

Ugandan women's approaches to doing business and becoming entrepreneurs

Soledad Vieitez-Cerdeño, Roser Manzanera-Ruiz & Olga Margret M. M. Namasembe

To cite this article: Soledad Vieitez-Cerdeño, Roser Manzanera-Ruiz & Olga Margret M. M. Namasembe (2023): Ugandan women's approaches to doing business and becoming entrepreneurs, Third World Quarterly, DOI: [10.1080/01436597.2023.2189580](https://doi.org/10.1080/01436597.2023.2189580)

To link to this article: <https://doi.org/10.1080/01436597.2023.2189580>



© 2023 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group



Published online: 30 Mar 2023.



Submit your article to this journal [↗](#)



Article views: 204






View related articles [↗](#)



View Crossmark data [↗](#)

Ugandan women's approaches to doing business and becoming entrepreneurs

Soledad Vieitez-Cerdeño^a , Roser Manzanera-Ruiz^b  and Olga Margret M. M. Namasembe^c 

^aDepartment of Social Anthropology, University of Granada, Granada, Spain; ^bDepartment of Sociology, University of Granada, Granada, Spain; ^cInstitute of Gender, and Women's Studies, University of Granada, Granada, Spain

ABSTRACT

Uganda ranks first in female entrepreneurship in Africa, and Kampala is one of the country's most important urban/commercial hubs. The markets of Kalerwe, Mulagoo-Nsooba, Nakasero, Ntinda and Seguku constitute the research setting. Important trading centres, these markets are also relevant social spaces for locals to interact with each other. This research addresses Ugandan women's approaches to doing business and being entrepreneurs, offering a typology: business owner, survival entrepreneur, opportunity entrepreneur and transitional entrepreneur. Based on a qualitative methodology, 16 female entrepreneurs were interviewed during fieldwork (2019–2021). Data were collected through open-ended interviews, and a thematic analysis followed. By addressing female businesses from a postcolonial African perspective, the connections between culture and entrepreneurship are made explicit in understanding women's entrepreneurship, thus filling a gap in the existing literature which has mostly focussed on the informal/popular economies (as safe haven for victims of neoliberalism) or the African economic creativity (as panacea for development). Whether driven by necessity or opportunity, the results show that Ugandan women's entrepreneurial initiatives are grounded in cultural and social values that overcome the structural constraints they face.

ARTICLE HISTORY


Received 21 June 2021
Accepted 7 March 2023

KEYWORDS

Women
gender
entrepreneurship
informality
creativity
Uganda

Introduction

Uganda ranks first in female entrepreneurship in Africa, followed by Ghana, Botswana, Malawi and Angola (MCIWE 2019). However, there is a shortage of research on African female entrepreneurs except for a few relatively recent studies (Anyansi-Archibong 2021; Moreno-Gavara and Jiménez-Zarco 2019; Boateng 2018). In this paper we analyse Ugandan women's entrepreneurship by using a qualitative approach, and 'interrogating entrepreneurship from the unique perspective of women's lived experiences' (Boateng 2018, 26). Based on a selection of 16 women, interviewed during fieldwork (2019–2021), we show a typology of female entrepreneurs operating in the markets of Kampala.

CONTACT Roser Manzanera-Ruiz  rosrer@ugr.es

© 2023 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group

This is an Open Access article distributed under the terms of the Creative Commons Attribution-NonCommercial-NoDerivatives License (<http://creativecommons.org/licenses/by-nc-nd/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited, and is not altered, transformed, or built upon in any way. The terms on which this article has been published allow the posting of the Accepted Manuscript in a repository by the author(s) or with their consent.

In sub-Saharan Africa, up to 42% of the non-agricultural labour force is estimated to be self-employed; this is the highest rate in the world, and women are more likely to become entrepreneurs than men. Approximately 52% of working Ugandans are self-employed according to one source (Copley, Gokalp, and Kirkwood 2021), although other sources point to 76% of working nationals (UNHCR 2021). Even though the rate of female self-employed is 82.3% (WB 2019), not much research has been done to characterise women's entrepreneurship, and this studies contributes to filling that gap. Female entrepreneurship contributes enormously to socioeconomic development in Africa, but measures designed to promote women entrepreneurs have been widely criticised, and the research continues to be limited (Anyansi-Archibong 2021; Moreno-Gavara and Jiménez-Zarco; Boateng 2018; Brush and Cooper 2012). The main criticism focusses on structural conditions that hinder entrepreneurial sustainability, as well as on contradictory situations that arise when the same models and institutions are used in different contexts (McQuaid, Vanderbeck, and Mbabazi 2020; Iwu and Etim 2019).

The markets of Kampala: Kalerwe, Mulagoo-Nsooba, Nakasero, Ntinda and Seguku

This research was conducted in the central Ugandan city of Kampala, a business capital with a projected population of over 1.6 million (UBOS 2021). Due to the substantial number of migrants from other countries, there is a significant influx of people and goods to Kampala, the largest city of the country. During the last two decades, although still classified as a low-income country (Anyansi-Archibong 2021), Uganda has been rapidly growing (3%) (WB 2019), although this has not translated directly into a better standard of living for many Ugandans (Nyombi 2016). Businesses are booming in Kampala, particularly in marketplaces, along roadsides and in neighbourhoods. However, most enterprises are informal, and most of the urban population live in low-income or poor settlements with minimal infrastructure and services (Anyansi-Archibong 2021).

Public markets in Kampala are important for the livelihood of small local retail businesses. For centuries local public markets have played a significant role in communities in Africa. These markets are important trading centres where people can earn a living, but they also create social spaces in neighbourhoods for locals to meet and interact with each other, as well as linking rural and urban communities (APS 2020). The interviewees operate in the markets of Kalerwe, Mulagoo-Nsooba, Nakasero, Ntinda and Seguku. These markets do not have nearby bus stops, meaning that customers must walk long distances. Kalerwe market, like others in the area, has undesignated bus stops 5–10 minutes apart (APS 2020). *Kalerwe* is a highly populated, low-income neighbourhood, north of Kampala's central business district, with a busy roadside marketplace. *Mulago-Nsooba* refers to an area located on two hills in the central district of Kampala, also a low-income area where the increase of commercial property and industrial expansion on marshland has greatly disadvantaged the poor because of persisting flooding. *Nakasero* is in central Kampala, and government offices, including the Parliament of Uganda, as well as the most luxurious hotels and restaurants, and banking institutions, are located on top of the Nakasero hill. Commercial activity is booming in the regions west and south of Nakasero. *Ntinda*, in north-eastern Kampala, is another high-income area, a new urban marketplace, very busy and lively. Ntinda started as a small trading

centre in the 1960s, with a farmers' market and a few shops; by the mid-1980s, Ntinda had become a trendy neighbourhood for upscale residents. Finally, *Seguku* is located in south-western Kampala, a 15-minute drive from the city centre, and is a high-income neighbourhood, full of hotels for tourists.

Female entrepreneurship in postcolonial African perspective: popular economies and creativity

The embedding of economic activity in society/culture allows the joint analysis of economic and socio-cultural aspects to explain economic behaviour (Alenda-Demoutiez 2022; Anyansi-Archibong 2021). The African principle of reciprocity as linked to entrepreneurship shows in features such as buyer–seller interaction, collaborative partnerships and the fostering of long-term relationships (Darley, Luethge, and Blankson 2013). Undoubtedly, the connections between culture and entrepreneurship are revealing for understanding female entrepreneurship in Uganda. Studies have pointed to women's reasons for starting a business as necessary to maintain themselves and their children, meeting the most immediate family needs (Anyansi-Archibong 2021; Boateng 2018). The interconnection between social and familial relationships for women entrepreneurs is crucial (Monteith and Camfield 2019), with collateral social relationships, where group, extended family and/or lineage goals and well-being prevail (Mupedziswa, Rankopo, and Lengwe-Katembula 2019); as well as respect for elders and a sense of community (Darley and Blankson 2008). Thus, the most prevalent reasons for female entrepreneurship include the following: social and kinship ties; group, extended family and/or lineage welfare; respect for elders (generation); and sense of community (Monteith and Camfield 2019; Mupedziswa, Rankopo, and Lengwe-Katembula 2019).

We approach postcolonialism here not as a single theory, but as a problematisation of female entrepreneurship in contemporary development theory of particular relevance to Africa (Moore 2020), because it puts into value women's economic significance and achievements (Hirsch and Lopes 2020). A postcolonial lens is relevant, since Eurocentric misconceptions resulting from colonial and development history have prioritised material wealth and individualism in research on African entrepreneurship (Allen and Amadi 2022; Nkomo 2011). Research on the characterisation of women entrepreneurs in Africa has been limited (Boateng 2018; Bullini Orlandi 2017; Tshabalala and Ezeuduji 2016; Langevang, Namatovu, and Dawa 2012). When looking at cultural features, studies either show culture as an obstacle to development (Kansheba 2020) or closely scrutinise socialisation and cultural values of entrepreneurs as juxtaposed (Mamadou 2020). In both instances the local knowledge and experiences of African women entrepreneurs are not considered in the analysis, nor is there any categorisation of the different ways of doing business and being an entrepreneur in Uganda (Anyansi-Archibong 2021). Thus, a specific focus on women's knowledge, experiences or perceptions is required to then explain their business practices inductively in context, even if they remain marginalised in the so-called informal or popular sectors of the economy. Clarifying the links between culture and entrepreneurship is important for understanding Ugandan women's economic activities, usually classified either as popular/informal economies or, more recently, creative economies, both linked to increasing neoliberalism in Africa.

Markedly female African popular economies: self-employment and business ownership

Many of the female entrepreneurial activities are framed in the informal economy (Chen and Carre 2020), a sector that has been much contested since Hart (1973) studied the case of the Frafras migrants in Accra (Ghana). At the time, the author stressed the importance of this sector as an *indigenous enterprise* (Hart 1973, 89). In fact, this type of enterprise is informal in terms of production and employment, not only for the Ugandan national economy, but for the global economy (Amofah 2021; Chen and Carre 2020).

Overall, perspectives on informality have been considered linked to poverty and marginalisation in urban spaces (Danquah, Schotte, and Sen 2021). The issue of the legality of enterprises is very complex in Africa and has been connected to colonisation and modernisation in terms of the control of African labour (Anyansi-Archibong 2021; Kinyanjui 2014). These popular economies tend to be depicted as a 'refuge or safe haven for the victims of neoliberalism' (Kinyanjui 2014, 12). However, informal economies preceded the austerity measures imposed by structural adjustment programmes in the mid/late 1980s (Forster et al. 2019). African popular economies are markedly female, particularly in the food and the clothing markets. Informality as linked to the economy has been defined in multiple ways over time, but we are particularly interested in popular economies. Popular and solidarity economies also focus on savings schemes such as *chilemba*, *kiremba*, *upato* or *kwegatta* (Uganda) – that is, rotating savings and credit associations (rosocas), such as *xitique* (Mozambique), a non-market economic tool with socioeconomic objectives that reaffirms personal or community identities and reinforces group cohesion (Cunha 2015, 2016). From a decolonial point of view, popular economies are also considered alternative economies (with distinctive ways of producing, distributing and consuming). Thus, Ugandan female entrepreneurship is treated here as a sociocultural institution embedded in the global market system (Amofah 2021).

In Africa, the differentiation between formal and informal businesses stems from a dualistic view of the economy that dismisses a multitude of cultural and social elements (Anyansi-Archibong 2021). Formality or informality of businesses in Uganda is based on whether they are registered with the authorities, pay taxes and have social protection (Chen and Carre 2020; Mugoda et al. 2020). In regions such as sub-Saharan Africa, where formal institutions are often weak or dysfunctional (AEO, 2017), women entrepreneurs are more likely to turn to their relatives for support than elsewhere. Examples of formal institutional voids are poorly developed infrastructure, insufficient capital and labour markets, or inefficient laws and regulations. In these contexts, family constitutes a valuable alternative since it offers the trust, solidarity and resources that formal institutions fail to provide (Wolf and Frese 2018).

African creativity: socioeconomic dynamism and diversifying means of living

African popular economies are also a revolutionary and heroic enterprise, as they imply a socioeconomic dynamism for a large section of the population who struggle to earn a living, to upgrade their position, to define their identities, and to find a place in the cities (Kinyanjui 2014). African economic creativity, far from disappearing from the urban landscape, as

predicted in the 1970s and 1980s, has tended to grow and become a hallmark of identity (Hracs, Comunian, and England 2022). Indeed, Robinson (2002) proposes a focus on the ordinary aspects of cities in terms of creativity, diversity, modernity and distinctiveness. Kinyanjui (2014), in the same vein, proposes an analysis of the diversity and creativity of the African city in relation to indigenous African markets and solidarity entrepreneurship, considering collective organisation as a key form of business in the city centre (cf. Anyansi-Archibong 2021).

African economic creativity has often been seen as a panacea for development, even claiming that it would place African countries on the international map (as if they had never counted before) (Hracs, Comunian, and England 2022). In the last two decades it has been linked to the way African people redefine themselves and project a different image and cultural impact (Comunian, Brian, and England 2021). For their part, the United Nation (UN) and United Nations Conference on Trade and Development (UNCTAD) recognise that economic creativity lies at

the interface among creativity, culture, economics and technology, as expressed in the ability to create and circulate intellectual capital, has the potential to generate income, jobs and export earnings while at the same time promoting social inclusion, cultural diversity and human development. (2008, iiiii)

From this viewpoint, creative economies could be a great *catch-all* – that is, a broad spectrum of business models in which activities can range from commercial to public and community-based. Here we argue for the dynamism and creativity of African economies, as well as the agency of Ugandan women entrepreneurs, in terms of subsistence and resistance to the globalising neoliberal economy (Michaeli 2021; Kinyanjui 2013). These African entrepreneurs manage to free themselves from other obligations arising from male (or other unwanted community) relationships and achieve economic and social independence. Most of these women are mothers with several children, single or divorced/separated. They run various associations and businesses such as street food stalls and textile or tobacco marketing, as well as savings schemes (Hogdson and McCurdy 2001). Such a creative economy as that of Ugandan entrepreneurs generates not only economic value but also often cultural, social, educational and psychological value through personal fulfilment and satisfaction (Anyansi-Archibong 2021; Comunian, Brian, and England 2021).

Female entrepreneurship is associated with self-employment and business ownership; women hold the majority share and manage the decision-making process (Carter and Shaw 2006). Such businesses are generally small and part of the informal or popular sector of the economy (Anyansi-Archibong 2021; Vossenbergh 2013). A woman entrepreneur is someone who starts a business on her own or with one or more partners; takes on financial, administrative and social risks and responsibilities; and manages day-to-day operations (UNDP 2004). These women face widespread gender bias and stereotyping that classifies them as unskilled ‘passive victims’ of (or intruders in) a male-dominated sector (Iwu and Etim 2019). As Boateng (2018) recalls, historically, African female entrepreneurs have played a key role in economic development, whether out of survival/necessity or opportunity (Anyansi-Archibong 2021; Moreno-Gavara and Jiménez-Zarco 2019). African female survival entrepreneurs generate revenues for their households based on their skills and charisma, while opportunity entrepreneurs have become leaders of relevant sectors (textile, banking and finance, entertainment, oil or gas) (Boateng 2018).

Methodology

To analyse women's entrepreneurship in Uganda, fieldwork was carried out between 2019 and 2021, using a qualitative approach. The city of Kampala was selected, given its importance as a business hub, and its history and accessibility. The main tool was the field journal for collecting data on observations of occurrences, theoretical notes, and methodological problems; semi-structured and open interviews were also used. Instruments such as observation (experiencing), interviewing (enquiring), and secondary materials (examining) (Wolcott 1994) allowed us to collect rich data, consisting of 'a wide and diverse range of information collected over a relatively prolonged period of time' (Lofland and Lofland 1995, 16). The entrepreneurial process is a dynamic process; it occurs over time and involves multiple stakeholders as well as various dimensions of the immediate environment. Thus, wherever possible, triangulation of the various data sources was used to check the validity of statements obtained in the interviews, and to safeguard the credibility of the findings.

Purposive sampling served to select the informants (Creswell 2012). A total of 16 cases were analysed in depth to characterise a wide array of businesses. The entrepreneurial activities of the interviewees were very diverse: market and street businesses, retail shops, restaurants, vegetable farmers, greenhouse farmers, seed vendors, and mobile money providers. In Kampala, market businesses are conducted in large public markets where the women sell fresh food and produce such as fruit, vegetables, and *matooke* (green bananas). Street businesses are located on the main streets or along the roadside where they sell fresh fruit and food. Retail shops can also be found in and around markets selling dry goods; greenhouse farmers sell their crops in markets, as well as vendors who sell seeds to farmers. Finally, mobile money businesses facilitate financial transactions in the markets and along the main roads, providing services such as sending and receiving money through buyers' and sellers' smartphones to initiate and conclude transactions.

Interviewees were selected based on their willingness to participate in the interviews, and the locations of their businesses in the study area. In order to be sensitive to women's entrepreneurs' hectic daily life, and avoid interfering with their business activities, the interview schedule was decided by the entrepreneurs themselves. Snowball sampling was used, since the first interviewees often helped to recruit more informants through word of mouth. The contact strategy consisted in approaching female entrepreneurs in markets, retail shops and streets, and explaining to them the study aims and interest in having them participate. The third author presented herself as a graduate student at Makerere University and obtained informants' consent for them to take part in the research. The interviewees were informed that their confidentiality and anonymity were always ensured during the presentation of the research in every interview being conducted. Thus, trust was established between the female entrepreneurs and the interviewer, her presence was accepted, and it was understood that the study would not only be a long-term commitment but would also make their voices heard and their experiences highlighted.

Interviews were conducted in the Luganda language, and a research assistant with experience in qualitative research was also recruited and trained. Data analysis was structured as follows: first, interview transcripts were read several times to collect recurrent themes and identify emerging patterns; secondly, data were organised, coded and analysed. A first round of coding produced a set of organisational and theoretical codes (primary coding) (Maxwell

2012). This round of coding allowed us to link business and culture more closely – that is, to assess whether the type of business is influenced by the socioeconomic environment, social networks and family ties. These codes were supplemented with new ones that emerged from the data (secondary coding) to identify key sub-themes and related dimensions (Gioia, Corley, and Hamilton 2013). Emerging codes in the second round were the following: relationships between entrepreneurs (ie partnerships), customer loyalty (care, agreements, etc.), generational issues and children’s education. All of these, in turn, informed the subsequent reformulation of the existing theory (Fletcher 2017).

The literature review was primarily performed in the archives/libraries of Makerere University (Uganda) and Universidad de Granada (Spain). The data were processed to identify the most significant aspects of the women’s entrepreneurial initiatives, expectations and constraints, with special attention given to key and recurring ideas. The links between social relations and entrepreneurship proved important for understanding women’s entrepreneurship in Uganda.

Culture and entrepreneurship

A characterisation of female entrepreneurship: from small business owner to transitional entrepreneur

The informal or popular economy in Uganda accounts for 97% of all enterprises in the country (Nangoli et al. 2013). Since it does not require a large capital outlay to launch businesses, business survival is favoured overall. Popular economy does not require high academic qualifications and businesses do not have to be formally registered (Rugasira 2016), making them a safe haven for women entrepreneurs. In Uganda, 51.5% of women ages 18 to 65 are active in this economy and pursue an informal education as an alternative to abandoning formal education altogether (Guloba, Sewanyana, and Birabwa 2017). Families unable to educate their daughters through the formal system thus turn to informal education to equip them with the necessary entrepreneurial skills (Kayongo, Kawooya, and Mijumbi-Deve 2019;) and is subject to fewer regulations than are businesses in the formal sector.

The 2015 Uganda Women Entrepreneurship Programme (UWEP) sought to improve access to financial services and boost entrepreneurial economic growth (Ministry of Gender, Labour, and and Social Development 2019). However, there have been few long-lasting initiatives with a specific mandate to promote women’s entrepreneurship, and the number of women who have benefitted from them annually appears to be relatively modest. In addition, there are few organisations that offer support to women entrepreneurs (Mugabi 2014; Amofah 2021). Furthermore, local entrepreneurial efforts are sidelined in favour of large multinational corporations, thus undermining initiatives aimed at promoting local entrepreneurial development. Under these conditions, even women who have received an education find it difficult to access paid employment or to obtain credit (Atekyereza 2001).

Social issues tend to motivate women to begin businesses, and female entrepreneurs often measure success by the extent to which they help others (Boateng 2018), and many started their businesses in the popular economy out of the necessity to feed their children and families. Still, data from the Global Entrepreneurship Monitor 2016/2017 Women’s Report show that 61.8% of African women entrepreneurs stated that they started a business driven by opportunity, rather than by survival or necessity (GEM 2017), and our

research data in Uganda show that only 31.25% of Ugandan entrepreneurs are driven by necessity.

This research addresses how female entrepreneurs' lives and experiences help them to achieve their aspirations and goals. Inspired by Boateng's approach (2018, 36) on 'interrogating entrepreneurship from the unique perspective of women's lived experiences', we discuss the results based on the following types of Ugandan entrepreneurs: small business owner, survival entrepreneur, opportunity entrepreneur and transitional entrepreneur. These are operating businesses, run by Ugandan women, within the city of Kampala in and around markets such as Kalerwe or Ntinda, and along main streets or roadsides where they sell their products (see Table 1). In this context, female entrepreneurship is a form of self-employment, business ownership and decision-making management. These businesses tend to be registered with authorities (for example, a market or a street vendor will have previously applied for and been granted the market stall site). Overall, female entrepreneurs pay minimal taxes and avoid paying them as much as possible. Interviewees repeatedly complained about tax payment because if they pay taxes, no real profit is made. No social protection is derived from business registration or tax payment.

Small business owners run a retail shop or a restaurant, and/or have their own means of transportation (eg a truck) to develop their business further. Ugandan female entrepreneurs of this type often have partners or develop a savings scheme. For instance, Interviewee 29 runs a fast food restaurant in the high-income area of Ntinda market (four years in business). A catering graduate and a married woman, she sees her business as a legacy for her children. She recently managed to buy a plot of land and has been supplementing her husband's earnings to provide for the family and keep their children in school. Also, Interviewee 27, a *matooke* vendor in Kalerwe market, has been in business for two years in this low-income area; she owns a truck to sell *matooke* and seeks expansion through her daughter's education to keep investing in the business. Interviewee 27, despite her primary level of education, has *bodaboda* partners, but also heads a savings scheme and thus has become quite prosperous. Interviewee 88, a single mother with a university education, runs a retail shop in the Ntinda new market area, and has seven years of business experience. Located in a

Table 1. Types of entrepreneurships, characterisation and interviewees.

Type	Definition	Interviewee
Small business owner (25%)	Ownership of a small business (eg a retail shop or a restaurant) or of means of transportation (eg a truck) to develop business further. Partnership with other entrepreneurs.	27
		29
		88
		94
Survival entrepreneur (31.25%)	Sale of products that they produce themselves as surplus or those to which they have easy access and distribution (eg a sack of potatoes).	17
		21
		22
		46
Opportunity entrepreneur (25%)	Ambition for their business in the medium to long term.	54
		6
		7
		34
Transitional entrepreneur (18.75%)	Started their business driven by survival, but eventually get capital and/ or partnership to seek further opportunities.	44
		2
		8
		39

high-income area, this female entrepreneur plans to take her business as far as possible, even internationally. Finally, Interviewee 94, a widow with primary education, owns a retail shop in Seguku, a high-income area, and has two years of business experience. Her daughter started the business, and Interviewee 94 took over after her daughter, a single mother, went abroad.

Survival entrepreneurs sell the surplus fresh products they produce or those to which they have easy access and distribution, such as potatoes. Among these entrepreneurs we have selected the cases of Interviewees 17, 21, 22, 46, and 54. Interviewee 17 is a single woman who sells fresh food in the low-income area of Kalerwe market and who has seven years of business experience. With a primary level of education, she hardly makes enough to take care of her children. Interviewee 21 is a street vendor selling fruit and vegetables in the area of Kalerwe market with 14 years' experience in business. Her husband left her, and she became an entrepreneur driven by necessity. In fact, she often faces problems with rotting tomatoes and shortage of money. Interviewee 22 is a street vendor in Kalerwe selling vegetables mainly to the community. She has been in business for two years and also faces problems with rotting products. Interviewee 46, a potato vendor in the Kalerwe market, with 15 years of experience in her business, has a very low level of education, and often complains about her lack of accounting knowledge (thus, she chose potatoes because she can count them easily). Interviewee 54 is a single mother and a fresh food vendor in Kalerwe market. She is an entrepreneur driven by necessity with four years of experience. With a very low level of education, Interviewee 54 started her business selling small *matooke* (*okulenga*) to be able to feed her children and pay for their school fees.

Opportunity entrepreneurs have ambition for their business in the medium to the long term and create value through harnessing available business opportunities. For example, Interviewee 6, a married woman with a diploma in catering, has sold fresh juice in the high-income area of Ntinda new market for the last 10 years. Just recently, she started a money lending business with her husband's support. Even though she is not willing to expand further, she already owns two different businesses, and has become quite prosperous. Interviewee 7, a *matooke* vendor in the Nakasero market, a high-income area, has 26 years of experience in business. With a secondary level of education, she is married and started the business as she grew tired of being an informal labourer hired by others. She has been able to buy a plot of land and build a house, pay for her own car, and become independent of her husband. Interviewee 34 is a fresh food vendor in Kalerwe market, a low-income area, and has run the business for 8 months. This single woman was inspired by her own mother, a market woman in the city of Nansana where they live. In fact, she has made enough money to pay for her own schooling and thus was able to finish secondary school. Initially driven by necessity, as was her mother, she has earned her own capital and has plans to switch next to a more profitable textile business. Interviewee 44 is a fresh food vendor in the low-income area of Kalerwe market who has established a network of customers among hotel owners, thus selling retail to others. With a secondary education, she has been in business for 18 years. Driven by opportunity, she intends to prepare her children for a good future in business through education.

Transitional entrepreneurs started their business initially driven by necessity but obtained capital and/or partners to become opportunity entrepreneurs. For instance, Interviewee 2, a single woman with primary education, is a fresh food vendor in the Ntinda new market, located in a trendy neighbourhood for well-to-do residents, and has eight years of business

experience. She started the business with her own capital, and chicken rearing is her new venture in entrepreneurship. Interviewee 8, a single woman and a matooke vendor in Nakasero market, a high-income area, has 15 years of business experience. She started her business driven by necessity and to cover health expenses. So far, she has been able to buy land and plans to expand her business there. Thus, she is trying to get more capital and is developing strategies to take on the competition. Interviewee 39 is a fresh food vendor in the low-income area of Mulago-Nsooba who has been in business for six years. Primarily educated, the food business is convenient for her to avoid hunger (in her own words). Although challenges abound (eg overripe vegetables ripe and fluctuation in prices), driven initially by necessity to become an entrepreneur, she has managed to seek opportunities, and to employ people to branch out or to get them started in business (mentoring).

Social relations in doing business: 'We market people do the same thing, really, the only thing that differentiates us is our customer care'

In this study, we contextualise female entrepreneurship in Uganda as influenced by the socioeconomic environment, social networks and family ties. There is a consensus that culture has a fundamental influence on business practices, thus implying that understanding and appreciating African culture is not an option but an imperative (Anyansi-Archibong 2021; Amponsah, Omoregie, and Ansah 2018; Kakonge 2017).

In Uganda, the principle of reciprocity (Darley, Luethge, and Blankson 2013) is closely linked to business activity. Economics is based on social relationships and community interactions. For instance, in buyer–seller interactions, collaborative partnerships are preferred, and long-term relationships encouraged. Pursuant to this, the following features have been identified in research results: (1) the lack of competition or the female collaboration among entrepreneurs; (2) the importance of social relations in doing business; (3) the prevalence of agreements between customers and entrepreneurs based on long-term relations and preference; (4) the formal/informal continuities in business daily activity; and (5) the relevance of generation as part of the Ugandan gender mandate to motivate women to start businesses.

The lack of perceived competitiveness and female collaboration are key elements that define the ways of doing business for women. Thus, the interviews show that, regardless of their level of education, there is no competition with other women entrepreneurs. For instance, Interviewee 34, a fresh food vendor in Kalerwe market and an opportunity entrepreneur, and Interviewee 21, a street vendor selling fruit and vegetables in the area of Kalerwe market, a survival entrepreneur, when asked about what they did differently from their competitors, they responded with the following: 'I am not doing anything different from other vendors here. We all depend on luck' (Interviewee 34); 'We do not compete. We work together to provide more products to the customers' (Interviewee 21). In our field notes we recorded specific cases of female collaboration while working in the same business. This is the case with street vendors, such as Interviewees 6 and 7, both opportunity entrepreneurs, and Interviewee 17, a survival entrepreneur. They all conduct their business in groups and sell the same products at identical prices which they have previously agreed on. In addition, these women entrepreneurs also morally and financially support each other, for example when Ugandan authorities disrupt their businesses. In fact, Ugandan female entrepreneurs also work through networks of people

that provide both social benefits and a platform for business exchanges (Boateng 2018). This is what makes it possible for some of these women to turn from survival to opportunity entrepreneurs.

Social relations are also central to any economic activity beyond individual interest or profit, and this is discussed by women in terms of loyalty. For instance, entrepreneurs and clients create relationships where loyalty and customer care are both crucial for doing business, as many interviewees have mentioned. 'We market people do the same thing really, the only thing that differentiates us is our customer care', says Interviewee 46, a potato vendor in Kalerwe Market and survival entrepreneur. Regarding the absence of competitiveness, Interviewee 39, a fresh food vendor in Mulago-Nsooba, a transitional entrepreneur, expresses the concept: 'Nothing much really [regarding differences between vendors] because we do the same thing. Our customer care is what differs, I believe, and we try to maintain customer loyalty'. Again, in relation to female collaboration and the disinclination to compete for business with each other, Interviewee 17, a single woman who sells fresh food in the low-income market of Kalerwe, and a survival entrepreneur, says: 'Customer care is different between us although we do the same thing. We accommodate each other'. We collected similar testimonies from opportunity entrepreneurs, such as Interviewees 6 and 7:

I practise customer care and, in return, accumulate loyal customers who bring others. Due to this, some customers can come and eat at my neighbours' restaurant but do not buy from me; yet those who eat far from me, order from me. So, it's about customers' preferences and when you give good juice, then they become loyal. (Interviewee 6)

Customer care is key to customer loyalty, and patience in business. When I treat a customer well and provide them with a good bunch of matooke, the working relationship begins. Some customers can call you and ask you to deliver fresh matooke to their restaurants, etc. (Interviewee 7)

Customers and entrepreneurs also established specific agreements based on preference and long-lasting social and working relationships. For instance, Interviewee 44, a *matooke* seller in the Nakasero market, says that her clients were hotel and restaurant owners, and foreigners, who do not want to keep going from vendor to vendor but to just have one good vendor, and establish a steady relationship with her. This lady has been serving them for a long time and developed a loyalty with these customers. Interviewee 44 conducts her business directly by phone and these customers order *matooke* in bulk without considering other suppliers, regardless of her price. In her own words, the established relationship is like a *gentlewoman's agreement*.

The same can be said of the offline option through *bodabodas* (motorcycle-taxis) who create a great link between buyers and sellers, as *bodabodas* know cities and residential areas very well. In Uganda, as in most of Africa, these taxi-motorcyclists are the most convenient means of transportation. Since they work everywhere, *bodabodas* also establish great relationships with their customers, particularly in residential areas. Thus, *bodabodas* do not only take people to different places but also transport food and other groceries from the entrepreneur to the client. Loyalty and trust are the basis for such commercial agreements between the parties involved.

Continuity between formal and informal agreements in female business activities has also been identified; these agreements are usually mutual, whether formal or informal. Formal agreements are those that hold some legal ground; for example, the agreement between

the landlord/lady and the women tenants regarding duration of rent, amount of rent to pay, etc. Agreements made when joining a formal savings group, usually one registered in a bank, are also formal, since they involve registering name and surname, type and duration of business, and details about savings and loans, and so on. Informal agreements are made between friends and relatives, but also through networks to facilitate the transition to a permanent business (Wolf and Frese 2018). Some women do not trust formal savings groups and deposit their money with a group of relatives and/or friends, without any legal standing – trust being the bond. Some interviewees prefer to save earnings individually on their phones (mobile money account), because of both the high interest that formal saving groups charge and the risk of theft in informal saving groups. For example, Interviewee 29, a fast food restaurant business owner in the new Ntinda market, explained: ‘I don’t participate in any women’s saving groups because I think they are chaotic as there is a lot of competition, I rather prefer to lend money or borrow from my family’. Similarly, Interviewee 46, a survival entrepreneur and a potato vendor in the Kalerwe market, when asked about savings schemes in which she was involved, stated: ‘None. I save on my mobile money account. I feel my money is safer there’.

Finally, when asked about their ideas for entrepreneurship the interviewees answered in terms of the Ugandan women’s gender mandate, where *generation is very important* and so is the experience of mothers or elderly relatives. In fact, one of the notions of entrepreneurship that stood out in all interviews is the perception of generational relationships, not only in terms of the obedience to elders, but also as a form of advice and knowledge from more experienced entrepreneurs.

I started business because I was looking for something to do, to get something which I could get money from to take care of my children. (Interviewee 2)

I was inspired by the idea of creating a legacy for my young family, a business that we could look at as our own. (Interviewee 29)

To start my business, I just observed other people doing the matooke business. Nobody gave me any advice or information. (Interviewee 27)

My mother told me time and time again to start a business, so I obeyed. (Interviewee 34)

Innovative decision-making and opportunity seeking in an adverse global neoliberal world

African economic creativity in the case of Ugandan women relates to their capacity for action and their use of the available resources to survive and subsist, seek opportunities, and resist the current context of adverse global neoliberal policies (Hracs, Comunian, and England 2022; Kinyanjui 2014). In our characterisation of female entrepreneurship in Kampala at the level of the individual, group and community, these four features of creativity and innovation have been detected and analysed: (1) adaptability in the face of contingent situations; (2) self-decision-making; (3) socio-familial and reproductive support; and (4) the impact of this entrepreneurship on the community and, by extension, on the national development. All these elements are part of social structures where the well-being of the group, the community, the extended family and/or the lineage prevails over the individual (Monteith and Camfield 2019; Mupedziswa, Rankopo, and Lengwe-Katembula 2019).

Regarding *adaptability in the face of contingent situations* such as the COVID-19 pandemic, women entrepreneurs have adopted the use of technologies for business sustainability and provision of service deliveries to the community. Thus, their reaction was to adapt to the new digital trends.

Right now, due to COVID, they are using apps such as Jumia and SafeBoda to have their products delivered to customers. These apps provide a platform where the market vendors meet the customers online and business goes on without customers coming to the market. So, the agreements are between the vendors, the transporters, and the buyer/customer (online agreements). (Fieldnotes, January 2021)

As regards *self-decision-making*, women have become empowered to make decisions in innovative and creative ways after becoming business owners. In addition, their economic independence and freedom to make their own decisions on budget management at the level of the household, the community (Namatovu et al. 2012) and the individual was highlighted:

I started a business because I was tired of working for other people. After I finished school, I wanted to work. Not [just] because I had a family to support or a need to satisfy, but also because I wanted to be responsible for myself. (Interviewee 7)

I chose to start a business in the market because it is the easiest and most viable option for women like us who have no education. Also, the capital I had at the time was just enough to start a market business. It was not enough to start an educated business. (Interviewee 54)

Success to me is to be able to have money from the business to spend on myself, my children. Also, to have money to share, for example if you lose someone and have to contribute money for a funeral and burial. It is not good to say that you don't have any money for yourself. (Interviewee 94)

Socio-familial and reproductive support is a key factor in women's entrepreneurship and business activities, and their main motivation for business. As Interviewee 94 states:

This business was my daughter's, but she went abroad and left it to me. She has two children and before she left, she told me to sustain the business to get something for the children. What inspired my daughter to start a business was because she was a single mother with little support, so she said, instead of sitting waiting for money, let me start something small To be able to have money from the business to spend on myself, my children. Also, to have money to share, for example if you lose someone and must contribute money for the funeral and burial. It is not good to say you do not have anything. These days marriage has changed. A woman cannot sit and wait to be provided for, even the most basic of things. You can't wait for the man to buy you lotion, knickers, bras. Moreover, sometimes some husbands work very far away and cannot be there all the time. Should you let your child go hungry because your husband hasn't brought money? So, you can't depend on the husband for everything. Abakazi bayiya. When my husband died, I had children to take care of. So, I worked odd jobs to make ends meet. Also, I trained my children to work hard. They used to make chapati, samosas, etc., and would bring the money to me. So, we survived and now, the youngest has graduated from Kyambogo University. (Interviewee 94)

Women create networks to help each other; for instance, some women mentioned that their mothers, *sengas* (family lineage), and brothers helped them in making the decision to start business in the market. So, their relatives help them. Again, Interviewee 94 mentions: 'I did not get any information from anyone, just I observed many working women in the area

and decided to start something of my own since retail shops seemed profitable'. Also, Interviewee 54, a fresh food vendor in the low-income area of Kalerwe market, a survival entrepreneur, states:

My friend who was working in the same business brought me and said I should start here. For her she used to buy big bunches of matooke, and she would give them to me to sell also. So, the business was given to me.

In the markets there is an ideology called *ani-akumanyi* meaning 'Who you know', and it is also a term used for people who brag. The women interviewed value having the patronage of an influential person that can help them solve problems quickly or grant them access to services (in matters of health, for instance). The collaboration between social entrepreneurs and different groups, and resource networks, open access for commercial entrepreneurs (Estrin, Korosteleva, and Mickiewicz 2013). For example, if a person gets into trouble with the authorities or faces legal issues, she must have someone in such a position to help get her out of that predicament without paying a high penalty, if anything at all. This influential person could be a high-ranking law officer, a doctor, a politician or so on – that is, someone with social recognition, authority and the financial means to help the troubled entrepreneur. Often, they are simply family members or other relatives in high places. These female entrepreneurs' business and social benefit exchanges are made as their entrepreneurial activity is embedded in social purpose (Boateng 2018). Interviewee 88, a retail shopper in the Ntinda new market, refers to it when local authorities shut down her shop for failing to comply with the relevant standards. Her contact with an influential person allowed her to find a better place for her business. People who are not able to solve such pitfalls would face confiscation of business goods or eviction court orders, and so on. Thus, there is a high price to pay without *ani-akumanyi*.

Regarding *community development*, the enterprises highlight support for other women entrepreneurs, and have a social impact on the community by way of food and nutrition. Interviewee 21, a street woman selling fruit and vegetables in the low-income area of Kalerwe market, a survival entrepreneur, says: 'I sell retail to other women so they can also work'; similarly, Interviewee 22, a street vendor of vegetables in the same area and also a survival entrepreneur, said: 'I sell food to the community'. Women entrepreneurs provide relational proximity services at the local level (neighbourhood and community) and create national and transnational networks. They positively affect the quality of life and well-being of the Ugandan public.

Discussion: sociocultural values as key to understanding the African economies

This research fills a gap in the study of African female entrepreneurship in relation to recent studies on the subject (Moreno-Gavara and Jiménez-Zarco 2019; Boateng 2018). It also identifies Africa's creativity in popular economies (Hracs, Comunian, and England 2022; Anyansi-Archibong 2021; Comunian, Brian, and England 2021), contributing to an understanding of social businesses. The link between business and culture reveals facets of economic interactions otherwise obscured by a myopic emphasis on purely political-economic structures (Cole 2018; Idang 2015). Thus, culture has a fundamental influence on business practices:

understanding and appreciating African culture is not an option but a necessity (Amponsah, Omoregie, and Ansah 2018; Kakonge 2017).

Cultural elements such as the sense of community and responsibility for the family, the ability to provide for their offspring and families, and the guarantee of their well-being are central to women's entrepreneurship (Monteith and Camfield 2019). Small business owners are sometimes, although not always, educated beyond primary school level, working in both high and low-income areas; they also tend to conceive enterprises as a legacy for their children or generational gender mandate. Survival entrepreneurs tend to be single or separated women with low-level education who can rarely make ends meet, due to rotting produce or shortage of cash. Opportunity entrepreneurs harness available business opportunities, have secondary education, and are ambitious and charismatic. They have inherited a sense of business from female relatives. Finally, we have coined a new category: transitional entrepreneurs, women initially driven by necessity/survival who seek opportunities, employ people, or get them started in business through mentoring.

By typifying distinctive female entrepreneurs in Uganda, we have been able to observe that these women have based their business actions on non-monetary and non-quantifiable measures of fulfilment. Thus, they create social networks and a sense of community, and extend their benefits beyond their social circle, thereby also contributing to the Ugandan economy (Estrin, Korosteleva, and Mickiewicz 2013). Therefore, in Kampala, female entrepreneurs' business activities transcend the purely economic and individual personal gain, and demonstrate social relationships, cultural values of partnership and loyalty, lack of competitiveness, and generational and family consideration. Collective organisation and solidarity entrepreneurship appeared a key form of business in the city centre in Uganda (Anyansi-Archibong 2021).

Although this research was limited by COVID-19, further proposals to improve women's entrepreneurship remain to be explored in the future. This study has various practical implications: firstly, those related to policies aimed at women's economic empowerment, since the Ugandan government has implemented programmes to promote female entrepreneurship but women entrepreneurs of Kampala have not benefitted from them. Secondly, these programmes are often framed by materialistic concerns rather than by the structural transformation of inequality and a focus on women's culture and their social organisation (Cornwall 2018). Policies aimed at supporting female entrepreneurship must offer women more opportunities for business training adapted to their daily life and business activities.

Conclusion

African development policies have focussed on self-employment and business for the national economic growth of countries such as Uganda. By addressing Ugandan female businesses from a postcolonial African perspective, the connections between culture and entrepreneurship are made explicit in understanding women's entrepreneurship. Our findings highlight the importance of the cultural meaning in doing business and being an entrepreneur for women, thus filling a gap in the existing literature which has mostly focussed on either the informal or popular economy as a safe haven for victims of neoliberalism or, more recently, on African economic creativity as the panacea for the development of Africa.

This research has shown that whether driven by necessity or opportunity, Ugandan women's entrepreneurial initiatives are grounded in sociocultural values that overcome the structural constraints they have faced historically. Market business, street business, restaurant, retail shop, mobile money, vegetable farmer or greenhouse farmer businesses have been identified from the unique perspective of women's lived experiences.

Disclosure statement

No potential conflict of interest was reported by the authors.

Funding

We would like to thank the funding support for this research provided by the I+D+I project, "Digital transition, social cohesion and gender equality: mobile banking and digital female empowerment in Africa" (DIGITALFEM), reference: TED2021-130586B-I00, funded by MCIN/AEI/10.13039/501100011033 and by "European Union NextGenerationEU/PRTR".

Notes on contributors

Soledad Vieitez-Cerdeño is Professor in the Department of Social Anthropology, and Researcher at the Institute of Women and Gender Studies (University of Granada, Spain). With an MA (1989) and PhD (2000) in Social Anthropology (University of California, Santa Barbara), she is a founding member of the research team *AFRICALnEs-Research Applied to Development* (SEJ-491). Her main areas of research are gender equality projects and policies; social and women's movements; gender, culture and development; and feminisms and local alternatives to development. Email: soledad@ugr.es

Roser Manzanera-Ruiz is Professor and Researcher in the Department of Sociology and the Institute for Women's and Gender Studies, both at the University of Granada, Spain. She currently leads the multidisciplinary research team *AFRICALnEs-Research Applied to Development* (SEJ-491). Her lines of research are gender, globalisation, development and social change. She has participated in various research and development cooperation projects, particularly in Sub-Saharan Africa. Email: roser@ugr.es

Olga Margret M. M. Namasembe holds a PhD in Women's and Gender Studies from the University of Granada, Spain. She is a member of *AFRICALnEs-Research Applied to Development* (SEJ-491), an Andalusian multidisciplinary research team. Her research deals with gender, women entrepreneurship, and entrepreneurial success in Uganda, and she seeks to contribute research to the field of African entrepreneurship. Her research interests are entrepreneurship, economic development, and business management. Email: olgalivale@gmail.com

ORCID

Soledad Vieitez-Cerdeño  <http://orcid.org/0000-0002-4801-7552>

Roser Manzanera-Ruiz  <http://orcid.org/0000-0001-9020-8371>

Olga Margret M. M. Namasembe  <http://orcid.org/0000-0002-4084-7770>

Bibliography

AEO. 2017. *Entrepreneurship and industrialization. African Economic Outlook (AEO), African Development Bank, Organisation for Economic Co-operation and Development*. New York: United Nations Development Programme.

- Alenda-Demoutiez, J. 2022. "From Economic Growth to the Human: Reviewing the History of Development Visions over Time and Moving Forward." *Third World Quarterly* 43 (5):1038–1055. doi: [10.1080/01436597.2022.2042680](https://doi.org/10.1080/01436597.2022.2042680).
- Allen, F., and L. Amadi. 2022. *Decolonizing Colonial Development Models in Africa*. Lanham, MD: Lexington Books.
- Amofah, S. 2021. "Indigenous Women Social Entrepreneurship; Poverty Alleviation Tool Used by Development NGOs in Ghana." *Athens Journal of Social Sciences* 8 (2): 151–168.
- Amponsah, S., D. Omoregie, C. O. and Ansah, B. O. 2018. *African Cultures and the Challenges of Quality Education for Sustainable Development*. Commission for International Adult Education, 49–56.
- Anyansi-Archibong, C. 2021. *The Foundation and Growth of African Women Entrepreneurs*. Cham: Palgrave Macmillan. doi:[10.1007/978-3-030-66280-6_1](https://doi.org/10.1007/978-3-030-66280-6_1).
- APS. 2020. *Local Markets in Kampala*. Advocates for Public Space. Commission for International Adult Education. Paper presented at the American Association for Adult and Continuing Education (AAACE) Commission for International Adult Education (CIAE) Annual Pre-Conference, 67th, Myrtle Beach, SC, Sep 30-Oct 2, 2018. <https://files.eric.ed.gov/fulltext/ED597469.pdf>
- Atekyereza, A. P. 2001. "The Education of Girls and Women in Uganda." *Journal of Social Development in Africa* 16 (2). doi:[10.4314/jsda.v16i2.23876](https://doi.org/10.4314/jsda.v16i2.23876).
- Boateng, A. 2018. *African Female Entrepreneurship*. Cham: Palgrave Macmillan. doi:[10.1007/978-3-319-65846-9](https://doi.org/10.1007/978-3-319-65846-9).
- Brush, C. G., and S. Y. Cooper. 2012. "Female Entrepreneurship and Economic Development." *Entrepreneurship & Regional Development* 24 (1–2):1–6. doi:[10.1080/08985626.2012.637340](https://doi.org/10.1080/08985626.2012.637340).
- Bullini Orlandi, L. 2017. "Am I an Entrepreneur? Identity Struggle in the Contemporary Women Entrepreneurship Discourse." *Contemporary Economics* 11:487–498. doi:[10.5709/ce.1897-9254.259](https://doi.org/10.5709/ce.1897-9254.259).
- Carter, S. L., and E. Shaw. 2006. *Women Business Ownership: Recent Research and Policy Developments*. Small Business Service. Stirling, Scotland: University of Stirling.
- Chen, M., and F. Carre. 2020. *The Informal Economy Revisited*. London: Routledge.
- Cole, W. M. 2018. "Poor and Powerless: Economic and Political Inequality in Cross-National Perspective 1981–2011." *Journal of International Sociology* 33 (3):357–385. doi:[10.1177/0268580918760430](https://doi.org/10.1177/0268580918760430).
- Comunian, R., J. H. Brian, and L. England 2021. *Understanding and Supporting Creative Economies in Africa*. London: King's College.
- Copley, A., B. Gokalp, and D. Kirkwood. 2021. *Unlocking the Potential of Women Entrepreneurs in Uganda*. Washington, D.C.: World Bank.
- Cornwall, A. 2018. "Beyond Empowerment Lite: Women's Empowerment, Neoliberal Development and Global Justice." *Dossier Development, Power, Gender, and Feminism* 52. doi:[10.1590/18094449201800520002](https://doi.org/10.1590/18094449201800520002).
- Creswell, J. 2012. *Qualitative Inquiry and Research Design: Choosing among Five Traditions*. Thousand Oaks, California: Sage Publications.
- Cunha, T. 2015. "Women in Power Women". *Outras economias criadas e lideradas por mulheres no Sul não imperial*. Buenos Aires: CLACSO.
- Cunha, T. 2016. "O xitique delas. Um ensaio feminista pós-colonial sobre o xitique em Moçambique." In *Solidariedade e Alternativas Sociais*, edited by L. I. Germany Gaiger and A. Mendonça dos Santos. N. São Leopoldo: Universidade do Vale do Rio dos Sinos.
- Danquah, M., S. Schotte, and K. Sen. 2021. "Informal Work in Sub-Saharan Africa." *IZA Journal of Development and Migration* 12 (1):1–44. doi:[10.2478/izajodm-2021-0015](https://doi.org/10.2478/izajodm-2021-0015).
- Darley, W. K., and C. Blankson. 2008. "African Culture and Business Markets." *Journal of Business & Industrial Marketing* 23 (6):374–383. doi:[10.1108/08858620810894427](https://doi.org/10.1108/08858620810894427).
- Darley, W. K., J. D. Luethge, and C. Blankson. 2013. "Culture and International Marketing." *Journal of Global Marketing* 26 (4):188–202. doi:[10.1080/08911762.2013.814819](https://doi.org/10.1080/08911762.2013.814819).
- Estrin, S., J. Korosteleva, and T. Mickiewicz. 2013. "Which Institutions Encourage Entrepreneurial Growth Aspirations?" *Journal of Business Venturing* 28 (4):564–580. doi:[10.1016/j.jbusvent.2012.05.001](https://doi.org/10.1016/j.jbusvent.2012.05.001).
- Fletcher, A. J. 2017. "Applying Critical Realism in Qualitative Research: Methodology Meets Method." *International Journal of Social Research Methodology* 20 (2):181–194. doi:[10.1080/13645579.2016.1144401](https://doi.org/10.1080/13645579.2016.1144401).

- Forster, T., A. E. Kentikelenis, B. Reinsberg, T. H. Stubbs, and L. P. King. 2019. "How Structural Adjustment Programs Affect Inequality." *Social Science Research* 80:83–113. doi:10.1016/j.ssresearch.2019.01.001.
- GEM. 2017. "Global Entrepreneurship Monitor 2016/17 Women's Report." <https://www.babson.edu/Academics/centers/blank-center/global-research/gem/Documents/GEM%202016-2017%20Womens%20Report.pdf>
- Gioia, D., K. Corley, and A. Hamilton. 2013. "Seeking Qualitative Rigor in Inductive Research." *Organizational Research Methods* 16 (1):15–31. doi:10.1177/1094428112452151.
- Guloba, M., S. Sewanyana, and E. Birabwa. 2017. *Rural Women Entrepreneurship in Uganda*. Economic Policy Research Centre. Research Series No. 134. Kampala, Uganda: Makerere University.
- Hart, K. 1973. "Informal Income Opportunities and Urban Employment in Ghana." *Journal of Modern African Studies* 11 (3): 61–89.
- Hirsch, A., and C. Lopes. 2020. "Post-Colonial African Economic Development in Historical Perspective." *Africa Development* 45 (1):31–46.
- Hogdson, D. L., and S. A. McCurdy.(eds.). 2001. "Wicked" *Women and the Reconfiguration of Gender in Africa*. Portsmouth: Heinemann.
- Hracs, B. J., B. Comunian, and L. England, eds. 2022. *Developing Creative Economies in Africa*. London: Routledge.
- Idang, G. E. 2015. "African Culture and Values." *Journal of Political Science* 16 (2):97–111. doi:10.25159/2413-3086/3820.
- Iwu, C. G., and E. Etim. 2019. "A Descriptive Literature Review of the Continued Marginalisation of Female Entrepreneurs in Sub-Saharan Africa." *International Journal of Gender Studies in Developing Societies* 3 (1):1–19. doi:10.1504/ijgds.2019.096755.
- Kakonge, J. O. 2017. "The Role of Culture in Africa's Development." *Pambazuka News*. <https://www.pambazuka.org/economics/role-culture-africa-development>
- Kansheba, J. M. P. 2020. "Small Business and Entrepreneurship in Africa." *Small Enterprise Research* 27 (2):110–124. doi:10.1080/13215906.2020.1761869.
- Kayongo, E., I. Kawooya, and R. Mijumbi-Deve. 2019. "The Causes of School Dropout at the Transition between Primary to Secondary School and Possible Control Measures." *Acres*. <https://acres.or.ug/wp-final-causes-of-school-drop-out.pdf>
- Kinyanjui, M. N. 2013. "Women Informal Garment Traders in Taveta Road." *Nairobi. African Studies Review* 96 (3):147–164. doi:10.1017/asr.2013.83.
- Kinyanjui, M. N. 2014. *Africa Now. Women and the Informal Economy in Urban Africa Now*. London: Zed Books.
- Langevang, T., R. Namatovu, and S. Dawa. 2012. "Beyond Necessity and Opportunity Entrepreneurship." *International Development Planning Review* 34 (4):439–460. doi:10.3828/idpr.2012.26.
- Lofland, J., and H. L. Lofland. 1995. *Analysing Social Settings: A Guide to Qualitative Observation and Analysis*. Wadsworth: University of California.
- Mamadou, S. 2020. "Is There a Strategic Approach to Entrepreneurship in Africa?" *European Business & Management* 6 (4):67–83. doi:10.11648/j.ebm.20200604.12.
- Maxwell, J. A. 2012. *A Realist Approach for Qualitative Research*. Thousand Oaks, CA: Sage.
- MCIWE. 2019. "MasterCard Index of Women Entrepreneurs." <https://newsroom.mastercard.com/wp-content/uploads/2019/12/Mastercard-Index-of-Women-Entrepreneurs-2019.pdf>
- McQuaid, K., M. R. Vanderbeck, and B. Mbabazi. 2020. "Girls Have Powers." *Gender, Place & Culture*, 605–626. doi:10.1080/0966369X.2020.1729704.
- Michaeli, I. 2021. *Women's Economic Empowerment*. Cham: Palgrave Macmillan. doi:10.1007/978-3-030-89281-4.
- Ministry of Gender, Labour, and Social Development. 2019. *Uganda Women Entrepreneurship Programme (UWEP)*. Kampala, Uganda: Ministry of Gender, Labour, and Social Development. <https://mglsd.go.ug/uwep/>.
- Monteith, W., and L. Camfield. 2019. "Business as Family, Family as Business." *Geoforum* 101:111–121. doi:10.1016/j.geoforum.2019.03.003.
- Moore, E. V. 2020. "What the Miniskirt Reveals: Sex Panics, Women's Rights, and Pulling Teeth in Urban Uganda." *Anthropological Quarterly* 93 (3):321–350. doi:10.1353/anq.2020.0050.

- Moreno-Gavara, C., and A. I. Jiménez-Zarco. 2019. *Sustainable Fashion*. Cham: Palgrave Macmillan. doi:10.1007/978-3-319-91265-3.
- Mugabi, E. 2014. *Women's Entrepreneurship Development in Uganda*. Geneva, Switzerland: International Labour Organisation. <https://www.ilo.org/empent/>.
- Mugoda, S., S. Esaku, K. R. Nakimu, and E. Bbaale. 2020. "The Portrait of Uganda's Informal Sector." *Cogent Economics & Finance* 8 (1):1843255. doi:10.1080/23322039.2020.1843255.
- Mupedziswa, R., M. Rankopo, and M. Lengwe-Katembula. 2019. "Ubuntu as a Pan-African Philosophical Framework for Social Work in Africa. In *Social Work Practice in Africa*, edited by J. M. Twikirize and H. Spitzer, 21–38. Kampala, Uganda: Fountain Publishers and African Books Collective.
- Namatovu, R., S. Dawa, C. Katongole, and F. Mulira. 2012. *Understanding Women Micro and Small Business Entrepreneurs in Uganda*. ICBE-Research Fund. Investment Climate and Business Environment, Research Fund Report No. 01/12. Kampala, Uganda: Makerere University Business School (MUBS).
- Nangoli, S., D. Turinawe, G. Kituyi, C. Kusemererwa, and M. Jaaza. 2013. "Towards Enhancing Business Survival and Growth Rates in LDCs." *International Journal of Humanities and Social Science* 3 (8):284–291. doi:10.1.1.1049.9667.
- Nkomo, S. M. 2011. "A Post-Colonial and anti-Colonial Reading of 'Africa' Leadership and Management in Organization Studies." *Organization* 18 (3):365–386. doi:10.1177/1350508411398731.
- Nyombi, H. 2016. "Evolution of Uganda's Economy and the Road to Middle Income Status." *Uganda Media Centre*, November 24. <https://ugandamediacentreblog.wordpress.com/2016/11/24/evolution-of-ugandas-economy-and-the-road-to-middle-income-status/>
- Robinson, J. 2002. "Global and World Cities." *International Journal of Urban and Regional Research* 26 (3):531–554. doi:10.1111/1468-2427.00397.
- Rugasira, A. 2016. "Unpacking Uganda's Informal Economy." *The Independent*. <https://www.independent.co.ug/unpacking-ugandas-informal-sector/>
- Tshabalala, S. P., and I. O. Ezeudji. 2016. "Women Tourism Entrepreneurs in KwaZulu-Natal, South Africa: Any Way Forward?" *Acta Universitatis Danubius. Œconomica* 12(5):19–32.

- UBOS. 2021. *Statistical Abstract*. Kampala, Uganda: Uganda Bureau of Statistics. https://www.ubos.org/wp-content/uploads/publications/01_20222021_Statistical_Abstract.pdf
- UNDP. 2004. *Cultural Liberty in Today's Diverse World*. Oxford: United Nations Development Programme. http://hdr.undp.org/sites/default/files/reports/265/hdr_2004_complete.pdf
- UNHCR. 2021. *Uganda Employment Policy Brief*. Geneva, Switzerland: The UN Refugee Agency.
- Vossenber, S. 2013. *Women Entrepreneurship Promotion in Developing Countries*. Maastricht: Maastricht School of Management. <http://web2.msm.nl/repec/msm/wpaper/msm-wp2013-08.pdf>
- WB. 2019. "Self-Employed, Female (% of Female Employment) (Modeled ILO Estimate) - Uganda." Accessed 1 March 2022. <https://data.worldbank.org/indicator/SL.EMP.SELF.FE.ZS?locations=UG>
- Wolcott, H. F. 1994. *Transforming Qualitative Data: Description, Analysis, and Interpretation*. Thousand Oaks, California: Sage Publications.
- Wolf, K., and M. Frese. 2018. "Why Husbands Matter." *Africa Journal of Management* 4 (1):1–32. doi:10.1080/23322373.2018.1428019.