



Informal Sector Dynamics within Urban Zambia's Legal Context, 2003

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Abstract

Urban Zambia's informal sector is a significant part of its economy, yet legal frameworks governing it are often underdeveloped or poorly enforced. A qualitative research approach was employed to gather data through interviews with key stakeholders including local government officials, microfinance institution representatives, and informal sector entrepreneurs. The informal sector in urban Zambia employs approximately 40% of the total workforce, with a notable disparity between sectors operating near public markets versus those further from such areas. Current legal frameworks are insufficient to support the growth and stability of both formal and informal sectors within urban Zambia. There is a need for more comprehensive legislative reforms that integrate existing laws and address gaps in enforcement mechanisms, particularly for microfinance institutions serving the urban informal sector.

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