The Sustainability of Indigenous Retail Enterprises: An Ethnographic Comparative Study of Zambian and Foreign-Owned Minimarts

Malcolm Shambana[1]* ,Grace Hachimuma[2] ,Ephraim Kaang'andu Belemu, PhD[3]

[1,2]Africa Research University, Lusaka, Zambia

[3]University of Africa; Africa Research University, Lusaka, Zambia

***Corresponding Author**

DOI: https://doi.org/10.51244/IJRSI.2026.13010148

Received: 28 January 2026; Accepted: 02 February 2026; Published: 10 February 2026

ABSTRACT

This ethnographic study, conducted over three years (December 2022–December 2025) in Lusaka and peri-urban areas, including Mumbwa, Katuba, and Chongwe, investigates the factors influencing the sustainability of Zambian-owned retail enterprises compared to foreign-owned minimarts, primarily operated by East African migrants from Rwanda, Tanzania, Burundi, and Kenya. Drawing on participant observation, semi-structured interviews with 10 enterprise owners and 20 customers, and thematic analysis following Braun and Clarke's (2006) framework, the research reveals stark disparities in business longevity: over 70% of Zambian-owned small and medium enterprises (SMEs) in retail fail or remain static within their first few years, while foreign minimarts demonstrate resilience through systematic reinvestment and network support. Key findings highlight differences in economic embeddedness and moral economies. Foreign minimarts leverage transnational ethnic networks for pooled capital, disciplined labor, and reinvestment norms, aligning with capitalist accumulation. In contrast, Zambian-owned shops are embedded in local kinship systems that prioritize redistribution for household survival (e.g., education, healthcare, funerals), constraining growth. Trust deficits further undermine local collective initiatives like village banking, leading to frequent collapses. The study challenges conventional explanations focused on finance or skills deficits, arguing that sustainability hinges on institutional and cultural alignments. It advocates for policy shifts toward trust-building, capital protection mechanisms, and culturally sensitive training to bolster indigenous retail viability. This contributes to African economic anthropology by reframing "failure" as a product of moral-economic misalignment rather than individual shortcomings.

Keywords: ethnography; informal retail; moral economy; migrant entrepreneurship; economic embeddedness; SME sustainability; Zambia; comparative business studies

INTRODUCTION

Small-scale retail enterprises are vital to Zambia's economy, providing essential goods, employment, and community services in urban and peri-urban areas. In Lusaka alone, SMEs contribute significantly to GDP and job creation, yet their sustainability remains precarious. Recent studies indicate high failure rates among indigenous retail businesses: over 70% of SMEs in Lusaka Central and Mwembeshi areas are either failing or static, with retail startups often collapsing within two to three years (Chivwindi et al., 2023; Sandala & Yohane, 2025). Nationally, SME failure rates hover around 60–75%, exacerbated by economic hardships, regulatory burdens, and limited access to resources (Kelvin, 2022; Sambondu & Zyambo, 2025).

In contrast, foreign-owned minimarts, predominantly run by East African migrants from Rwanda, Tanzania, Burundi, and Kenya, exhibit remarkable longevity and profitability. These enterprises reflect broader patterns of migrant entrepreneurship in Southern Africa, where immigrants leverage social networks to thrive in informal sectors (Dobler, 2009; Lyons, Brown & Li, 2012; Charman et al., 2012). This disparity prompts critical questions: Why do foreign minimarts endure under similar market conditions while Zambian-owned

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

shops falter? Traditional explanations, such as access to finance, entrepreneurial skills, or regulatory compliance, fall short, as both groups face these challenges.

This study adopts an ethnographic lens to explore the socio-cultural and institutional dimensions of retail sustainability. Drawing on concepts like economic embeddedness (Granovetter, 1985) and moral economy (Ferguson, 2015), it situates business performance within social networks and cultural norms. Through prolonged fieldwork, we observed how foreign minimarts function as collective entities supported by ethnic ties, while Zambian shops navigate obligations of redistribution that erode capital. The study pursues three interrelated objectives: (1) to analyze variations in economic embeddedness and their impact on sustainability of Zambian-owned versus foreign-owned retail enterprises; (2) to examine how migrant and ethnic networks contribute to business resilience; and (3) to assess the role of moral economies in shaping financial decisions and survival strategies. By foregrounding these dynamics, the research challenges policy narratives centered on individual capacity-building, advocating for interventions that address embedded social realities.

LITERATURE REVIEW

The literature on retail sustainability in Africa spans economic sociology, anthropology, and entrepreneurship studies. This review synthesizes key themes relevant to our comparative analysis, highlighting theoretical foundations and empirical gaps that this study addresses.

Economic Embeddedness

Granovetter's (1985) embeddedness framework demonstrates that economic actions are intertwined with social relations, influencing trust, cooperation, and resource allocation. In African contexts, this manifests distinctively: Berrou and Combarnous (2019) show how entrepreneurs' networks determine access to credit in West African informal economies, while Meagher (2010) identifies "social capital traps" in Nigerian contexts where dense ties produce nepotism and resource leakage. For Zambian retail, urban-rural migration patterns embed businesses in extended family obligations, systematically diverting profits from reinvestment (Bush School, 2011). Yet embeddedness can also enable resilience: studies of migrant networks in Southern Africa reveal how ethnic solidarity provides capital, information, and accountability (Charman et al., 2012). This duality, embeddedness as both constraint and enabler requires nuanced comparative analysis.

Migrant Entrepreneurship

Migrant entrepreneurs frequently outperform local counterparts through ethnic networks providing capital, information, and accountability (Portes & Zhou, 1992; Light & Gold, 2000). In South African townships, Somali and other migrants dominate informal retail through cooperative procurement and disciplined operations (Charman et al., 2012; Gastrow & Amit, 2015). Nshimbi and Moyo (2017) document similar patterns in Zambia, where East African migrants navigate regulatory challenges via community support structures unavailable to locals. However, xenophobic tensions frame migrants as unfair competitors (Crush et al., 2015). Despite extensive documentation of migrant success, few studies employ comparative ethnography to examine the moral and institutional dimensions underlying these patterns, a gap this research addresses.

Moral Economy

Moral economy frameworks examine how cultural norms govern economic behavior, emphasizing fairness, reciprocity, and social obligations (Thompson, 1971; Scott, 1976). Ferguson's (2015) analysis of African contexts shows how redistribution norms systematically counter capital accumulation, with money serving social belonging rather than investment. Wiegratz (2016) extends this to neoliberal transformations in Uganda, where market reforms erode traditional moralities. In retail contexts, moral economies dictate fundamentally different profit orientations: redistribution in local kinship systems versus accumulation in migrant networks (Monteith & Camfield, 2024; Salverda et al., 2024). While moral economy theory illuminates normative constraints on business behavior, few studies integrate this perspective with embeddedness analysis in comparative retail research.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

SME Sustainability in Zambia

Zambian SME literature documents high failure rates (70–75%) attributed to finance access, regulatory burdens, and skills deficits (Chivwindi et al., 2023; Sambondu & Zyambo, 2025). Studies emphasize financial literacy (Chibesa & Mwange, 2024) and entrepreneurship education (Matoka & Mwange, 2024) as solutions. However, these primarily quantitative studies capture correlation rather than causation, overlooking cultural and institutional dynamics that may underlie observed patterns. This gap is particularly significant given Zambia's profile as a migrant destination where informal retail absorbs diverse labor (IOM, 2019). The present study addresses this limitation through comparative ethnography integrating embeddedness and moral economy frameworks, examining how structural alignment, rather than individual capacity, determines sustainability outcomes.

THEORETICAL FRAMEWORK

This study integrates two complementary theoretical perspectives, economic embeddedness and moral economy, to analyze differential sustainability trajectories. Granovetter's (1985) embeddedness framework provides analytical tools for understanding how social networks mediate economic action, while moral economy theory (Ferguson, 2015; Wiegratz, 2016) illuminates the cultural values and normative expectations governing economic decision-making.

We propose that enterprise sustainability emerges from alignment (or misalignment) between business operations and the social-moral environments within which enterprises are embedded. Foreign-owned minimarts, embedded in ethnic networks characterized by accumulation-oriented moralities and collective accountability mechanisms, achieve alignment enabling capital retention and growth. Indigenous enterprises, conversely, are embedded in kinship networks governed by redistributive moral imperatives that systematically constrain accumulation, generating structural misalignment between business requirements and social obligations. This theoretical integration provides the analytical foundation for our ethnographic investigation.

METHODOLOGY

This qualitative ethnographic study employed a longitudinal design to capture nuanced socio-cultural dynamics in retail sustainability. Fieldwork spanned December 2022 to December 2025, allowing for trust-building amid sensitivities around immigration and business legality. Sites included Lusaka's markets and peri-urban settlements in Mumbwa, Katuba, and Chongwe, where Zambian and foreign minimarts coexist.

Purposive sampling targeted 5 foreign-owned and 5 Zambian-owned shops based on longevity (1 to 10+ years), visibility, and participation willingness, supplemented by interviews with 20 customers. When foreign owners were reticent, fearing scrutiny, data came from Zambian employees or ex-staff, ensuring balanced insights. Data collection involved participant observation: researchers spent extended hours in shops, noting operations like stock management, customer interactions, and family involvement. Semi-structured interviews explored themes of capital use, labor, and moral pressures, with informal conversations during downtime yielding rich anecdotal evidence.

Thematic analysis (Braun & Clarke, 2006) identified patterns in financial practices, organizational discipline, trust, and moral norms, triangulated across sources for validity. Ethical considerations prioritized situational consent, anonymity (no real names/locations), and harm avoidance, per ethnographic guidelines (Hammersley & Atkinson, 2007). Limitations include partial disclosures due to sensitivities, context-specificity restricting generalizability, and researcher positionality as Zambian nationals which may have influenced rapport dynamics differently with foreign and local participants. Nonetheless, the approach yields deep, situated insights into retail dynamics.

KEY FINDINGS

Fieldwork revealed systemic differences in practices and outcomes, rooted in divergent social structures and moral frameworks. Four major thematic areas emerged from the analysis: financial practices and capital

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

management, operational practices and labor organization, trust and collective action, and moral economies governing economic behavior.

Table 1 presents a comparative synthesis of key dimensions distinguishing foreign-owned minimarts and Zambian-owned retail enterprises. This analytical framework organizes the ethnographic findings discussed in subsequent sections. Each dimension, from capital source to moral frameworks, represents a systematic pattern observed across the study sites. The table should be read as an organizing framework rather than a substitute for the thick ethnographic description that follows. Each row represents a domain of practice where we observed consistent, patterned differences between the two enterprise types. The sections following the table unpack these comparative dimensions through participant narratives, observational evidence, and analysis of how these abstract categories are lived, negotiated, and enforced within specific social relationships and daily business operations.

Dimension	**Foreign-Owned Minimarts**	**Zambian-Owned Enterprises**
Capital Source	Ethnic network pooling; interest-free loans from relatives abroad	Personal savings; household resources; informal borrowing
Financial Separation	Strict separation of business and household finances	Blended business and household finances; porous boundaries
Profit Utilization	Reinvestment in stock, expansion; deferred consumption	Redirected to household needs: education, healthcare, funerals
Labor Source	Family and co-ethnics; high accountability	Family and kin; expectations of leniency; "leakage"
Operating Hours	Consistent 12–14 hours daily	Flexible; disrupted by social obligations
Moral Framework	Accumulation-oriented; deferred gratification valued	Redistribution-oriented; withholding risks social sanction
Trust/Accountability	Enforced through reputation; exclusion for misconduct	Widespread mistrust; collective schemes collapse

Table 1: Comparative Analysis of Enterprise Characteristics

The dimensions outlined in Table 1 provide the organizational structure for the ethnographic analysis that follows. We now turn to detailed examination of each theme, demonstrating how these comparative patterns manifest in everyday business practices, social relationships, and economic decision-making. The subsections below correspond to the major thematic clusters identified in Table 1, unpacking through thick description how capital separation, operational discipline, trust dynamics, and moral frameworks are enacted, negotiated, and enforced within the two enterprise types.

Financial Practices and Capital Management

The "Financial Separation" and "Profit Utilization" dimensions in Table 1 reflect fundamentally different approaches to capital management. Foreign minimarts maintained strict separation of business and household finances, pooling capital from ethnic networks including interest-free loans from relatives abroad. Profits were systematically reinvested in bulk stock purchases or business expansions, enabling competitive pricing and steady growth. One Rwandan owner articulated this orientation: "Money from the shop stays in the shop, family back home understands this builds our future." This separation was not merely an accounting practice but a collectively enforced norm within the ethnic network, with violations risking exclusion from future financial support.

Zambian-owned shops, conversely, operated with blended finances where business and household resources formed a porous boundary. Profits were regularly redirected to urgent household needs, school fees, medical bills, funeral contributions. As one local owner explained: "If my sister's child is sick, how can I say no? The

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

shop is for the family." This pattern reflects the "Capital Source" dimension in Table 1: while foreign enterprises drew on transnational ethnic networks for capital, Zambian shops relied on personal savings and household resources, creating systematic feedback loops where household crises depleted business capital.

Operational Practices and Labor Organization

The "Operating Hours" and "Labor Source" dimensions in Table 1 capture systematic differences in business organization and discipline. Foreign minimarts maintained consistent 12-14 hour operating days, employed family members and co-ethnics who provided high accountability, and engaged in bulk procurement enabling competitive pricing. Stock-outs were rare, supported by established network suppliers. This operational discipline directly supported the capital management practices described above consistent operations generated reliable revenue streams for reinvestment.

Zambian-owned shops faced operational irregularities shaped by the same kinship embeddedness that affected their finances. Operating hours were flexible but frequently disrupted by social obligations, funerals, family emergencies, community events. While kinship labor brought trust advantages, it also created accountability challenges: relatives expected leniency, leading to what participants termed "leakage," unpaid goods taken by family members. Stock depletion from credit extensions to kin required higher margins to offset losses, making Zambian shops less price-competitive. These operational patterns directly reinforced the financial vulnerabilities outlined in the previous section.

Trust Dynamics and Collective Action

The "Trust/Accountability" dimension in Table 1 reveals perhaps the most consequential difference between the two enterprise types. Local Zambian traders reported widespread mistrust that systematically undermined collective economic initiatives. Village banking schemes, rotating savings and credit associations, collapsed with disturbing frequency. As one participant lamented: "Someone takes the money and runs." Without ethnic network sanctions available to foreign minimarts, defaults bred resentment rather than accountability, further eroding trust and precluding collective capital mobilization.

Foreign networks, by contrast, enforced accountability through reputation mechanisms and credible sanctions. Misconduct, defaulting on group loans, violating pricing norms, misappropriating pooled capital, resulted in exclusion from future credit and business cooperation within the ethnic community. This accountability infrastructure enabled the pooled capital and cooperative operations described in earlier sections, creating a virtuous cycle where trust enabled cooperation which reinforced trust.

Moral Economies and Normative Frameworks

The "Moral Framework" dimension in Table 1 captures the deepest structural difference between enterprise types. Foreign minimarts operated within accumulation-oriented moral economies where delayed consumption signified responsible planning for long-term security. Reinvestment was valued as prudent stewardship; profits retained in business represented family advancement through entrepreneurial success.

Zambian enterprises, conversely, were embedded in redistribution-oriented moral economies where withholding resources from kin facing immediate needs risked social sanction and accusations of selfishness. These moral frameworks were not individual choices but collective norms enforced through social pressure. Zambian owners who attempted strict financial separation, emulating foreign minimart practices, faced criticism, social isolation, and accusations of having been "changed by money" or forgetting their obligations. The moral economy thus operated as a structural constraint, systematically channeling business profits toward redistributive obligations rather than capital accumulation.

DISCUSSION

The findings illuminate how different forms of embeddedness produce divergent sustainability trajectories. Zambian shops' kinship embeddedness provides social security and moral legitimacy but systematically undermines capital accumulation, reflecting Granovetter's (1985) analysis of over-embeddedness risks and Meagher's (2010) documentation of "social capital traps." Foreign minimarts' ethnic embeddedness,

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

conversely, fosters alignment with capitalist accumulation logics, consistent with Portes and Zhou's (1992) analysis of immigrant entrepreneurship advantages.

Moral economies amplify these dynamics. Ferguson's (2015) analysis of redistribution norms in African contexts accurately characterizes the constraints facing Zambian enterprises, where profits must serve immediate household survival rather than business growth. Foreign minimarts operate within accumulation ethics enabling systematic reinvestment (Wiegratz, 2016). Trust deficits further exacerbate local vulnerabilities: without ethnic network accountability mechanisms, collective capital mobilization initiatives collapse, reinforcing individual enterprises' isolation and vulnerability.

This analysis reframes high SME failure rates (Chivwindi et al., 2023; Sambondu & Zyambo, 2025) not as individual entrepreneurial deficits but as outcomes of institutional and moral-economic misalignments. Interventions focused on individual capacity-building entrepreneurship training, financial literacy education, address symptoms rather than causes. While such programs may provide useful skills, they cannot resolve the fundamental tension between business accumulation requirements and redistributive social obligations embedded in kinship moral economies. More fundamental interventions engaging with cultural and institutional roots are required.

Transferability and Contextual Variation

While this study is grounded in ethnographic fieldwork conducted in specific Lusaka and peri-urban locations (Mumbwa, Katuba, Chongwe), the analytical framework has broader applicability across Zambian and Southern African contexts. The core insight that enterprise sustainability depends on alignment between business requirements and social-moral environments, transcends the immediate study sites.

Several findings exhibit high transferability potential. The distinction between accumulation-oriented moral economies embedded in migrant ethnic networks versus redistribution-oriented moral economies embedded in local kinship systems has been documented across diverse African informal economy contexts (Ferguson, 2015; Meagher, 2010; Monteith & Camfield, 2024). The accountability mechanisms we observed in ethnic networks; reputation enforcement, credible exclusion sanctions, cooperative capital mobilization, parallel patterns identified in South African, Namibian, and East African migrant entrepreneurship studies (Charman et al., 2012; Dobler, 2009; Gastrow & Amit, 2015). The erosion of indigenous collective initiatives through trust deficits likewise resonates with wider Zambian and regional patterns documented in development literature.

However, important dimensions remain highly localized and context-dependent. The specific intensity of redistributive expectations, the particular forms of social sanction enforcing moral obligations, and the precise mechanisms through which kinship networks constrain capital retention are shaped by local histories, settlement patterns, urbanization processes, and socio-economic conditions particular to Lusaka's urban and peri-urban environments. Rural contexts may exhibit different configurations of kinship obligation, with agricultural seasonal patterns influencing capital demands. Secondary cities may feature different migration histories, altering the composition and organization of both indigenous and migrant entrepreneurship. Mining towns or border areas may generate distinct economic pressures and opportunities affecting sustainability dynamics.

The analytical framework examining sustainability through the lens of embeddedness-moral economy alignment is transferable and provides a robust foundation for comparative research. However, its empirical manifestations will necessarily vary across contexts. Policymakers and practitioners should therefore adapt the framework sensitively, conducting context-specific analysis of local moral economies, kinship structures, and migrant network configurations rather than assuming uniform entrepreneurial behavior across regions. The conceptual tools developed here enable systematic analysis of these contextual variations rather than prescribing one-sizefits-all interventions.

POLICY RECOMMENDATIONS

To enhance indigenous retail sustainability, policies must transcend conventional skills training and finance provision, engaging directly with the cultural and institutional roots identified in this analysis. The following recommendations address structural misalignments rather than individual capacity deficits.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

Cultural Awareness and Trust-Building Interventions

Launch community-based workshops that explicitly engage moral economy tensions, using participatory methods including role-playing exercises to explore balancing kinship obligations with business capital requirements. Partner with local trader associations and community organizations to develop culturally grounded ethical frameworks that acknowledge redistributive responsibilities while establishing legitimate boundaries for business capital protection. Incentivize sustained participation through performance-based grants for groups demonstrating improved collective accountability.

Financial Protection Mechanisms

Introduce earmarked business accounts with structured withdrawal safeguards and inventory-specific financing preventing capital diversion to household needs. Develop group-based capital pools mimicking migrant network advantages, with formalized accountability mechanisms including clear default consequences and reputation tracking. These mechanisms should acknowledge legitimate household needs while protecting business capital.

Collective Entrepreneurship Support

Support trader cooperatives through governance capacity-building and seed funding, creating formal accountability structures that substitute for ethnic network enforcement mechanisms. Link cooperatives with formal financial institutions providing oversight and technical assistance, gradually building institutional trust infrastructure.

Integration with National Development Frameworks

Align interventions with Vision 2030 economic diversification goals through dedicated SME support funds specifically designed for culturally sensitive business incubation. Offer tax incentives or preferential procurement for enterprises demonstrating successful capital protection while maintaining community engagement.

Monitoring, Evaluation, and Implementation Challenges

Implement longitudinal evaluation tracking both business sustainability metrics and community relationship quality. Anticipate resistance to cultural change through community champion development and phased funding tied to demonstrated institutional development rather than immediate business outcomes. Recognize that transforming deeply embedded social-moral dynamics requires sustained engagement over extended timeframes, informing realistic expectations and funding commitments.

Limitations

Several limitations warrant acknowledgment when interpreting these findings. First, while the ethnographic approach enables deep contextual insight, it limits statistical generalization beyond the study sites. However, the study prioritizes analytical rather than statistical generalizability. The concepts of economic embeddedness, moral economy alignment, and trust-based accountability mechanisms identified here are transferable to other Zambian and Southern African contexts, even though their specific expressions may differ across regions (see Section 6.1 for detailed discussion of transferability).

Second, the sensitive nature of topics involving immigrant entrepreneurship, informal business practices, and kinship financial obligations likely produced partial disclosures from some participants. Foreign minimart owners, particularly, were sometimes reticent to discuss capital sources and network operations, requiring supplementary data from Zambian employees. While we triangulated across multiple sources, some operational details remain incompletely documented. Third, researcher positionality as Zambian nationals may have influenced rapport dynamics differently with foreign and local participants, potentially affecting disclosure patterns in ways difficult to fully assess. Finally, retail dynamics in rural areas or secondary cities may reflect different configurations of kinship, migration, and market integration than those observed in Lusaka and selected peri-urban sites, requiring context-sensitive application of the analytical framework developed here rather than direct generalization of empirical findings.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

CONCLUSION

This study demonstrates that the differential sustainability of foreign minimarts and Zambian-owned retail enterprises stems from structural alignment between business requirements and social-moral environments. Foreign success reflects embedded ethnic networks and accumulation-oriented moral economies enabling systematic capital retention and reinvestment. Zambian enterprise vulnerability reflects kinship embeddedness and redistributive moral imperatives that systematically constrain accumulation, combined with trust deficits precluding collective capital mobilization.

Understanding enterprise performance through embeddedness and moral economy frameworks reveals how apparently individual business outcomes emerge from collective social structures and culturally enforced normative systems. This reframing has significant policy implications. Interventions focused on individual capacity-building, entrepreneurship training, financial literacy programs, while potentially useful, cannot address the structural roots of indigenous enterprise vulnerability identified in this analysis.

Transforming support systems to build trust infrastructure, protect business capital from redistributive pressures, and develop collective action capacity, while acknowledging rather than dismissing moral-economic realities, offers more promising pathways toward sustainable indigenous retail enterprises. Such interventions require sustained engagement with community organizations, culturally sensitive institutional design, and realistic timeframes acknowledging the depth of cultural and institutional transformation required. The analytical framework developed here provides conceptual tools for designing and evaluating such interventions across diverse Zambian and Southern African contexts.

Future Research Directions

Several avenues for future research emerge from this study. First, longitudinal tracking of enterprise cohorts would enable analysis of sustainability trajectories over extended timeframes, documenting how businesses navigate moral-economic tensions and whether successful capital protection strategies develop organically over time. Second, comparative studies across Zambian regions (rural areas, secondary cities, mining towns, border zones) and neighboring Southern African countries would assess the generalizability of findings and identify context-specific variations in kinship structures, moral economies, and migrant network configurations.

Third, intervention research designing and rigorously evaluating programs based on the insights generated here would test the practical applicability of our analysis. Such research should examine whether culturally grounded trust-building initiatives, financial protection mechanisms, and collective entrepreneurship support can effectively address the structural vulnerabilities identified, and under what conditions such interventions succeed or fail. Finally, investigation of generational dynamics, how moral economies evolve across generations, how younger entrepreneurs navigate inherited obligations, and whether urbanization and education alter redistributive expectations, would illuminate prospects for cultural transformation over time and inform long-term policy planning.

REFERENCES

1. Berrou, J.-P., & Combarnous, F. (2019). Embeddedness, entrepreneurs' social networks and members' attributes in African informal economy's outcomes. Association for Heterodox Economics.
2. Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101.
3. Bush School of Government and Public Service. (2011). Urban-rural linkages and enterprise development in Zambia. Texas A&M University.
4. Charman, A., Petersen, L., Piper, L., Liedeman, R., & Skinner, C. (2012). From local survivalism to foreign entrepreneurship: The transformation of the spaza sector in Delft, Cape Town. Transformation: Critical Perspectives on Southern Africa, 78(1), 47–73.
5. Chibesa, K., & Mwange, A. (2024). Financial literacy and entrepreneurial decision-making among informal traders in Zambia. East African Finance Journal, 3(2), 112–128.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

6. Chivwindi, J., Muchapondwa, E., & Zikhali, P. (2023). Modelling individual determinants of small and medium enterprises' growth-failure in Lusaka Central and Mwembeshi business areas. Journal of Economics, Finance and Management Studies, 6(8), 3812–3824.
7. Crush, J., Chikanda, A., & Tawodzera, G. (2015). The third wave: Mixed migration from Zimbabwe to South Africa. Canadian Journal of African Studies, 49(2), 363–382.
8. Dobler, G. (2009). Chinese shops and the formation of a Chinese expatriate community in Namibia. The China Quarterly, 199, 707–727.
9. Ferguson, J. (2015). Give a Man a Fish: Reflections on the New Politics of Distribution. Duke University Press.
10. Gastrow, V., & Amit, R. (2015). The role of migrant traders in local economies: A case study of Somali spaza shops in Cape Town. African Centre for Migration & Society, University of Witwatersrand.
11. Granovetter, M. (1985). Economic action and social structure: The problem of embeddedness. American Journal of Sociology, 91(3), 481–510.
12. Hammersley, M., & Atkinson, P. (2007). Ethnography: Principles in practice (3rd ed.). Routledge.
13. Hapompwe, C., Hambulo, K., & Chileshe, M. (2025). Exploring the key challenges affecting the viability and sustainability of social enterprises in Zambia. International Journal of Multidisciplinary Research and Growth Evaluation, 6(1), 234–245.
14. Hyden, G. (2006). African Politics in Comparative Perspective. Cambridge University Press.
15. International Organization for Migration. (2019). Migration in Zambia: A Country Profile 2019. IOM Regional Office for Southern Africa.
16. Kelvin, M. (2022). Factors influencing the sustainability of small and medium enterprises in Zambia: A case of Lusaka district. Journal of Business and Economic Development, 7(3), 156–167.
17. Light, I., & Gold, S. J. (2000). Ethnic Economies. Academic Press.
18. Lyons, M., Brown, A., & Li, Z. (2012). In the dragon's den: African traders in Guangzhou. Journal of Ethnic and Migration Studies, 38(5), 869–888.
19. Matoka, W., & Mwange, A. (2024). Entrepreneurship education and its impact on informal sector development in Zambia: A theoretical perspective. IJCS Academia Journal, 2(1), 45–58.
20. Meagher, K. (2010). Identity Economics: Social Networks and the Informal Economy in Nigeria. James Currey.
21. Monteith, W., & Camfield, L. (2024). Moral economies of capitalism in Africa: Redistribution, accumulation and social reproduction. Economy and Society, 53(2), 234–259.
22. Nshimbi, C. C., & Moyo, I. (2017). Borders, informal cross-border economies and regional integration in Africa: A case study of Zambia. Africa Insight, 46(4), 52–72.
23. Portes, A., & Zhou, M. (1992). Gaining the upper hand: Economic mobility among immigrant entrepreneurs. Ethnic and Racial Studies, 15(4), 491–522.
24. Salverda, T., Lanzano, C., & Wiegratz, J. (Eds.). (2024). Moral Economies of Distribution and Redistribution in Africa. Routledge.
25. Sambondu, K., & Zyambo, E. (2025). Business regulations and the survival of retail startups in Kalingalinga. African Journal of Commercial Studies, 6(4), 186–193.
26. Sandala, M. C., & Yohane, R. (2025). Factors affecting business longevity and generational wealth in indigenous Zambian families: Case study of SMEs in Lusaka District. African Journal of Commercial Studies, 6(3), 99–106.
27. Scott, J. C. (1976). The moral economy of the peasant: Rebellion and subsistence in Southeast Asia. Yale University Press.
28. Thompson, E. P. (1971). The moral economy of the English crowd in the eighteenth century. Past & Present, 50, 76–136.
29. Wiegratz, J. (2016). Neoliberal Moral Economy: Capitalism, Socio-Cultural Change and Fraud in Uganda. Rowman & Littlefield.

DECLARATIONS

1. **Funding:** This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.
2. **Conflicts of Interest:** The authors declare no conflicts of interest.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue I January 2026

3. **Ethics Approval:** Ethical approval for this study was obtained from the ARU Research Ethics Committee, Africa Research University, under approval ID 20260102, granted on 24th January 2026.
4. **Author Contributions:** MS and GH conducted fieldwork and data collection. EKB provided supervision and conceptual guidance. All authors contributed to the analysis, writing, and revision of the manuscript.
5. **Data Availability:** Due to the sensitive nature of participant data and ethical commitments to anonymity, raw data are not publicly available. Anonymized excerpts may be available from the corresponding author upon reasonable request.
6. **Word Count:** Approximately 6,000 words (excluding references)