-investment activities and hence needed more capacity development to address this negative behaviour.

Solutions and recommendations for promoting growth of informal sector businesses presented by the respondents were quite diverse in nature depending on the type of businesses that the individual youth were engaged in; this therefore demanded well-coordinated, multidisciplinary support.

Support to youth informal sector businesses need to be comprehensive enough to adequately develop the knowledge, skills, attitudes and values required to run successful businesses.

5.3 RECOMMENDATIONS

Based on the research findings and conclusions drawn from the study the following recommendations were made;

Other researchers

1. Researchers should take into account differences in contexts, geographical settings such as urban, rural, mining or commercial farming areas when communicating their research findings and making recommendations because generalisations mislead policy and programme interventions and hence perpetuate marginalisation of people contexts that would not have been covered by their research work.
2. Researchers should conduct more studies on youth informal sector businesses in rural areas in order to contribute to the development of more knowledge on rural informal sector businesses, reduce current knowledge gaps and validate existing knowledge.
3. Researchers should conduct more research to establish the reasons why youth informal sector players in Zaka were not accessing financial services from formal financial service providers and why other stakeholders were not supporting the youth businesses in the district.
4. Researchers should conduct more research on appropriate approaches for delivering quality service to the informal sector businesses in order to generate learning on this important aspect.
5. Researchers should be broad when conducting research on informal sector businesses to ensure that they provide holistic solutions to informal sector business problems. Knowledge, skills, talents, attitudes and values were not enough to make one a successful business person. There were other support or capacity developments needs that researchers needed to bring out such as environmental, behavioural and infrastructural and many others.

NGO Partners

6. NGOs and other stakeholders supporting youth informal sector businesses should develop youth capacity to identify business opportunities, research on the opportunities, develop business plans and select appropriate business enterprises based on knowledge, skills and right attitudes and avoid prescribing businesses to the youth as this is not sustainable.

Youth

7. Youth should avoid engaging in businesses that they do not fully understand because of external influences as this reduces their chances of engaging in successful businesses.

Government

8. Government should develop a deliberate, well-coordinated and coherent mechanism or framework for supporting informal sector businesses by stakeholders. Each stakeholder should provide incremental value to the support provided by other stakeholders and avoid undermining the effort of others.

Rural District Council (RDC)

9. For the RDC to incorporate the informal sector businesses appropriately in their development plans, they should invest in understanding and appreciating the potential role the sector could play in reducing youth unemployment and drive economic development in their areas.

Private sector formal financial service providers

10. Formal financial service providers should be more innovative and find ways of serving the youth in rural informal sector businesses in line with government financial inclusion agenda.

Now that I have accomplished the compilation of this dissertation, I would like to humbly share briefly my experiences during the course of this assignment. First and foremost, I found the whole process quite fascinating and fulfilling. At a personal level, I mastered the knowledge and skills of developing a research proposal, conducting literature review, designing research instruments and administering them, sorting out and synthesising the research data for analysis and finally conducting data analysis, presentation, interpretation and discussion.

Throughout this process, I broadened and sharpened my knowledge and skills in the following areas; writing, reading, analytical, verbal communication, presentation, observation and many others.

Literature review presented quite some fascinating experience. Muddling through tons and tons of literature, picking only those aspects that were relevant to my research topic seemed impossible before I got my fingers on the assignment. Obviously I emerged out of that experience with sharper reading and analytical skills. Another thrilling experience was linking the literature with the results from the study, especially the focus on the convergence and divergence issues and their discussion. I found it very absorbing. I can confidently declare that I have mastered the art and science of conducting research. Many thanks to everyone who made this possible; it was indeed an experience that will be cherished forever.

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Appendices A: Research instruments

1. In-depth Interview Guide
2. Observation
3. Focus Group Discussion Guide (FGD)
4. Key Informant Interview Questionnaire (KII)

In-depth Interview

Respondent Code.....

Section A: Socio-demographic information of respondents

- 1. Age.....
- 2. Gender.....
- 3. Marital status.....
- 4. How many people are living in your household?.....
- 5. Educational qualification?
- 6. Religion.....

SECTION B: Socio-economic information of respondents

- 7. What type of businesses are you running?.....
- 8. How long have you been running the businesses?.....
- 9. What do you understand by the term business growth?
.....
.....
- 10. What was the value of your business stock when you started your business?
.....
.....
- 11. What is the value of your business stock now?
.....
.....

12. What has been your highest number of employees since you started your business?

.....
.....

13. What has been the lowest number of employees since you started your business?

.....
.....

14. Since the beginning of your business, have you increased the number of business outlets?

.....
.....

15. Have you diversified your business since its beginning if so why?

.....
.....

16. Have you closed any of your businesses since you started running businesses if so why?

.....
.....

17. In your view, is your business growing or not? Give reasons to support your view

.....
.....

18. How has growth or limited growth of your business impacted on your life as an individual?

.....
.....

19. How has growth or limited growth of your business impacted on your family?

.....
.....

20. How has growth or limited growth of your business impacted on the Zaka community?

.....
.....

21. How has growth or limited growth of your business impacted on Zimbabwe?

22. What business support have you received from other stakeholders?

.....
.....

23. In your view, how best can stakeholders support your businesses?

.....
.....

.....**THE END GUIDE**.....

Observation

The following will be observed during the administration of the in-depth interview guide

1. Availability and completeness of business records

Invoices

.....

Stock book

.....

Cash book

.....

2. Stocking levels
-

3. Product range
-

4. Customer traffic
-

5. Interactions with customers with special focus on customer care, how customers are handled or treated
-

6. Sign posting
-

7. Security at the business premises
-

.....THE END.....

Focus Group Discussion Guide

1. Can you introduce yourselves telling us your name and age
2. What businesses are you in to?
3. How long have you been running the businesses?
4. What do you understand by the term business growth?
5. What challenges do you face in running your businesses?
6. How do these challenges impact on your business?
7. What improvements would you want to see in the way you are running your businesses?
8. Who has supported your businesses?
9. What type of support has been provided to your businesses?
10. Who else do you think should support your businesses?
11. How would they support your businesses?
12. How effective has been the support?
13. Since the beginning of your businesses, have you employed other people in your business if so what has been the highest and lowest number of employees you have had in your business and why?
14. When has your business performed well and why?
15. When has your business performed badly and why?
16. What has been your highest and lowest stock value in your business?
17. Since the beginning of your business, have you increased or decreased the number of your business outlets?
18. Have you diversified your business since its beginning if so why?
19. In your view, are your businesses growing or not. Give reasons for your points of views
20. In your views, how has growth or limited growth of your businesses impacted on
 - (a) On yourselves as individually?
 - (b) Your families?
 - (c) The Zaka community?
 - (d) Zimbabwe as a country

.....**END OF GUIDE**.....

Key Informant Interview Questionnaire
(Government, private sector, development partners and traditional leaders)

PRIMER

Good morning/afternoon and thank you for sparing some time to respond to this questionnaire. My name is Tafirenyika Kakono, a Masters of Adult Education Student at Midlands State University. I am carrying out an investigation of the factors contributing to limited growth of youth informal sector businesses in Masvingo Province; A Case Study of Zaka District. Please feel free to share your points of views based on your understanding of youth informal sector businesses and related dynamics. Your responses are confidential and no names will be mentioned in the report.

Code of Interviewee _____

1. Do you support any informal sector businesses in general and youth businesses specifically?
Yes / No

If yes, what kind of support do you provide, if no, why not?

.....
.....

2. Other than your organisation, which other organisations or companies do you know that support youth informal sector businesses growth in Zaka District?

.....
.....

3. What kind of support do they provide?

.....
.....

What is your measure or determinants of informal sector business growth?

.....
.....

4. In your view are the youth informal sector businesses growing or not?

Yes / No. Give reasons for your answer. What are the factors contributing to your response?

.....
.....

5. In your view, how has growth or limited growth of youth informal sector businesses impacted on;

(a) Youth as individuals?

.....
.....

(b) Youth families

.....
.....

(c) Zaka community?

.....
.....

(d) Zimbabwe

.....
.....

6. What are the possible solutions to the challenges of growth in youth informal sector businesses?

.....
.....

7. What recommendations can you make for promoting youth informal sector business growth?

.....
.....
.....
.....
.....
.....
.....

THE END OF QUESTIONNAIRE

Appendices B: Letters

1. Introductory letter from Midlands State University
2. Approval letter from Ministry of Women Affairs, Gender and Community Development
3. Approval letter from Ministry of Small and Medium Enterprises and Cooperative Development
4. Approval letter from Traditional Chief
5. Approval letter from Headman



MIDLANDS STATE UNIVERSITY

P. BAG 9055
Gweru
Zimbabwe

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Fax: (263) 54 60233/60311

FACULTY OF EDUCATION DEPARTMENT OF ADULT EDUCATION

24 August 2017

TO WHOM IT MAY CONCERN

The bearer.....*Tafirenyika Katono*..... is a Masters Degree/ Bachelor Degree / Undergraduate Diploma student In Adult Education. She / he has to undertake research and thereafter present a Research Project in partial fulfilment of the degree programme.

In this regard, the university kindly requests assistance in this student's research endeavours.

Your co-operation and assistance is greatly appreciated.

Thank you

H. Museva
Museva L
(Chairperson –Adult Education)



The Provincial Head
Ministry of Women Affairs, Gender and Community Development
Masvingo Province

14 September, 2017

Dear Sir/Madam

**REF: PERMISSION TO CONDUCT RESEARCH IN ZAKA DISTRICT
IN FULFILMENT OF THE REQUIREMENTS FOR A MASTERS
DEGREE IN ADULT EDUCATION – MIDLANDS STATE
UNIVERSITY.**

I am applying for permission to conduct research study in Zaka District in partial fulfilment of the requirements of my Masters of Adult Education Degree with Midlands State University. My research topic is 'An investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo Province: A case study of Zaka District.' The study will be conducted over a period of 10 working days. Find attached an introductory letter from the University. Your assistance in this regard will be greatly appreciated.

Yours Faithfully



Tafirenyika Kakono
Student Number R166466T
Mobile Number 0772748070
Midlands State University


PDC

The Provincial Head
Ministry of Small and Medium Enterprises and Cooperative Development
Masvingo Province

14 September, 2017

Dear Sir/Madam

**REF: PERMISSION TO CONDUCT RESEARCH IN ZAKA DISTRICT
IN FULFILMENT OF THE REQUIREMENTS FOR A MASTERS
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I am applying for permission to conduct research study in Zaka District in partial fulfilment of the requirements of my Masters of Adult Education Degree with Midlands State University. My research topic is 'An investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo Province: A case study of Zaka District.' The study will be conducted over a period of 10 working days. Find attached an introductory letter from the University. Your assistance in this regard will be greatly appreciated.

Yours Faithfully



Tafirenyika Kakono
Student Number R166466T
Mobile Number 0772748070
Midlands State University



14 September, 2017

Chief: CHIEF NYAKUNHUWA

Zaka District

Dear Sir/Madam

**REF: PERMISSION TO CONDUCT RESEARCH IN ZAKA DISTRICT
IN FULFILMENT OF THE REQUIREMENTS FOR A MASTERS
DEGREE IN ADULT EDUCATION – MIDLANDS STATE
UNIVERSITY.**

Dear Sir/Madam,

I am applying for permission to conduct research study in your area in partial fulfilment of the requirements of my Masters of Adult Education Degree with Midlands State University. My research topic is 'An investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo Province: A case study of Zaka District.' The study will be conducted over a period of 10 working days. Find attached an introductory letter from the University. Your assistance in this regard will be greatly appreciated.

Yours Faithfully

Tafirenyika Kakono
Student Number R166466T
Mobile Number 0772748070
Midlands State University



14 September, 2017

Headman Nyamutake
Zaka District

**REF: PERMISSION TO CONDUCT RESEARCH IN ZAKA DISTRICT
IN FULFILMENT OF THE REQUIREMENTS FOR A MASTERS
DEGREE IN ADULT EDUCATION – MIDLANDS STATE
UNIVERSITY.**

Dear Sir/Madam,

I am applying for permission to carryout research instruments pre-testing as well as conduct research study in your area for my dissertation. The dissertation is being done in partial fulfilment of the requirements of my Masters of Adult Education Degree with Midlands State University. My research topic is 'An investigation of the factors contributing to limited growth in youth informal sector businesses in Masvingo Province: A case study of Zaka District.' The study will be conducted over a period of 10 working days. Find attached an introductory letter from the University. Your assistance in this regard will be greatly appreciated.

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