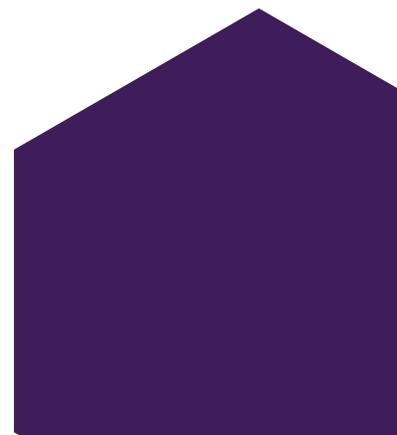
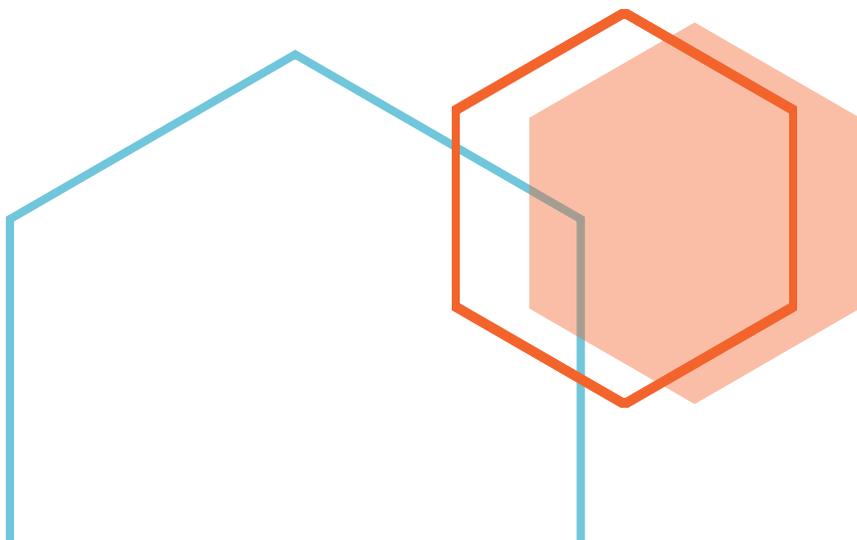


# Play It Forward: Analysis of Economic Opportunities for Young Women in Sport In Zambia

---

## A Rapid Market Scan

The aim of the Rapid Market Scan was to understand the supply and demand aspects of entrepreneurial investments and employability skills that the young women in the Play It Forward (PIF) project propose to undertake, using both quantitative and qualitative data, collected using secondary and primary methods.



# Play It Forward

## Support

The market scan was resourced through the grant to NOWSPAR from Women Win, Standard Chartered, and Comic Relief for the Play It Forward programme.

## Looking Forward

We hope this reports motivates and informs individuals and organisations in the sport sector to take action to facilitate women's rights to economic empowerment.

We further encourage further research into the conditions and processes that support sustainable economic empowerment.

## Contact Us

### **National Organisation for Women in Sport Physical Activity and Recreation (NOWSPAR)**

Phone: +260966303373

Email: [nowsparwomen@nowspar.com](mailto:nowsparwomen@nowspar.com)

Web: [www.nowspar.org](http://www.nowspar.org) [nowspar.wordpress.com](http://nowspar.wordpress.com)

FB: NOWSPAR Women in Sport

Office: No. 16 Cedar Rod, Woodlands, Lusaka, Zambia  
P.O.Box 36934, Lusaka, Zambia

### **Survey Conducted By:**

Mwewa Kasonde

Namuunda Mutombo

University of Zambia

Email: [namuunda.mutombo@gmail.com](mailto:namuunda.mutombo@gmail.com)

[mwewa.kas@gmail.com](mailto:mwewa.kas@gmail.com)

**Play IT Forward Market Scan Report**

## ACKNOWLEDGEMENTS

We would like to thank the National Organisation for Women in Sport Physical Activity and Recreation (NOWSPAR) for giving us an opportunity to undertake the Rapid Market Analysis aimed at informing the Play it Forward (PIF) project economic empowerment for young women and girls. We are grateful to the various respondents who took time off from their busy schedules to respond to the survey questions. These include staff from NOWSPAR, sports associations, fitness and health centres, etc., as well as the PIF project participants.

We have taken care to faithfully reflect the views and perceptions of the study respondents as well as data from document review and to ensure the accuracy of information used in this report. We, however, take full responsibility for any errors or omissions. The analysis and conclusions in this report are those of the survey team and should not be taken to represent the official positions of the NOWSPAR or any other stakeholders.

### **Data Collection Team**

1. Rabecca Bwato
2. John Simpanzye
3. Towela Mshanga
4. Mwewa Kasonde

**Play It Forward**

## EXECUTIVE SUMMARY

**Introduction:** The aim of the Rapid Market Analysis was to understand the supply and demand aspects of entrepreneurial investments and employability skills that the young women in the project propose to undertake, using both quantitative and qualitative data, collected using secondary and primary methods. Forty-three (43) young women who are Play it Forward (PIF) project beneficiaries were purposively selected and successfully interviewed. Additionally, 14 key informant interviews were conducted with staff from various organisations and associations such as football and fitness.

**Findings:** Among some key findings, most young women reported to have interest in business as a source of income with 94.5% responding to have ever had plans of running a business. Among those who wanted to venture into business, some businesses of interest included owning a grocery shop, restaurant, saloon, boutique, selling of second hand clothes, among others. The reasons cited for choosing these businesses was the view that they were the more profitable. In fact, most of the respondents (79.3%) claimed lack of capital as their main challenge in starting a business.

The study also established that there are job opportunities that exist in the sports sector such as being a fitness trainer, aerobics teacher, nutritionist, physiotherapist, psychologist, sports lawyer, sports marketing, coaching, team doctor, and refereeing, among others. Findings also show that these jobs require formal training and certification. However, for jobs such as being a fitness trainer, some key informants interviewed in the fitness training business indicated that there are very few centres, if any around in Zambia that provide not only the right, but quality training and certification needed. Lack of centres to provide fitness training in the country has contributed to the industry not fully developing as well as having few qualified trainers.

Two of the three soccer staff interviewed indicated that employment opportunities were a challenge. It was however, indicated that with more funding, there was room for improvement. Some key informants also stated that there are still beliefs that women who engage in sport such as soccer were those that failed to progress in their education. There are no requirements for one to be a soccer player, but interest and perfecting skills through training were very crucial. Job opportunities in the soccer sector include being a: coach, referee, team doctor, team physiotherapist, kit manager, administrative officer, etc. These jobs require relevant qualifications and skills. The findings of the study show that there are a number of women trained as coaches in Zambia but there are no teams to coach. This is because female coaches seem to be restricted to coaching female soccer teams. This therefore makes availability of coaching jobs limited given that there are few female soccer clubs in existence. The study also found that the pay for women in football was lower than that of men.

Funding for women's football even for payment of salaries is still a challenge for some clubs. This unstable income hinders women from meeting their basic needs, which makes them quit pursuing a football career and look for other activities. There were

varied responses on availability of internships for women in the football sector. Limited resources hindered some organisations from providing and maintaining internship programmes though some internships were available on a voluntary basis.

In terms of sports businesses, the study established that some of the most prominent ones included; operating a massage parlour, fitness, health, or gym centres, selling of sports commodities such as replica jerseys and so on. The study also found that the sporting business is to some extent, limited in terms of the cash flow as income generation activities in the sports sector are usually seasonal. This hence was a key factor in reducing the desire for the women and girls to pursue a job or business in the area of sport. In relation to job placements and internships, the findings showed that the adoption and availability of such initiatives was a very good idea. However, their sustainability was highly dependent upon the availability of financial resources a particular organisation or institution sets aside for such, to cater for some minor costs; like transport, food, among others.

The study also established from the reviewed literature that the design and implementation of women empowerment programmes differs from one organisation or institution to the other. Some organisations and institutions only provide business skills training and the beneficiaries themselves are supposed to raise capital needed to grow or start a business, while others provide both the skills training and start-up capital.

**Conclusion:** Using sports and its related business activities, as an avenue for income generation among women, will require more time to yield the intended results. While job and business opportunities exist in this sector, most of them require that young women and girls have the necessary training and skills development, which would enable them meet the job and business demands on the market. Female football in Zambia is still developing and facing discrimination; and is yet to develop, as a form of sustainable livelihood to enable young women get into a football career full time. Low remuneration for female footballers and staff, which is largely due to inadequate funding, also acts as a demotivating factor for many females to pursue employment in the area of soccer. Most professional jobs in soccer require possession of relevant training in order to engage in. The study has also established that a number of women trained as coaches in Zambia but there are limited or no football teams available for them to coach. Regarding internships, there is a challenge to maintain such programmes due to limited funds or no sponsors.

Fitness training in Zambia is slowly gaining recognition and has seen many people taking interest in keeping their bodies physically fit. The lack of adequate training and unavailability of centres to provide fitness training in the country has posed a challenge. The study established that fitness training is expensive, as it has to be undertaken through online courses or travelling to study in other countries such as South Africa. Economic empowerment programmes that provide the basic business skills training and start-up capital should ensure not to create a dependency syndrome among target

beneficiaries. Additionally, economic empowerment projects would be more effective if they target the right beneficiaries and support businesses that are not only profitable but also sustainable.

**Recommendations:** Based on the findings of the study, some of the recommendations suggested included the following:

1. There should be more awareness raising programmes both at local and national levels, which will provide platforms for informing young women and girls about the opportunities existence in soccer.
2. The study established that female soccer compared to male soccer has inadequate funding. Therefore, there should be identification and engagement of more stakeholders so that women's soccer can have adequate funding for operations and payment of players as well as staff salaries. With this in place, more females will be attracted to pursue soccer as a career field.
3. The study established that while there are a number of people in the fitness training business, but with no proper training for the task. Therefore, if young women are going to make a difference in this sector, they should receive relevant and adequate training.
4. Business and job opportunities exist in the area of sport; however, trainers require training and certification as well as more capital to buy gym equipment. Therefore, to ensure that this project is beneficial to young women given the limited implementation period, it is recommended that NOWSPAR through the PIF project should support business opportunities that are able to yield immediate results but also sustainable such as restaurants, salon, boutiques, etc.
5. NOWSPAR should ensure that adequate training in business skills be provided before disbursement of any financial resources especially that some of the young women maybe planning to undertake a business, which they have not done before.
6. NOWSPAR should track, monitor and mentor the PIF project beneficiaries to measure the progress of their businesses, document lessons and improve on future programming of similar projects.
7. A number of young women interviewed reported to have desire to be able to go back to school and in future get into formal employment. For such projects to be beneficial to vulnerable young women, it is recommended that for future economic empowerment projects NOWSPAR should have adequate time to screen potential project beneficiaries to ensure that more of those with the desire to pursue entrepreneurship/business as a source of livelihood are enrolled.

## TABLE OF CONTENTS

Support .....	ii
Looking Forward .....	ii
Contact Us .....	ii
<b>ACKNOWLEDGEMENTS</b> .....	iv
<b>EXECUTIVE SUMMARY</b> .....	vi
<b>LIST OF FIGURES AND TABLES</b> .....	xii
<b>ACRONYMS</b> .....	xiii
<b>1. INTRODUCTION</b> .....	0
1.1. Literature review .....	0
1.2. Purpose of the Rapid Market Analysis .....	4
<b>2. METHODOLOGY OF THE STUDY</b> .....	5
2.1. Data collection approach .....	5
2.2. Sample design .....	5
2.3. Data analysis .....	6
2.4. Field work team .....	6
2.5. Ethical considerations .....	6
2.6. Challenges .....	6
<b>3. FINDINGS</b> .....	8
3.1. NUMBER OF RESPONDENTS .....	8
3.2. BACKGROUND CHARACTERISTICS .....	8
3.3. BUSINESS/ENTREPRENEURSHIP SKILLS TRAINING .....	9
3.3.1. Ever received skills training .....	9
3.3.2. Ever received business/entrepreneurship skills training .....	10
3.3.3. Business/entrepreneurship skills training learnt .....	11
3.3.4. Suggestions on kind of business/entrepreneurship skills that should be taught	12
3.4. BUSINESS ACTIVITIES AND OCCUPATION .....	13
3.4.1. Ever had any plans of starting a business .....	13
3.4.2. Type of business activity young women want to engage in .....	14
3.4.3. Reasons for why these businesses have been chosen .....	14
3.4.4. Ever made efforts to start business .....	16

3.4.5.	Challenges young women face in doing business.....	17
3.4.6.	Kind of jobs that young women and girls would prefer to get into .....	18
3.4.7.	Challenges that young women face in finding jobs .....	19
3.5.	Young women and girls’ responses on jobs and business in the area of sport	20
3.5.1.	Responses on taking up a job in the area of sport.....	20
3.5.2.	Taking up business and kind of business in area of sports .....	21
3.5.3.	Reasons why some young women cannot engage in business in the area of sport	22
3.6.	KINDS OF JOBS AND BUSINESSES AVAILABLE IN SPORTS .....	22
3.6.1.	Kinds of jobs available in sports .....	22
3.6.2.	Job placements in sport related work .....	24
3.6.3.	Kinds of businesses available in sports .....	25
3.6	EDUCATION TRAINING REQUIRED FOR SPORTS JOBS AND BUSINESS.....	27
3.7	THE CASE OF FOOTBALL.....	28
3.7.1	Employability opportunities in soccer sector .....	28
3.7.2	Availability of internships/attachments in the soccer sector .....	30
3.8	CHALLENGES IN PURSUING A SPORTS CAREER .....	31
3.8.1	Challenges in pursuing jobs in the soccer industry.....	31
3.8.2	Challenges in pursuing jobs in the fitness industry .....	32
3.9	KIND OF SUPPORT NEEDED BY YOUNG WOMEN .....	32
3.10	MAKING ECONOMIC EMPOWERMENT PROGRAMMES MORE BENEFICIAL	34
<b>4.</b>	<b>CONCLUSION AND RECOMMENDATIONS.....</b>	<b>37</b>
4.1	Conclusion.....	37
4.2	Recommendations .....	38
	<b>REFERENCES.....</b>	<b>40</b>
	APPENDICES: DATA COLLECTION TOOLS .....	41
	Appendix A: Semi-structured Questionnaires for Project Beneficiaries.....	41
	Appendix B: Key Informant Interview Guide for Sports Organisations, Associations, Clubs.....	48
	Appendix C: Key Informant Interview Guide for NOWSPAR Staff.....	49
	Appendix D: Key Informant Interview Guide for Fitness Industry Staff .....	50

Appendix E: Key Informant Interview Guide for Football Associations/Clubs ..... 52

## LIST OF FIGURES AND TABLES

Figure 1: Respondents who had ever received any skills training (n=43).....	9
Figure 2: Respondents who have ever had any business plans (n=43) .....	13
Figure 3: Reasons for why choosing the stated business (n=43) .....	15
Figure 4: Ever made efforts to start business and challenges faced (n=43) .....	16
Figure 5: Challenges young women face in doing business (n=43) .....	17
Figure 6: Responses on taking up a job in the area of sport (n=43).....	20
Figure 7: Taking up business in the area of sports (n=43) .....	22
Table 1: Organisation/association and position of staff interviewed .....	8
Table 2: Background characteristics of young women interviewed.....	9
Table 3: Respondents who had received any business skills training.....	11
Table 4: Distribution of respondents by what they learnt from the training .....	12
Table 5: Kind of training young women require to run their own business .....	12
Table 6: Responses on type of business activity young women want to engage in .....	14
Table 7: Respondents' views on challenges that young women face in finding jobs ....	19
Table 8: Responses on reasons for choosing job .....	21

## ACRONYMS

AGYW	Adolescent Girls and Young Women
CSO	Central Statistical Office
EE	Economic Empowerment
FGD	Focus Group Discussion
KIs	Key Informants
KIIs	Key Informant Interviews
MYS	Ministry of Youth and Sport
NOWSPAR	National Organisation for Young Women in Sport Physical Activity and Recreation
OVC	Orphans and Vulnerable Children
PIF	Play it Forward
RAs	Research Assistants
UK	United Kingdom
YDF	Youth Development Fund
YW	Young Women

## 1. INTRODUCTION

The National Organisation for Women in Sport Physical Activity and Recreation (NOWSPAR) is a Zambian sport for development organisation that supports girls' and women's rights to and through sport. NOWSPAR delivers programmes to facilitate access to sport and physical activity for girls and women and to education and empowerment in areas including reproductive health, education, gender-based violence, financial literacy, and sporting skills.

This year, NOWSPAR in partnership with Women Win (Netherlands), Comic Relief (UK), and Standard Chattered (UK and Zambia), are implementing the Play it Forward (PIF) project. The PIF is supporting young women who have been in the sport programmes to be economically independent through entrepreneurship and employability skills and opportunities. The programme aims to support young women who are unemployed and have varying levels of formal education completion with skills development, job placements, and establishment of their own enterprises.

The PIF project directly targets adolescent girls and young women (AGYW) who live in the communities of its operation. The project targets to reach the following number of beneficiaries:

1. 1,200 adolescent girls (aged 10-19) who attend government schools in these areas will participate in Goal Programme (Goal) activities, including sport, life skills education and leadership development.
2. 150 Goal alumnae/young women (YW) (aged 18-25) will participate in an intentionally designed economic empowerment (EE) project.

### 1.1. Literature review

The estimated population in Zambia for 2018 was 16,887,720 of which an estimated 36.7% are adolescent and young people (CSO, 2013). Additionally, youths (aged 15 to 35 years) make up a significant proportion of the available labour force with 1, 886, 645 out of the labour force population of 3,398,294 in 2017 were found to be the youth labour force (2017 CSO Labour Force Survey). However, the 2017 Labour Force Survey shows that the youth unemployment rate was 17.4 percent with female youth unemployment rate of 19.1 percent and that of males was 16.2 percent (Ibid). Studies<sup>1 2</sup> have found several contributing factors to explain this

---

<sup>1</sup> [https://www.ilo.org/addisababa/countries-covered/zambia/WCMS\\_312824/lang--en/index.htm](https://www.ilo.org/addisababa/countries-covered/zambia/WCMS_312824/lang--en/index.htm)

<sup>2</sup> Youth Unemployment in Zambia: Zambia Governance Foundation's experience. <https://zgf.org.zm/wp-content/uploads/2018/01/Parliament-submission.pdf>



outcome; these include low levels of education and skills; lack of experience; skills mismatch between supply and labour market needs that is because of weak linkages between the private sector and training institutions and inadequate investments to improve curricula and teaching facilities in training institutions. Additionally, low absorptive capacity of the labour market for new entrants especially due to lack of skills and experience' corruption and nepotism in labour markets, and a low levels of entrepreneurship/business skills training coupled with limited access to financial resources<sup>3</sup> <sup>4</sup>. Consequently, provision of internship opportunities are one possible way for youths to gain the practical experience identified as lacking. Moreover, given the limited number of formal employment opportunities available, there is need to provide youths with more support such as entrepreneurial and business skills training, and access to finance for those with viable entrepreneurial and business ideas<sup>5</sup>.

In Zambia, like many other developing countries, women have continued to be a population that is underprivileged with gender-based inequalities existing in their access to education, skills, employment opportunities, politics, decision-making and health (Women Empowerment Country Fact Sheet: Zambia, 2015). Women, both young and old especially with limited or no education engage in various businesses such as selling of second hand clothes, selling of fruits and vegetables, saloons, boutiques, restaurants, but these businesses usually do not grow due to lack of finances and skills. On the contrary, some women do not engage in any income generating activity such as businesses due to lack of start-up capital. Studies have shown that access to finance in Zambia is not only difficult but also expensive. This is mainly due to high lending rates, exacerbated by collateral requirements by banks and other financial lending institutions<sup>6</sup>. Most Zambians, especially the youth and more so the women fail to access finances (e.g. loans) as they most often do not possess the required collateral resulting in increased levels of youth unemployment and poverty.

---

<sup>3</sup> [https://www.ilo.org/addisababa/countries-covered/zambia/WCMS\\_312824/lang-en/index.htm](https://www.ilo.org/addisababa/countries-covered/zambia/WCMS_312824/lang-en/index.htm)

<sup>4</sup> Haabazoka, L.and Kamanga, P.S. et al. (2016): A study of the challenges of youth unemployment in Zambia.

<sup>5</sup> Youth Unemployment in Zambia: Zambia Governance Foundation's experience. <https://zgf.org.zm/wp-content/uploads/2018/01/Parliament-submission.pdf>

<sup>6</sup> <http://www.ago.gov.zm/reports/Special/2015/Report%20Of%20The%20Auditor%20General%20youth%20empoe-ment%20programme%20final.pdf>



As a way of increasing the availability and accessibility of youths to finances to enable them to engage in various entrepreneurship/business activities, there have been calls to lenders to provide loans at lower interest rates and flexibility on the kind of collateral required. The Government of the Republic of Zambia and other cooperating partners, both local and international organisations over the years have implemented a number of economic empowerment programmes aimed at improving the standards of living of not only such vulnerable populations but also the citizenry as a whole. These economic empowerment programmes have targeted different populations, such as youths, women, among others. Furthermore, some have focused on target beneficiaries belonging to youth or women groups/associations, others it is on individuals and others are a combination.

**Youth Development Fund (YDF):** this programme started in 2006, implemented through the Ministry of Youth and Sport (MYS) and targeted youths as either individual and/or groups/associations. In the initial design of the YDF, disbursement of funds took the form of grants. However, given that this in the long run would not be sustainable to meet the increasing the number of youths in need and can have access to such funds, in 2011 the funding profile and management changed. There was now more emphasis placed on loan disbursement instead of grants to have a revolving fund and the programme also decentralized to all provinces. The YDF has many objectives, which among them include promoting active participation of youths in the socio-economic development of the country; encouraging out of school, marginalized and unemployed youths to venture into sustainable and viable income generating activities; and to provide business support services for sustainable youth enterprise development. The achievement of these objectives was among others through skills and entrepreneurship training in various resource centers, provision of equipment, tools and startup capital, and leadership training.

Apart from this economic empowerment programmes that target the youths in general, other programmes are solely been designed to help women with resources to enable them to start of boost their businesses.

**Women's Development Programmes:** There are of a number of women development programmes that implemented by the Department of Community Development, under the



Ministry of Community Development and Social Services (MCDSS). For instance, some of the programmes provide entrepreneurship skills training and small grants to women clubs and associations for engaging in income generating activities. In addition, the projects funded include chicken rearing, goat rearing, gardening, pig rearing, and many more. The aim of the programmes is to reduce marginalization of women in society by improving their social status through empowering them with skills and income generating activities and consequently improve their standards of living.

**Village Bank Scheme**<sup>7 8</sup>: This is an informal self-help support group of 10 to 30 members, who are mostly low-income entrepreneurs who then select a group leader, secretary and/or treasurer. This scheme aims at empowering each other through the provision of collateral free loans that can be used to either start-up a business or boost an existing business but can also be for other purposes. Village bank used especially in rural areas where banks and other formal lending institutions are nearly non-existent, or even if they existed, most women may not be able to meet the requirements. In village banking, usually formation of groups is during or after conducting the skills training for entrepreneurship and/or business. Women themselves contribute a minimum agreed amount of money either weekly, fortnight or monthly.

The more a woman saves the more she can borrow and this acts as a motivation for them to be able to save more. Women are then able to loan each other at an agreed interest rate, which of course viewed to be much lower than what formal lending institutions as well as informal moneylenders (loan sharks) mostly referred to as “shylocks”. Village bank scheme viewed as an effective, efficient and more sustainable form of economic empowerment where women themselves mostly have a mandate to raise capital for their businesses.

One focus for NOWSPAR is for young women and girls to use sport such as football to be able to earn a livelihood. Football (sometimes also referred to as soccer) is among the top sports engaged in by people as a career and watched worldwide. The most watched competitions include the English Premier League, Federation Internationale de Football Association (FIFA) World Cup, etc. There have been a number of people in Zambia, like in many other countries,

---

<sup>7</sup> <http://fizambia.com/?p=1143>

<sup>8</sup> <https://www.facebook.com/UnhcrZambia/posts/village-banking-gains-momentum-in-mehebaa-village-banking-programme-also-known-a/904397822982774/>



that have pursued football as a career and source of their means of livelihood. For instance, some people have found themselves being players, coaches, physical trainers, among other disciplines in the soccer field. Depending on one's qualifications, pursuing such jobs could be at national soccer team level, local club level and even international level. It is important to mention that even if interest and participation in soccer has been growing in Zambia, this growth has mostly favoured the male gender, with the female gender left on the sidelines. However, the recent few years have seen a rise in both interest and participation in female soccer.

In an effort to complement government's efforts to improve the livelihood of its citizens, NOWSPAR is implement the PIF project aimed at economically empowering young women. In order to aid successful implementation of this project and to achieve the desired outcomes, NOWSPAR sought the services of a consultant to undertake a Rapid Market Analysis of the variety of the skills, training, and ideas for enterprises within urban and semi-urban areas.

### **1.2. Purpose of the Rapid Market Analysis**

The Rapid Market Analysis aimed to understand the supply and demand aspects of entrepreneurial investments and employability skills that the young women in the project propose to undertake. The analysis aimed to provide insight on the areas of employment; characteristics of job and enterprise market, and recommend to NOWSPAR appropriate enterprise and employability ventures, including sport based enterprise and employment opportunities for investment and support through the PIF project.



## 2. METHODOLOGY OF THE STUDY

### 2.1. Data collection approach

In order to respond to the objectives of the Rapid Market Analysis, the study used mixed methods employing both quantitative and qualitative methods of data collection. It used both secondary and primary methods of data collection, described below.

- a) **Secondary data collection:** This involved desk review of relevant documents, websites, and publications by government and non-governmental organisations institutions. Targeted sources of secondary data were those from institutions and/or organisations such as Central Statistical Office (CSO), Ministry of Community Development and Social Services (MCDSS) and the Ministry of Youth, Sport and Child Development (MYSCD). This aimed to determine skills, training and entrepreneurial programmes related to economic empowerment especially that for young women in Zambia.
- b) **Primary data collection:** Primary data was collected through:
  1. Conducting interviews with potential project participants using closed-ended questionnaire.
  2. In-depth interviews using a structured interview guide with key informants such as staffs from NOWSPAR, Handball Association of Zambia, Netball Association of Zambia, Football Academy staff, among others and potential job placement organisations and related enterprises, such as health fitness centres.

### 2.2. Sample design

The study population comprised of young women and girls targeted as PIF project beneficiaries within Lusaka and selected purposively. The study adopted this approach because the PIF project already has target potential participants, and these are young women and girls who have already been engaged in various sporting activities with NOWSPAR. In addition, since the PIF intends to reach one-hundred and fifty (150) young women and girls through its economic empowerment project. Therefore, the study aimed to interview fifty (50) young women and girls, but only forty-three (43) were successfully interviewed one-on-one using a semi-structured questionnaire. Key informants (KIs) were purposively selected seventeen (17) KIIs were targeted for the interviews, though only fourteen (14) were interviewed. These KIs included NOWSPAR project staff, sports associations, and other related institutions.



### **2.3. Data analysis**

The consultant with the help of the Data Analyst compiled data from all the data collected through the one-on-one interviews with PIF project beneficiaries and KIs as well as desk review. Quantitative data were entered, cleaned and analysed using the Statistical Package for the Social Sciences (SPSS), analysis that involved mostly included descriptive and bivariate analysis using cross-tabulations. This was done in order to ensure that the Rapid Market Analysis objectives were addressed. Data from in-depth interviews and responses from open-ended questions in the project participant questions were analysed through assigned themes with particular focus on specific expected results of the analysis. Additionally, verbatim from the open-ended questions and KIIs have been incorporated into the report to enhance the quantitative findings.

### **2.4. Field work team**

The consultant worked with a field research team comprising of four (4) Research Assistants (RAs); and were recruited, trained and supervised by the team lead. The RAs recruited had tertiary education and with experience in data collection. The RAs were responsible for field data collection. In addition, one person from the team as selected to be a team lead and had oversight of responsibilities of the team in the field and reporting to the consultant.

### **2.5. Ethical considerations**

During data collection, all efforts were made to ensure that privacy and rights of respondents are adhered to and that information obtained is well secured. The training of RAs included topics on research ethics, importance of obtaining informed and ongoing consent with interview participants, and ensuring privacy and protection of the identity of the interviewees as well as avoiding negative blow back to interviewees. In addition, RAs were reminded on the importance of ensuring that interviews are conducted in a safe environment, which ensures both physical safety of interviewers, interviewees as well as data safety.

### **2.6. Challenges**

The research team faced challenges in getting appointments with a number of staff sampled from respective organisations/associations/clubs. As such, the data collection team was unable to get meetings with staff from institutions/organisations that were expected to be very good sources of information for the rapid market research. Specifically, one of the main



challenges faced was in relation to the period (December) in which the survey was undertaken. Below are some of the challenges faced in detail:

- a) December being end of the year, some staff were attending to end of year meetings as such it was difficult to get an appointment even after a number of visits to their offices;
- b) Some staff reported to be on Christmas break, annual leave, etc..... and would only be back in the office in January, 2019;
- c) Some staff were currently out of the office and would only be back at a time when data collection period had ended;
- d) In a few cases, some persons called from some various organisations were hesitant to participate in interviews even after explaining the purpose of the survey. They gave indications that they have been helping NOWSPAR in one way or another, but have not seen the benefits of the partnership;
- e) Using the contact details provided, some phone numbers were not reachable, others were unable to respond to phone call and email respectively;
- f) Some staff called responded that they needed to get permission from their supervisors and would get back to the survey team, however, have not been able to do so; and
- g) In some instances, rescheduled of appointment was done on a number of occasions but meetings were not successful.



### 3. FINDINGS

#### 3.1. NUMBER OF RESPONDENTS

Forty-three (43) out of the targeted fifty (50) one-to-one interviews were conducted with PIF Project participants. Fourteen (14) out of the targeted ten (17) KIIs were conducted with staff from respective organizations and associations as shown in Table 1. Staff interviewed were from different positions, which included business owners, employees in fitness or gym centres, sports association presidents, and so.

**Table 1: Organisation/association and position of staff interviewed**

<b>Name of organisation/association</b>	<b>Position</b>
1. NOWSPAR	Programme Manager
2. Badminton Association of Zambia	President, Chairman of Badminton Federation of Africa
3. Zambia Boxing Federation	Secretary General
4. Profile Health Club	Spa Manager
5. Netball Association of Zambia	President
6. Active Fitness Gym	Professional Trainer
7. Plan International	Programme Officer
8. Zambia Volleyball Association	President
9. Zambia Handball Association	President
10. Janza Soccer School of Excellence	Director, Assistant Coach National Soccer Team
11. Bauleni United Soccer Academy	CEO, Coach Under 17 Girls
12. VIP Legends Football Academy	Senior Instructor at CAF
13. Kukuta Training Centre	Proprietor & Yoga Teacher
14. Defined Style Fitness	Director

*Source: Field data; 2018*

#### 3.2. BACKGROUND CHARACTERISTICS

Table 2 shows the background characteristics of the young women that interviewed. Findings show that the majority of respondents were aged below 25 years (72.1%), while about 27.9% of the respondents were aged above 25 years. Results also show that 88.4% of the respondents were never married and 11.6% had ever been married or were currently married. In terms of the head of the household, most of the respondents (48.8%) came from male-headed homes, while 44.2% and 7.0% came from female-headed and self-headed homes, respectively. Findings also indicated that all the respondents had been to school before. In fact, 67.2% of them



reported Grade 12 as their highest grade attended. Furthermore, 65.1% stated that they had attained secondary level education, with about 14.0% attaining primary level education.

**Table 2: Background characteristics of young women interviewed**

<b>Characteristics</b>	<b>Count</b>	<b>Percent</b>
<b>Age group</b>		
<25	31	72.1
25+	12	27.9
<b>Marital status</b>		
Never married	38	88.4
Ever/currently married	5	11.6
<b>Household head</b>		
Male-headed	21	48.8
Female-headed	19	44.2
Self-headed	3	7
<b>Education level completed</b>		
Primary	6	14.0
Secondary	28	65.1
Tertiary	9	20.9
<b>n</b>	<b>43</b>	<b>100.0</b>

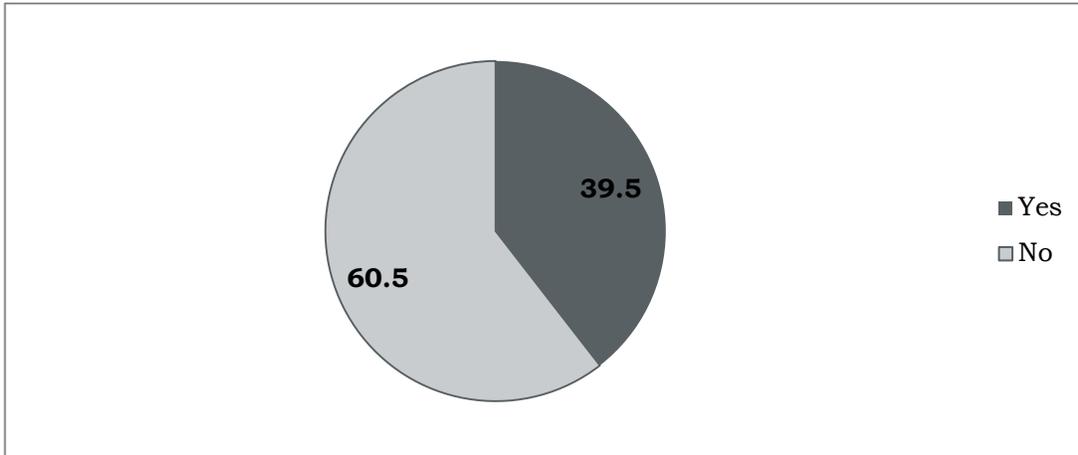
Source: Field data; 2018

### **3.3. BUSINESS/ENTREPRENEURSHIP SKILLS TRAINING**

#### *3.3.1. Ever received skills training*

Figure 1 shows the results on whether the respondents had ever received any skills training. Results show that 39.5% of the respondents that they had ever received skills training, while about 60.5% had not received any kind of skills training.

**Figure 1: Respondents who had ever received any skills training (n=43)**



Source: Field data; 2018

Furthermore, the respondents also provided some of their opinions on the various other kinds of trainings that they had ever received. Some of these include the ones below:

- Adolescent sexual reproductive health
- Catering
- Counselling; refereeing; coaching
- Entrepreneurship
- Facilitation
- General hospitality
- HIV counselling training, teaching
- Keeping myself well
- Peer education for a programme called 'catch them young'
- Short computer course
- Sports training
- Tailoring

### 3.3.2. Ever received business/entrepreneurship skills training

Table 3 shows the business/entrepreneurship skills training received by the respondents. The study findings show that 76.7% of the respondents had never received any skills training in business/entrepreneurship, while 23.3% said that they had received business skills training before. The table also shows where the respondents ever been trained before received the training. Results indicate that 50% of the respondents had received training from a non-governmental organisation (NGO) and a private institution, respectively.

Results in Table 3 also show that 40% and 30% of the young women had received training from School and Youth Resource Centre, respectively. Furthermore, 30% of the respondents



stated that they had received the training in 2016 and 2017, respectively and 20% had received the training in 2018.

**Table 3: Respondents who had received any business skills training**

<b>Characteristics</b>	<b>Count</b>	<b>Percent</b>
<b>Ever received business skills training</b>		
Yes	10	23.3
No	33	76.7
<b>n</b>	43	100.0
<b>Where the training was received from</b>		
1. NGO	5	50.0
2. Government institution	1	10.0
3. Private institution	5	50.0
4. School	4	40.0
5. Youth resource centre	3	30.0
<b>Year of training</b>		
1. 2014	1	10.0
2. 2015	1	10.0
3. 2016	3	30.0
4. 2017	3	30.0
5. 2018	2	20.0

Source: Field data; 2018

### 3.3.3. Business/entrepreneurship skills training learnt

Table 4 shows results on the kind of business skills learnt by respondents who reported having received any business/entrepreneurship skills training before coming to NOWSPAR. Findings show that 80% of the respondents reported to have learnt how to come up with a business,



and make business plans and proposals, respectively, while 70% of the respondents reported that they had learnt how to manage business with small losses.

**Table 4: Distribution of respondents by what they learnt from the training**

<b>What did you learn?</b>	<b>Count</b>	<b>Percent</b>
How to come up with a business	8	80.0
Make business plans and proposals	8	80.0
How to manage finances	6	60.0
Manage business with small losses	7	70.0
How to identify business opportunities	3	30.0
Bookkeeping for business	4	44.4

*Source: Field data; 2018*

Additionally, responses from qualitative findings show that, other kinds of skills learnt by the respondents included:

- How to work together as a group;
- Communication skills; and
- How to find a mentor and how to deal with different business problems.

### *3.3.4. Suggestions on kind of business/entrepreneurship skills that should be taught*

Table 5 shows suggestions given by respondents on the kind of business/entrepreneurship skills young women need in order to enable them run their own businesses. The findings show most young women reported that the kind of training offered should include how to manage finances, how to come up with a business and how to identify business opportunities (90.2% and 86% respectively). Additionally, 78% and 64.3% reported that training should include how to manage business with small losses and make business plans and proposals, respectively.

**Table 5: Kind of training young women require to run their own business**

<b>What kind of training should be given</b>	<b>Count</b>	<b>Percent</b>
How to come up with a business	37	86.0
Make business plans and proposals	27	64.3
How to manage finances	37	90.2
Manage business with small losses	32	78.0



How to identify business opportunities	36	85.7
Bookkeeping for business	23	56.1

Source: Field data; 2018

In addition to the above, the respondents were also asked to provide some other kinds of trainings, which they thought, should be given to the young women and girls, and some of these kinds of trainings include the ones below:

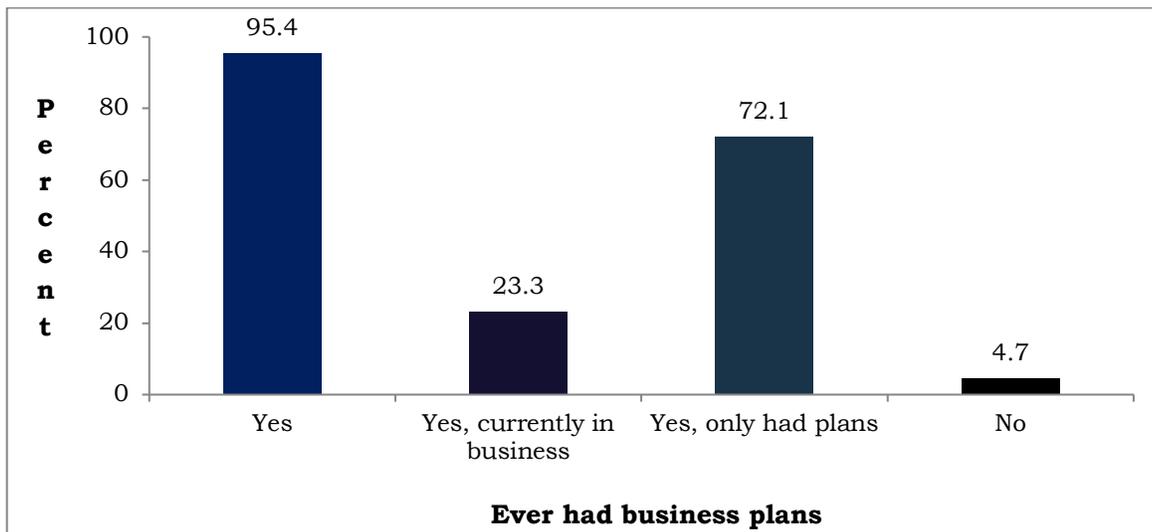
- How to have good communication skills
- How to handle business, e.g. failure in business
- How to come up with businesses that will be of help to others
- They have to be taught how to negotiate with customers
- There is need to be taught how to manage spending
- How to be self-reliant and not depend on other people
- How to boost business
- How to separate expenditures from income or profits
- Manage business in high competition market and risk management

### 3.4. BUSINESS ACTIVITIES AND OCCUPATION

#### 3.4.1. Ever had any plans of starting a business

Business activities and occupation is another aspect that was of interest in this rapid market research. As shown in figure 2, the findings indicate that 95.4% reported having ever had plans of starting their own business. Among the responded who said yes, 23.3% were currently in business, while 72.1 and were not currently in business.

**Figure 2: Respondents who have ever had any business plans (n=43)**





Source: Field data; 2018

### 3.4.2. Type of business activity young women want to engage in

Shown in table 6 are the findings on the type of business activity young women want to engage in. About 32% of the young women reported that they would like to start or run a restaurant and a saloon, respectively. Additionally, 26.8% reported that they would like to run a grocery store, while 24.4% wanted to have a tailoring shop.

**Table 6: Responses on type of business activity young women want to engage in**

Type of business	Count	Percent
Restaurant	13	31.7
Saloon	13	31.7
Tailoring	10	24.4
Grocery	11	26.8
Marketer	9	22.0
Poultry (e.g. chickens)	9	22.0
Vegetable farming	9	22.0
Animal rearing (e.g. cattle)	8	19.5

Source: Field data; 2018

Additionally, the respondents also gave other kinds of businesses, which they would like to start or pursue in the future. Some of these include the ones below:

- Boutique (such as selling shoes, handbags, etc.)
- Cosmetics shop, beauty cosmetics, beauty outlet, beauty spar
- Hardware
- Having a fish pond, selling fish
- Running a community school
- Setting up a lodge
- Having an organisation that focuses on orphans and vulnerable children (OVCs)
- Running an online store
- Supplying safety ware
- Counselling firm
- Décor, fashion & design
- Selling clothes and shoes, selling second hand clothes
- Stationary business
- T-shirt printing, poster making, photography, etc.

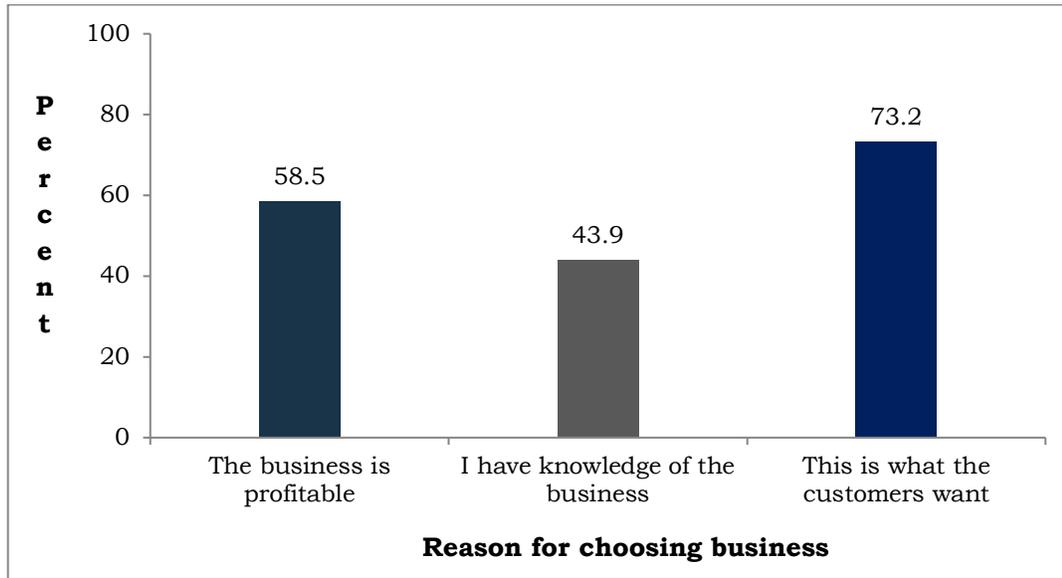
### 3.4.3. Reasons for why these businesses have been chosen

For selecting the business activities mentioned, the respondents also provided reasons as to why they had chosen these businesses. Findings in figure 3 show that 58.5% of the



respondents indicated that they chose the business because it was profitable, while 43.9% and 73.2% said that they had knowledge on the business and that was what the customers wanted, respectively.

**Figure 3: Reasons for why choosing the stated business (n=43)**



Source: Field data; 2018

Furthermore, the respondents provided other kinds of reasons as to why they had chosen the kinds of businesses they had chosen. Some of these include the ones below:

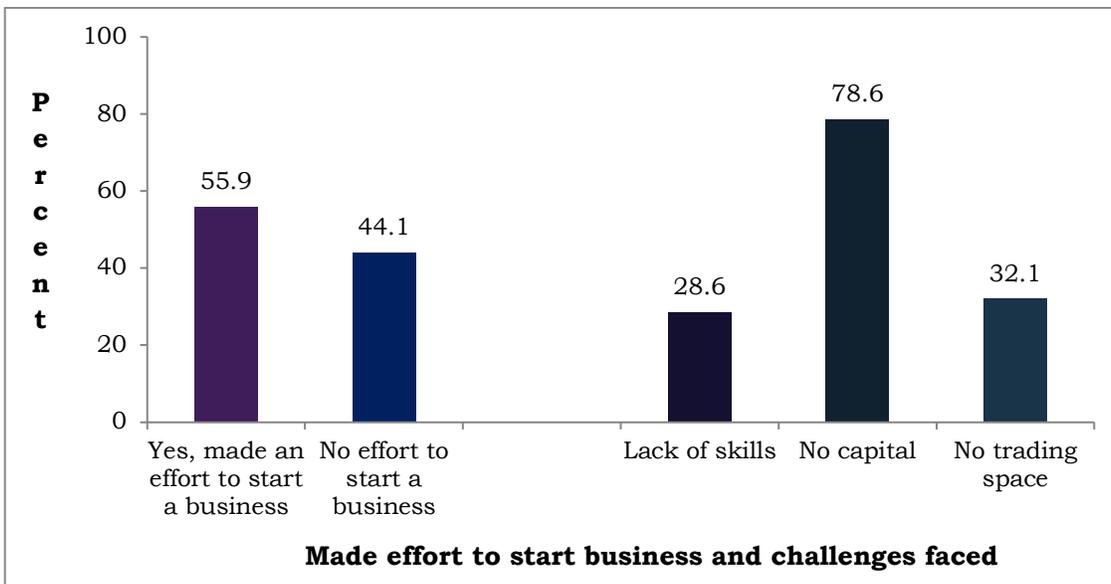
- I have interest in fashion and I did course in tailoring
- Does not require much capital, less competition in the area I set up
- Help mother meet other needs
- I have an idea of the strengths weaknesses, opportunities, threats (SWOT) analysis
- I have passion and want to boost my skill; it is one of my innermost dreams that I need to fulfil
- I have the skills the business requires
- I like it and make money even when I do not expect
- In my community, there are very few facilities that cater the OVCs, so I want to help them
- In the area I am from their few businesses; it is not hard to do this business
- It can help me in the future to cater for my future needs and costs
- It will help me to help others at home
- So that even if I have no job, I will have source of income
- There is more benefit in these businesses



3.4.4. Ever made efforts to start business

Among respondents who reported to have ever had business plans, the study sought to determine if efforts have ever made efforts to start a business. Findings in figure 4 indicate that 55.5% of the respondents reported to have made efforts to start a business and 44.1% had not made any efforts to start a business. Furthermore, shown in figure 4 are findings on the challenges the respondents said prevented them from starting a business. Findings indicate that most of the respondents (78.6%) reported lack of capital as the major challenge, while 32.1% said lack of trading space was their main challenge and the rest (28.6%) attributed lack of skills as the major hindrance for them

**Figure 4: Ever made efforts to start business and challenges faced (n=43)**



Source: Field data; 2018



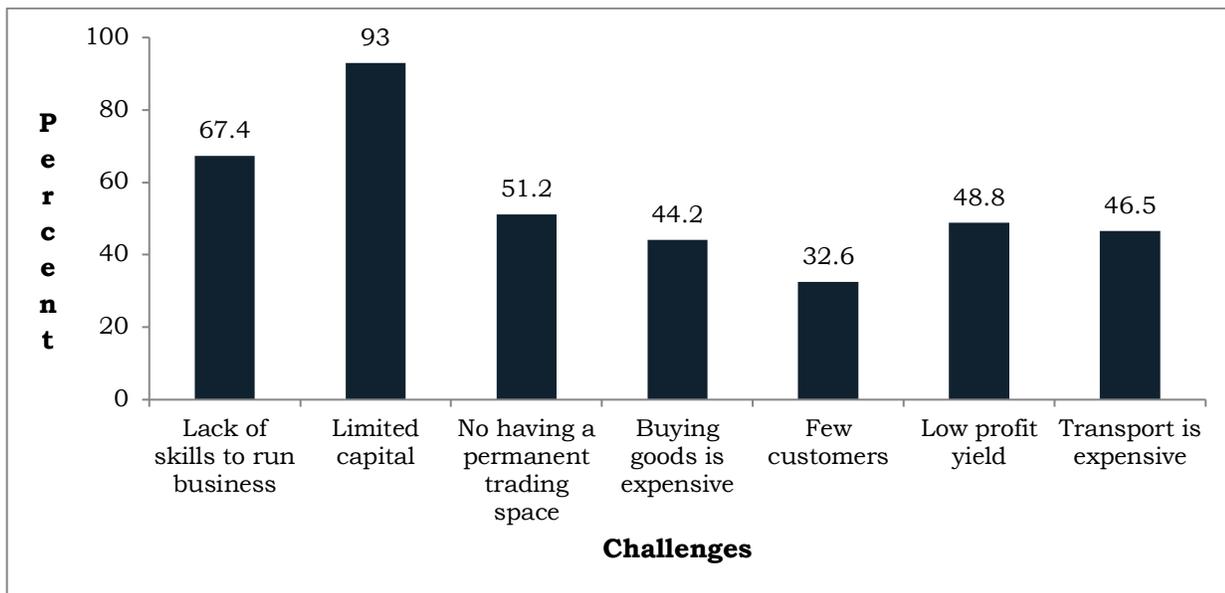
Some other challenges the respondents gave from the qualitative responses, which prevented them from starting the business, included:

- Inadequate capital;
- Lack of support from other people; and
- Lack of connections and manpower.

#### *3.4.5. Challenges young women face in doing business*

Shown in figure 5 are findings on the challenges young women face in doing business. The findings show that most of the respondents (93%) indicated that limited capital as the major challenge. In addition, about 67.4% and 51.2% said that lack of skills to run business and not having a permanent place of trading were also very prominent as challenges, respectively. In fact, the least percent of respondents (34.1%) said that having few customers was a challenge.

**Figure 5: Challenges young women face in doing business (n=43)**



Source: Field data; 2018

Other limitations faced by young women and girls in running business mentioned by the respondents included:

- Lack of support from their family
- Lack of proper training
- Difficulties in handling many customers
- Poor communication skills
- Fear to take risks
- Lack of interest/motivation for business
- Inability to manage losses in business
- Restrictions from parents
- Not knowing anything about running a business and too much competition on business

#### 3.4.6. Kind of jobs that young women and girls would prefer to get into

The kind of jobs that young women would prefer include being chef, beautician, counsellor, coach/trainers/instructors, sales personnel, medical doctor, clinical officer, nurse, and soldier. Respondents were also asked to give reasons why would choose a particular job. Different reasons reported by respondents were; love or have passion for job; have experience or skills for the job; no skills or education to take up certain jobs; have interest and want to be independent.



For example, one young woman responded that; *“I am working part time in pep (stores) doing pricing because I did not have grade 12 certificates...”*

Another one responded that because of her experience as single mother and staying with her parents, she has to work so that she can be independent to some extent and be able to help her parents to provide for her children.

*3.4.7. Challenges that young women face in finding jobs*

Table 7 shows challenges that young women face in finding a jobs. Respondents reported many reasons such as lack of skills/education, sexual harassment, corruption e.g. tribalism or nepotism, lack of self-confidence, support from family and some women are just lazy. Table 7 shows some of the dominant views regarding the various challenges.

**Table 7: Respondents’ views on challenges that young women face in finding jobs**

<p><b>Lack of skills and education</b></p> <p>Many young women do not have skills or required level of education to take up certain jobs on the market. Some are too choosy with the type of jobs and may not even have required qualification hence difficult for them to find jobs.</p>
<p><b>Sexual harassment</b></p> <p>Some young women and girls reported that some employers sexually harass young women and girls by demanding for sex before offering a job.</p>
<p><b>Corruption</b></p> <p>Some employers are corrupt such that they demand for money before offering a job. Corruption encompasses tribalism and nepotism where there is bias when employing and these days most employers are employing their relatives and people they know.</p>
<p><b>Self-confidence and communication</b></p> <p>Some young women and girls lack self-confidence and communicate poorly when they go too look for jobs.</p>
<p><b>Family support</b></p> <p>Some families especially men do not support young women and girls when it comes to looking for jobs, as a result, they do not have motivation</p>

Source: Field data; 2018

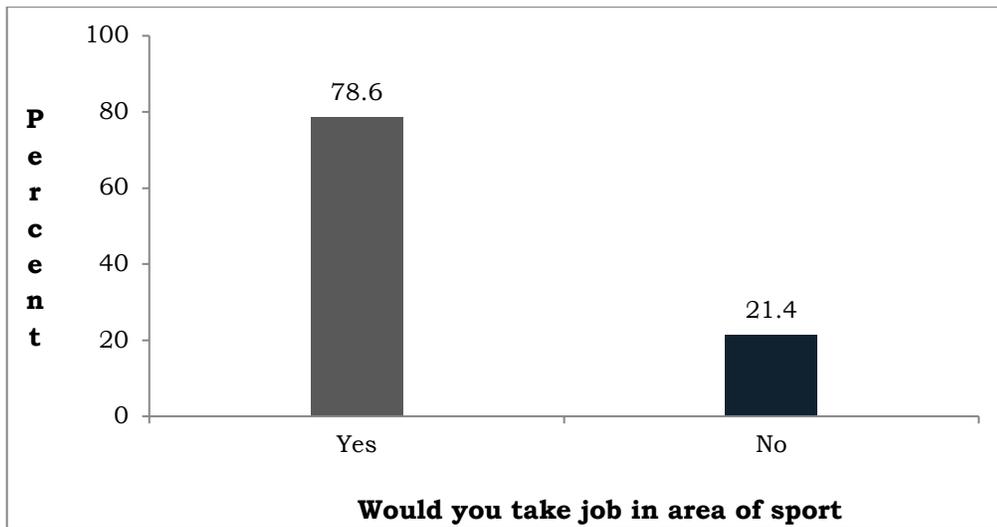


### 3.5. Young women and girls' responses on jobs and business in the area of sport

#### 3.5.1. Responses on taking up a job in the area of sport

Figure 6 shows responses on taking up a job in the area of sport. Slightly more than three quarters (78.6%) of the respondents reported that they would take a job in the area of sport, while 21.4% said they would not do so.

**Figure 6: Responses on taking up a job in the area of sport (n=43)**



Source: Field data; 2018

Furthermore, respondents who reported that they would take up a job in the area of sports also mentioned the kind of job. Of the different responses, many reported they would take up the job of being a:

- Coach
- Trainer
- Instructor
- Facilitator for different sports such as football, handball, netball, athletics or gym
- Receptionist
- Secretary
- Cleaner
- Chef

Table 8 shows the dominant reasons why young women and girls would take up a job in the area of sports. The interviewed young women and girls reported that they would take up the job because they; have training/skills or experience; like, love and have passion for various



particular sport; to help strengthen others, raise funds, be an inspiration to others and there are many opportunities in sports industry.

**Table 8: Responses on reasons for choosing job**

<p><b>Love and passion</b></p> <p>Most of the young women and girls reported that they would choose a job in the area of sports because they either passion, love or like certain sports such as football, netball, handball or athletics, etc.</p>
<p><b>Skills, training and experience</b></p> <p>Some young women and girls said they would look for a job in area of sport because they have the training and skills required for the job as well as experience. <i>“I have been trained as a football coach before,”</i> was response from one respondent.</p>
<p><b>Raise funds and help others</b></p> <p>Few of the young women and girls said they would look for job in area of sports because it would help them raise funds and they would like to help other people in community know about sports and importance of fitness.(e.g. I love being a mentor to help strengthen other people)</p>
<p><b>Opportunities</b></p> <p>Other young women and girls said since most people do not like jobs in sport they would find many job opportunities in the sports industry</p>

Source: Field data; 2018

Respondents who reported that they could not look for a job in the area of sport provided reasons for their answer. These reasons include not knowing the types of job opportunities available in the sports industry, no experience and lack of interest in sport.

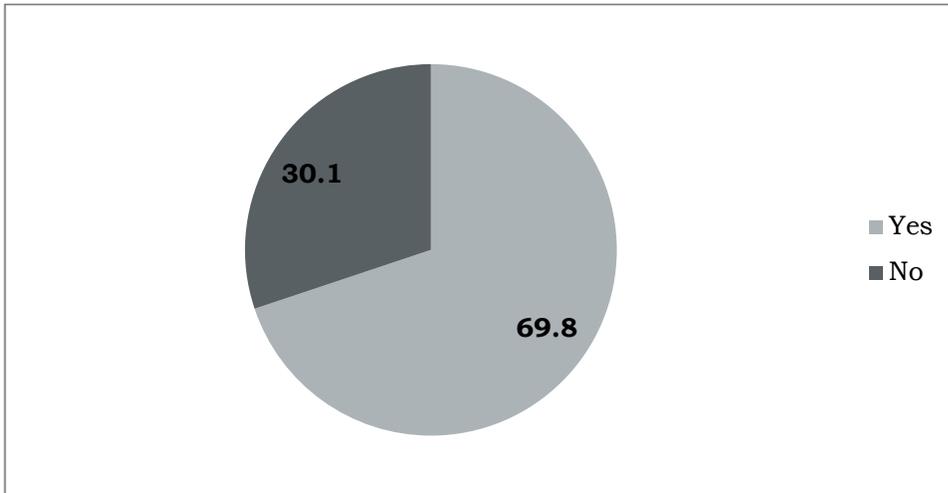
### 3.5.2. Taking up business and kind of business in area of sports

Figure 7 shows responses on taking up business in the area of sport. Majority (69.8%) of the respondents indicated that they would take up business in the area of sports, while the remaining respondents (30.2%) said that they would not. The study also collected information on the kind of business respondents would engage in in the area of sport. The respondents reported a wide range of businesses which they would engage in such as: selling sports commodities (e.g. equipment and clothes), being a trainer/coach, selling food/refreshments to sports men and women, opening up a gym centre or sports club; skills training centre; and NGO for gym, among others. A number of reasons were provided as to why the respondent



would do business in the area of sport. These are: passion or love for sport; had skills/experience for particular sports they would like to venture into business; think sports business has a lot of customers and business can be fast as well as profit in the sports business; can help others and share their experiences as well as helping young people from engaging in bad vices.

**Figure 7: Taking up business in the area of sports (n=43)**



Source: Field data; 2018

**3.5.3. Reasons why some young women cannot engage in business in the area of sport**

Respondents who responded that would not engage in business that is sports related were asked to give reasons for their answers. Different respondents interviewed reported that:

- They lacked knowledge in sports;
- They did not know sports business opportunities available; and
- They lacked skills and interest in sports and less demand for commodities that were sports related.

**3.6. KINDS OF JOBS AND BUSINESSES AVAILABLE IN SPORTS**

**3.6.1. Kinds of jobs available in sports**

Key informant interviews (KIIs) were conducted with staff from sports associations, health fitness centre and gym to determine the availability of jobs, businesses and skills required for such. The study team found that the opportunities are increasing to undertake such careers because people are becoming more aware of the importance of being good health through a desire to be fit. In addition, there seems to be a shift in people’s mind-sets towards perceiving going to the gym and fitness to be associated with only for those who were rich. Currently,



most of the trainers are male; however, the number of female trainers is also on an increase. The study established that job opportunities do exist in some fields but are dependent on the level of education as well as skills possessed. There is no discrimination in job positions held between women and men; any position available be it at the administrative level, both sexes have equal chance of employment if they had the required skills and education level. Sports activities such as boxing have seen an increase in the number of females showing interest especially after the rise to fame of Esther Phiri and Catherine Phiri. These two have held a number of championship belts both local and international and have been a source of motivation for other young people. The study also established that there were number of females that were coming forward with a desire to be boxers or referees.

One KI indicated, *“...every opening that is available, be it at sportsman level, at administrative level, it should be 50/50. There should not be that this is for a man, no this is supposed to be for a woman....apart from them being boxers, and we have more women coming in as referees... But we would encourage them, even administratively, at provincial level, even at club level, to fully participate. That’s our policy.”*

Other job opportunities that exist are working as professional trainers in aerobics, yoga as well as in health and fitness centres and gyms. Furthermore, one can also work as a consultant, which include being a nutritionist for supports persons, physicians and radiotherapists. However, all these jobs require relevant study and certification. For instance, for one to work as a nutritionist for sports persons, they need to have undergone some training that will enable them to understand how the body works and what appropriate diet sportsmen and women need to have or not have. The extract shows responses from KIIs:

A KI stated that, *“You know, sports is now an industry, so we have seen managers emerge, coaches, nutritionists who are in charge for the nutrition of the sports personnel, we have psychologists, physicians, radiotherapists.”* Another one responded, *“There are opportunities to become professional trainers in aerobics, yoga etc. There also opportunities to become fitness consultants; these will be given the responsibility to advise people what to do and not do as well as what type of exercises to do. We also have nutritionists who advise people what to and not eat when doing certain exercises.”*



Some KIs, however responded that finding a job is difficult. For instance, they have as an organisation tried to link their sports women, those who play netball to institutions that participate in such activities but they are only able to take or recruit a limited number at a time. Consequently, players end up moving from club to the other while others stay on waiting list for many years.

A KI reported that, *“finding a job in the area of fitness is a challenge because we do not have a school or institution in Zambia that trains in fitness, and for someone to employ you as a trainer or consultant you need a certificate....You need to know the basics in fitness. The other thing is that there are not enough gyms in Zambia that can employ young people.”*

### *3.6.2. Job placements in sport related work*

The study also sought to determine the availability of job placements in the area of sports; these included through internships and paid jobs. Some sports associations visited responded that they would want to offer internships to young people but are unable to do due to lack of funding. This is because in as much as internships are meant to provide young people with a platform to have a hands-on work experience and learn relevant skills, they require to be paid. The chances of attachments were also be dependent on one’s education level and the position available. Those with tertiary education, for instance someone with training in social work among other training had a higher chance of attachments because they would be in a position to know and understand what the position required of them. The following extracts show responses from KIs:

One KI stated that, *“in the sports field, I have never really seen a thing as internships or attachments, they are not very common. This is so because I think it all goes to the level of education. Because one may say that they have social work or so, and since they are educated, they get more chances to be attached if they know and understand what their field or a given position is all about.”*

On the contrary, other KIs indicated that internships were a concept that is uncommon in the area of sports and are practiced to a less extent especially by associations, which are not funded. Additionally, other KIs responded that because they are operating as business entities



and not funded, they could not afford to hire paid interns. The following extracts show responses from KIs:

One KI interviewed indicated that, *“there are very minimal internship jobs that are being offered right now. I think it is important for us to take on internships in different sports sectors. But you will agree with me that it’s the resources that we don’t have as sports associations. It’s a good idea that in would support as long as the resources are there....we are looking for interns who can help us in our administrative work, but because of lack of resources, it’s difficult to take them on board”*.

Another KI stated that, *“there are a lot of job opportunities around, only that in our nation; we want to be paid for everything we do. But if you become an intern, and you get attached to an association like FAZ, you can specialize in a particular area, such as radiotherapy and gain some practical skills in the area of muscles and injuries, how they come about, how they can be treated, etc. But the problem is everyone wants to be paid for all that they do; when experience is even more important than the theoretical knowledge a person may have obtained from somewhere. I think we have to emphasize the importance of voluntary work.”*

Other opportunities existent mentioned were mentorship especially for those who have possess basic knowledge and skills required in the field of interest.

*“The opportunities are there, especially for mentorships if they are given the basic training that they need to undertake such... the opportunities are there for them to be mentored by the people who are already there in the sports sector.”*

One KI was able to indicate that through participating in sports, they would able be employed by an institution that was sponsoring the club they used to play for.

### **3.6.3. Kinds of businesses available in sports**

KIs from various sports associations and health/fitness centres were interviewed to determine the availability businesses in the area of sports. The study established a number of business activities that people are able to engage in. These include boxing, martial arts, gym or aerobics mania as a trainer, massage parlour, marketing of sports commodities for sports associations, etc. These businesses however depending on the business chosen, one needs to have training



and skills for instance someone needs to have done a marketing course, sports economics, sports law. However, the study found that challenges that hampered establishing of businesses include limited capital especially that procuring all the needed gym equipment is very expensive for an individual to do.

A KI indicated that, *“First of all, there is limited capital, one can have the passion but lack where to start from. Buying gym equipment is very expensive here in Zambia and it’s not of good quality. You need to hire a professional trainer outside the country which can be costly.”*

A KI mentioned, *“Business minded young women or girl...can open a sports massage parlour, with some help of training in a course called physiotherapy. Once they become fully established, various sports people can become their customers so that they access some customized therapy. Currently, the available massage parlour is the Italian hospital and it is quite expensive, and very few can afford it. But as a new entrepreneur, you can come in and see how you reduce the cost and attend to more people in need of the services.”*

Additionally, a KI stated that *“...sportsmen need lawyers when they are doing various things such signing their contracts. As such, as a lawyer, you can come in and become someone’s manager.....women and girls can come up with psychology centres where sportsmen can go to be counselled.”*

The survey also asked KIs interviewed on what they think should be done to increase the chances of young women to use sport to enable them to earn an income, e.g. run a sport related business or find jobs. Responses include the need to teach girls and young women earlier in their lives on how sport can be used to establish a business and not just for fitness or leisure. However, there are challenges that young people may face in getting jobs that are sport related in that they are required to have the basic training for instance in fitness if one wants to be a fitness or aerobics trainer. Secondly, cash flow is another challenge in that sporting activities are seasonal. The following extracts show responses from KIs:

One KI reported that, *“For starters, the sporting young women and girls must be taught the business side of sport. Sport should not just be a by the way thing they use to keep themselves busy...,”* and another KI stated that, *“I think that when you are running a business,*



*the only challenge is the cash flow. Maybe payment would delay. I don't think there is stigma in business in relation to sport.....a lady run a sports shop, but the slow flow of stock may limit the number people she may employ in her business. In addition to the above, sports is seasonal, and does not run all year round.”*

### **3.6 EDUCATION TRAINING REQUIRED FOR SPORTS JOBS AND BUSINESS**

The study has established that sport related jobs include being a: fitness trainer, aerobics teacher, weights trainer, boot camper, nutritionist, physiotherapist, etc. These jobs require that persons undergo professional training that will enable them to understand how the body operates among other things. For instance, being a fitness or aerobics trainer requires that one has an understanding of first aid and how it should be administered as this is particularly important in an event that a trainee is injured. Additionally, a trainer is expected to be physically fit.

*You need to know and understand the first aid; you need to know what to do in case of an injury. One needs to be fit in stature in order to train others in fitness. In case of a consultant, one needs to have knowledge in fitness, “(KI).*

Training is important if one is to engage in yoga/fitness training business. For example, the study found that certification as a yoga-trainer required undergoing a yoga training whose duration is not less than 200 hours. In fact, due to the lack of institutions to train trainers, the kind of training obtained is mostly either through online platforms or going outside the country. One KI did indicated that it is usually a challenge in Zambia to get such training as there are few if at all any college exists that offers such training. Additionally, the study found that at times they have had to get experienced trainers from South Africa to come and conduct training for persons interested in being fitness trainers.

*A KI stated, “Most of the top fitness trainers in Zambia have travelled outside to get the right training or they have done online training.”*

Some of the requirements in doing fitness-training business as well for those intending to be offered an internship were possession of relevant training, communication skills, being physically fit, passionate, and commitment. The study also established that some of people



conducting fitness training had either inadequate training or no training at all. The KIs however stated that training to be a yoga or fitness trainer is expensive and takes time.

A KI stated, *“One can be an aerobics teacher, a fitness trainer, a weights trainer, boot camper....in other countries, these are highly skilled jobs. In our country, I think we are very relaxed. There are many people claiming to be yoga teachers but they have never been trained.”*

Some KIs indicated that education was an important consideration in engaging a sports related business or job in that it enables individuals to understand the world around them. For instance, as a referee or coach one needs to be able to understand the rules and this is difficult to achieve without a certain level of education. Additionally, there seem is shift to use of digital platforms in sports sector. Therefore, if a trainee lacks education, it would be difficult to understand electronic gadgets and their use. It is also important that persons who engage in sports attend and complete their education.

One KI responded that, *“...If you look at the developed world, the sportsmen do hire managers to help manage their resources. But here, such are expensive to afford, so it may mean a player being able to know how to handle their resources well. Because no one will be a player forever. So how do you save, spend, etc.,”* and another KI stated that, *“there is need to open an institution in fitness so that people can get qualifications and licenses to train others. Customers always feel comfortable and confident when they know that the person training them is a professional.”*

In terms of pay for yoga/fitness trainers, findings show that this was dependent on how much an individual worked, if it is full time or part-time work. Most people are engaged in yoga training as an extra source of income.

### **3.7 THE CASE OF FOOTBALL**

#### *3.7.1 Employability opportunities in soccer sector*

The Rapid Market Analysis Study sought to determine employability opportunities for females that are existent in the soccer area in Zambia. There were varied responses from KIs on the availability of opportunities for females to pursue playing soccer and other soccer-related jobs as paying careers. For instance, two of the three soccer staff interviewed indicated that



opportunities were a challenge, and they were almost nearly non-existent. Additionally, women who engage in sport such as soccer were viewed as those that failed to progress in their education/academic studies. However, some KIs stated that there was room for improvement especially because FIFA does provide a larger percentage of soccer funds to promoting women's soccer. Some of the responses from the KIs included the ones below:

*“Opportunities are still a challenge for now but there is still room to improve....Internationally, FIFA gives a larger percentage of funds to women therefore chances of opening opportunities are there but currently it’s a challenge.”* Another KI responded, *“Opportunities are close to none, with some research I’ve done, most women in sport are not taken seriously, and they look at them as those who have failed academically. This de-motivates women from going into football fully.”*

The study also found that generally, there are no requirements for one to be a soccer player. Most would-be players have the interest to pursue the soccer career; others have a nature talent and may seek to perfect their skill(s).

One KI responded that *“...as a player there are no requirements needed, it only requires passion and natural /inborn skills,”* while another indicated that *“Interest in sport is the most qualifying factor for one to pursue football, all you need is to show interest and we are there to help you develop from there. You also need to understand the basics in football, we train from the basics as long as you can read and write.”*

Job opportunities in the soccer sector included being a: coach; referee, team doctor, team physiotherapist, kit manager, administrative officer, etc. These jobs require relevant qualifications and skills. For instance, the required qualifications for one to be a professional referee include Diploma in refereeing; National refereeing; International refereeing; FIFA band, and so forth. Furthermore, for one to be a physiotherapist the right training needs to be undertaken and s/he should possess a medical practicing license. In terms of becoming a coach, one needs to have some minimum education training such as D-License, which is a beginner's license. With this license, one would then be eligible for a coaching job of a soccer team. KIs indicated that training requirements include obtaining a diploma in coaching, Confederation Africa



courses, European coaching courses, and so on, depending on what level of coaching she may want to pursue.

However, it seems there is gender discrimination when it comes to soccer team to coaches. For instance, female coaches are usually restricted to coaching female soccer teams. This therefore makes availability of coaching jobs limited given that there are few female soccer clubs in existence especially in Zambia. A KI indicated that *“.....with COSAFA in South Africa there was a deliberate move in which no national team for women was allowed to be coached by men. This indicates that soon opportunities will be equal as men.”*

Some KIs interviewed in soccer business stated that the pay for women in football was lower than that of men. This among other reasons acts as a demotivating factor for some women to take up such jobs. A KI interviewed responded that, *“women in football the pay is low compared to men, for example a man and a woman may both be coaches but the male coach will be given more despite doing the same job. Therefore, women coaches are not motivated.”*

### *3.7.2 Availability of internships/attachments in the soccer sector*

Key informants were asked on the availability of internships/attachments in the soccer sector. There were varied responses, which included internships were not readily available for women; limited resources hindered some organisations from providing and maintaining internship programmes; and internships were available on a voluntary basis. The criteria for consideration of enrolment in an internship/attachment programme was mostly possession of relevant qualifications and skills in the field where internship was being sought, such as being a physiotherapist or team doctor. However, for a few fields, interest as well as basic understanding of soccer was also considered.

One KI indicated that: *“Internships may be there but are not readily available for women. At our academy, we have never given any internship yet. We have no supporting organization to help us or sponsor us so recruiting interns is not possible at the moment.”*

Another KI responded that: *“internships are available but because of resources we are unable to maintain some programs for internships. At our academy we have slots for interns and currently we have two interns from Denmark, we learn from each other and share knowledge.”*



### **3.8 CHALLENGES IN PURSUING A SPORTS CAREER**

#### *3.8.1 Challenges in pursuing jobs in the soccer industry*

The study established through the KIIs that in Zambia soccer is still viewed as a males' game, hence this prevents many females from participating fully. Men's soccer clubs have sponsors and there are various leagues such as the Barclays Cup, the MTN/FAZ Super League, and many more compared to female clubs, which hardly have any. In other words, funding for women's soccer and payment of salaries is still a challenge for some clubs. It is limited funding which leads to unstable incomes, hence a failure to enable women meet their basic needs, which make them quit pursuing soccer as a career. There was also inadequate support from parents and other stakeholders provided to females intending to pursue soccer profession. Findings also indicated that while female coaches exist in the country, there are no soccer teams available for them to coach. This may be attributed to there being more men's clubs in Zambia compared to female clubs.

One KI indicated that: *“There is a lot of discrimination in soccer because it is seen as a men's game. The girls are not motivated because the men's leagues have sponsors like the Barclays cup but there is no such for women.”* Another KI stated that *“resources are limited due to less funding hence there is no stable income and job insecurity.”*

*“Women want quick money to get different needs at home. When they join a team shortly they want to ask for the pay and once they discover there is no money they simply quit in order to look for other activities that will bring quicker money” (KI).*

In terms of business, in the area of soccer, these include sell of replica jersey, hospitality services, etc. A KI did indicate that some soccer players have attempted to start businesses, but these have not been successful or sustainable. One reason cited was the lack of adequate capital, in addition to soccer players' salaries being irregular. Additionally, lack of basic knowledge on running a business was also stated as a challenge to undertaking soccer related businesses.



### 3.8.2 Challenges in pursuing jobs in the fitness industry

A lack of or inadequate training was cited as a problem that people have in running the yoga/fitness training business. Additionally, KIs indicated that there is no place in the country known to them that is accredited to train fitness trainers.

A KI stated, *“The problem for most young people to set up their own business (as yoga/fitness trainers) is inadequate training. There is no place that I know of that is accredited to train fitness trainers. So, I don’t even know how you will get those women to be trained at the required level. Unless you as an organisation will provide funds and set up a program to bring people in to train them. Now such is very expensive.”*

Some KIIs stated that sexual harassment is likely to be prevalent on female fitness trainers especially where some clients request them to be their personal trainer and suggest a different meeting place such as home than training from the gym. It is therefore important that young women are made aware of such and insuring that they conduct their fitness training business in a secure and safe place such as the gym where there are likely to be other trainees or trainers. Additionally, it is imperative to make young women aware of the forms of sexual harassment and the importance of reporting such. Because most of the trainers in Zambia are male, it is vital for young women to brand themselves well so that they can find a market for their services.

## 3.9 KIND OF SUPPORT NEEDED BY YOUNG WOMEN

The young women interviewed when asked if any help was to be provided what kind of support should be gave a number of things. Results show that most young women want financial support to start or revamp previously established businesses; financial support to complete secondary education and others to pursue tertiary education; skills development for business; provision of equipment for business; help find employment; and provide mentors. Detailed explanation of each of these are b below:

**Financial support and provision of equipment for business:** Most of the young women interviewed responded that they need financial support to start and/or improve business. As reported by one, *“I need financial support to start my business in fashion”* while another responded that *“help me restart my business for selling fish”*.



Some young women indicated that they require equipment/machine to enable them to run their own business. One young woman responded that, *“I would want to be given (sewing) machine or capital to run my tailoring business”*. Additionally, some young women stated that they needed help to start or boost their business as will not only enable them to earn some money but also for use to raise money to sponsor herself to school.

**Financial support for education:** The survey also found that some young women suggested that they would want financial support to enable them complete and/or re-sit their secondary education specifically Grade 12 and others to pursue tertiary education. One young woman responded that *“help me re-write some grade 12 subjects which I didn’t do well”* and another said, *“help me go to university or college”*. Additionally, a few reported that with education they stand higher chances of finding better employment, *“help me go back to school so that I find a better job”*. Other responses included, *“I am a coach but have no certificate so would want to be taken to school so that I get a certificate”*, and *“support me financially to finish my education”*.

**Provide support to find employment:** The study found that one challenge cited as being faced by young women in finding jobs was not having someone to connect/link them to potential employers. As such when asked if any support was to be provided, responses included that there is need to have them linked to employers/companies, through either internships or paid jobs to enable them put into practice the theory and also to perfect skills. One young woman mentioned that, *“link me to company that can give me a job so that I earn and start my own business”*.

**Skills development for business:** Some young women responded that they need more skills development, such as training on how to run a business, handle finances and communicate with customers. This is described in the following narratives: *“...I need skills training in entrepreneurship and financial management”*, and another said *“...help me extend my skills in hair dressing and cosmetology”* while another said *“...help us to learn better how to communicate with customers”*.

**Provide business mentors:** For young women in business or intending to engage in various business activities, there is need to provide with business mentors who will provide routine check and provide guidance. As stated by one respondent, *“...mentors need to be provided to*



*guide us in business*”. Some young women also stated that there is also need for support not only from these persons but also from family and relatives.

### **3.10 MAKING ECONOMIC EMPOWERMENT PROGRAMMES MORE BENEFICIAL**

The young women were also asked on what they think should be done to ensure that economic empowerment programmes for young women and girls are more beneficial to them. Results show that most of the young women indicated the need to provide: not only training but also financial support through a small start-up capital for business; adequate business skills training before any financial support is provided; monitoring and mentorship of project participants; more advertisement of such programmes so as to reach many more young women out there. Furthermore, there is need to provide a platform for young women and girls to demonstrate what they have learnt as well as equip them with skills that will enable them to find jobs.

**Financial support or start-up capital:** Programmes should be able to provide not only training but also a small start-up capital for business. Responses given by young women include, *“provide skill or even a little capital,”* another one stated that, *“more money must be put into this programme,”* and another one responded that, *“give financial empowerment to those with skills so that they can be able to help others when independent.”*

Some young women were of the view that programmes aimed at helping young women should consider provide small loans with flexible repayment plans especially to those who have business skills. The following extracts were the responses from young women, *“give flexible loans to those with business skills,”* and another reported that *“...help people start business then pay back later,”* while another stated that *“give flexible loans to help girls and women start business and return after they become independent.”*

**Advertise programmes and extend coverage:** There is need to increase awareness of such programmes to be able to reach more young women and girls. There are many young women and girls in the community who have dropped out of school and such programmes would be beneficial to them. One young women interviewed stated that, *“advertise the programme more.....extend the coverage of the programme”* while another stated that *“there are many school drop out there, so there is need to provide some jobs for them”*. Another young woman responded



saying, “...do more outreach programs to ensure more girls are taken into the program” and another said “...reach more girls out there in communities because more have not been reached.”

**Provide platform to demonstrate acquired skills:** Some women interviewed stated that programmes should not only end on providing training but also provide them with an opportunity to be able to demonstrate or practice what could have learnt. Responses by young women include, “...we need a platform to practice what we learn,” another said “there is need for a platform for us to show-case our skills,” while another one mentioned, “as participants, we must practice what we learn from programs.”

**Provide adequate skills training before financial support:** Programmes should be able to provide adequate training to potential would be beneficiaries before financial assistance is given. The study also established that some respondents were of the view that skills training should focus more on those businesses or jobs for which they had passion. As stated by one respondent, “more and more training is needed before people are even given financial assistance,” while another mentioned that, “emphasize on more training in skills they have passion for” and “encourage and help to become what you want in life.”

**Provide monitoring and mentorship:** The study found that even after training is completed and start-up capital is given, there is need to monitor project participants to check progress being made on their business and provide guidance as well as to avoid misuse of business funds. As mentioned by one respondent, “there is need to be checking on the beneficiaries and see how they are doing” while another one mentioned that “there is need to be checking us, on how far we have gone and how much progress we have recorded.” Further, another young woman stated that, “checks and balances are essential on how finances are being used.”

Another suggested factor stated that could make the economic empowerment programme beneficial is providing young women who engage in business with mentors. This is because some of these women may be doing business for the first time and may not have adequate skills to run business alone. One young woman mentioned that, “...provide mentors for us, as we may not know everything.”

**Equip with relevant skills to enable find employment:** There is need to for young women to have the relevant skills, which will enable them to find employment. One young woman



mentioned that, *“people need to be given the right skills so that they can find jobs,”* while another stated that, *“helping us have connections to find jobs”* and another mentioned that, *“we need to be trained in some skills development that is really tangible and of value.”* Other responses were that, *“there is need to ensure that more women and girls participate in such programmes, and get trained in the so called male-jobs.”*

**Link to possible employers:** Some respondents were of the view of that, young women need help to find internship and linked to potential employers. One young woman stated that *“helping them find jobs or internships,”* another stated that *“after training help to get attachments or start business”* while another mentioned that *“link them with organisations that can help girls with jobs.”* Additionally, other responses include, *“help those with skills start own business, link those with skills to organisations looking for people with skills,”* and *“link us to find jobs or start business so that we help others.”*

**Other suggestions:** The organisation should continue offering business training, help those young women that have dropped out of school to go back to school, help those without skills be trained in different skills like tailoring, catering etc., help those who already have skills to start business. Some young women interviewed also suggested that there is need for the organisation to have more funding so that they help empower more young women with life skills as well as business skills and start more of such programs in areas where people lack knowledge in entrepreneurship.



## 4. CONCLUSION AND RECOMMENDATIONS

### 4.1 Conclusion

A number of young women reported to have interest in running their own business. However, some also expressed desire to be able to go back to school and complete their secondary education while others want to pursue tertiary education and in get into formal employment. Using sports and its related businesses as an avenue for income generation among women and girls will require more time to yield the intended results. Female football in Zambia is still developing and discrimination is still existent to some extent because from inception football has been viewed as a men's game. Furthermore, it has not developed to a stage where it provides players (women in particular) a form of sustained livelihood to enable them get into a football career fully. Low remuneration for female football players and staff, which is largely due to inadequate funding, is a demotivating factor for many females to pursue employment in the area of soccer.

Coaching, refereeing, physiotherapist, among others were some of the jobs that exist in the football area; however these require one to have the relevant professional training. These young women might not be able to have the required qualifications and skills within the project's implementation period. The study established that there are women trained as coaches in Zambia but there are limited or no football teams available for them to coach. Therefore, there is little or no motivation for women.

In as much as job placements through internships are meant to provide young people with a platform to have hands-on work experience, some sports associations indicated that these are mostly not offered due to limited funds to pay the interns. Similar results were obtained from football academy staff where it was stated that there is a challenge to maintain internship programmes due to limited funds or no sponsors; unless someone was willing to take up an internship on voluntary basis.

Fitness training in Zambia is slowly gaining recognition and there is an increase in the number of people taking interest in keeping their bodies physically fit. However, lack of adequate training and unavailability of centres to provide fitness training in the country has posed a challenge. Jobs in the fitness industry that one can take on as a career such as fitness trainer, aerobics teacher, weight trainer etc. These jobs require relevant training, communication skills



as well as understanding of how the body functions. The salaries/payment in the fitness industry are dependent on how much time one works; most people take on jobs such as yoga trainer as an extra source of income. When it comes to establishing and running of sports businesses such as fitness centre or gym, capital and cash flow were cited two major challenges because the needed equipment is expensive and the seasonal nature of most sporting activities respectively.

Different organisations have used different approaches in their design and implementation of women economic empowerment programmes. These include provision of only business skills training while others have provided both business skills training and start-up capital through the form of mostly grants especially that some target project beneficiaries may genuinely lack the needed capital to start-up a business. Economic empowerment programmes that provide the basic business skills training and start-up capital should ensure not to create a dependency syndrome among target beneficiaries. Additionally, economic empowerment projects would be more effective if they target the right beneficiaries and support businesses that are not only profitable but also sustainable.

#### **4.2 Recommendations**

Based on the findings of the study, some of the recommendations suggested included the following:

1. There should be more awareness raising programmes both at the national and local level, which will provide platforms for informing young women and girls about the opportunities existence in soccer.
2. Female soccer compared to male soccer was reported to have inadequate funding. Therefore, there should be identification and engagement of more stakeholders so that women's soccer can have adequate funding for operations and payment of players and staff salaries. With this in place, more females will be attracted to pursue soccer as a career field.
3. The study established that while there are a number of people in the fitness training business, but with no proper training for the task. Therefore, if young women are going to make a difference in this sector, they should receive relevant and adequate training.



4. Business and job opportunities exist in the area of sport; however, trainers require training and certification as well as more capital to buy gym equipment. Therefore, to ensure that this project is beneficial to young women given the limited implementation period, NOWSPAR through the PIF project should consider supporting business opportunities that are able to yield immediate results within a short period of time but also sustainable such as restaurants, salon, boutiques, etc.
5. NOWSPAR should ensure providing adequate training in business skills before disbursement of any financial resources especially that some of the young women maybe planning to undertake a business, which they have not done before.
6. NOWSPAR should track, monitor and mentor the PIF project beneficiaries to measure the progress of their businesses, document lessons and improve on future programming of similar projects.
7. A number of young women interviewed reported to have desire to be able to go back to school and in future get into formal employment. For such projects to be beneficial to vulnerable young women, it is recommended that for future economic empowerment projects NOWSPAR should have adequate time to screen potential project beneficiaries to ensure that more of those with the desire to pursue entrepreneurship/business as a source of livelihood are enrolled.



## REFERENCES

Central Statistical Office (CSO) (2011). Living Conditions and Monitoring Survey Report 2006 and 2010. Central Statistical Office. Lusaka, Zambia.

Central Statistical Office (CSO) (2012). 2010 Census of Population and Housing; Analytical Report Zambia: Central Statistical Office. Lusaka, Zambia.

Central Statistical Office (CSO) (2013). 2010 Census of Population and Housing, Population and Demographic Projections 2011-2035. Central Statistical Office. Lusaka, Zambia.

Central Statistical Office (CSO) (2019). 2017 Labour Force Survey: Central Statistical Office. Lusaka, Zambia

Women Empowerment Country Fact Sheet, Zambia 2015: Brief prepared by Ms. Nancy Malama. Women Empowerment through Business Member Organisation Series: Produced by the International Training Centre of the International Labour Organisation (ILO) and the Dutch Employers Cooperation Programme in 2015.



APPENDICES: DATA COLLECTION TOOLS

**Appendix A: Semi-structured Questionnaires for Project Beneficiaries**

**Questionnaire #: .....**

**NATIONAL ORGANISATION FOR WOMEN IN SPORT PHYSICAL ACTIVITY AND RECREATION  
(NOWSPAR)**

**RAPID MARKET ANALYSIS**

INDIVIDUAL QUESTIONNAIRE

**Read this to the interviewee**

**Introduction and Consent**

Good morning/afternoon. My name is ..... and I am working with National Organisation for Women in Sport Physical Activity and Recreation (NOWSPAR). We are conducting a survey called Rapid Market Analysis. This survey is aimed to inform an 'Economic Empowerment for Young Women' Project and is collecting information on the skills, training, and ideas for enterprises that young women and girls have. You have been selected to participate in the survey. Participation in the survey is completely voluntary. You may choose to participate or not to participate. If you choose not to participate, it is still acceptable. All services that you receive from any organization or institution will continue to be provided as always. You may end the interview at the time at any time and without giving a reason. However, we hope you will participate in the survey since your views are important to enable inform the project. The interview will take about 30 to 45 minutes to complete. Whatever information you will provide will be kept strictly confidential and neither will it be shown to any other persons, or use your name in any report without your consent.

At this time, do you want to ask me anything about the survey?

Does the respondent agree to be interviewed?

Yes, **Proceed with the interview and sign below**

No, **End interview and say thank you**

Signature of respondent \_\_\_\_\_:      Date: \_\_\_\_\_

Name and signature of interviewer: \_\_\_\_\_

Date: \_\_\_\_\_

Play It Forward





Q#	QUESTIONS	RESPONSES	Official use
<b>SECTION A: DEMOGRAPHIC AND SOCIAL CHARACTERISTICS</b>			
Q1	Sex of respondent	1. Female <input type="checkbox"/>	
Q2	How old were you on your last birthday?	_____ years	
Q3	What is your marital status?	1. Never married <input type="checkbox"/> 2. Married <input type="checkbox"/> 3. Divorced <input type="checkbox"/> 4. Widowed <input type="checkbox"/> 5. Separated <input type="checkbox"/>	
Q4	Who is the head of your household?		
Q5	What is the name of the area you stay in?		
Q6	Have you ever attended school?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/> <i>skip to Q9</i>	
Q7	What is the highest grade attended?  <i>Indicate last grade attended</i>	.....  	
Q8	What is the highest level of education you have completed?	1. No education <input type="checkbox"/> 2. Primary <input type="checkbox"/> 3. Secondary <input type="checkbox"/> 4. Tertiary <input type="checkbox"/>	
Q9	Before coming to NOWSPAR, have you undergone any skills training	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/> <i>skip to Q11</i>	
Q10	What kind of training did you receive?	-----  	
<b>SECTION B: BUSINESS/ENTREPRENEURSHIP SKILLS TRAINING</b>			



Q11	Before coming to NOWSPAR, have you ever received any training on business/entrepreneurship?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/> <i>skip to Q15</i>																								
Q12	If yes, where did you receive the training from?	<table border="0"> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>1. NGO</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>2. Government agencies</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>3. Private institutions</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>4. At school</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>5. Youth resource centre</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>6. Other (specify)</td> <td></td> <td></td> </tr> </table>		Yes	No	1. NGO	<input type="checkbox"/>	<input type="checkbox"/>	2. Government agencies	<input type="checkbox"/>	<input type="checkbox"/>	3. Private institutions	<input type="checkbox"/>	<input type="checkbox"/>	4. At school	<input type="checkbox"/>	<input type="checkbox"/>	5. Youth resource centre	<input type="checkbox"/>	<input type="checkbox"/>	6. Other (specify)					
	Yes	No																								
1. NGO	<input type="checkbox"/>	<input type="checkbox"/>																								
2. Government agencies	<input type="checkbox"/>	<input type="checkbox"/>																								
3. Private institutions	<input type="checkbox"/>	<input type="checkbox"/>																								
4. At school	<input type="checkbox"/>	<input type="checkbox"/>																								
5. Youth resource centre	<input type="checkbox"/>	<input type="checkbox"/>																								
6. Other (specify)																										
Q13	When did you receive this training?																									
Q14	What did you learn from the training?  <i>Multiple response allowed</i>	<table border="0"> <tr> <td>No</td> <td></td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>1. How to come up with a business</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>2. Make business plans and proposals</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>3. Manage my finances</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>4. Manage my business with small losses</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>5. Able to identify business opportunities</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>6. Bookkeeping for my business</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>7. Other (specify).....</td> <td></td> <td></td> </tr> </table>	No		Yes	1. How to come up with a business		<input type="checkbox"/> <input type="checkbox"/>	2. Make business plans and proposals		<input type="checkbox"/> <input type="checkbox"/>	3. Manage my finances		<input type="checkbox"/> <input type="checkbox"/>	4. Manage my business with small losses		<input type="checkbox"/> <input type="checkbox"/>	5. Able to identify business opportunities		<input type="checkbox"/> <input type="checkbox"/>	6. Bookkeeping for my business		<input type="checkbox"/> <input type="checkbox"/>	7. Other (specify).....		
No		Yes																								
1. How to come up with a business		<input type="checkbox"/> <input type="checkbox"/>																								
2. Make business plans and proposals		<input type="checkbox"/> <input type="checkbox"/>																								
3. Manage my finances		<input type="checkbox"/> <input type="checkbox"/>																								
4. Manage my business with small losses		<input type="checkbox"/> <input type="checkbox"/>																								
5. Able to identify business opportunities		<input type="checkbox"/> <input type="checkbox"/>																								
6. Bookkeeping for my business		<input type="checkbox"/> <input type="checkbox"/>																								
7. Other (specify).....																										
Q15	What kind of training should young women and girls be given to enable them run their own business (es)?  <i>Multiple response allowed</i>	<table border="0"> <tr> <td>No</td> <td></td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>1. How to come up with a business</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>2. Make business plans and proposals</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>3. Manage finances</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>4. Manage business with small losses</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>5. Able to identify business opportunities</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>6. Bookkeeping for business</td> <td></td> <td style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td>7. Other (specify) .....</td> <td></td> <td></td> </tr> </table>	No		Yes	1. How to come up with a business		<input type="checkbox"/> <input type="checkbox"/>	2. Make business plans and proposals		<input type="checkbox"/> <input type="checkbox"/>	3. Manage finances		<input type="checkbox"/> <input type="checkbox"/>	4. Manage business with small losses		<input type="checkbox"/> <input type="checkbox"/>	5. Able to identify business opportunities		<input type="checkbox"/> <input type="checkbox"/>	6. Bookkeeping for business		<input type="checkbox"/> <input type="checkbox"/>	7. Other (specify) .....		
No		Yes																								
1. How to come up with a business		<input type="checkbox"/> <input type="checkbox"/>																								
2. Make business plans and proposals		<input type="checkbox"/> <input type="checkbox"/>																								
3. Manage finances		<input type="checkbox"/> <input type="checkbox"/>																								
4. Manage business with small losses		<input type="checkbox"/> <input type="checkbox"/>																								
5. Able to identify business opportunities		<input type="checkbox"/> <input type="checkbox"/>																								
6. Bookkeeping for business		<input type="checkbox"/> <input type="checkbox"/>																								
7. Other (specify) .....																										

**BUSINESSES ACTIVITIES AND OCCUPATION**

Q16	Have you ever had any plans of running a business of your own?	1. Yes, currently in business <input type="checkbox"/> 2. Yes <input type="checkbox"/> 3. No <input type="checkbox"/> <i>skip to Q21</i>												
Q17	What type of business activity (ies)?	<table border="0"> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>1. Restaurant</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>2. Salon</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>3. Tailoring</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		Yes	No	1. Restaurant	<input type="checkbox"/>	<input type="checkbox"/>	2. Salon	<input type="checkbox"/>	<input type="checkbox"/>	3. Tailoring	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	No												
1. Restaurant	<input type="checkbox"/>	<input type="checkbox"/>												
2. Salon	<input type="checkbox"/>	<input type="checkbox"/>												
3. Tailoring	<input type="checkbox"/>	<input type="checkbox"/>												



Play It Forward



	<p><i>Multiple response allowed</i></p>	<p>4. Grocery                      5. Marketer                      6. Poultry (e.g. chicken, ducks) <input type="checkbox"/> <input type="checkbox"/>                      7. Vegetable farming <input type="checkbox"/> <input type="checkbox"/>                      8. Animal rearing (e.g. Cattle) <input type="checkbox"/> <input type="checkbox"/>                      9. Other (specify): .....                      .....                      .....</p>	
<p>Q18</p>	<p>Why have you chosen this business and not others?</p>	<p>Yes No</p> <p>1. Business profitable <input type="checkbox"/> <input type="checkbox"/>                      2. I have knowledge on the business <input type="checkbox"/> <input type="checkbox"/>                      3. That is what most customers want <input type="checkbox"/> <input type="checkbox"/>                      4. Other (specify): .....                      .....</p>	
<p>Q19</p>	<p>Have you ever made any effort to start this business?</p> <p><b>NOTE:</b> <i>To be asked only to those who ever had plans of running a business but are not currently in business</i></p>	<p>1. Yes <input type="checkbox"/>                      2. No <input type="checkbox"/> skip to Q21</p>	
<p>Q20</p>	<p>What challenges prevented you from starting this business?</p> <p><b>NOTE:</b> <i>To be asked only to those who ever had plans of running a business but are not currently in business</i></p>	<p>Yes No</p> <p>1. Lack of skills <input type="checkbox"/> <input type="checkbox"/>                      2. No capital <input type="checkbox"/> <input type="checkbox"/>                      3. No trading space <input type="checkbox"/> <input type="checkbox"/>                      4. Other (specify): .....                      .....                      .....</p>	
<p>Q21</p>	<p>What challenges do young women and girls face in doing business?</p>	<p>Yes No</p> <p>1. Lack of skills <input type="checkbox"/> <input type="checkbox"/>                      2. Limited capital <input type="checkbox"/> <input type="checkbox"/>                      3. No permanent trading space <input type="checkbox"/> <input type="checkbox"/>                      4. Buying things is expensive <input type="checkbox"/> <input type="checkbox"/>                      5. Few customers <input type="checkbox"/> <input type="checkbox"/>                      6. Low profit <input type="checkbox"/> <input type="checkbox"/>                      7. Transport is expensive <input type="checkbox"/> <input type="checkbox"/>                      8. Other (specify): .....                      .....                      .....</p>	

Play It Forward



Q22	Would you run a business in the area of sport?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>	<i>skip to Q25</i>
Q23	What business would it be?		
Q24	Why have you chosen this business?		
Q25	If no to Q22, why not?		
Q26	If you were to look for job, what would it be?		
Q27	Why have you chosen this job?		
Q28	What challenges do young women and girls face in finding jobs?	-----	
Q29	Would you look for a job in the area of sport?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>	<i>skip to Q32</i>
Q30	What job would it be?		
Q31	Why have you chosen this job?		
Q32	If no to Q29, why not?		
Q33	If any help was to be given, what kind of support should be provided?		



Q34	What do you think should be done to ensure that economic empowerment programmes for young women and girls are more beneficial to them?		
-----	--	--	--

**THANK YOU FOR YOUR TIME AND CO-OPERATION**



## Appendix B: Key Informant Interview Guide for Sports Organisations, Associations, Clubs

### TARGET: STAFF FROM SPORT ORGANISATIONS, ASSOCIATIONS, CLUBS, GYMS

The interviewer will open discussion by:

- a) *Observing necessary protocols in meeting with the interviewee;*
- b) *Introduce him/herself to the interviewee and explain the purpose of the survey;*
- c) *Obtain consent to conduct an interview; and*
- d) *Receive and answer question (if any) from the interviewee about the survey.*

#### 1. Respondent's information

-Name of community:

-Name of organization:

-Sex of respondent:

-Position of respondent:

-What is the role of your institution when it comes to young people such as women and girls?

#### 2. Jobs and business in sport

a) What job opportunities exist for young women and girls in the area of sport and related activities?

*Probe for*

i. *What kind of jobs are available in sport related work?*

ii. *How are job placements in sport related work?*

***Probe for availability of:*** *internships, attachments, paid jobs*

iii. *Education training required for such jobs?*

b) What kind of sport related business are available?

i. *What skills are required to run such businesses?*

c) What do you see as challenges of sport related work in Zambia? *Probe for challenges in:*

i. *Finding a job?*

ii. *Conducting a business?*

d) What do you think should be done to increase the chances of young women and girls to:

i. *Find jobs in the area of sport?*

ii. *Use sport to enable them to earn an income, e.g. run a sport related business?*

**THANK YOU FOR YOUR TIME...**



## Appendix C: Key Informant Interview Guide for NOWSPAR Staff

### TARGET: NOWSPAR STAFF

The interviewer will open discussion by:

- a) *Observing necessary protocols in meeting with the interviewee;*
- b) *Introduce him/herself to the interviewee and explain the purpose of the survey;*
- c) *Obtain consent to conduct an interview; and*
- d) *Receive and answer question (if any) from the interviewee about the survey.*

#### 1. Respondent's information

-Name of community:

-Name of organization:

-Sex of respondent:

-Position of respondent:

-What is the role of your institution when it comes to young women and girls?

2. What government policy does the organization use you using to guide the work that you do?

3. How is your work complementing government efforts of improving the livelihood of young people especially women?

4. On the Play it Forward project, are working you with any organization in implementation of project activities?

*Probe for:*

*i. names of organisations and kind of activities they will be implementing*

*ii. successes from previous collaborations that will help implementation of this project*

*iii. challenges from previous collaborations that this project will improve on*

5. Has the organization in the past implemented any economic empowerment programme?

Probe for:

*i. When was this programme?*

*ii. What did it aim to achieve?*

*iii. What are some of the achievements recorded from this programme?*

*iv. What are some of the things did not work well from this programme?*

**THANK YOU FOR YOUR TIME...**



## Appendix D: Key Informant Interview Guide for Fitness Industry Staff

### TARGET: FITNESS INDUSTRY STAFF

The interviewer will open discussion by:

- a) *Observing necessary protocols in meeting with the interviewee;*
- b) *Introduce him/herself to the interviewee and explain the purpose of the survey;*
- c) *Obtain consent to conduct an interview; and*
- d) *Receive and answer question (if any) from the interviewee about the survey.*

#### 1. Respondent's information

-Sex of respondent:

-Name of organization (if applicable):                      Position of respondent:

-What does your work here mainly involve?

#### 2. Job opportunities in the fitness industry

- i.        How available are opportunities in this country for females to pursue being a fitness trainer as a career through which they can earn an income/living?

*-What are some of the requirements for females to pursue being fitness trainer as a career in this country?*

**Probe for:**

*-education training required for one to be a fitness trainer?*

*-skills needed?*

*-What kind of support is provided to females who wish to pursue such a career?*

*-How does being a fitness trainer pay compared to other jobs (ask for examples?)?*

**Probe for:** *-how the payments are done?*

*-how low/high and compared to what jobs (ask for examples of jobs)?*

- ii.        How readily available are internships or attachments in the fitness industry?

*-How available are these internships to young women and girls?*

*-Are internships and attachments a requirement of those seeking to be fitness trainers? Probe for reasons*

*-If yes, what education level and skills are required for one to be offered internship or attachments?*



*-Do you offer internships and attachments in your organisation? Probe for reasons*

- iii. What are some of the challenges that you have seen females when *pursue a career as a fitness trainer?*
- iv. What do you think should be done to encourage young women and girls to:  
*-Pursue being a fitness trainer as a way of earning an income/living?*

**3. Opportunities, successes and challenges of fitness training business**

- i. Apart from the being a fitness trainer, what other businesses are available in the fitness industry?
    - What is required for one to run a fitness business in this country?*
    - What are some of the successes of such running a business in fitness training?*
    - What do you see as challenges in conducting such businesses?*
    - What do you think should be done to encourage young women and girls to conduct such business to earn an income?*
4. Apart from what we have discussed, what else would you like to add on fitness training business both locally and/or internationally?

**THANK YOU FOR YOUR TIME...**



## Appendix E: Key Informant Interview Guide for Football Associations/Clubs

### KEY INFORMANT INTERVIEW GUIDE

#### TARGET: FOOTBALL ORGANISATIONS/ASSOCIATIONS/CLUBS

The interviewer will open discussion by:

- a) *Observing necessary protocols in meeting with the interviewee;*
- b) *Introduce him/herself to the interviewee and explain the purpose of the survey;*
- c) *Obtain consent to conduct an interview; and*
- d) *Receive and answer question (if any) from the interviewee about the survey.*

#### 1. Respondent's information

-Sex of respondent:

-Name of organization (if applicable):                      Position of respondent:

-What is the role of your institution when it comes to young people such as women and girls?

#### 2. Job opportunities in the football

v.        How available are opportunities in this country for females to pursue football as a paying career?

*-What are some of the requirements for females to pursue football as a career in this country?*

*-What kind of support is provided to females who wish to pursue a football career?*

*-How does being a footballer pay compared to other jobs (ask for examples)?*

*Probe for: is it low/high and compared to what jobs (examples)*

vi.        What other jobs are readily available in the football sector that young women can engage in?

*-What education training is required for such jobs, e.g. coach, physical trainer, etc.?*

*-How do these jobs pay compared to jobs in other sectors?*

vii.        How readily available are internships or attachments in the football sector?

*-How available are these internships to young women?*

*-What education level and skills are required for one to be offered internship or attachments?*

viii.        What are some of the challenges that you have seen as hindrance for females to:

*-Pursue a football career?*

*-find football related jobs?*

ix.        What do you think should be done to encourage young women and girls to:

*-Pursue a football career?*

*-Engage in football related jobs?*



**3. Business opportunities in football**

ii. Apart from the jobs mentioned earlier, what kind of businesses are available in the area of football?

*-What education and skills are required to run such businesses?*

*-What are some of the successes of such businesses?*

*-What do you see as challenges in conducting such businesses?*

*-What do you think should be done to encourage young women and girls to conduct such businesses?*

4. What else would want to talk about in relation to our discussion?

**THANK YOU FOR YOUR TIME...**



NATIONAL ORGANISATION FOR WOMEN IN  
SPORT, PHYSICAL ACTIVITY AND RECREATION