

**THE ROLE OF INSTITUTIONS IN ENHANCING SUSTAINABLE
LIVELIHOODS OF KABAZA OPERATORS IN ZOMBA AND MANGOCHI**

MASTER OF ARTS (DEVELOPMENT STUDIES) THESIS

By

TENDAI BANDA
BA. Humanities (Media for Development) – University of Malawi

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CHANCELLOR COLLEGE

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DECLARATION

I, the undersigned, hereby declare that this thesis is my original work and has not been submitted to any other institution for similar purposes. Where other studies have been used acknowledgements have been made.

TENDAI BANDA

Full Legal Name

Signature

Date

CERTIFICATE OF APPROVAL

The undersigned certify that this thesis represents the student's own work and effort and has been submitted with our approval.

Signature: _____

Date: _____

Ephraim Wadonda Chirwa, PhD (Professor)

MAIN SUPERVISOR

Signature: _____

Date: _____

Joseph Chunga, MA (Lecturer)

SECOND SUPERVISOR

DEDICATION

To all the young Malawian women working hard to make something out of themselves despite their backgrounds, you inspire me to do more!

To my sister, Mirriam and brothers, Joseph and Ernest: we come from a mighty long way but where we are coming from doesn't have to define where we are going.

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ABSTRACT

Job creation has resurfaced on the sustainable development agenda. However, for developing countries like Malawi this is a big challenge and has led to people especially those with no formal qualifications in urban areas seeking informal innovative ways to earn a livelihood. Such strategies include operating a bicycle taxi enterprise, locally known as *Kabaza*. This has also become an easy trade to venture in considering the increasing demand for urban transport services. There have been calls to organize and regulate the business considering chaotic scenarios in some cities like Mzuzu. Some districts have put institutions to regulate the enterprise while others have not. The study generally sought to understand the effect of institutions on *Kabaza* operators' livelihoods in Zomba and Mangochi districts. Specifically the study aimed to identify the institutions governing *Kabaza*, understand whether institutions on entry and exit have an effect on the maximization of livelihood outcomes, establish whether formal and informal institutions would affect livelihood maximization from *Kabaza* operators in the same way and to analyse how challenges in the *Kabaza* industry affect the development of their enterprises. The study used a mixed methods approach to collect data; 128 questionnaires were administered to *Kabaza* operators, 2 key informant interviews were done with Town Council officials and 2 in-depth interviews with rank chairpersons in Mangochi and Zomba. The study found that there are formal regulations to do with space, monthly tax, registration and road user requirements in Mangochi and informal ones to do with space in Zomba and the formal institutions are affecting the livelihoods of *Kabaza* operators and safety track record to a limited extent. It also highlighted that even the formal institutions are not doing better at facilitating the thriving of *Kabaza* operator's livelihood because they are not enforced. The study also found that *Kabaza* operators are facing challenges to do with, infrastructure, customer default, attacks, HIV/AIDS risk and robbery.

Key words: Enterprise, *Kabaza*, Livelihood, Institutions

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
FinScope	Financial Scope
GoM	Government of Malawi
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
ID	Identity
IDI	In-depth Interviews
IHS	Integrated Household Survey
ILO	International Labour Organization
KII	Key Informant Interviews
MDGs	Millennium Development Goals
MGDS	Malawi Growth and Development Strategies
MSME	Micro Small and Medium Enterprises
NSO	National Statistical Office
SME	Small and Medium Enterprises
TNM	Telekom Networks Malawi
UN	United Nations
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization

CHAPTER ONE

INTRODUCTION

1.0 Outline

This chapter provides background of the study and situates the study in the development discourse. Similarly, it provides a brief historical background of Malawi's transport system, highlighting how the history has influenced the rise of *Kabaza*, a local bicycle taxi enterprise in the country. The section will also highlight the study's objectives, its problem statement, and its significance.

1.1 Background

According to Todaro and Smith (2012), the development paradigm has evolved so much that, nowadays, it emphasises a people centred approach to their well-being. The two scholars attribute the shift to the experience of the 1950s and 1960s during which many developing nations reached their economic growth targets while standards of living of the masses remained unchanged for the most part, signalling that the narrow definition of development was faulty. This observation necessitated a redefinition of the concept, development. Todaro and Smith (2012) further elucidate that, during the 1970s, economic development came to be redefined in terms of the reduction or elimination of poverty, inequality, and unemployment within the context of a growing economy. As a long term consequence, job creation has resurfaced on the development agenda with an understanding that reducing economic vulnerabilities is key to development. This is a significant development because, according to UNDP (2014), "full employment as an objective was central to macroeconomic policies in the 1950s and 1960s. It disappeared from the global agenda during the era of stabilization that followed the oil shocks of 1973 and 1979. It is now time to return to that commitment so that progress can be robust and easily sustained."

Following the redefinition of the concept, development most development solutions have had a people-centred approach with the understanding that development cannot happen if people's well-being is not safeguarded. For example, in 2001, based upon the Millennium Declaration, the United Nations (UN) presented the Millennium Development Goals (MDGs) as a list of common goals for the world community to achieve by 2015. The first Millennium development goal was set to eradicate extreme poverty and hunger. The goal called for reducing by half the proportion of people living on less than \$1 a day and those that suffer from hunger. According to the MDG Report (UN, 2015), extreme poverty has declined significantly over the last two decades. In 1990, nearly half of the population in the developing world lived on less than \$1.25 a day and the proportion dropped to 14 per cent in 2015.

Despite the foregoing rosy picture regarding the improvement of the wellbeing of the poor, the 189 countries that agreed to implement the MDGs have experienced varied progress on the matter. According to Fehling, et al (2013), an estimated 15.5 percent of the world population still suffers from hunger, and many countries, particularly on the African continent, are unlikely to meet a targeted two-thirds reduction in child mortality. According to UNDP (2015), the 2015 MDG report revealed that although significant achievements have been made on many of the MDG targets worldwide, progress has been uneven across regions and countries, creating significant gaps. Millions of people, especially the poorest and those disadvantaged because of their sex, age, disability, ethnicity or geographic location, are being left behind. In Sub-Saharan region, one of such countries is Malawi, which also happens to be one of the poorest countries in the world. According to the Malawi Millennium Development Goals End-line Report (Government of Malawi, 2016), the poverty levels in Malawi remain high, i.e. at 50.7 percent, as estimated by Integrated Household Survey (IHS) of 2012 although this represents a slight reduction from 52 percent in 2005. This means that over half of the population in Malawi is currently poor and living on less than a dollar a day in an economy where agriculture remains the primary economic activity that contributed almost a third of Gross Domestic Product (GDP) in 2012, (Government of Malawi, 2012). Thus, Malawi continues to fall under countries with

low human development and is ranked 173 out of 182 countries on the 2016 Human Development Index (UN, 2016).

The above-described Malawi's socio-economic situation clearly shows that the country is grappling with many challenges that need to be addressed before it can attain economic and social development status. One of such challenges is unemployment whose reduction happens to be one of the current global sustainable development goals. One of the sub-themes under the Malawi Growth and Development Strategy II main theme for reducing poverty through sustainable economic growth and infrastructure development is labour and unemployment. According to the MGDS II (GoM, 2012), earnings from employment drive consumption as well as investment which, in turn, help a country to realize sustained growth.

Equal opportunity to employment is a right for all productive age-groups. The Malawi Labour Force Survey (NSO, 2013) indicates that unemployment rate among all economically active population in Malawi, based on the ILO broad definition, is at 21 percent. The report further states that in urban areas, the unemployment rate is 28 percent with a corresponding rate of 19 percent in rural areas. In his first State of the Nation address, President of the Republic of Malawi, Professor Arthur Peter Mutharika, expressed how his government would be committed to addressing unemployment;

“Mr. Speaker, Sir, Government is concerned with soaring levels of unemployment in Malawi. My Administration will, therefore, implement a carefully selected mix of economic, fiscal, monetary, trade and investment policies in order to promote the creation of productive and decent employment,” (Daily Times, 17th June 2014).

However, just as is the case in many developing countries, ensuring that everybody is employed in the formal economy still remains a challenge to Malawi. Consequently, many people have resorted to self-employment and informal entrepreneurial activities

to earn a living. The NSO (2014) found that, overall, 89 percent of employed persons in Malawi are engaged in informal employment and 69 percent of this belongs in urban areas, a worrisome situation in the wake of rapid urbanization because it implies that only 41 percent of urban dwellers have a sustainable source of livelihood in the formal sector. Todaro and Smith (2012) explain that the informal sector is characterized by a large number of small-scale production and service activities that are individually or family-owned and use simple, labour-intensive technology. One of such informal livelihood strategies is being provided by *Kabaza* in Malawi's urban and rural areas. Bicycle taxis, like other intermediate means of transport such as motorcycles, have risen due to the demand for alternative transport modes that are more efficient, convenient and affordable.

1.1.1 Brief History of the Transport Sector in Malawi: Rise of Kabaza

The history of public transport development in Sub-Saharan Africa varies from country to country. However, to date it is clearly that it is a sector which remains poorly organised across the continent, (Trans-Africa Consortium, 2008). For most countries a national transportation system began to shape up after attainment of their national independence. It was the desire of most African states before and after independence to create a good transportation system to show their prowess as independent states. The Trans-Africa Consortium (2008) explains that newly-formed African States sought to create state-owned and parastatal companies with large buses in line with a 'modern' and Western definition of public transport. Just like many newly independent states, Malawi in partnership with a UK transport provider established the United Transport of Malawi as the sole provider of public passenger road transport in the country.

According to Chirwa (1995), the dominant firm in the bus service since independence in 1964 had been the United Transport of Malawi (UTM), a joint-venture operation between United Transport (UK) Limited owning 65 percent and the Malawi government through the Agricultural Development and Marketing Corporation (ADMARC) owning the rest 35 percent of total shares. Other transport providers were not allowed to compete with the firm. Chirwa (1995), further states that the nature of

barriers to entry were largely institutional as provided in the Road Traffic Act of 1965. The Act stated that road service permits could be denied on the basis of suitability of routes, the existing services on the routes, and the number of vehicles possessed by the applicant. In addition the denial of a road permit would consider any objections or other representations which may be made by persons who are already providing transport facilities whether by means of road transport or other kinds of transport. The conditions were deliberately set for the monopoly to thrive.

UTM later became Shire Bus Lines after government and UTM sold their shares to Stagecoach employees and some government officials. According to the Trans-Africa Consortium (2008), “prior to the liberalization and deregulation that took place in the 1980s and 1990s, the public transport sector was dominated by a public enterprise named Shire Bus Lines that was later dissolved.” The sector was complemented at the time by some minibuses operators. However, the bus company was not able to supply adequate transport services. Tobias (2008) observed that the challenge then was the short supply of public transport and most routes especially in the rural areas suffered greatly. A bus would operate only once or twice a day or even worse, only on designated days, which was distressing to most people who could not afford to own a vehicle. The influx of minibuses in the mid-1990s came as a relief, as access to transport facility increased greatly.

The Trans-Africa Consortium (2008) attributed the failure of most sub-Saharan countries (including Malawi) to establish vibrant transport system after independence to a classic pattern of population growth coupled with unchecked urban sprawl which had occurred almost everywhere, causing the official company to fail to meet this demand. Consequently, the already existing traditional informal sector neglected by authorities gained momentum and began to supplement the services of the formal structure and, later, began to compete with it. The informal sector also provided other alternatives for passengers considering that they were able to reduce people’s travel time by bus. Chirwa (1995) notes that one thing which worked to the advantage of the new entrants was the efficiency with which the services were provided. Particularly, there were a drastic reductions in travel time, which in turn reduced the need for the

alternative transport operators to make deliberate effort to advertise the enterprise. For example, while a Stagecoach bus would spend 9 hours to travel from Lilongwe to Blantyre a mini-bus would spend only 6, which was a great improvement.

The completion posed by alternative transport operators, coupled with economic problems which were being experienced by Malawi during that time, led to the deregulation of the transport sector. The liberalization of the bus service started in the early 1980s when government adopted IMF/World Bank supported austerity measures to structure the economy. Since then, there had been increased licensing of bus operators in routes establishing direct competition with Stagecoach, (Chirwa, 1995). The situation, began to improve only in after the 1980s. Trans-Africa Consortium (2008), observes that since the 1990s the transport business in general and public transport in particular was deregulated, and transport policies have been modified to permit market-determined decisions, enterprise autonomy, and private sector participation in the ownership and management of transport businesses. As a result, the number of private operators increased exponentially with the influx of many minibuses in the mid-1990s, which provided easy access to public transport.

The consortium furthermore explains that, since 2000 the Malawian State had undertaken reforms to liberalize the public transport sector, but it was the National Transport Policy which fully deregulated the market in 2004 by removing any restrictions on entry and exit to the collective passenger transport sector while giving the sector the freedom to set its own tariffs. The National Transport Policy which was revised in 2015 also highlights government's commitment to opening up the transport industry. According to the policy "government has embarked on a number of policy reforms in the transport sector aimed at promoting the operation of a competitive and efficient transport system," (GoM, 2015). These reforms are separation of implementation, financing and regulatory functions from overall sector strategic policy formulation and management; granting of freedom to the transport industry to set tariffs; and removal of restrictions on entry and exit to passenger and freight transport industry. Transport services are now provided by the private sector in all modes of transport and are available in both rural and urban areas.

Liberalisation of the transport sector, however, has created some significant challenges to the sector. For example, an influx of minibus operators and other informal non-conventional modes of transport such as motorcycle taxis, *Kabaza*, and recently tricycles popularly known as *Bajajis* has characterised the sector with a form of unprecedented disorganisation. As observed by the Trans-Africa Consortium (2008) liberalisation of transport has often been synonymous with deregulation followed by disorder, since the number of informal transporters grew significantly and the system became chaotic. The informal sector is generally criticized due to its negative externalities of air pollution and lack of road safety.

1.1.2 Bike Taxi as an Enterprise

The first data on bicycle ownership in Malawi, which was collected by the Malawi Health and Demographic Survey (NSO & ICF Macro, 2011) revealed that 44 percent of the households owned a bicycle (30 percent in urban areas and 47 percent in rural areas) while 2 percent owned a car or truck, and a similar percentage owned an animal-drawn cart. Among these listed means of transport, bicycle and animal drawn cart ownership were more common in rural areas while car or truck ownership was more common in urban ones. Nevertheless, the rise of *Kabaza* as a viable and alternative means of transport in the urban areas has led to its boom as a micro and small enterprise (MSE).

The growth in any SME sector is a promising development to a poor country like Malawi. World Bank Statistics (2013) show that SMEs in developing economies contribute more than 60 percent of Gross Domestic Product (GDP) and more than 70 percent of total employment. The NSO and FinMark Trust (2012) indicated that there were approximately million SMEs in Malawi and the sector employed approximately one million people, generating an income of MK326 billion, making the sector a significant contributor to Malawi's economy. Furthermore, the study showed that 87percent of the SMEs were retailers while 13 percent were service providers. Transporters fell under the latter group.

Kabaza, when considered as an enterprise and source of employment, belongs to the informal sector, which creates a dilemma regarding how best it can be handled in the urban transportation system. While the reality is that *Kabaza* is an undeniable survival strategy for most people with no formal jobs in urban areas, the enterprise requires organization of some kind and some districts authorities have put in place rules to guide the enterprise while others have not. It is against this backdrop that this study sought to establish the role of institutions in enhancing sustainable livelihood strategies of *Kabaza* operators in Zomba and Mangochi.

1.2 Problem Statement

The liberalization of transport provision has led to a rise in non-conventional modes of transport in Africa. Kumar (2011) observes that a decline in organized public transport systems has led to rapid growth in non-conventional means of public transport, initially provided by minibuses and shared taxi/vans, and more recently by commercial motorcycles. Currently this has also extended to tricycles and bicycles. These have tended to be greatly affordable and convenient hence the high demand for the services, which has, in turn, led to a boom in suppliers of the services considering the high unemployment levels in Africa. Rollason (2012) highlighted that in Rwanda the *boda boda* services were providing a means to an end for a considerable part of the population. He estimated that about 47,187 people depended on motorcyclists for their livelihoods, or 4.5 percent of the city's population. In their study of the *boda boda* industry in Uganda which includes motor-cycles and bi-cycles, Howe and Davis (2002), also observed that a *boda boda* operator has the popular image of a poor person's 'school dropout' job as 56 percent and 40 percent of the operators had only primary education and secondary education to O level respectively, with just 4 percent holding A and Diploma levels; no graduate was operating the business. They also found that 83 percent of bicycle and 80 percent of motorcycle operators viewed *boda boda* services as their main occupation.

These operator characteristics have had a bearing on the image of the trade. Museru and Leshabari (2002) observed that in Tanzania motorcycle operations are characterized by non-helmet use by riders and their passengers, passenger overload, lack of certified driver training and valid licensing, over speeding and reckless driving, poor regulation and law enforcement, and possible use of alcohol and drugs. Howe and Davis (2002) also observed that the main disadvantages associated with *boda boda* services are their poor safety record and the pollution created in urban areas by of motorcycle concentration.

The challenges being faced and created by the bicycle taxi enterprise and the misgivings associated with it has led to the realization of a need for some sort of organization to improve operations and safeguard the well-being of passengers. However, this has proved difficult and no uniform way of managing the sector has been identified. In Uganda, Howe and Davis (2002) observed that it had proved difficult for the government to regulate the *boda boda* industry. However, some operational discipline is provided by the ‘associations’ to which the majority of *boda boda* operators belong, although most have only a local jurisdiction. Not surprisingly, Raynor (2014) observes that the *boda boda* industry is largely unregulated, therefore the riders have organized themselves into associations which function as workers unions. The associations serve a variety of economic, social, political, and health and safety functions for the riders, none of which government is currently able to provide for them.

In Malawi, the bicycle taxi popularly known as *Kabaza* industry has become an easy trade to embark on considering the nature of the industry and existing transport demand in the country. This has led to a boom in the number of *Kabaza* in urban areas, which has, in turn, led to some sort of chaotic situations mostly reported in Mzuzu where *Kabaza* operators have often clashed with City Council officials. It must be noted that, unlike urban conventional modes of passenger transport, *Kabaza* has been rooted in the informal sector hence difficult for town councils to accommodate them in the mainstream transport sector. Similarly, Town Councils find it hard to control *Kabaza* because it is becoming a popular, faster and convenient mode

of transport plying in impassable routes that reduce walking distances to and from bus depots and stops.

In the absence of nationally-recognised regulations for addressing challenges concerning non-conventional modes of transport, some Town Councils have generated their own ways of managing the trade. Overall, however, it is clear that banning *Kabaza* operations in urban areas would disadvantage *Kabaza* operators and their passengers who opt for *it* due to their low economic status and other needs. Some districts have embraced the regulation of *Kabaza* as a small micro-enterprise to ensure that they get revenue from *Kabaza* operators just like they do from every enterprise operating in the city.

The Trans-Africa Consortium (2008) observes that the informal sector's ability to provide a large number of jobs is a major factor that prevents the banning of the sector. In many countries, this raises questions of definition and terminology because although these carriers are called informal they are implicitly recognised by government, they pay taxes, and they comply with institutional mechanisms in place. Studies about *Kabaza* operations in Mzuzu by Jimu (2008) and Kadaluka (2011), for example, highlight need to formalise the sector to enhance sustainable transport in the city. The studies particularly emphasise the dilemma surrounding how best this could be done.

There is, however, need to go beyond regulation as a solution to problems associated with the sector. One needs to understand how changing the organization system would affect the livelihoods of the operators as affected parties in any formalization attempt by the government through Town Councils. It is against this background that this study sought to understand the effects of the change by looking at how relevant institutions can provide an enabling or constraining environment for *Kabaza* operators to earn a livelihood. Particularly, it sought to establish the role of the institutions in enhancing sustainable livelihood strategies of *Kabaza* operators in Zomba and Mangochi Districts with the expectation that the study

1.3 Main Objective

The study generally aimed to understand whether presence of institutions would affect *Kabaza* operator's capabilities to maximize livelihood outcomes in Zomba and Mangochi.

1.3.1 Specific Objectives

The specific objectives of the study were:

1. To identify the institutions governing *Kabaza*.
2. To understand whether institutions on entry and exit have an effect on the maximization of livelihood outcomes from *Kabaza*.
3. To establish whether formal institutions and informal institutions would affect livelihood maximization from *Kabaza* operators in the same way or differently.
4. To analyse how challenges in the *Kabaza* industry affect the development of their enterprises.

1.3.2 Hypothesis

The following are the study hypotheses:

1. There is no association between type of institutions and livelihood outcomes in the *Kabaza* taxi service.
2. Institutions do not affect entry or exit in the *Kabaza* taxi service.
3. Challenges do not affect *Kabaza* bike taxi services safety record.

1.4 Significance of the study

The pertinence of the study of how institutions can enhance or constrain people's livelihoods cannot be over-emphasised among development practitioners, policy makers, city assemblies, non-governmental organizations, communities as well as researchers, among others. The pertinence is owed to the fact that institutions are considered key to the achievement of sustainable livelihoods and the enhancement of

economic development prospects, hence the need for institutions to create an environment where people's livelihoods can thrive. This study, therefore, is significant because it generates potential knowledge of how the *Kabaza* sector can be regulated in a manner that does not constrain people's livelihoods. The study makes a significant contribution to the body of knowledge on sustainable livelihoods by identifying institutional factors that affect people's livelihoods in the urban sectors. Most studies in Malawi have, ironically, concentrated on rural livelihoods regardless of the fact that many poor people are migrating to urban areas in search of greener pastures. The results of the study will inform institutional interventions to better address existing constraints characterising the *Kabaza* enterprise and create an environment that enables *Kabaza* operators to take advantage of the potential gains from improved regulation of the trade.

The study will also add value to the body of literature on Small and Medium Enterprises (SME's) in Malawi. Every SME is unique in its nature and requirements therefore a study on a particular industry generates a much clearer picture of the experience of the business and possible areas for scaling it up. Last but not least, the study will add to existing limited literature on the rising *Kabaza* industry within the Malawi transportation system. The above cited study by Kadaluka (2011) on bicycle taxi operations in Mzuzu called for more studies on *Kabaza* to understand the booming enterprise better.

1.5 Definition of Terms

The following are definitions of technical words and phrases as used in this study:

- **Institutions:** Rules guiding operations of a particular business. Institutions can be formal or informal. Formal institutions are those that are written down and can be enforced as a law by the state. Informal institutions are those verbal agreements that are not binding and not written down but are followed
- **Livelihoods:** The term refers to what people do in order to make a living, and the resources that provide them with the capability to build a satisfactory living, the risk factors that they must consider in managing their resources, and

the institutional and policy context that either helps or hinders them in their pursuit of viable or improved living.

- ***Kabaza***: A contemporary coined term for the bicycle taxi business in Malawi.

1.6 Organization of the Thesis

Chapter 1 introduces the thesis; it provides study's background, problem statement, objectives, and significance. Chapter 2 reviews literature related to the topic of study and provides the theoretical framework that guided the study. The study's methodology is described in Chapter 3 while its findings are presented and discussed in Chapter 4. Finally, chapter 5 provides the conclusion and implications of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Outline

This chapter highlights models that could be used to understand the *Kabaza* enterprise before narrowing down to the Livelihoods Framework which informed this study. The chapter also reviews some studies done on non-conventional modes of transport in which *Kabaza* is grounded.

2.1 Theoretical Literature

There are various theories that try to explain the behaviour of entrepreneurs to make their firms successful. Most of the theories assume that the ultimate goal of any enterprise is growth but this is affected by the environment in which they are operating the business as well as individual traits. However, these theories only concentrate on the entrepreneur shortcomings, hence the need for a theory to provide a broad overview of the complex environment in which entrepreneurs ply their trade. This is where the Livelihoods Framework perfectly fits in the study by enabling it to go beyond character traits in an effort to highlight how *Kabaza* operators interact with them to produce their daily incomes.

2.2 Livelihoods Framework

The continuing effects of poverty on humankind has triggered new thinking and innovative ways of how to understand the root causes of people's state of well-being. One of such approaches is the livelihoods approach. Carney (1998), states that a livelihood consists of capabilities, assets both material and social resources and activities that are required for a means of living. The term livelihood attempts to capture not just what people do in order to make a living, but the resources that provide them with the capability to build a satisfactory living, the risk factors that

they must consider in managing their resources, and the institutional and policy context that either helps or hinders them in their pursuit of a viable or improving living (Ellis, 2003). The concept sets out to be people-centred and holistic, and to provide an integrated view of how people make a living within evolving social, institutional, political, economic and environmental contexts (Carney, 1998; Bebbington, in Ellis, 2003). Doward, et al (2003) asserts the importance of livelihood approaches when he states that the benefits of livelihoods thinking and approaches are widely recognised, including, for example, their stress on the importance of people-centred change, a holistic approach, people's access to different assets, poor people's vulnerability, partnerships, sustainability, change and the multi-faceted nature of livelihoods. According to Nyasulu (2004), Livelihood Frameworks come in diagrammatic versions, although these tend to contain similar components and implied relationships. "A feature of all variants is that they take an 'all-round' or holistic view of people's livelihoods, locating people's circumstances within the social, institutional and opportunity context that shapes those circumstances." Duncombe (2006) came up with a revised diagrammatic illustration of the basic Livelihoods Framework presented below:

USING THE LIVELIHOODS FRAMEWORK TO ANALYZE ICT APPLICATIONS FOR POVERTY REDUCTION

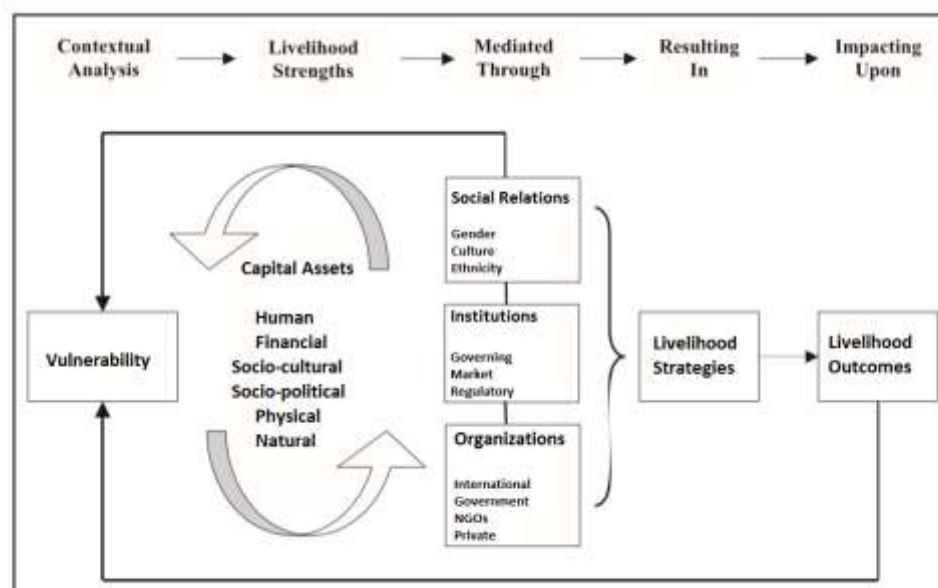


Figure 1. The livelihoods framework of analysis.

Source: Duncombe, 2006

According to Ellis (2003), in the livelihoods approach, resources are referred to as ‘assets’ or ‘capitals’ and are often categorised between five or more different asset types owned or accessed by family members: human capital (skills, education, health), physical capital (produced investment goods), financial capital (money, savings, loan access), natural capital (land, water, trees etc.), and social capital (networks and associations).”As illustrated in the figure 1 above, the things people do in pursuit of a living are referred to in the Livelihood Framework as livelihood ‘activities’. Ellis further states that the risk factors that surround making a living are summarised as the ‘vulnerability context’, and the structures associated with government (national and local), authority, laws and rights, democracy and participation are summarised as the ‘policy and institutional context’. People’s livelihood efforts, conducted within these contexts, result in outcomes: higher or lower material welfare, reduced or raised vulnerability to food insecurity, improving or degrading environmental resources, and so on.”

The Livelihoods Framework was considered relevant to this study because it elaborates better how institutions can affect the maximization of gains from the livelihood activity such as the *Kabaza* enterprise. The Livelihoods Framework for analysis provides a way of thinking which views the poor as operating in a context of vulnerability (Carney, 1999). Within this context, the poor have access to certain assets or poverty-reducing factors which gain meaning and value through the structures and processes of the prevailing institutional, organizational, and social environment. This environment also influences livelihood strategies, i.e. ways of combining and using assets that are open to people in pursuit of beneficial livelihood outcomes that meet their own objectives (Chambers and Conway 1992; Bebbington 1999; Carney 1999). Institutions are modifiers of the capital and will determine the people who enter the livelihood or not as well as how they use the capital to maximize outcomes.

Just like any other enterprise, *Kabaza* requires physical capital, which is a bicycle and human capital enshrined in body strength as it is a labor intensive trade. These will be modified by rules of the game which will determine the opportunities present to use the bicycle to maximize daily outcomes. Human capital in terms of physical strength is also an issue to this study to understand whether gender determines who can enter the trade or not. To operate a bicycle taxi, one has to use their physical strength and spend long hours to operate the business in order to maximize outcomes in which, theoretically, spell out different implications for men and women. The study used the Livelihood Framework to understand the experience of operators with the *Kabaza* business as it provides an in-depth understanding of interactions between the *Kabaza* industry and rules of the game guiding the industry.

2.2.1 The Contested nature of Institutions as an important factor of development

The study dwelt much on the aspect of institutions in the Livelihoods Framework and how it affects *Kabaza* operators' livelihoods, which, in turn, necessitated the understanding of the place of institutions in the development discourse. From time to time, institutions have been emphasized as being key in development. There are various definitions of institutions, one of which is advanced by Douglas North (Todaro and Smith, 2012) namely "*rules of the game*" of economic life. North explains that institutions provide the underpinning of a market economy by establishing the rules of property rights and contract enforcement; improving coordination; restricting coercive, fraudulent, and anticompetitive behaviour - providing access to opportunities for the broad population; constraining the power of elites; and managing conflict more generally. Therefore, institutions can also determine the behaviour of small and medium enterprises such as *Kabaza* as they operate in a market economy.

Institutions can be formal or informal. Helmke and Levitsky (2004) stated that formal institutions are openly codified, in the sense that they are established and communicated through channels that are widely accepted as official [while] informal institutions are socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels'. North (1997) clarifies that informal institutions are equally known but not laid down in writing and they tend to be more persistent than their formal counterparts. Furthermore, North (1990) explains that institutions are transaction costs, consisting of, e.g., the costs of information, bargaining, protecting rights and policing and enforcing agreements, reflect the efficiency of the political and economic institutional framework that regulates transacting. This shows the importance of institutions in understanding enterprises such as *Kabaza*.

In essence, institutions can provide a supporting or hostile environment for enterprises to thrive. Audretsch et al. (2002) point out that the importance of institutional support is reflected in the level of encouragement given to an individual to pursue personal ambitions through entrepreneurial venture, as well as in determining the barriers in that process, that is, removal thereof. The role of support institutions in encouraging entrepreneurial activity and economic growth is extremely important. Manev et al. (2005), for example, observed that, on the one hand, sweeping institutional reforms in China, made entrepreneurial endeavours possible, after decades of suppression of private initiative under the communist rule. On the other hand, the very same reforms, especially at the onset of the region's economic transition, created an institutional hiatus, which has severely constrained the entry and growth of new firms.

Erastus et al (2014) also makes two observations regarding the role of institutions in enterprise growth. Firstly, the concept of promoting SMEs development goes beyond the establishment of formal incentive support institutions and provision of incentive packages for small-scale entrepreneurs. Secondly, the nature of institutions can help

or harm SMEs development in a given society. Therefore, the present study also started from the premise that institutions can enhance or constrain *Kabaza* operations.

2.3 Empirical Literature

The existing empirical evidence highlight that non-conventional modes of transport are finding their place in African transport services. Motorcycle and bicycle taxis have made news in Tanzania, Uganda, Kenya and Nigeria among other countries. In Malawi, bicycle taxis, *Kabaza*, are becoming popular as a source of transport and livelihood for many Malawians. As *Kabaza* has emerged informally and in different styles in various districts, the management styles of the sector has also proved to be different.

2.3.1 Non-Conventional Modes of Transport in Africa

The search for convenient and affordable alternative modes of transport in Africa has triggered the rise of different modes of transport. A decline in organized public transport systems, for example, has led to rapid growth in non-conventional means of public transport, initially provided by minibuses and shared taxi/vans, and more recently by commercial motorcycles (Kumar, 2011).

Many studies have been done in Africa to highlight the role of intermediate modes of transport in providing transport solutions in Africa. According to Gwilliam (2002), a survey conducted in five different cities across the world, namely Accra, Delhi, Guangzhou, Leon, and Lima in 1995 revealed that most of the bicycle users in these cities preferred to use bicycles to using buses primarily because the former was less expensive. Furthermore, the majority found the bicycle faster, more flexible in routing, and more reliable.

The motorcycle, commonly called “*bodaboda*” in Uganda and Kenya (Naddumba, 2004, Galukande *et al.*, 2009) and “*okada*” in Nigeria (Oluwadiya *et al.*, 2004), has recently become increasingly popular in Tanzania as a means of commercial transport. However, according to Museru & Leshabari (2002) their operation is characterized by non-helmet use by riders and their passengers, passenger overload, lack of certified driver training and valid licensing, overspeeding and reckless driving, poor regulation and law enforcement, and possible use of alcohol and drugs. The scholars rationalise that popularity of this mode of transport in Tanzania can be due to the fact that they are a quick means of transport, especially for short distances in cities and towns, they are efficient in mitigating traffic jam delays in the cities, and they are available day and night. And according to Naddumba (2004) and Galukande *et al.* (2009) the disadvantage of motorcycle taxis as a means of transport is their high risk of injury as reported in other studies to the extent that the injuries constitute a major public problem in major cities in developing countries such as Tanzania.

A study by Rollason (2012) in Rwanda about the motorcycle taxi industry observes that the sector employs and supports a very large number of people. 10,486 motorcyclists, all of them male, were recorded in official databases. A conservative estimate suggested that about 47,187 people or 4.5percent of the city’s population depended on motorcyclists for their livelihoods. In many respects, motorcyclists are typical of Kigali’s population: they are young, with the vast majority aged between 18 and 35 and around half are migrants to the urban zone. The scholar rationalises that the long-term effects of population dynamics and government development programmes make youth migrants to cities a population of enormous strategic significance. Previous research suggests that Kigali’s youth face severe poverty and insecure livelihoods. However, although typical of Kigali’s youth in many respects the results showed that, motorcyclists are not poor and that they enjoy relatively high and stable incomes although they are not well educated and have unremarkable backgrounds. Thus, their relative affluence can only be attributed to their occupation; the success of motorcycle taxi drivers is an effect of their job, which is skilled, capital-intensive, and has a large and lucrative market. The study also stated that

driving a motorcycle taxi is generally regarded by motorcyclists themselves as a young man's profession.

Howe and Davis (2002) conducted a study about Uganda's *Boda boda* industry which is comprised of motor-cycles and bicycles. *Boda boda* services are known to have originated in the Busia County of Tororo District in Eastern Uganda in the mid-1960s. Confusingly, both bicycle and motorcycle services are often known by the same name *Boda boda*. The scholars found that *Boda boda* was a male dominated industry as no woman was recorded to be participating in the industry. The study also established that the participants of bicycle taxis were mostly youthful when compared with their motor-cyclist counterparts and the scenario was attributed to physical demands of cycling which favoured the youth; 20percent were 19 of age or less, while 64percent were 24 years old or less. No one was over 34 years old. Unlike in Rwanda, the scholars found that the popular image of a *Boda boda* operator was that of a poor person, and a 'school dropout' because most, i.e.56 percent of the operators had primary school as their highest level of education while 40 percent and the remaining 4 percent had secondary education up to O level, and A and Diploma levels respectively as their highest qualifications.

In terms of livelihood, 83percent of bicycle and 80 percent of motorcycle operators viewed *Boda boda* services as their main occupation. The remainder combine vehicle operation with a variety of other income earning activities like farming, selling alcohol or second-hand clothes among others. In terms of marital status, 67 percent bicycle operators were married, compared to 81percent of motorcyclists, probably reflecting the relative youthfulness of the former. For the proportion of those who were married, an average *Boda boda* provided livelihood support to a little over 6 people.

Howe and Davis' (2002) study established three main reasons for using bicycle-based transportation services as opposed to motorcycle-based counter-parts, namely short distances, to save money and lack of choice, especially in rural areas. The main disadvantages associated with *Boda boda* services in Uganda, according to the study,

are their poor safety record and pollution created in urban areas by concentrations of motorcycles. Similarly, it has proved difficult for the government to regulate the *Boda boda* industry. Alternatively, some operational discipline is provided by the ‘associations’ to which the majority of *Boda boda* operators belong, although most have only a local jurisdiction. Members of an association pay an annual entry fee in the range 6000-10,000 Ushs (US\$3.3-5.6). In turn, the association acts as their mouthpiece, represents them in cases of harassment by security personnel, traces members in cases of theft, or their relatives during accidents. Similarly, through their ‘stage committees’ the associations enforce discipline and hygiene by imposing on operators fines, suspension of membership and the right to operate, and other sanctions. Effort has been made by some associations to ensure that their members wear a uniform, a helmet and proper riding shoes.

Raynor (2014) observes that the *Boda boda* industry operates as a gap-filler in Kampala’s public transportation system while providing employment and a source of livelihood to potentially jobless people. Furthermore, it fulfils demand for rapid transport among the citizens of Kampala. However, their services come at a high cost both financially and in terms of safety. Motorcycles have among the greatest number of accident-related deaths and injuries due to lack of road safety training and pressure from passengers to ride fast and break traffic rules.

Raynor found that the *Boda boda* industry is largely unregulated, but the riders have organized themselves into associations which function as workers unions. The associations serve a variety of economic, social, political, and health and safety functions for the riders, none of which government is currently able to provide for them. However, the associations receive very little financing, which limits their capacity to deliver those services to the riders.

The Kampala Capital City Authority has struggled to regulate the city’s *Boda boda* riders in large part due to the politicization of the informal transportation market. However, recent collaborations with the *Boda boda* Association 2010 and other stakeholders in a registration exercise brought hope that KCCA will be able to work

with the *Boda Bodas* as they move towards future plans for public transportation in the city. According to Raynor (2014), *Boda bodas* have been described as a double-edged sword: they are a necessity as they currently fill a gap in public transport and fulfil an abundance of other roles within their communities, but they do so at a high risk to riders, passengers, and other road users.

Most scholars have also highlighted how transport services are providing livelihood to people in rural areas. Porter (2013) states that transport services have played a vital role in shaping the livelihood repertoires of rural people in sub-Saharan Africa over the last century but precise implications for poverty alleviation and growth have varied considerably over time and place and between different sectors of the population.” Regarding bicycle taxi operations in Malawi, Jimu (2008), stated that most of the operators join the transport operation not only because of being despondent, but also because of the perceived opportunities to improve per capita income levels and advance in life.

2.3.2 Kabaza Operations in Malawi

In Malawi the bicycle taxi discourse ranges from hailing it as a solution to some of the social and economic problems to a nuisance in the urban areas due to rising population of operators. For example, in Nkhosakota, bicycle taxi operation was hailed by one of the district’s senior Police Station officers as having reduced crime by 19.3 percent in the first quarter of 2015 because a number of young men in the district engaged in the business and got busy making money instead of staying idle at home (Malawi News Agency, 27/05/2015)

During an acute fuel shortage period in Malawi, an article in the *Mail and Guardian* newspaper (5th September, 2011-mg.co.za) argued that the fact that motorised transport is crippled by unprecedented petrol and diesel shortages that have also affected the frequency and cost of public transport is setting the rise of bicycles as a better alternative. According to the source, “not only can the bicycles skirt the fuel costs; they are also able to reach more places and people in an impoverished, rural

land-locked country where 39 percent of the population live on less than a dollar a day (The Mail & Guardian, 5th September, 2011-mg.co.za).

As far as income generation is concerned operating a *Kabaza* is also proving to be a good livelihood strategy for people in Malawi. Several sources record that bicycle taxi operators are gaining some money from operating the business. The *Mail and Guardian* (5th September, 2011-mg.co.za) quoted a bike taxi operator as saying; “*boat making was a hard job. That is why I decided to switch. I make about 1000 Kwacha (\$6.60) a day, ”*). (The Mail & Guardian, 5th September, 2011-mg.co.za).

Most of the studies on bicycle taxis in Malawi have been done in Mzuzu. Jimu (2008) states that bicycle taxi operations are one of the emerging informal responses to unemployment in Malawi. However, he also echoes the need for the state to intervene in the regulation of the sector. He argues that while these activities have grown without state support, state involvement is necessary to regulate them and to promote the welfare of the worker’s in the sector as well as that of users of their service and the general public. Similarly, the Officer in charge of Nkhotakota Police stated that much effort needs to be done to regulate bicycle taxi operations in the district because most of them do not follow road instructions. (Malawi News Agency, 27/05/2015).

A study conducted by Kadaluka (2011) in Mzuzu found that there are no rules and regulations guiding the trade and that operators are left to choose to organise themselves in specific areas referred to as ranks, and routes. The study presented a number of policy options and support mechanisms, to be adopted in order to facilitate formalisation of bicycle taxis in Mzuzu city. It for example, stated that government officials saw need to formulate city legislation in form of by-laws to guide bicycle taxi operations in the short term. However, there is need for transport policy review to recognise non-motorized transport as a means of public transport. However, this has been addressed by the revised Malawi National Transport Policy (GoM, 2015) which recognizes that Malawi’s roads are used by large numbers of non-motorised users, primarily pedestrians and cyclists, for which little provision is made. Bicycles alone represent between 80 percent and 90 percent of wheeled vehicles on tertiary and

district roads and 70 percent of all fatal accidents involve pedestrians or cyclists (GoM, 2015). Kadaluka (2011) also found that the bicycle taxi operators were of the view that their operations need to be recognised and incorporated in the mainstream transport services while the government departments were for regulation of the bicycle operations. Therefore, there is need for a consensus towards regulation between the two stakeholders to ensure smooth running and full protection of the operations. In summary, Kadaluka's study argues that regulation could be a panacea for sustainable urban transport in cities like Mzuzu.

The Malawi National Transport Policy (2015) which was launched after the study by Kadaluka (2011) also recognizes the need for specific consideration of non-motorized transport which bicycle taxis are part of. It states the need for specific consideration of non-motorised road users to ensure that walking and cycling are promoted as healthy, sustainable, economical and non-polluting means of transport in both rural and urban areas and that the people of Malawi have the right to walk and cycle in safety. However, this is not specifically in reference to cyclists operating commercially. All in all, the policy recognizes the need for data to ensure the development of reliable data to facilitate integrated transport operations and decision making as well as provision and dissemination of accurate and up to date information on the sector. Results of this study will help address that need

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The studies presented in this section highlight the fact that bicycle taxis are going beyond just being a solution to transport problems in Africa. Due to the high levels of unemployment compounded by the rise of population in Malawi, bicycle taxis are emerging as a reliable source of livelihood for most people involved in the trade in urban and rural areas. However, the frequent accidents and conflicts between the bicycle taxi operators and district authorities in cities, e.g. Mzuzu have triggered a discussion on the need to regulate the sector to ensure that it is more organized, hence its ability to reduce some of the challenges, e.g. accidents, associated with the industry's boom. Studies on bicycle taxi operations in Mzuzu (Kadaluka, 2011 and

Jimu 2008) have called for the need to formalize the trade in order to recognize and better regulate it. However, these studies have made their case based only on Mzuzu where the trade is not formalized while there are other districts such as Mangochi and Zomba which have formalized the trade. This paper goes beyond this understanding to compare the *Kabaza* operator's experience in formal and informal settings.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Chapter outline

This chapter details the methodology employed in the research. It describes the area in which the study was conducted, the study's research design, sampling method, data collection tools, data collection and analysis procedures.

3.1 Study Area

The study was conducted in Mangochi and Zomba districts which were sampled because that have experienced a boom in the *Kabaza* business as a transport alternative in the urban areas, with Mangochi having a more formalised system of bicycle taxi operations than does Zomba.. This difference augured well with the study's design, namely to compare cases within two different institutions in urban areas where the bicycle taxi trade is prevalent.

3.2 Research Design

This study employed a cross-sectional research design. A cross-sectional study involves observations of a sample, or cross-section, of a population or phenomenon that are made at one point in time (Babbie, 2009). A mixed methods approach to data collection was employed. According to Creswell (2012), the core argument for a mixed methods design is that the combination of both forms of data provides a better understanding of a research problem than either quantitative or qualitative data by itself. Understanding people's livelihood requires understanding complex processes of how they come together to make up what is called their livelihood, hence the need for different sources of information entailing different techniques. The mixed methods

approach was thus also chosen to enable the researcher triangulate the results. Miles & Huberman (1994), state that triangulation is the advantage of using quantitative and qualitative research methods as a mixed methods approach. This is perceived to be a strategy for improving the validity of research or evaluation findings; it shows that its independent measures agree with or, at least do not contradict it. In addition, the present research chose this approach to understand the phenomena better considering that Malawi is currently experiencing limited literature about its *Kabaza* experience. Using both methods entailed that what would be missed in the quantitative data would be captured in the qualitative data. Dawson (2002) concurs with this by stating that many researchers believe this is a good research approach because it enables one to counteract the weaknesses prevalent in both qualitative and quantitative research.

3.3 Sampling

A list of registered *Kabaza* operators was obtained from the Mangochi Town Council. Zomba City Council indicated that it did not keep records of the total number of *Kabaza* operators in it, therefore the Mangochi records were considered to be a reliable determinant of the sample size for the study. Mangochi registered a total of 1800 *Kabaza* operators. Using a sample size calculator (www.surveysystems.com), a confidence level of 95 percent and an error margin of 12 percent, a representative sample size of 64 out of 1800 registered bicycle taxi operators was derived for Mangochi. The same number was drawn in Zomba. As *Kabaza* operators are mobile, the researcher used snow-ball sampling to randomly identify *Kabaza* operators until the maximum number of targeted respondents was achieved. This was also done with the assistance of rank chair persons and the *Kabaza* operators. Thus, a total of 128 *Kabaza* operators was sampled from Mangochi and Zomba.

For the qualitative data, purposive sampling was used to identify key informants and in-depth interview respondents. In total, 1 chairperson of a *Kabaza* rank and 2 officials (interviewed together) from Mangochi Town council and 1 City Council official and 1 rank chairperson for Zomba were also interviewed for the study. 2 Town Council officials were sampled and interviewed at the same time for Mangochi

upon request by the current serving officer to have his more experienced predecessor who he thought could provide great insights.

3.4 Data Collection

The study used qualitative and quantitative data collection tools. In total 132 interviews were conducted for this study as summarized in table 1 below.

Table 1: Data collection per district

INSTRUMENT	MANGOCHI	ZOMBA	TOTAL
Questionnaires	64	64	128
In-depth Interviews	1	1	2
Key Informant Interviews	1	1	2

Data was collected on each objective using various data collection instruments. The following table highlights how this was done.

Table 2: Objectives, Data collected, sources and analysis

OBJECTIVE	DATA COLLECTED	DATA SOURCES	DATA ANALYSIS
1. To identify the institutions governing Kabaza.	-Written regulations -Agreed way of doing things by <i>Kabaza</i> operators -Unwritten but established regulations for <i>Kabaza</i> operators to follow	-Town Council Officials (Mangochi & Zomba) -Rank Chairpersons - <i>Kabaza</i> Operators	-Content Analysis to establish recurring themes - Frequencies run in SPSS to find out the knowledge of <i>Kabaza</i> operators about regulations

2. To understand whether institutions on entry and exit have an effect on the maximization of livelihood outcomes from Kabaza.	-Results of restrictions on who can enter or exit the trade - Rules set to ensure road safety of <i>Kabaza</i>	-Town Council Officials (Mangochi & Zomba) -Rank Chairpersons -<i>Kabaza</i> Operators	-Content Analysis to establish recurring effects of rules on entry, exit and safety record - Frequencies run in SPSS to find out the knowledge of <i>Kabaza</i> operators about regulations to do with entry, exit and safety
OBJECTIVE	DATA COLLECTED	DATA SOURCES	DATA ANALYSIS
3. To establish whether formal institutions and informal institutions would affect livelihood maximization from Kabaza operators in the same way or differently.	-The limitations placed by the rules on the operators capabilities to maximize daily outcomes and ply the trade in the city	-Town Council Officials (Mangochi & Zomba) -Rank Chairpersons -<i>Kabaza</i> Operators	-Content Analysis to establish recurring themes - Frequencies run in SPSS to find out the percentage of <i>Kabaza</i> operators Knowledgeable in the regulations
4. To analyse how challenges in the Kabaza industry affect the development of their enterprises.	-Problems that <i>Kabaza</i> operators face due to the rules or nature of the trade	-Town Council Officials (Mangochi & Zomba) -Rank Chairpersons	-Content Analysis to establish recurring challenges

The information presented in this table is further highlighted in the following sections in terms of quantitative and qualitative data collected.

3.4.1 Quantitative Data

To collect quantitative data, a structured questionnaire was administered to *Kabaza* operators in Mangochi and Zomba. The questionnaire sought to establish daily income, ownership of bicycles, asset accumulation, bicycle ownership, and knowledge of the regulations posed by the Town Council. The tool was also used to understand the safety track record of *Kabaza* in terms of training in road traffic regulations, and whether the operators felt one needed training to operate a *Kabaza*. In total, 128 questionnaires were administered, with a demarcation of 64 in Zomba and 64 in Mangochi.

3.4.2 Qualitative Data

To collect qualitative data In-Depth Interviews (IDIs) and Key Informant Interviews (KIIs) were used. In-depth interviews were administered to the Zomba and Mangochi Town Council officials responsible for overseeing the *Kabaza* sector. A question guide was developed to guide the discussions in an effort to get a much deeper understanding of the regulations put in place in Mangochi and Zomba to govern the *Kabaza* industry and the official's perceptions of the *Kabaza* operator's compliance with the regulations and their experience in regulating the industry. The interviews were also meant to find out the challenges affecting *Kabaza* operator's ability to earn a livelihood. A total of 2 IDI's were done, 1 in Mangochi and another one in Zomba.

In order to get a more detailed account of the experience of *Kabaza* operators with institutions and its effects on their livelihood, Key informant interviews were conducted with Chairpersons of the *Kabaza* ranks that were sampled in Mangochi and Zomba. A question guide was used to guide the discussion. The KIIs aimed to provide an account of *Kabaza* operator's perceptions of the regulations put in place to guide the trade, how these affect one's ability to maximize daily revenues, how regulations affect ease of entry and exit, perceptions of bicycle operators on compliance and other

factors affecting the trade. A total of 2 KIIs, one in each district, were administered for this study.

3.5 Data Analysis and Interpretation

Different data analysis techniques were used for the qualitative and quantitative data. This is highlighted specifically in the following sections:

3.5.1 Quantitative Data Analysis

For quantitative data, analysis and interpretation was carried out using the Statistical Package for Social Sciences (SPSS). Data from the 128 questionnaires was entered in CS-PRO and later exported to SPSS where the analysis, mostly frequencies, were run. This was to make it possible to do descriptive analysis using means, ranges and proportion. SPSS also proved essential in highlighting relationships between the variables in the data set. To further understand whether there was an association between presence of institutions and daily outcomes, correlations were run in SPSS.

3.5.2 Qualitative Data analysis

Qualitative data analysis and interpretation was conducted using content analysis. Interviews were recorded using a tape recorder after the respondents gave consent. The interviews were later translated and transcribed in English and typed accordingly. The reports were read several times and recurring themes were identified. This process, thus involved identifying the common expressions, identifications, characterizations and descriptions that emerged from among the 5 interviews in the form of concepts, ideas, phrases, terminologies and interactions. The unique and informative expressions were isolated to be used to elaborate a theme in detail.

3.6 Ethical Consideration

In this study, the various standard ethics of empirical research were observed. Permission and consent were sought from the administration and officials from the Zomba and Mangochi district councils. Consent was also obtained from all the

Kabaza operators who were sampled for this study. The subjects were informed about the purpose of the study in order for them to make an informed decision whether to participate or not. The respondents were also assured of confidentiality of their responses and that the information collected will only be used for the purpose of this study.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Outline

This chapter presents and analyses findings of the study. In order to address the specific objectives of the study, practical questions were directed at various respondents for their knowledge, perspectives, and information. The following sections, therefore, provide the findings according to the specific objectives of the study. Each sub-section provides an outline of the themes from the various data sources followed by an in-depth discussion on the same.

4.1 Institutions governing *Kabaza*

Formal regulations

The results show that there are formal regulations setup by the Town Council for anyone wanting to ply the *Kabaza* trade in Mangochi while there are none in Zomba. Mangochi Town Council decided to put in place the regulations to reduce crime and accident rates and to bring order in the town with similar efforts being made on two other modes of transport, namely *Matola* (small trucks) and minibuses.

According to Mangochi Town Council officials the idea to regulate these transport sectors started in 2006 but the official endorsement for their tax regulation was made during deliberations of 22nd August, 2014. It is significant to note that in the by-laws it is stated that the councillors approved the by-laws to create 1000 jobs and MK2million monthly revenue for Mangochi Town Council. This was done under the

slogan “*Makhansala Kuthesa Umphawi Ku Mangochi.*” (“Councillors efforts to end poverty in Mangochi.”). The following table summarizes the resolutions that were made specifically for *Kabaza*:

Table 3: Mangochi By-Law resolutions for *Kabaza*

S/No.	BY-LAW DECISION	ACTION	OBJECTIVE
1	<i>Kabaza</i> bicycle taxi	i. Fresh registration. ii. Registrar M. Kuyere iii. Form new association. iv. Charge K5000 for new entry. v. Charge K1500 monthly fee. vi. Charge defaulter K500 per month. 3 month default - snatch bicycle/ ID, chase him away. vii. ID charge K2000 and business start 6am and close 6pm, with blue light/reflector; shirt 24hrs. viii. <i>Kabaza</i> pick people from depots and no <i>Kabaza</i> along main tarmac road.	i. Accident-free town. ii. Thieves-free town. iii. Revenue collected by town council. iv. Beautiful, clean, disease, HIV/AIDS - free town. v. Council to train <i>Kabaza</i> taxi operators in road traffic regulations and HIVAIDS.

(Source: Mangochi By-laws, 22/08/14)

The table shows that there are different regulations set for the industry in Mangochi. Firstly, there is a set of regulations to do with revenue collection. *Kabaza* operators

are supposed to pay a monthly fee of MK1500. This is an established by-law in the district and the money collected is to be used for the development of the town. All newcomers are also required to pay a registration fee of MK5000.00 to ply the trade. Everybody who operates *Kabaza* is supposed to have a number for their bicycles which is given to them by the council.

It was also learnt that, before registering an operator, the first thing the officials do is to ensure that he is 18 years old and that his bicycle should meet all safety requirements such as brakes, a blue light, and tyres in good condition. Besides, an operator must have a reflector and an identity card. The study found that 93.8 percent of the *Kabaza* operators sampled for Mangochi stated that they were registered at the Town Council. This was verified by interviewers by specifically asking the respondents whether they were given a registration number by the Town Council. The number is written on a small plate that is placed at the rear of the bicycle.

Furthermore, the study revealed that, in Mangochi there are regulations for defaulters. Mangochi's by-laws state that those who don't pay the monthly fee will attract a penalty of MK500.00 per month. However, those who default for 3 months will have their bicycle/ID confiscated or they shall be banished from the town. Regarding other requirements such as the Blue light and reflectors, the council officer that was interviewed explained that it's the police who deal with those who do not possess them. According to the officials it is challenging to enforce the by-laws because only three quarters of the operators come to pay tax while the others operate *Kabaza* dubiously.

Lastly, Mangochi Town Council has regulations regarding territorial boundaries of *Kabaza* operators. According to the by-laws, *Kabaza* operating hours are 6:00 AM to 6:00 PM. Furthermore, the by-laws specify bus depots as the only pick up points for *Kabaza* passengers and should and that the *Kabaza* should not operate on the main tarmac road. However, the situation is different on the ground as the researcher observed that *Kabaza* operators operate as late as 12 midnight and that they freely

pick up passengers from anywhere in the city and operate their business anywhere including the prohibited main tarmac road.

Informal regulations

The study also found that the two sampled Town Councils and Rank Chairperson enforce certain un-institutionalized regulations. Firstly, there were regulations on space in Zomba. Unlike in Mangochi where *Kabaza* can operate anywhere in town because Minibuses do not operate in local routes, Zomba has allocated particular spaces for *Kabaza* operators to carry their passengers. In an effort to sanitise *Kabaza* operations without formalized regulations, Zomba has demarcated space for *Kabaza* operators as explained by the Town Council official below:

We demarcated areas and tell them that they are not allowed to come [into the Central Business District of the] town. They are only allowed to operate from Shoprite going downwards. We were looking at the nature of their business that if they would be coming in [Central Business District] it would create some sort of chaos so as a result we gave them that place from where they stand going downwards. They only come up on special occasions like when they want to pick up things from the shops or goods of their customers. If they are found here it is against the rules. (IDI with Town council Official, Zomba)

Furthermore, the study also found that there were informal requirements for rank membership. This is important to be highlighted because without belonging to a rank one may have difficulties to ply the trade. All Rank Chairpersons stated that for one to join any *Kabaza* rank they have to pay MK5000.00 though the rank chairperson before they can be associated with a rank. Furthermore, the Rank Chairperson checks someone's background before they can allow them to join their rank. An aspiring *Kabaza* operator has to provide his home village address, current residence and bring a next of kin or their spouse to bear them witness and ensure their legitimacy.

However, some of the rules were flexible as one would be allowed to join the rank and pay the MK5000.00 some months after starting operating the enterprise.

Knowledge of Regulations

In terms of knowledge of available of regulations guiding *Kabaza*, 84 percent of the *Kabaza* operators in Mangochi and 78.1 percent in Zomba stated that they knew some laws aimed at guiding *Kabaza* in their district. The majority (96.7 percent) of the operators in Mangochi, explained that the rules stipulate how much one is required to pay the Town Council monthly. 96.4 percent agreed with the Town Council officials that the monthly payment is MK1500.00. The majority (97.2 percent) of the respondents in Mangochi claimed to be registered in the Town Council database. 52.4 percent and 12.7 5 percent of *Kabaza* operators in Mangochi and Zomba respectively, said they have an identity card. Overall, 59.1 percent of *Kabaza* operators in Zomba and Mangochi combined, and 66.7percent and 51.6percent in Mangochi and Zomba respectively felt that they should be paying a monthly tax fee to the Town Council. This was high for Mangochi probably because the operators know that it's an obligation set by council by-laws unlike in Zomba where the requirement is not formalized.

The Town Council officials in Mangochi explained that the *Kabaza* operators know the regulations but only 80 percent are complying with the regulations to do with monthly tax payments. The officials thought that the problem is not with the regulations but rather with that fact that some humans simply choose to be difficult.

They know the regulations very well because if they see our car approaching they start running away. What do they run [away] from? Just like when a thief sees the police he runs away. So they know."(Female KII, Mangochi Town Council.)

Even though there is no formalised set of institutions regulating the business in Zomba, the council hopes that once it rolls out a set of rules for the business, compliance will not be an issue. This they allude to the fact that they will sensitize the

Kabaza operators about the Town Council's set requirements for *Kabaza* operators before implementation of the rules. The respondent stated that the Town Council is guided by the Local Government Act (1998) and Section 44 (1) of the Act stipulates that among the sources of revenue for the assembly will be locally generated revenue, Which means the Act gives the Town Council mandate to collect revenue from *Kabaza* as well as determine the actual amount to be collected. During the data collection period it was noted that the Council was in the process of developing requirements for *Kabaza* operators reflecting the Mangochi model and plans were underway to implement them during the 2016 financial year. .

4.1.1 Discussion of Findings on the institutions governing the *Kabaza* business

The findings of this study support the assertion by previous studies (Kumar, 2011; Gwilliam, 2002, Naddumba, 2004; Galukande, 2009) that non-conventional modes of transport, including *Kabaza*, are emerging to be a reliable mode of transport and a booming money making venture in African countries. This is happening amidst a realization for the need to set out some form of rules of the trade for reasons which vary per district. The implementation of these rules is also varies from district to district across Malawi. For example, while both Zomba and Mangochi Town Councils realise the need to regulate the *Kabaza* business, only Mangochi embraced a formal approach to regulating the industry.

The regulations for the *Kabaza* business are documented to ensure that ignorance is not used as an excuse when any *Kabaza* operator breaks them, e.g. by defaulting monthly payment or operating without some sort of registration. The documentation also provides a reference point to the Town Council's when dealing with tax defaulters, bicycles, unregistered operators, and those operating without identity cards and reflectors, issues which have been difficult to enforce in other cities such as Mzuzu due to lack of clear regulations. The rules in Mangochi were also designed to be transport mode-specific. This was a good decision because it recognises *Kabaza* as a unique transport mode which requires a different set of regulations reflecting its operational conditions..

A further look at the regulations in Mangochi shows the important role played by councillors to create a favourable environment for the *Kabaza* business at district level. After Malawi's Town Councils operated for a long time without Councillors, the Mangochi councillors wanted to position themselves as people who could provide solutions to problems at town council level hence not only the decision to pass the by-laws but also the slogan "*Makhansala Kuthetsa Umphawi Ku Mangochi*," meaning "Councillors efforts to end poverty in Mangochi". Regarding the need to improve monthly revenue, formalisation of the *Kabaza* business is a move in the right direction especially considering that 1800 registered *Kabaza* operators paying MK1500 per month each would raise MK2, 700,000.00 which would be hard to secure if the industry remained unregulated.

Mangochi Town Council's ability to generate more revenue through the regulation of the *Kabaza* business means that the Town Council may be able to locally generate funds for some of its activities as expected by the Malawi Local Government Act (1998). The Malawi government is already going through economic difficulties which have led to cut-backs in supporting entities like the Town Councils, hence efforts such as these at council level will go a long way to ensure that Town Councils are still functional. Furthermore, the development suggests that councillors are taking their rightful place in Malawi's development activities, hence the need to seriously consider their contribution towards the development of Small Medium Enterprises.

In Zomba, there are no specific rules for guiding the *Kabaza* industry. However, because the Town Council has observed the potential revenue that it is losing from this booming industry it is planning to start benefitting from the industry. The Town Council, however, is using a different approach from that of Mangochi to generate the *Kabazare* gulations. The council is using a participatory approach that involves the *Kabaza* operators to enable them contribute to the formulation of the rules. This is a good communication approach because when people are involved in a process they are likely to uphold its outcome as opposed to when decisions have been imposed on them.

The laws also show that *Kabaza* is being treated in a manner slightly different from that of other Small and Medium Enterprises in the two districts which could explain default cases in Mangochi which may be repeated in Zomba once *Kabaza* regulations have been repeated. Other SME's which are operating in the flea markets are charged a daily ticket fee of MK100.00 while *Kabaza* operators make the payment at the end of the month. In this scenario, *Kabaza* is being perceived as a very productive business and a source of employment with a monthly revenue, hence the monthly tax requirement, yet just like many SMEs most of the daily profits are for survival. This implies that the average MK1, 500.00 made per day by *Kabaza* operators might just be for providing needs for their family for that particular day, hence the possibility of them finding it difficult to save for the monthly fee required by the council.

In summary *Kabaza* regulations can be grouped into the following:

Table 4: Summary of regulations

Rules of the game	Associated Fees	Nature		District	
		Formal	Informal	Mangochi	Zomba
Revenue collection		✓		✓	
Registration	5000.00				
Monthly Tax	1500.00	✓		✓	
Default consequences	500.00 confiscating bicycle	✓		✓	
Space/route demarcations	-		✓		✓
Requirements (Reflector & Blue Light)	None	✓	✓	✓	
Rank membership	MK5,000.00		✓	✓	✓

An understanding of the existing institutions regardless of whether are formal or informal is relevant to understanding the livelihood experience of *Kabaza* operators. This also concurs with Erastus et al (2006) observations that the nature of institutions can help or harm SMEs development in a given society. For *Kabaza*, the study shall highlight this in the following sections.

4.2 To understand whether institutions on entry and exit have an effect on the maximization of livelihood outcomes from *Kabaza*.

To understand the effects of formal institutions on the *Kabaza* industry, a background of the characteristics of the people that make up the industry should be looked at. The distribution of the *Kabaza* operators in the districts by selected background characteristics are provided in table 2. The table shows that in all the districts, the modal age for *Kabaza* operators is 22-25 years (25 percent in Mangochi and Zomba; 25 percent in Mangochi, 26 percent in Zomba) with a median age range of 26. This shows that the majority of *Kabaza* operators are youthful. This is not surprising considering that young people in Malawi are also affected by high levels of unemployment in the country pegged at 20.4 percent according to the recent labor force survey (NSO, 2013) in the formal sector despite constituting the majority of the population.

The findings also found that 100 percent of all interviewed *Kabaza* operators were males. This was the same in both districts, implying that the sector is male-dominated. *Kabaza* is a lucrative small and medium enterprise and women can ride bicycles too in Malawi but no female was found to be riding a *Kabaza* within the sampled population.

Most (53.1percent) of the respondents from Mangochi stated that their area of operation is not their home village while 51.6 percent of Zomba respondents stated that it was their home village. The majority (78.5 percent in both Mangochi and Zomba; 91.2 percent in Mangochi and 64.5 percent in Zomba) of the respondents,

stated that they moved to the area in search of job opportunities. This is not a surprising trend because these are urban areas where ordinarily most people decide to move to for better livelihood prospects considering limited economic options characterizing rural life in Malawi. Most (62.5 percent) of the respondents in Mangochi belonged to the Yao tribe while the majority in Zomba (43.5percent) were of Lomwe descent.

The findings also show that while almost all respondents (95.3 percent in Mangochi, 96.9 percent in Zomba) attended school most of them (67.7 percent for both districts; 70 for percent Mangochi; 65.1 percent for Zomba) only went up to primary school level. Specifically, 29.8 percent attended junior primary school; 37.9 percent, senior primary school, 26.6percent some secondary school, and 5.6 percent completed secondary school. This is in-line with findings by NSO (2014) and Finscope and NSO (2012) that most of the informal sector workers or enterprise operators have low levels of education.

In addition, at the time of the survey a majority of the *Kabaza* operators were married and had children.. Out of the sample, 87.5percent were in a monogamous married union. Most participants (81.2 percent for Mangochi and Zomba, 85.9 percent for Mangochi, and 76.6 percent for Zomba) reported to have children. Most of them (64.6 percent for Mangochi and Zomba combined, 64.8 percent for Mangochi, and 64.3 percent for Zomba) had 1-2 children. The majority (62.5 percent) of the respondents in Mangochi had other people (friends all relatives) staying over at their household while only 32.3 percent in Zomba attested to this. All these statistics further underscore the need to understand that the operators have to provide for their family which suggests *Kabaza* is an important means for performing this role.

The results also reveal that *Kabaza* is the sole source of livelihood for most of the operators. Of all *Kabaza* operators, 97.7 percent (i.e. 96.9 percent for Mangochi and 98.4 percent for Zomba) had *Kabaza* as their only source of income. Only 7.8 percent were also doing other enterprises; 20.3 percent were also engaged in farming and 11 percent had a monthly paying job apart from *Kabaza*. Slightly above two-thirds

(61.3percent) of the *Kabaza* operators owned the bicycles they were using for the trade with those from Mangochi getting a 68.8 percent representation and their Zomba 54.7 percent. See table 5 below:

Table 5: Percentage Distribution of *Kabaza* Operators by Background Characteristics

Characteristic	Mangochi	Zomba	All
Age:			
18-21	25.0	17.2	21.1
22-25	25.0	26.6	25.8
26-29	17.2	21.9	19.5
30 -34	21.9	15.6	18.8
35 and above	10.9	18.8	14.8
Sex:			
Male	100	100	100
Female	0	0	0
Type of Residence/locality:			
Home village	46.9	51.6	49.2
Not home village	53.1	48.4	50.8
Education:			
Junior Primary (Std 1-5)	23.0	36.5	29.8
Senior Primary (Std 6-8)	47.5	28.6	37.9
Some Secondary (Form 1-2)	27.9	25.4	26.6
Completed Secondary	1.6	9.5	5.6
Marital Status:			
Monogamous Married	79.7	89.1	84.4
Polygamous Married	6.2	0.0	3.1
Separated/widowed	0.0	3.2	3.2
Never Married	14.1	7.8	10.9
Do you have children:			
Yes	85.9	76.6	81.2

No	14.1	23.4	18.8
Number of children:			
1-2	59.1	50.0	62.8
3-4	13.6	27.3	16.8
5-6	13.6	13.6	11.5
Sources of Livelihood			
Monthly Wage Labour	7.8	9.4	8.6
<i>Kabaza</i>	96.9	98.4	97.7
Ganyu work	14.1	15.6	14.8
Farming	9.4	31.2	20.3
Social Cash Transfers	1.6	0.0	0.8
Other Business Enterprise	7.8	7.8	7.8
Tribe:			
Chewa	6.2	22.6	14.3
Yao	62.5	27.4	45.2
Lomwe	25.0	43.5	34.1
Ngoni	6.2	6.5	6.3
Bicycle Ownership:			
Yes	68.8	54.7	61.7
No	31.2	45.3	38.3

From this background, the results show that in both districts *Kabaza* is an easy trade to venture in. The results show that even in Mangochi the formal rules do not bar people from entering and exiting the trade. This is the case because the Town Council is mindful of the need to avoiding putting in place tough entry requirements into the business considering that *Kabaza* is considered by many people as a livelihood strategy. The following statement by a Mangochi Town Council official testifies this:

*The regulations are trying to restrict entry but to a limited extent.
Considering the problems of poverty, many people are waking up and*

deciding to go and operate a Kabaza business (KII with Town Council Officials, Mangochi).

Additionally, in Zomba where there are no regulations restraining people from doing *Kabaza* business, the Town Council respondent stated that the Town Council had no plans to introduce entry and exit regulations unless the numbers become alarming. She also stated that considering there an existing demand for *Kabaza* services, it would be unwise to limit people from plying the trade.

“Like it is at the moment there is nothing to control entry. We were thinking that for them to be found in town it means there is an emerging demand. So since they have identified that market and so far since there is no systematic problem emanating from that we are thinking it’s just okay. Unless they probably reach another level where there is chaos in town.” (KII with Town Council Official, Zomba)

The *Kabaza* Rank Chairperson also concurred with the officials that because of poverty and unemployment, *Kabaza* is considered an easy income generating activity by most people. They thought this is the case due to the fact that as a business it does not have many requirements, including entry restrictions. The operators were also asked to state the reasons which they thought were making many people to venture into *Kabaza*. Of all the reasons provided they rated highly the fact that no formal requirements are required to operate the business as highlighted by Table 6:

Table 6: Perception of *Kabaza* Operators on entry

	MANGOCHI	ZOMBA
Percentage stating reasons causing the easiness of entering <i>Kabaza</i>		
No need to own a bicycle	31.2	54.7
No formal qualifications required	28.1	57.8

No license required	26.6	51.6
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The table shows that the high scores for reasons why *Kabaza* has ease of entry were given by Zomba respondents. This is because there are no formal rules regulating the *Kabaza* business in Zomba..

The results also highlight the fact that there are no institutionalized caps on who can exit the *Kabaza* industry. People exit the trade out of their own will. Most of the respondents (71.9percent in Mangochi and 87.5 percent in Zomba) expressed knowledge of people who have exited the trade. Rank chairpersons, attributed exists mostly to death, bad relations with employers, and the need to venture into bigger enterprises when one is convinced he has made enough money from the *Kabaza* business.

“We have a lot of people who quit. Some stopped because they were lucky and found other businesses to do. 2 of my friends were lucky that they found money from this same place and opened a shop. Things are working well for them. But a considerable number of them also stop because they are not established. They change many bosses and when they get tired of changing they just quit. Some died too.” (IDI with Rank Chairpersons, Zomba)

Regarding safety track record of *Kabaza*, the results show no significant difference in the rate of involvement in accidents by operators in Zomba and Mangochi. More than half of the respondents (53.5 percent for Mangochi and Zomba combined; 54 percent for Mangochi; 53.1percent for Zomba) said they have ever been involved in an accident. The majority of the *Kabaza* operators (76.6 percent in Mangochi and 86 percent in Zomba) rated *Kabaza* as a risky mode of transport. Only 42.9 percent and 18.8 percent of them mentioned to have received some sort of training in road traffic regulations.

This is summarized in table 7 below:

Table 7: Safety track record of *Kabaza*

	MANGOCHI	ZOMBA
Percentage stating that <i>Kabaza</i> is a risky mode of transport	76.6	86.4
Percentage stating that they need training in road traffic regulations	78.1	90.6
Percentage citing involvement in a road accident	54.0	53.1

These statistics significantly show how mere presence of institutions does not translate into minimised accidents.

Concerning the effects of formal institutions on ownership of Road traffic requirements it was found that Zomba, which is not formalized, had the highest ownership of Blue-light and Reflectors. The by-laws in Mangochi dictate that to achieve the goal of an accident-free town, operators must have an identity card, reflector and a Blue light. The By-laws also mandate the Town Council to provide training in road safety to the *Kabaza* operators.

In terms of compliance to these requirements the data revealed that 51.6 percent of the respondents in Mangochi owned an identity card, 26percent a reflector and 54.7 percent owned a blue light (torch). Even though this is not a requirement for the *Kabaza* operators in Zomba, 12.5 percent had made their own Identity cards, 62.5 percent owned a reflector and 56.2 percent a blue light.

The majority of the respondents (98.4 percent for Mangochi and Zomba; 96.9 percent for Mangochi; 100 percent for Zomba) felt that ownership of a reflector and a Blue light reduces many accidents caused by *Kabaza* operators. It was also revealed that some companies, namely TNM and AIRTEL donate reflectors to *Kabaza* operators in Zomba from time to time which explains the high ownership of reflectors as reflected in the table 8 below:

Table 8: Ownership of ID, Reflector and Blue-light

	Mangochi	Zomba
Percent Owning an Identity card	51.6	12.5
Percent Owning a Reflector	26.6	62.5
Percent Owning a Blue light	54.7	56.2
Percent stating that ownership of Reflector and Blue light reduces accidents	96.9	100.0
Percent stating that an ID is important to <i>Kabaza</i> operators	87.5	95.3

Both Town Councils stated that they haven't yet done any training in road traffic regulations and safety for *Kabaza* operators. However, they explained that they understood that the training was important and they were planning to organise some soon. For Mangochi, the Town Council officials explained that the training would include topics on HIV and AIDS. And for both Town Councils, the training was also planned to be done in partnership with police and road traffic.

4.2.1 Discussion of effects of institutions on entry and exit on the maximization of outcomes from *Kabaza*

The results highlight the fact that the presence of formal institutions is not limiting people's entry and exit into the *Kabaza* industry. The industry is becoming a popular sought after strategy to many low-level educated or illiterate masses in Mangochi and Zomba. This was revealed by background characteristics which showed that the majority of respondents had only attained primary level education. This is similar to what the Finscope study (NSO, 2012) found, namely that the majority of small business owners have low levels of education, i.e. 68percent primary education and 11percent no formal education at all. Thus, *Kabaza* is very important development as it is helping to reduce existing high unemployment levels among Malawians. Furthermore, it is helping the reinstatement of the role of the informal sector in providing livelihood opportunities for those who cannot penetrate the formal sector.

The findings also show that *Kabaza* is a youth-oriented industry which is not surprising as the National Youth Policy (GoM, 2013) stipulates that almost 60 percent of Malawi's population are young people aged 10-35. This also concurs with studies done in Rwanda, Kenya and Uganda (Rollason, 2012; Howe & Davis 2002; Raynor 2014) which found that bicycle and motorcycle taxi operators tend to be youthful.

This also entails that even if Zomba rolled out its set of formal institutions in June 2016 there will be no regulations on entry and exit into this lucrative industry which already has a demand in the district. The informal institutions also seem to be placing barriers on entry as everyone cannot have the MK5000.00 which is required to be paid at once before one joins a rank. However, this is to a limited extent as even people who don't have the whole amount are allowed to enter the trade and pay as they operate the business hence if one is persistent this wouldn't stop them from starting *Kabaza*.

The fact that there are no caps on exit for *Kabaza* operators leaves some room for future chaotic scenarios. Many people are joining the trade but no one is mandated to exit e.g. because of breaking some rules as is the case in Mangochi, or reaching a certain age. This may lead to over-crowding of the industry, hence difficulties in managing the industry for the Town Councils in the near future. Already, there is no proper parking space or terminals for *Kabaza* in both towns and this will be exacerbated in future.

The results also further postulate the fact that the presence of institutions does not necessarily mean a good safety track record of *Kabaza*. This is evident in the fact that where the rules of the trade are documented, the requirement that *Kabaza* bicycles should have a blue light and their operators should wear reflectors to prevent cyclist – related accidents registered a lower score in Mangochi than in Zomba.. This suggests that having *Kabaza* laws in place is not enough unless they are enforced by the Town Councils.

The fact that big companies such as TNM and AIRTEL have also stepped in to provide *Kabaza* operators with reflectors signal the presence of opportunities for the provision of safety requirements that the Town Councils can explore.

Kabaza is a popular mode of transport in Mangochi urban area but many people are risking their lives by exploiting the transport because of its poor safety track record. The Malawi National Transport policy (2015) highlights that bicycles alone represent between 80 percent and 90 percent of wheeled vehicles on tertiary and district roads and 70percent of all fatal accidents involve pedestrians or cyclists. There is a range of factors that contribute to these accidents that include a lack of appropriate infrastructure, lack of maintenance of provisions, road user behaviour and attitudes of motorists to non-motorised users. These revelations shows how institutions are not being utilized to ensure a good safety record of *Kabaza*.

According to the Livelihood Framework, access to livelihood activities is shaped by institutions while the institutions are, in turn, repeatedly confirmed and reshaped by livelihoods. The institutions regulating *Kabaza* do not prevent people from accessing the industry therefore they cannot be said to be constraining people's capabilities to make financial gains. However, the institutions are not making deliberate effort to prepare for potential future chaotic scenarios in the sector considering that the sector is increasingly becoming concentrated. This will be a threat to most people's survival as more people venturing into the *Kabaza* trade may end up translating into reduction of operators' profit. This may also lead to road traffic congestion in the cities.

While institutions can also modify livelihood activities the results show that they are not being used to improve livelihood of the *Kabaza* operators. No deliberate effort has been made by Mangochi Council, for example, to improve the enterprises' physical capital which is evidenced through lack of lack of shelter *Kabaza* shelters and lack of maintenance of feeder roads used by *Kabaza*. Similarly, no training has been conducted to increase the human capital of the operators regardless of the fact that most of them have basic primary education and limited knowledge of road regulations. Their social capital which is the *Kabaza* ranks has also not been utilised

Boda boda operations have been utilised in other countries (Howe and Davis 2002; Raynor 2014). In Uganda the associations have been used to organize the industry. For example the associations are mandated to collect revenue, are connected to credit facilities, and are entrusted with training the operators in road traffic regulations. The institutions alone may not be enough to regulate the industry hence the ranks provide an opportunity for better enforcement of rules and increased revenues for the Town Councils.

4.3 To establish whether formal institutions and informal institutions would affect livelihood maximization from *Kabaza* operators in the same way or differently.

To begin with, the study found that formal institutions are not limiting the place of operation of *Kabaza* operators. While the by-laws in Mangochi prohibit *Kabaza* operators from operating along the tarmac, the situation on the ground is different. *Kabaza* operators are free to pick up passengers anywhere in town. As already stated earlier, *Kabaza* is a common mode of transport within Mangochi town hence the freedom of movement entails that one can pick up as many passengers as possible, and is free to go anywhere to look for more clients. The more customers one picks, the more money they can make in a day and since there is no limitation on this, the formal institutions are not stopping one from maximizing their income.

The Town Council officials felt that the regulations they have put in place are not tough enough to constrain people's capabilities. Unlike Mangochi, in Zomba there are restrictions in movement of *Kabaza* in town. Even though this has not been passed as a by-law, *Kabaza* is not allowed to go in the main town. This was done as part of the Town Council's responsibility to bring order in the city.

Secondly, the study found that as part of formal regulation of *Kabaza* monthly tax contribution and registration fee in Mangochi do not have a negative effect on financial gains which are made from the business. The results showed no significant differences in daily outcomes as the majority of operators (71.8 percent in Mangochi

and 62.5 percent in Zomba) make a daily income of between MK1500.00 and MK2000.00. For those who are employed as riders almost all of them (90.5 percent in Mangochi and 100 percent in Zomba) make MK1000.00 a day as they have to pay the owner MK500.00 after each daily operation.

A test was done to investigate whether the daily outcomes were being affected by district of operation and number of passengers that one served in a day. This results are presented in the table 9 below:

Table 9: Daily Incomes Versus District and # of Passengers

		Daily Incomes	District	# Passengers
Daily Incomes	Pearson Correlation	1	.141	.264**
	Sig. (2-tailed)		.111	.003
	N	128	128	128
District	Pearson Correlation	.141	1	-.189*
	Sig. (2-tailed)	.111		.033
	N	128	128	128
# Passengers	Pearson Correlation	.264**	-.189*	1
	Sig. (2-tailed)	.003	.033	
	N	128	128	128

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

No relationship was established between daily outcomes and the district of operation of *Kabaza*, which means that maximizing daily gains from *Kabaza* is not dependent on the operational district. However, a significant correlation was noted between daily outcomes and number of passengers and this implies that the total number of customers one carries in a day will determine the gains they can make from *Kabaza*.

The results therefore show that the formal and informal regulations do not have negative effects on the maximization of gains from the *Kabaza* business. Even in

Mangochi where the laws are documented, the Town Council officials said that these are not laws that would constrain someone from maximizing gains from the business as quoted below.

“No the rules would not constrain someone, because these are not tough laws. Unless if there is a law stating for example that Kabaza operators should stop using the Tarmac. Maybe that’s a regulation that would disturb or constrain someone’s capability of doing a business because for someone to travel from the plots to M’baluku they would want to use the Tarmac.” (Female IDI, Mangochi Town Council.)

In both districts, there were no regulations to ensure that everyone has equal chances to carry passengers. Even in Zomba where *Kabaza* operators are limited to a rank everyone had to tout their *Kabaza* to customers as they approached the rank. In Mangochi, the operators had to target bus stops or drop-off points and busy places where people would likely require transport from that place to various locations. This showed that the capability of carrying many customers in a day was in the hands of the operators. However, the rank chairperson stated that they encouraged the *Kabaza* operators to maintain some sort of personal hygiene to attract customers to hire their *Kabaza*.

Furthermore, the results show that even the penalties for defaulters have no effect on one’s livelihood as the operators have found their own ways to avoid being caught. In Mangochi, the by-laws make it clear that default of monthly payments will attract a penalty of MK500.00 per month. While there is a punishment such as paying a fine or confiscating the bicycles of operators for those tax defaulters, *Kabaza* operators have also found their means of surviving this. Most of them have resorted to always being on high alert and to run away whenever they hear that the Town Council is in town searching for defaulters. However, according to Mangochi town council and the rank chairperson it’s only a small percentage of *Kabaza* operators which falls in this category.

4.3.1 Discussion on whether institutions on entry and exit have an effect on the maximization of livelihood outcomes from *Kabaza*.

The results point out to the fact that presence of institutions don't determine one's daily outcomes from the *Kabaza* industry. This is because the daily profits were the same for the majority of *Kabaza* operators in Mangochi (where there is some formality) and Zomba (which is yet to formalize the industry). The data shows that profit maximization was rather dependent on personal effort which is not mandated by the law/regulations. It was up to the operator to work hard in order to serve as many passengers as possible in a day. There were also no informal or formal regulations on giving equal chances to everyone to pick equal passengers in a day to guarantee a minimum daily revenue. This is unlike other modes of transport like Minibuses, taxis and buses where there is an established rule requiring them to queue for customers to ensure equal daily opportunity of making profit. One had to tout their business, for example by portraying their bicycle to the customer as being better than the rest.

Personal hygiene was also another important factors to make one's *Kabaza* more desirable. A customer's choice to board a particular *Kabaza* after being wooed by the many *Kabaza* operators offering the service was in the hands of the customer. Some operators were making less profit than others did because of they displayed poor personal hygiene. Finscope and NSO (2012) indicated that 1 in 2 individual entrepreneurs in Malawi do not have behavioural characteristics of entrepreneurs namely clear goal setting, money as a measure not merely an end, long-term involvement, drive and energy, among others. While these problems apply to Malawian entrepreneurs in general, to the *Kabaza* industry specifically, personal hygiene and personal touting skills emerged as behavioural attributes relevant to the maximization of profits in the industry. The Town Councils would therefore do well to encourage these traits to ensure that *Kabaza* operators are maximising profits from their business.

The results further show that there was no correlation between daily outcomes and one's registration status. Registered operators were paying their monthly tax to the

Town Council of Mangochi. However, there was no significant effect on the daily outcomes for those that were registered or not. This underscores the fact that the regulations were not being enforced to bar those unregistered operators from the business. This however is a problem as it may discourage those who are paying tax to continue doing so as they can see those defaulting but not being barred from the trade.

The results also point out that just like many small and medium enterprises, *Kabaza*'s profits are based on physical strength to carry more passengers daily. This is inline with the fact that most SME's are labour intensive and have long hours, which may explain the absence of women venturing into the trade. This observation supports the findings by Howe (2002) about the *Boda boda* in Uganda which found that operation of the services is an exclusively male preserve and observed that the strenuous nature of the occupation perhaps justifies this with bicycle-based services, but there is no obvious reason why women should not operate motorcycles other than custom and culture, although the long working hours away from home must also be a deterrent. This is rather unfortunate as women are losing out from this business opportunity which keeps on growing with the population boom and increasing transportation demands.

4.4 To analyse how challenges in the *Kabaza* industry affect the development of their enterprises.

Just like many other small medium enterprises in Malawi, *Kabaza* operators are facing various challenges. A look at the challenges shows that they can be grouped into four, namely those to do with lack of structures, individual traits, the nature of the business, and competition with other road users.

Firstly, *Kabaza* did not have permanent shelters/terminals and good roads. The Rank Chairpersons explained that, just like the other modes of transport, they needed a proper terminal provided by the Town Council to shelter them during the rainy season and also for them to merely have a place to park their bicycles as they wait for customers. Even presence of institutions in Mangochi didn't guarantee infrastructural

provisions for *Kabaza* which the Rank Chairperson described as expected considering that by virtue of *Kabaza* operators paying tax, the Town Council is expected to use the revenue to provide the necessary structures like the terminal and good roads for the smooth running of *Kabaza* business. He, however, expressed concern that this was not the case and that it left the *Kabaza* operators vulnerable to accidents.

“The organization that we would want is that the Town Council should be doing things that reflect the money that we give. We should be seeing that the tax we give is doing its work. For example, we have the problems of bad roads. Even if you would move around the whole Mangochi you will not find a single shelter or shade for Kabaza operators. They don’t give us a proper place, that this is your established place, we stand on the side of the road and get involved in different accidents.” (IDI with rank chairperson in Mangochi)

This is also the same for Zomba where the *Kabaza* operators have not been accorded permanent places to establish their ranks. From the results it may be argued that the Zomba Town Council’s aim was just to ensure that they get the *Kabaza* operator’s out of the main town to bring order to the city without allocating proper places. This was a challenge to the operators’ livelihood as they did not feel that the Town Council was doing what it takes to create positive conditions for their livelihood.

A strained relationship exists between *Kabaza* operators and the Town Councils. The *Kabaza* operators felt that the council imposes decisions on them. The Rank Chairperson of Mangochi felt that considering that the decisions made by the Town Councils affect them, *Kabaza* operators should be given opportunity to express their views, unlike the situation now. Even in Zomba where there was some level of consultation regarding what regulations to be institutionalized for *Kabaza* operations in 2016, the Town Council said it could only do so to a certain extent because the low-levels of education of the *Kabaza* operators which retard their understanding of issues could cause consultations to take forever

In addition it the structures were not performing their functions well to support the *Kabaza* industry in Mangochi. The operators had not been trained yet in road traffic regulations and HIV prevention despite the Council being given this responsibility in the by-laws. This was also the same for Zomba where there were no regulations and no training had been conducted on road safety. This should be a cause of concern bearing in mind that the majority of *Kabaza* operators expressed that they require training in road regulations and *Kabaza* was rated as a risky mode of transport by most of the *Kabaza* operators.

The second set of challenges was to do with individual behaviours. In order to maximize profits and also cater for transportation needs some *Kabaza* operators still plied the trade at night. This has made them vulnerable targets of muggings or fake customers who just want a free ride. There had been cases of *Kabaza* operators being attacked at night in both districts as exemplified by one recent Mangochi case below.

“These boys travel very late at night. There is someone still lying sick on his mat. He was attacked with a knife and they stabbed him many times. After our investigations we found that this happened around 12 midnight which is a very risky time. This is bringing so much fear in the boys. Another one was also stabbed at the forest, fortunately his friends were passing by and they came fast to help him.” (KII with Town Council Officials in Mangochi)

In other words, in Mangochi presence of institutions had no control in restricting *Kabaza* operation times considering that the official *Kabaza* business hours are from 6:00am to 6:00pm.

The question of individual behaviours applied to Zomba too where there were no formal rules on operational times for *Kabaza*. As such operators have to decide for themselves when to wind up operations for the day. The Town Council officials and police advised the riders against conducting their business at night but in practice it was up to the rider to decide knock off time. Not surprisingly a good number of operators conducted the business even at night at their own risk.

Furthermore, the nature of passenger fare payment of *Kabaza* exposed the operator to many chances of default. A *Kabaza* passenger paid their fare only after they had reached their destination. This tended to create problems such as passengers who refused to pay the fare upon reaching their destination, passenger who offer to pay in kind or less than an agreed fare. These problems are mostly common to those who operate their business at night as reported by the Rank Chairperson of Zomba.

“We would carry someone who says they are going to St Mary’s...this normally happens at night and that’s why we also discouraged people from moving at night. This usually happens in bars, you will reach Desperado and they will say I don’t have money. I could have told you but I knew that you would refuse, I will give you another day I am a well-known person. You will say maybe just give me MK150.00 but the customer says they don’t have and you can just give them a slap if you want. You just start off and you will never get that money,” (IDI with the Rank Chairperson in Zomba).

Similarly, female passengers’ especially commercial sex workers were offering sex in exchange of their fare after reaching their destination. Most of the operators were said to be accepting the offer as it is better than nothing at all thereby risking contracting HIV which could contribute to the further spread of the virus in Malawi. This was expressed in both districts and is further elaborated below:

“When women don’t have money for their fare they will just say you can do anything to me, you can beat me...they always hide under the option of being beaten. We would be HIV spreading agents because only few men who hear that the woman has said that they can do anything, find their own means while most of them would just sleep with them.” (IDI with Rank Chairperson in Zomba)

The nature of the *Kabaza* enterprise also makde it difficult for operators to maintain good personal hygiene, needed to attract customers. Ordinarily, *Kabaza* involves peddling a bicycle of in the hot sun or open space for a long time which entails

sweating profusely. This is made worse by operators who don't even take a bath or wear clean clothes before leaving home. In the present study, these challenges reduced chances of *Kabaza* operators being picked by customers as they could not bear the bad body odour or outlook of the operator. The rank chairpersons for both Mangochi and Zomba stated that they encouraged the operators in their ranks to try and take a bath before leaving their homes but further stated that not everyone was practising this.

The results also showed that the *Kabaza* industry is becoming highly penetrated hence creating competition for customers. As already stated *Kabaza* is a sector that does not have tight restrictions on who enters and exits it, therefore it has potential to attract too many people who, in turn, tend to increase competition unnecessarily. The quantity of *Kabaza*'s was rising daily and besides, in the case of Zomba, there were taxis which conducted business in the same routes as *Kabaza*'s, which had serious negative implications to profit margins of *Kabaza* operators. The Rank Chairperson for Zomba had this to say.

Right now we are in competition with minibuses and Taxi's. We feel that we are just making money because of the grace of God but we are not making profits like we used to. I remember that previously we could make maybe MK10,000.00 a day. Some of us even built houses during that time but this is no longer possible. This is a result of the high population of us Kabaza operators, taxis and minibuses. All of us have increased in population and are looking for the same money. Things are not working. (KII with Rank Chair, Zomba)

The operators in Zomba also complained that pedestrians made it hard for the *Kabaza* operators to use roads. because they did not give them way when needed and if they decided to tell them to do so they hurled insults on them or confiscated their bicycles.

4.4.1 Discussion of how challenges in the *Kabaza* industry affect the development of their enterprises.

The study revealed various challenges affecting the livelihoods of *Kabaza* operators. This points to the fact that even when formal institutions such as by-laws are present there challenges affecting people's livelihoods might still exist. These challenges might be structural, individual and those to do with the nature of the business as well as competition. According to the sustainable Livelihoods Framework, challenges place people into a more vulnerable state which will affect their survival and efforts to step out of poverty. Unless the institutions help reduce some of the structural challenges, *Kabaza* operators cannot maximize their gains which defeats the whole purpose of operating an enterprise. This concurs with assertions by Audretsch et al (2002) that the importance of institutional support is reflected in the level of encouraging the individual to pursue personal ambitions through entrepreneurial venture, as well as in determining the barriers in that process, that is, removal thereof.

The Mangochi Town Council collected revenue aimed at developing the town's various sectors including transport of which *Kabaza* operations are part. Thus, formal recognising *Kabaza* as a mode of urban transport means according it provisions accorded to other existing modes of transport, e.g. a proper terminal. It cannot be right for the Town Council to accept *Kabaza* as a source of revenue without making deliberate effort to meet the needs of the operators to ensure their reliability and safety.

It may be successfully argued that, to a certain extent, the lack of training in HIV/AIDS prevention and road traffic regulations of *Kabaza* operators as mandated by the by-laws in Mangochi was the root cause of most of the individual challenges that affected their livelihoods. That the Town Councils recognized the importance of the training in HIV/AIDS prevention and in road regulations is a good thing but this, without a plan of action, may be considered useless. As pointed out earlier, *Kabaza* operators were emerging as a high risk group to HIV/AIDS and other sexually transmitted diseases in the districts due to the female passengers they served who

offer to settle their fare using sex. This was a vulnerability which was threatening their livelihood activity as most of the clients who offered to pay in kind are commercial sex-workers who are a high HIV risk group. It would also be difficult to imagine that the majority of operators would turn down an offer of sex on an understanding that a payment in kind maybe better off than nothing. Eventually an AIDS infected *Kabaza* operator will be a big loser because the labour-intensive business cannot be conducted by a sick person.

However, it must be noted that these challenges also stem from operator's individual traits therefore, they cannot solely be attributed to institutional weaknesses. Everybody can get a sex offer but it will take an individual's decision accept or refuse it by considering the risk they would be putting themselves to as far as HIV and other sexually transmitted diseases are concerned. It's also up to the *Kabaza* operator to decide not to operate at night to avoid being attacked.

Likewise, the challenge of poor hygiene has to do with the individual's effort to make themselves look presentable. The nature of the business which involves cycling for most of the time and sweating continuously makes it difficult for operators to maintain a good hygiene standards. This is something that could not be controlled as a rider left home in the morning only to return at night, thereby having no time to take another shower during the day. Even if a terminal with bathrooms were constructed for *Kabaza* operators it would be doubtful that the hygiene practices would improve considering.

It is arguable that the nature of the business encouraged passengers to not pay their fares. The arrangement to pay the *Kabaza* fare at one's destination could easily motivate to not comply with the set price or to pretend that they did not have enough money for the the fare because they are already at their destination. Regarding those who conducted their business at night, it is plausible to argue that commercial sex workers are likely to think that the operators are likely to let down a a sex offer. The fact that the mode of transport tend to exploit unconventional routes also makes *Kabaza* operators prone to all sorts of attacks both during day and at night. Ordinarily, a *Kabaza* operator is expected to follow directions being given to him by a customer,

hence the possibility of being led blindly into an ambush also similar trouble. Furthermore, the bicycle does not only provide for only one passenger but the passenger is sits behind the rider, making it easy for the passenger to launch a surprise attack. This made *Kabaza* operators easy targets of various attacks.

The results also show that the Town Councils were not making deliberate effort to take *Kabaza* as a serious Small and Medium Enterprise and a reliable mode of transport so as to provide conditions in which it could thrive. The Finscope (NSO et al, 2012), observed that SMEs in most countries like Malawi have not received the necessary attention to enable them to start, grow and diversify-that is why they continue to face a myriad of challenges.” The Town Council Officials understood that *Kabaza* was becoming so wide-spread that the thriving of the sector could mean better revenue for the City. However, this knowledge was not being utilised to create favourable conditions for *Kabaza* operations.

Ellis (2003) observes that the risk factors that surround making a living in the livelihood are summarised as the ‘vulnerability context’, and the structures associated with government (national and local), authority, laws and rights, democracy and participation are summarised as the ‘policy and institutional context’. People’s livelihood efforts, conducted within these contexts, result into outcomes: higher or lower material welfare, reduced or raised vulnerability to food insecurity, improving or degrading environmental resources, and so on. This implies that if these challenges are not dealt with, they will constrain the outcomes of the *Kabaza* operators thereby affect their families as most of them are married and have to provide for their families. This could also help to ensure that this form of livelihood is sustainable. AS Carney (1998) observes, a livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.

Kabaza is also an environmentally friendly mode of transport hence the need to consider it part of the future of most eco-friendly transportation. The Malawi National Transport Policy (2015) recognises the need for specific consideration of non-

motorised road users to ensure that walking and cycling are promoted as healthy, sustainable, economical and non-polluting means of transport in both rural and urban areas, and that the people of Malawi have the right to walk and cycle in safety. One of the sure ways of doing this would be to address these challenges and creating favourable conditions in which Kabaza could thrive.

CHAPTER FIVE

CONCLUSION AND POLICY IMPLICATIONS

5.0 Outline

This chapter presents the conclusion and policy implications of the study. Section 6.1 provides a conclusion of the study; section 6.2 states its policy implications; and finally section 6.3 suggests areas of further study.

5.1 Conclusion of the Study

The overall objective of this study was to find out the role of institutions governing *Kabaza* on livelihood maximization efforts of operators in Mangochi and Zomba. Generally, the study found that, contrary to the assumption that putting institutions in place can improve the *Kabaza* operations thereby creating better livelihood outcomes for operators, institutions are not enhancing *Kabaza* operations. In the first place, it was revealed that there were formal and informal rules guiding the *Kabaza* industry. Mangochi has formal rules documented as by-laws which are to do with organizing the industry and maintaining order in the city. These concern revenue collection, requirements for one to operate the trade and default consequences and boundaries of *Kabaza* operators. There were also some informal rules guiding the trade e.g. those demarcating routes for *Kabaza* in Zomba and those to do with requirements for rank membership in both Mangochi and Zomba.

The study also established that institutions on entry and exit do not affect maximization of livelihood outcomes from *Kabaza*. It was found that no criteria was formally institutionalized on who can become a *Kabaza* operator or not. Most of the people that exited the industry had done that out of their own will or because of death and not because of restrictions laid down by the town councils. It was also found that

existence of institutions did not guarantee a good safety record of the service as the rules on road traffic requirements were not enforced. As a result, similar accidents rate prevailed in Mangochi and Zomba. Even though the Town Council was mandated to provide training for *Kabaza* operators to reduce the rate of accidents in the town, a year had passed without it fulfilling this task.

The study also found out that formal and informal institutions did not constrain the *Kabaza* operator's ability to maximize livelihood capabilities; it rather depended on the rider's effort to pick as many customers as possible.

The study showed that challenges in the *Kabaza* industry are affecting the development of their enterprises. The key challenges are, lack of structures, exposure to HIV risk practices, night attacks of operators, passengers who refuse to pay fares, and lack of personal hygiene practices. Most of the challenges were to do with the district council's failure to provide favourable conditions required by *Kabaza* e.g. terminals, improved feeder roads and training in road traffic regulations and HIV and AIDS prevention. In essence, institutions were not being utilized to solve challenges facing *Kabaza* even in Mangochi where the institutions are formalized.

The conclusion is therefore that during the period of this study institutions were not enhancing the operations of *Kabaza* in Mangochi and Zomba districts. Literature suggests that the rules of the game in place can provide a supporting environment for enterprise growth but this was not the case for *Kabaza*. Even when a comparison of whether formal institutions would provide a more enabling environment for maximization of livelihoods from *Kabaza* than informal ones, it was found that this was not the case even in Mangochi where rules are formalised; the rules were not being strictly enforced. The enforcement of the rules in Mangochi was so minimal that *Kabaza* operators in the town seemed to be operating in an informal environment. They could conduct business at any time of the day or night, pick passengers anywhere, and operate without being registered or having a blue light and reflector. As a result there was no difference between Zomba and Mangochi in terms of financial outcomes. The rules did also not place a cap on who could enter the industry

or not and the formal institutions did not limit the number of passengers that one can carry or the tactics they could use to woo customers to maximize their gains.

The results further demonstrate the Livelihoods Framework's assertion that having institutions alone is not a guarantee of better outcomes for Small Medium Enterprises as there are also other factors that need to be considered to ensure better outcomes for *Kabaza* operators. The institutions also have to be made responsive to create conditions for enterprise growth. This further elucidates the Livelihoods Framework's observation that the challenges increase the vulnerability of people as they explore livelihood opportunities which would lessen their outcomes in the long run.

5.2 Policy Implications

Collectively, these findings have a number of implications for policy development. The study has shown that *Kabaza* operators are operating in a complex environment with factors that can maximize their livelihoods or increase their vulnerabilities. In as much as the institutions were found not to constrain one's ability to earn a livelihood from *Kabaza* operators, they have not been utilized to contribute to greater livelihood outcomes. Using their mandate, the Town Councils should provide a more conducive environment for *Kabaza* operations by creating the structures fit for *Kabaza* as an accepted transport mode. There is need to improve local road networks and most importantly to build parking terminals specifically for *Kabaza*. This would increase the status of *Kabaza* as a reliable mode of transport. Establishing a terminal can also work to the advantage of the Town Councils revenue collection as it may crowd out defaulters as well as provide an incentive for operators to pay their monthly taxes.

Recognizing the role of institutions in enterprise growth, the Town Council needs to train *Kabaza* operators in road safety regulations, business management and HIV prevention practices. The Town Council of Mangochi is mandated to conduct these trainings by the law. This is a business that is mostly dependent on the rider hence building their capacity should be considered as very critical to their operations. Training in road safety regulations could help achieve the set goal of reducing accidents in Mangochi town as stipulated in the by-laws regarding transportation in

the city. This will also give a sense of security to the many residents putting their lives at risk daily by being carried around by someone who does not know how to handle themselves on the road. Sensitization on *Kabaza* as a business could help the operators think more on savings and how they can boost their enterprise through personal marketing like bodily hygiene and presentation skills. This could also be linked with other services like micro-finance and savings groups. A campaign on HIV prevention will go a long way in preparing the operators for protection options that they may use when they encounter female customers who opt to pay their fare by having sex with an operator.

Finally, the Town Councils should take advantage of the presence of councillors to pass formal institutions that can organize *Kabaza* better and also safeguard people's livelihoods. The councillors exist to facilitate better management of town councils hence this should be an opportunity for improving the status of *Kabaza*. However, there is also a need to understand *Kabaza* operations better to create institutions that are responsive to the needs of the sector. This can be done through consultations and further research to have a true picture of how *Kabaza* is faring.

5.3 Areas of Further Study

The study has uncovered some information on *Kabaza* operations but there is need for further studies to establish how it is contributing to household well-being as it is part of their livelihood context. Further studies can also be done to find understand the participation of women in this lucrative booming industry.

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APPENDICES

Appendix 1: Key Informant Interview Guide

(To be administered to Zomba/Mangochi Transport or Planning officers)

NAME OF RESPONDENT:_____

AGE:_____

SEX:_____

POSITION: _____

INTRODUCTION

My name is **TENDAI BANDA (MA/DEV/21/13)** and I am a student at the University of Malawi, Chancellor College. I am studying for a Master's in Development Studies at Chancellor College. Part of the requirements for my study is conducting a research and this is where you come in. I am conducting a study on the role of institutions on the livelihoods of *Kabaza* operators. I would like to discuss with you a couple of issues relating to your role in this industry as a rider/owner of a bicycle taxi. The discussions will be revolving around your experience operating/managing the *Kabaza* business on this rank. Please be assured that the responses you give will be kept confidential, will never be attached to your name and will be used only for the purpose of this study. As such feel free and there is no wrong or right answer. Taking part in this study is voluntary and there are no monetary gains from taking part in this study however I will be glad if you spare some time to answer my questions.

(Continue only if respondent gives consent)

Thank you for accepting to answer my questions, I will now take you through the questions.

1. What is your role in the transport industry in the district?
 - What does your role entail?
 - How long have you been acting in this position?
 - Who else is key in the transport sector in the district?

2. What has been your experience with *Kabaza* business in this district?
 - What has it been like to organize the *Kabaza* industry in comparison with other modes of transport? What would you attribute this to?
 - How has your office handled the rising (recent boom) of bicycle taxis in this district?
 - How has this affected the district transport system? How has this affected your work?
 - In your opinion, how is the mode of private transport thriving/performing in light of other existing road transport options? What is the share of the *Kabaza* transport mode in the private transport sector?
3. What are the rules governing the *Kabaza* business established by the Town Council?
 - What do the rules say on the requirements for one to start operating a *Kabaza*?
 - Are these rules helping regulate who can enter and leave the business?
 - What are the rules governing conduct of the *Kabaza* business?
 - What are the regulations on how many bicycle taxis one can have?
 - Do these rules consider *Kabaza* as a business or source of employment?
4. Are these regulations well documented?
 - Are the bicycle operators aware of these rules?
 - How are they complying with the rules?
 - Would documenting these regulations make it easier to regulate the business?
5. To what extent do rules regulating the *Kabaza* trade in Zomba/Mangochi make it difficult for people to venture into/exit the trade?

- How does the nature of rules on entry or exit into the business affect *Kabaza* operator's ability to make the most out of the business?
6. In your opinion what has been the track safety record of *Kabaza* in the district? (riskiness, accidents)
- Do you think the presence/introduction of written regulations to determine who can operate a *Kabaza* or not would improve safety and security of the transport system?
 - Do you think the *Kabaza* operators require training in in road safety regulations?
 - Do you think placing some restrictions would improve the safety record of *Kabaza*?
7. What other factors affect the *Kabaza* industry in Mangochi/Zomba?
8. Do you have any comment or question regarding the *Kabaza* business or anything that we discussed today?

THANK YOU FOR YOUR TIME!!

Appendix 2: In-depth Interview Guide

(To be administered to Kabaza Rank Chairperson/Kabaza Association Chairperson)

NAME OF RESPONDENT: _____

AGE: _____

SEX: _____

POSITION: _____

INTRODUCTION

My name is **TENDAI BANDA (MA/DEV/21/13)** and I am a student at the University of Malawi, Chancellor College. I am studying for a Master's in Development Studies at Chancellor College. Part of the requirements for my study is conducting a research and this is where you come in. I am conducting a study on the role of institutions on the livelihoods of *Kabaza* operators. I would like to discuss with you a couple of issues relating to your role in this industry as a rider/owner of a bicycle taxi. The discussions will be revolving around your experience operating/managing the *Kabaza* business on this rank. Please be assured that the responses you give will be kept confidential, will never be attached to your name and will be used only for the purpose of this study. As such feel free and there is no wrong or right answer. Taking part in this study is voluntary and there are no monetary gains from taking part in this study however I will be glad if you spare some time to answer my questions.

(Continue only if respondent gives consent)

I will now take you through the questions now. Thank you.

QUESTIONS

1. What is your role in the *Kabaza* industry?
 - What does your role on this rank entail?
 - What is the hierarchy at your rank?
2. What has been your experience with *Kabaza* business in this district?

- How long have you been acting in this position?
 - Do you also operate a *Kabaza*?
 - Do you own a *Kabaza* (*might be more than one*)?
 - In your opinion, how is the mode of private transport thriving/performing in light of other existing road transport options?
 - How would you explain the boom in the *Kabaza* business? What would you attribute this to?
3. What does one have to do before starting the *Kabaza* business?
- What are the requirements for one to start operating the business?
 - What does one have to do to belong to a specific rank?
 - Do people have to pay anything to set-up the business
4. What are the rules governing the *Kabaza* business established by the Town Council?
- How do these rules affect *Kabaza* operators capabilities to earn more income from the business
 - How does the monthly contribution that Bicycle operators have to pay to the Town Council affecting their business outcomes from the businesses?
 - Are you expected to follow/enforce these rules?
5. What are the rules governing the *Kabaza* business established by your rank?
- What process was involved to come up with these regulations?
 - What are the regulations on how many bicycle taxis one can have at a specific rank?
 - How do these rules affect *Kabaza* operator's capabilities to earn more income from the business?

6. What happens for one to belong to a specific rank?
 - What does one have to do to belong to a specific rank? Do they have to pay anything?
 - Who allocates people to ranks?
 - Is one limited to operate at a specific rank?
 - How does allocation/belonging to a particular rank affect ones capability to make money?
 - What are the rank dynamics to ensure that every operator has a chance of earning income on daily basis from the business?
7. To what extent do rules regulating the *Kabaza* trade in Zomba/Mangochi make it difficult for people to venture into/exit the trade?
 - How does the nature of rules on entry or exit into the business affect *Kabaza* operator's ability to make the most out of the business?
8. In your opinion what has been the track safety record of Kabaza? (riskiness, accidents)
 - Do you think the presence/introduction of written regulations to determine who can operate a *Kabaza* or not would improve safety and security of the transport system?
 - Do you think the *Kabaza* operators require training in in road safety regulations?
 - Do you think placing some restrictions would improve the safety record of *Kabaza*?
9. What other factors affect the *Kabaza* industry in Mangochi/Zomba?
10. Do you have any comment or question regarding the *Kabaza* business or anything that we discussed today?

THANK YOU FOR YOUR TIME!!

Appendix 3: Questionnaire

INTRODUCTION:

My name is _____ and I am a student at the University of Malawi, Chancellor College. I am studying for a Master's in Development Studies at Chancellor College. Part of the requirements for my study is conducting research which is where you come in. I am conducting a study on the role of institutions on the livelihoods of Kabaza operators. I would like to discuss with you a couple of issues relating to your role in this industry as a rider/owner of a bicycle taxi. The discussions will be revolving around your experience operating this business. Please be assured that responses you give will be kept confidential, will never be attached to your name and will be used only for the purpose of this study. As such feel free and there is no wrong or right answer. Taking part in this study is voluntary and there are no monetary gains from taking part in this study however I will be glad if you spare some time to answer my questions.

(Continue only if respondent gives consent)

I will now take you through the questions. Thank you.

MODULE 1.0: SURVEY QUALITY CONTROL

Question	Coding Categories	Value	Skip
DISTRICT	Mangochi	1	
	Zomba	2	
LOCATION	Rank A	1	
	Rank B	2	
GVH			
INTERVIEWEE RANDOM			
INTERVIEWEE SEX	Male	1	
	Female	2	
DATE OF INTERVIEW	-----/-----/-----/		
TIME INTERVIEW			
TIME INTERVIEW			
INTERVIEWERS NAME	-		
INTERVIEWER'S CODE			

MODULE 2.0: RESPONDENT BACKGROUND AND EDUCATION

Q#	Questions	Coding Categories	Value	Skip Rule
Q1	What is your present marital status?	Polygamous married or non-formal union	2	
Q2	How old were you at your last birthday?	Separated	3	
Q2	Are you currently attending school?	Yes	4	>> Q4
Q2		Divorced	4	
Q2		Widow or widower	3	
Q2		Never Married	6	
Q3	Have you ever attended school?	Yes	1	>> Q9
Q7	Do you have children?	No	2	>> Q5
Q4	What is the highest level of education attended?	Junior Primary (standard 1-5)	1	
Q8	How many children do you have? (biological children)	1	1	
Q8		Senior Primary (standard 6-8)	2	
Q8		2	2	
Q8		Some Secondary (Form 1 -2)	3	
Q8		3	3	
Q8		Completed Secondary	4	
Q8		4	4	
Q8		Tertiary	5	
Q8		5	5	
Q8		Others(specify) _____	99	
Q5	What was the main reason for leaving school/ not attending school?	More than 5	6	
Q9	Do you have any other people staying in your household? (These could be relatives or friends staying in the household)	Lack of fees	1	>>Q11
Q9		Yes	1	
Q9		Lack of material support for	2	
Q9		No	3	
Q9		Orphanhood	3	
Q9		To get married	4	
Q9		Long distance to school	5	
Q10	If Yes, how many??	1-2	5	
Q10		Lost interest	6	
Q10		3-4	7	
Q10		to look for a job	7	
Q10		Lack of opportunities to go	8	
Q10		5-6	9	
Q10		poor performance at school	9	
Q10		Had to take care of siblings	10	
		7-8	4	
		9-10	5	
		More than 10	6	
Q11	What are the sources of income for your household?	Monthly wage labor	Yes 1 No 2	
Q11		Ganyu work	1 2	
Q11		Kabaza business	1 2	
Q11		Remittances	1 2	
Q11		Cash transfers	1 2	
Q11		Farming	1 2	
Q11		Social cash transfer	1 2	
Q11		Business enterprise	1 2	
Q11		Others (specify) _____	99	
Q12	Which tribe do you belong to?	Chewa	1	
Q12		Yao	2	
Q12		Lomwe	3	
Q12		Ngoni 85	4	
Q12		Tumbuka		
Q13	Is this your home village?	Yes	1	>>Q15
Q13		No	2	
Q14	Why did you move from your home village?	In search of income		

	What is your present marital status?	Monogamous married or non-formal union	1		
		Polygamous married or non-formal union	2		
		Separated	3		
		Divorced	4		
		Widow or widower	5		
		Never Married	6		
	Do you have children?	Yes	1	>> Q9	
		No	2		
Q8	How many children do you have? (biological children)	1	1		
		2	2		
		3	3		
		4	4		
		5	5		
		More than 5	6		
Q9	Do you have any other people staying in your household? (These could be relatives or friends staying in the household)	Yes	1	>>Q11	
		No	2		
Q10	If Yes, how many??	1-2	1		
		3-4	2		
		5-6	3		
		7-8	4		
		9-10	5		
		More than 10	6		
Q11	What are the sources of income for your household?		Yes	No	
		Monthly wage labor	1	2	
		Ganyu work	1	2	
		Kabaza business	1	2	
		Remittances	1	2	
		Cash transfers	1	2	
		Farming	1	2	
		Social cash transfer	1	2	
		Business enterprise	1	2	
		Others (specify)_____	99		
Q12	Which tribe do you belong to?	Chewa	1	>>Q15	
		Yao	2		
		Lomwe	3		
		Ngoni	4		
		Tumbuka			
Q13	Is this your home village?	Yes	1	>>Q15	
		No	2		
Q14	Why did you move from your home village to this area?	In search of income generating activities			
		In search of job	1		

		opportunities		
		To live with relatives	2	
		Got married here	3	
		Natural disasters	4	
		To live with friends	5	
		To set up new household	6	
		In search of favorable weather patterns	7	
		Other_____	8	

MODULE 3.0: KABAZA OPERATOR'S BUSINESS BACKGROUND

Q15	Do you own a bicycle Taxi?	Yes	1		>>Q17
		No	2		
Q16	How many bicycles do you own?	1 bicycle			
		2 bicycles			
		3 bicycles			
		4 bicycles			
		5 bicycles			
		More than 5 bicycles			
Q17	Who owns the bicycle?	A friend	1		
		A relative within the	2		
		A relative outside the	3		
		A business man	4		
		A businessman (Asian)	5		
		A Spouse	6		
		My employer	7		
		Others	11		
Q18	What is the average number of bicycles owned by a person in this community?	1 bicycle	1		
		More than 2 bicycles	2		
		5 bicycles	3		
		More than 5 bicycles	4		
		More than 10 bicycles	5		
		Don't know	99		
Q19	In your experience, would you say	Most riders own their	1		
		Few riders own their	2		
		Most riders rent their	3		
		Most riders do not own	4		
		Riders do not own	5		
		Don't know	99		
Q20	The first time you operated a Kabaza did you have to	Be employed as a rider (ganyu)	Yes	No	
			1	2	
		To register	1	2	
		Get training on how to	1	2	
		Consult a friend who	1	2	
		Join a specific rank	1	2	
		Others		2	
Q20	Did you have to pay any money to start operating a Kabaza?	Yes	1		>>25
		No	2		
Q21	Who did you pay the money to?	The Town Council	1		
		Chairperson of the	2		
		Chairperson of the	3		

		Owner of the <i>Kabaza</i>	4	
		The friend who	5	
		The tout boys (<i>a</i>	6	
		Don't remember	88	
		Don't know	99	
Q22	How much did you pay?	MK50 - MK100.00	1	
		MK200.00-MK300.00	2	
		MK400.00- MK500.00	3	
		More than MK500	4	
		Don't remember	88	
Q23	In your opinion, how easy is it for one to start operating Kabaza in this area?	Very easy	1	
		Not easy	2	
		Very difficult	3	
		Don't know	99	
Q24	Do you think the following factors are facilitating entry into the Kabaza industry (Kodi mukuona ngati zifukwa izi zikupangitsa kuti anthu ambiri aziyamba Kabaza industry?)	No restrictions on entry	Yes 1	No 2
		No need for one to own	1	2
		No restrictions on space	1	2
		No formal education	1	2
		No age restriction	1	2
		No license needed for	1	2
		No formal	1	2
		No registration or extra	1	2
		High demand for	1	2
Q25	How much money do you make in a day?	MK100.00 –	1	
		MK500.00 –	2	
		MK1000.00-	3	
		MK1500.00 –	4	
		MK2000.00 –	5	
		MK2500.00 –	6	
		MK3000.00 –	7	
		MK3500.00 -	8	
		MK4500.00 -	9	
		More than MK5000	10	
Q26	How many passengers do you carry per day on average?	1-5	1	
		6-10	2	
		11-15	3	
		16-20	4	
		More than 20	5	
Q27	(FOR RIDERS WHO DON'T OWN BICYCLES) How much money do you have to bring back to your	MK200.00 - MK300.00	1	
		MK400.00 -MK500.00	2	
		MK600.00 –	3	
		MK800.00 –	4	
		MK1000	5	
		More than MK1000	6	

Q28	Do you operate any income-generating	Yes	1		Q29
		No	2		
Q29	If yes what type of enterprise?	Grocery store	1		
		Petty Trader	2		
		Agri-business	3		
		Selling	4		
		Construction	5		
		Selling Airtime	6		
		Clothing/Shoes	7		
		Crafts (Baskets/reed	8		
		Other	999		
Q30	What is the main source of capital for this enterprise?	From the <i>Kabaza</i>	1		
		Loan from	2		
		Gift from family or	3		
		Own savings	4		
		Loan from money	5		
		Rotating Savings and	6		
		Other_____	999		
Q31	Have you ever bought the following assets using the money from <i>Kabaza</i> business?		Yes	No	
		Hoes	1	2	
		Bicycle	1	2	
		Motorcycle	1	2	
		House	1	2	
		Mattress	1	2	
		Piece of land	1	2	
		Ox-Carts	1	2	
		Sickle	1	2	
		Axe	1	2	
		Wheelbarrow	1	2	
		Livestock	1	2	
		Other_____	999		
Q32	Have you purchased the following durable goods using the profits from Kabaza?	Mortar/pestle	Yes	No	
			1	2	
		Bed	1	2	
		Table	1	2	
		Chair	1	2	
		Radio	1	2	
		Lantern	1	2	
		Solar Panel	1	2	
		Lamp/torch	1	2	
		Mosquito net	1	2	
		Mobile phone	1	2	
Q33	When do you start operating a <i>Kabaza</i> on a normal day?	3:00-4:00 AM	1		
		5:00-6:00 AM	2		
		7:00-8:00AM	3		

		10:00-11:00AM	4	
		12:00 -13:00PM	5	
		15:00-16:00PM	6	
		16:00-17:00PM	7	
		18:00-19:00PM	8	
		20:00-21:00 PM	9	
		Don't know	99	
Q34	When do you normally finish your daily operations?	16:30 -17:30 PM	1	
		16:30-17:30 PM	2	
		18:00-19:00 PM	3	
		20:00-21:00 PM	4	
		21:00 – 22:00 PM	5	
		23:00-12:00 Midnight	6	
		Beyond 12:00	7	
		Don't know	99	
Q35	Is there an established time for beginning and	Yes	1	
		No	2	
		Don't know	99	

MODULE 4.0: TO ANALYSE THE DIFFERENTIAL EFFECTS OF FORMAL AND INFORMAL INSTITUTIONS ON THE LIVELIHOOD CAPABILITIES/OUTCOMES OF KABAZA OPERATORS

	Questions	Coding Category	Value	Skip
Q36	Are there any rules that guide who is supposed to operate a <i>Kabaza</i> in	Yes	1	
		No	2	
		Don't know	99	
Q37	Are there any rules aimed at organizing	Yes	1	
		No	2	>>
Q38	Do these rules stipulate how much one is supposed to contribute	Yes	1	
		No	2	
		Don't know	99	
Q39	How much payment is stipulated?	MK_____		
		Don't Know	99	
		Don't know 99	99	
Q40	Were you consulted when this amount was	Yes	1	
		No	2	
Q41	Is there any consequence for those who don't honor the	Yes	1	
		No	2	
		Don't know	99	
Q42	What punishment/sanctions do they face?	Being restricted from business	1	
		Removed from rank	2	
		Paying a fine to police	3	

		Being arrested	4	
		Bicycle is confiscated	5	
		Don't know	99	
Q43	Do you think these rules affect one's ability to	Yes	1	
		No	2	
Q44	Do you think you should be paying a	Yes	1	
		No	2	
Q45	Do you think this amount is fair	Yes	1	
		No	2	
Q46	Are you registered (kupatsidwa number) in	Yes	1	
		No	2	
Q47	Is there a database for <i>Kabaza</i> operators allowed to operate at a specific rank?	Yes	1	
		No	2	
		Don't know	99	
Q48	Is one limited to operate at a specific rank only?	Yes	1	
		No	2	
		Don't know	99	
Q49	Do you think this affects one's capability of maximizing daily	Yes	1	
		No	2	
		Don't know	99	
Q50	Who assigns <i>Kabaza</i> operators to specific ranks?	Town Council Officials	1	
		Chairman of the rank	2	
		Chairman of <i>Kabaza</i> Association	3	
		The <i>Kabaza</i> operator chooses	4	
		Others	99	
Q51	Are there some specific ranks which are profitable than others?	Yes	1	
		No	2	
		Don't know	99	
Q52	Do you have to pay something to be	Yes	1	
		No	2	
Q53	Do you have any identification or documentation that	Yes	1	
		No	2	
		Don't know	99	
Q54	Do you think a piece of identification is	Yes	1	
		No	2	
Q55	Would you be willing to pay for an identity card?	Yes	1	
		No	2	
Q56	Do you know some people who exited the	Yes	1	
		No	2	
Q57	What do you think was the main reason for exiting the industry?	Lack of capital	1	
		They made enough profits	2	
		Lack of money for registration	3	
		Low profits	4	
		Bad relations with employers	5	

		Bad relations with Rank officials	6	
		Death due to road accident	7	
		Sickness/injury	8	

Q#	Questions	Coding Categories	Value	Skip
Q58	Have you ever been trained in road traffic regulations	Yes	1	>>Q62
		No	2	
Q59	What did the training cover?	Basic road regulations	1	
		Highway Code	2	
		Road Safety Tips	3	
		Other		
Q60	Do you feel that one requires any training in Road traffic regulations and road safety to	Yes	1	
		No	2	
		I don't know	99	
Q61	Do you feel like you need training in road safety	Yes	1	
		No	2	
Q62	Have you ever been involved in a road accident?	Yes	1	>>Q66
		No	2	
Q63	How many times have you been involved in an accident	Once	1	
		2 times	2	
		More than 2 times	3	
		Don't know	99	
Q64	Do you own a reflector?	Yes	1	
		No	2	
Q65	Do you own a head lamp/blue light to use at night?	Yes	1	
		No	2	
Q66	Do you think these things (Reflector and headlamp) are necessary for someone to run a	Yes	1	
		No	2	
		Don't know	99	
Q67	Do you think these things (Reflector and headlamp) are	Yes	1	
		No	2	
Q68	Do you think having a headlamp/blue light and	Yes	1	
		No	2	
Q69	Do you think the Police/Town Council is doing its best to prevent road accidents by	Yes	1	
		No	2	
		Don't know	99	
Q70	In terms of road safety how would you rate the Kabaza business?	Safe	1	
		Very safe	2	
		Risky	3	
		Very Risky	4	

This marks the end of our discussion, do you have any question or comment?

MODULE 5.0 SAFETY AND SECURITY OF THE TRANSPORT SYSTEM

THANK YOU SO MUCH FOR YOUR TIME!!!